

Building trust in social commerce: A sequential model of platform features, marketing content, and dual trust in shaping Generation Z engagement

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ABSTRACT

Social commerce has revolutionized the digital landscape, positioning social media as a primary shopping channel for Generation Z. Despite their intensive use of social media for commercial activities, limited research has examined the psychological mechanisms underlying customer engagement in this context. This study investigates how social media service features and social commerce marketing content sequentially influence customer engagement through trust-building mechanisms and purchase intention. Drawing on a dual trust perspective, distinguishing between platform trust and vendor trust, this research proposes and tests a sequential mediation model tailored to Generation Z consumers. A quantitative cross-sectional design was employed, using purposive sampling to collect data from 400 Generation Z respondents. The model was analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The results support the proposed sequential mediation model, with 10 of 15 hypotheses confirmed. Social proof proved to be the most important predictor of trust in a platform, whereas content quality affected both dimensions of trust (platform and vendor) across social commerce platforms. Personalization demonstrated the strongest effect on vendor trust. The model explains a substantial proportion of variance in platform trust, vendor trust, customer engagement, and purchase intention.

JEL Code:
M15, M31, D83

DOI:
10.31106/jema.v22i2.24240

Article History:
Received 2025-09-15
Reviewed 2025-10-20
Revised 2025-10-30
Accepted 2025-11-11

Licensed:
CC-BY

How to Cite:
Piarna, R., Vernanda, D., & Apandi, T. H. (2025). Building trust in social commerce: A sequential model of platform features, marketing content, and dual trust in shaping Generation Z engagement. *JEMA: Jurnal Ilmiah Bidang Akuntansi dan Manajemen*, 22(2), 263-298. doi: 10.31106/jema.v22i2.24240

Keywords: Social Commerce; Content Quality; Personalization; Platform Trust; Vendor Trust; Customer Engagement; Purchase Intention

Introduction

Social commerce is a groundbreaking intersection of social media and e-commerce that has transformed the way consumers, particularly Generation Z, discover, research, and purchase products online. Unlike general e-commerce sites, which primarily focus on sales performance and effective transactions, social commerce integrates social interactions, peer influences, and community-generated content into the shopping process (Wang & Huang, 2023). Moreover, unlike previous generations, Generation Z (born between 1997 and 2012) exhibits some unique characteristics that distinguish them from the social commerce behaviours of other generations. Studies show that Generation Z prefers visual material, genuine interactions, and peer-driven choices more than any other generation (Duffett & Mxunyelwa, 2018). They have less tolerance for reading long content, but tend to engage more deeply when the right topics are published that better align with their ideas and interests.

Generation Z consumers in social commerce: Generation Z is cited as being susceptible to social proof, where peer referrals are more trusted than traditional advertising (Ying et al., 2025). They also want transparency, authenticity, and experience from the collective that they trust in order to be engaged (Hood et al., 2024). Social commerce is an outgrowth of larger changes in consumer behaviour, where people now shop by being influenced through social proof, user-generated content, and trusted peer referrals that come from platforms like Snapchat or Instagram. As they require interactive, real, and socially embedded shopping experiences, Gen Z consumers have clear preference needs that can only be met by communicating with brands and seeking peer input from community opinion leaders who significantly influence their purchasing decisions (Duffett & Mxunyelwa, 2025). This study aims to identify the most effective means for businesses to engage with Generation Z consumers in social commerce, as they now comprise the largest and most influential group in digital commerce.

Despite the rapid evolution of social commerce, the literature on how to appeal and engage this generation has been fragmented at best, leaving our understanding of these mechanisms rather haphazard. Previous research has focused on adoption intention in technology and overlooked the complex motivation mechanism for customers to continuously use social commerce (Cao, 2025). This void is particularly acute, given that the behaviour of Gen Z consumers is markedly different from that of previous generations, which requires a new knowledge base and a practical foundation. The impact of this is far more than just

academic interest, with real implications for business, as companies make large investments in social commerce strategies only to find that they struggle to drive meaningful customer engagement because they lack detailed knowledge of the traits and characteristics that influence Generation Z's behaviours.

Social commerce behaviour of Generation Z: empirical evidence is limited regarding the actual extent to which Gen Z individuals embrace social media and engage in online shopping. Wang & Huang (2023) visualized social commerce as the intersection between social media and e-commerce; however, their emphasis was on platform properties rather than trust mechanisms. Huwaida et al. (2024) analyzed the shopping determinants of Indonesian Gen Z based on Technology Acceptance Models, without investigating dual trust paths. Alnoor et al. (2022) identified trust antecedents using neural networks but assumed trust to be dimensional. Wang et al. (2022) conducted meta-analyses including trust and purchase intention, but did not differentiate between the two dimensions of platform and vendor trust. Shoheib and Abu-Shanab (2022) found trust to be a mediator between social influence and intentions; however, they did not investigate dual trust models.

Research in the field of content marketing with a focus on Generation Z is scarce. Mohammad et al. (2024) linked social content marketing to engagement in public, including the preferences of Gen Z. Li et al. (2022) evaluated the effectiveness of digital content without differentiating between quality, customisation, and influencer integration. Qiao and Sun (2024) verified trust and engagement as the mediating mechanisms of social media marketing effects, but prioritized trust over engagement without conducting a further reverse-path investigation. Tseng et al. (2024) examined social commerce among Gen Z, considering both social support and privacy risk; however, they did not explore how the features of social commerce and content marketing can work in complementary ways through trust mechanisms.

Regarding evidence specific to Generation Z, several notable trends are evident. Duffett and Mxunyelwa (2025) investigated the impact of Instagram influencers on technology acceptance, but did not examine how influencers are interrelated with other social commerce features in fostering trust. Ying et al. (2025) found that TikTok influences Gen Z's intention through engagement and trust paths; however, they did not differentiate between the platform and vendor dimensions of trust. Busalim and Asadi (2025) conducted a systematic review of engagement drivers; however, they noted that there is a limited understanding of sequential mediation mechanisms. Lee et al. (2021) investigated the effects of engagement on repurchase intention, using one-way (unidirectional, pure play-driven) paths, and did not

consider the presence of discovery-driven engagement in social commerce. Hajli (2015) found that social commerce constructs affect trust and intention, although Generation Z is sceptical about user-generated content due to the presence of fake reviews.

This study introduces a two-dimensional trust model and compares platform trust with vendor trust. Platform trust refers to people's perceived security, privacy protection, and system reliability on social media platforms (Alnoor et al., 2022). This trust encompasses the platform's ability to safeguard personal information and foster a secure trading environment, which is closely tied to the quality of service. Vendor trust refers to the confidence consumers have in certain sellers or brands operating on the platform, based on perceptions of product quality, service dependability, and business integrity (Shoheib & Abu-Shanab, 2022). Such oversimplification reduces the value of research.

Furthermore, although a direct connection between social media marketing and purchase intention has been proven in the literature, so far, little attention has been paid to sequential intermediaries of how stimuli embedded into social commerce are conducting customer engagement (Mohammad et al., 2024). Moreover, current studies often employ general consumer behaviour models, which do not account for the distinct characteristics of Generation Z consumers. This consumer group has perceived a great difference in social proof, authentic content and peer changes purchase decision making (Hidayat et al., 2024). The recent studies illustrate that emotional engagement is also a significant factor for Generation Z, where hedonic motivations usually dominate utilitarian behaviour of purchase intention (Rahayu et al., 2025). This generation is also more tolerant of new technologies and platforms, so they are early users of new social commerce features. The centrality of trust in the Gen Z behaviour can be seen as deriving from the paradoxical position that Generation Z holds vis-à-vis digital platforms. Owing to their comfort with online transactions, digital natives, however, also have greater awareness of privacy risks, concerns of data security and scepticism toward authenticity (Tseng et al., 2024). The two-sidedness of the environment demands strong trust mechanisms that work for both platform security and vendor trustworthiness. The inherent difficulty in studying this topic lies in the multifaceted nature of the social commerce phenomenon, the complexity of the trust-building process, and the sequential mechanisms of mediation that establish relationships among factors and Generation Z attributes. Previous research identified four characteristics that can be found in social commerce – interaction elements, user-generated content, points of expression, and credibility methods; these have the potential to affect consumer behaviour through different settings individually. In the context of a social commerce environment, trust is multifaceted

and multi-stakeholder, necessitating sophisticated analysis tools to study how each distinct dimension of trust impacts behaviours. The effects of social commerce cues on customer engagement can be achieved through several sequential processes, rather than a direct relationship, including cognitive activity, affective reaction, and behavioural action processes.

Based on the identified gaps, the research question is: What are the effects of social commerce features and content marketing on Gen Z customer engagement through trust mechanisms and purchase intention? To address this question deeply, We established the following five specific objectives; (1) to understand direct effects of social commerce features on dual trust development in Z generation consumers, (2) identify how content marketing elements affects platform and vendor trust, individually, (3) explore mediating roles played by trust building mechanisms in the relationship between social commerce triggers & purchase intention formation; (4) validation of sequential mediation mechanism from source cues through trust mechanisms antecedents and to purchasing intention subsequently on customer engagement outcomes; and finally 5) propose practical implications as well as business strategy guidelines for maximizing their effectiveness in social commerce activity.

The objectives of the research are to develop and validate a comprehensive, staged model for exploring how social commerce characteristics interact with content marketing elements in influencing Gen Z's customer engagement, and trust serves as a mediator between perceived benefits, perceived costs, and purchase intentions to reveal explanatory mechanisms. The theoretical innovation and implications for marketing strategy are analyzed. This study offers three important contributions: the theoretical contribution is in establishing a linkage between social commerce and trust theories by developing dual trust framework and sequential mediation model; the methodological contribution is in data treatment through use of advanced statistical methods that arrive at robust empirical findings and conclusions, and the practical contribution offers empirically tested suggestions for firms to heighten their social commerce effectiveness with Generation Z.

Literature Review

Social Commerce Theory

Social commerce is the integration of social media and e-commerce, fostering new types of consumer-company interactions. Firstly, the notion of social commerce as a sub-group of e-commerce existing on social networks was introduced by Hajli (2014). Its theoretical

rationale is that social activities enable business activities, as they offer social support, reduce uncertainty and trust through community interactions.

Recent research has expanded this characterization to consider more than a single dimension of social commerce traits. Sheikh et al. (2017) and Piarna et al. (2020) identified interactive technology, user-generated content and social proof as the reasons why social commerce differs from traditional e-commerce. Key features include live chat, live-streaming, and two-way interaction (Hidayat et al., 2024). UGC refers to the content, reviews, recommendations, and real user experiences that provide social endorsement for purchasing decisions (Muhammad et al., 2024). Social proof mechanisms utilize indicators such as follower numbers, likes, shares, and word-of-mouth referrals to signal legitimacy, which in turn leads to changes in consumption practices (Djafarova & Bowes, 2021). Social commerce constructs (SCCs), including forums, reviews, and recommendations, are primary ingredients of social commerce-based e-commerce (Hajli, 2015). These features enable users to come together and share their experiences, similar to online social networking (Riaz et al., 2020). This kind of social support is done in emotional (esteem support) and informational (decisional counselling). The social support it offers, in turn, is an important step in establishing trust for a social commerce platform (Shanmugam et al., 2016). Likewise, other research has also revealed that these trust beliefs spill over from SCCs' ratings and reviews/reviews as well as recommendations/referrals (Hajli, 2015). This can be explained through the Signalling Theory, in which message credibility (UGC) and source credibility (recommendations act as signals) result in trust development (Shamim et al., 2024).

- H₁: Social proof positively influences platform trust.
- H₂: Social proof positively influences vendor trust.
- H₃: Interactive features positively influence platform trust.
- H₄: Interactive features positively influence vendor trust.
- H₅: User-generated content positively influences platform trust.
- H₆: User-generated content positively influences vendor trust.

Content Marketing Theory

Content marketing becomes more important in social commerce settings, as platforms are social and require engaging, authentic content experiences (Li et al., 2022). Recent studies have argued that the effectiveness of content in social commerce can be illustrated through three dimensions. Content quality represents the quality with respect to being informative, accurate and relevant in the content disseminated on social platforms (Qiao &

Sun, 2024). Good content gives consumers something more than a direct pitch by building trust and expertise.

Content marketing is “a strategic marketing approach focused on creating and distributing valuable, relevant, and consistent content to attract and retain a clearly-defined audience” (Holliman & Rowley, 2014). This pull strategy is motivated to comprehend consumer motivation (Izogo & Mpinganjira, 2024) and enhance consumer experiences that build lasting loyalty (Lou & Xie, 2021). In theory, e-trust is an important intermediary between social content marketing actions and business effectiveness (Seyyedamiri & Tajrobehkar, 2021). Studies have shown that social commerce constructs (a variant of content) impact purchase intentions via cognitive and affective attitudes (Malik et al., 2023). In this study, three main dimensions of content are considered to affect the level of trust in accordance with a theoretical-based model which is the quality of content, personalized character, and the integration of influencers (Geng et al., 2020; Liu et al., 2023).

The quality of content is a structural antecedent of trust. In SC, content quality is a multi-dimensional construct that incorporates information accuracy and usefulness (Nicolaou & McKnight, 2006) as well as the diagnostic value of the presented information. Relevant and sensory-rich content, that is high quality with context appropriateness, has been shown to generate positive consumer emotional reactions (Liu et al., 2023). The interactivity of the online network environment has made it increasingly possible to engage consumers with a brand at a cognitive, emotional and behavioural level (Hollebeek et al., 2014). Information quality perception plays a vital role in user satisfaction and continued use (Shin & Kim, 2020). So, the quality of content people perceive is related to how they think about that media and trust. Content quality plays an important role in trust creation on social commerce platforms including the accuracy and usefulness of information (Hajli et al., 2017). High-quality and relevant content, when clearly and effectively delivered to a consumer can stimulate favorable emotional responses as well as enhanced cognitive processing (Hollebeek et al., 2014). The quality of information transmitted within social commerce is a key determinant in influencing users' satisfaction and continued use intention (Sheikh et al., 2019). Problem-solving or advising information has been found to enhance relationship quality between consumers and community/brand (Liang et al., 2011). The trustworthiness and the quality of the information provided by the influencers also play a critical role with regard to influencing purchase decisions (Shin, 2020).

The quality of content is the main predictor of trust in social commerce (Lina et al., 2024). High functional value of the content (i.e., trusted and useful information) is the most

significant contributor to UGC's value (Chung, 2025). This quality of information, both completeness and clarity, can impact users' perceptions (Shen & Wang, 2024). A piece of credible message with high informational value can be a really effective way to directly foster the trust of users toward the vendor (or branded post) (Shamim et al., 2024).

H₇: Content quality positively influences platform trust.

H₈: Content quality positively influences vendor trust.

Personalization is the tactical application of customizing marketing, media or service encounters that meet each customer's needs (Bowden & Mirzaei, 2021; Li et al., 2023). Social commerce personalization is a marketing strategy to customize the content and services offered to individuals by using their preferences (Malebrán & Gaitán, 2021). To create this customization, various types of user-based data, ranging from demographic information to behavior history are used in the clustering (Tran et al., 2020). When users feel that the platform knows their desires through such personalization, it could facilitate trust building related to the platform or community (Kang et al., 2016). But along with personalization, there are also concerns about user privacy issues (Zhou, 2019). Personalization, to match the user's individual interests, is also a big factor of trust. When the attitudes in content are consistent with followers' values, interests and personality, an opinion leader's purchase behavior will be further influenced by them (Lina et al., 2024). This congruence between a user and the online persona contributes to the creation of similarity and further reinforces perceived value (Shen, 2024). Personalization also facilitates shopping planning, one of the main reasons that consumers interact with brands in social commerce (Moghddam et al., 2025). Influencer collaboration is a leading approach to gain trust in social commerce (Poureisa et al., 2024).

H₉: Personalization positively influences platform trust.

H₁₀: Personalization positively influences vendor trust.

Influencer integration has become a marketing strategy element within the social commerce environment (wherein brands participate with influential people on the internet in order to connect with users) (Shamim et al., 2024). Such influencers, who are considered as peers by their followers, use interpersonal influence in their social environment to enable commercial interactions and transactions (Wu et al., 2022). Influencers rely on source credibility to develop trust and entice audiences (Li et al., 2021). This perceived interactivity between influencers and followers strengthens relations and affects intent (Kim & Chan-Olmsted, 2022). The trust of followers in an influencer's branded post is affected by various

determinants, such as, for instance, the trustworthiness and similarity of the influencer (Lou & Yuan, 2019). This trust then, in turn, has a considerable impact on purchase intention in social commerce (Jin & Ryu, 2020). As opinion leaders, meanwhile, personalities use their credibility to influence viewers (Lina et al., 2024). This influencer's credibility is a signal, which in turn results in trust towards the branded posts (Shamim et al., 2024). Consistent with Trust Transfer Theory, the trust in an influencer can be transferred to a vendor or platform that they promote (Putri et al., 2024). Both purchase intention and social commerce trust are substantially affected by influencers' recommendations (Poureisa et al., 2024)

H₁₁: Influencer integration positively influences platform trust.

H₁₂: Influencer integration positively influences vendor trust.

Trust Theory in Digital Commerce

Trust in the context of digital environments has developed to consider the more intricate interactions that occur online, where trust cues are not as easily interpretable or have been adapted. In social commerce, trust formation is particularly complicated by the presence of multiple stakeholders (platforms, vendors, communities, content creators) (Wang et al., 2022).

Theories of trust can serve as an indispensable basis and framework for how trust is recognized in e-commerce. Mayer et al. (1995) identified three dimensions of trustworthiness: ability, benevolence and integrity that can be used to evaluate both platform technology capability and vendor service reliability in SC. McKnight et al. (2002) differentiated institution-based trust from trust beliefs (perceived ability and benevolence), and argued that platform infrastructural guarantees act as a supplement to vendor-specific assessments. Gefen et al. (2003) found that trust can mitigate perceived risk and affect behavioral intentions in e-commerce adoption, and Pavlou (2003) laid the theoretical groundwork for differentiating trust to platform vs. vendor. Here, they collectively indicate that trust involves many facets and is directed towards different objects of trust and shapes behaviour via risk-reducing mechanisms. Theoretical foundations of the current study's dual trust framework of Gen Z social commerce behavior.

The trust model is conceptually rooted in the understanding that social commerce assumes multiple trust relations and their impact on consumer behaviour may differ. Platform trust creates the basis for engaging in the social commerce ecosystem, and vendor trust influences particular purchase activities.

Trust is an important precedent for social commerce because it mitigates uncertainty in online transactions. Trust is well established as having a positive and significant impact on purchase intention (Hajli, 2015). Recent studies in the context of TikTok Shop divided this trust into two dimensions: cognitive trust (trust based on expertise) and affective trust (a sense of security). Both cognitive trust and emotional trust are found to have a significant positive effect on purchase intention (Putri et al., 2024). Other research also suggests that trust in social commerce and attitudes which were created play a significant role in consumer purchase intention (Herzallah et al., 2022).

H₁₃: Platform trust positively influences customer engagement.

H₁₄: Vendor trust positively influences customer engagement.

Customer Engagement Theory

The theory of customer engagement has gone from transactional metrics to include the affective, cognitive, and behavioural aspects of the relationship between the customer and brand (Bozkurt et al., 2021). In social commerce, customer engagement is the psychological state that engages customers to interact repeatedly and take advocacy behaviors at multiple touch points over an extended period of time.

Modern research puts customer engagement as a multi-dimensional phenomenon, entailing cognitive processing, emotional attachment and behavioural expression (Tseng et al., 2024). Cognitive engagement refers to the attention, absorption and mental effort placed in brand-related acts. Affective involvement - Interest, enthusiasm and positive feelings towards the brand. Customer participation occurs in the form of social action and social interaction, along with advocacy behavior within the context of social commerce.

The mediating effect of the purchase intention link is a key path to social commerce success. Purchase intention, which can be characterized as consumers' planned behavior to buy the products or services, is a proximal predictor of customer engagement (i.e., reflects commitment and investment in brand relationship) (Rahayu et al., 2025). Consumers source information on social media as well, hence consumer engagement has a great impact on buying decisions (Busalim & Asadi, 2025). Theory Models used to explain the relationship and significance between customer engagement relation, as a key antecedent of behavioural intentions. Highly engaged consumers who have a more psychological bonding and stickiness with the platform, reinforce their future purchase intention (Lee et al., 2021).

H₁₅: Customer engagement positively influences purchase intention.

Figure 1. Research Framework

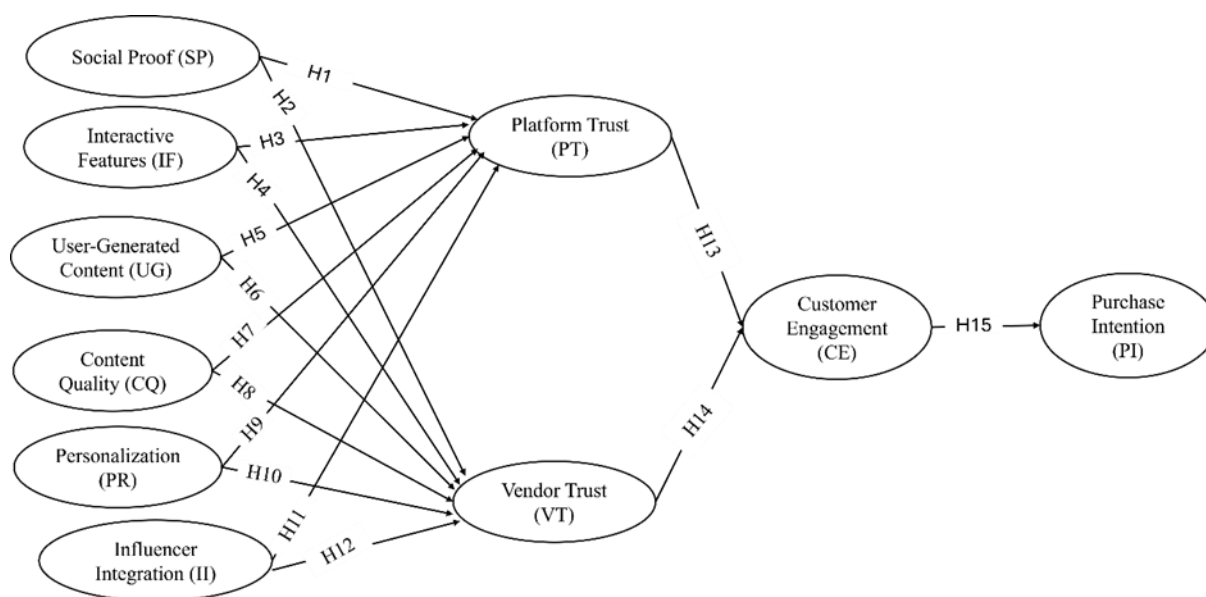


Figure 1 illustrates the proposed research framework that explains how social commerce and content-related attributes influence customer engagement and, ultimately, purchase intention through trust mechanisms. Specifically, six antecedent factors—social proof, interactive features, user-generated content, content quality, personalization, and influencer integration—are hypothesized to shape two distinct dimensions of trust: platform trust and vendor trust. These two forms of trust act as key mediators that channel the effects of social commerce attributes toward customer engagement. Higher levels of platform trust and vendor trust are expected to enhance customer engagement, reflecting customers’ emotional, cognitive, and behavioral involvement with the platform. Finally, customer engagement is proposed to directly drive purchase intention, indicating that engaged customers are more likely to translate their trust and interactions into actual buying decisions.

Methods

This study utilized a quantitative cross-sectional survey design and purposive sampling to examine associations between the features of social commerce, content marketing, trust mechanisms and customer engagement among Generation Z customers in Subang, West Java, Indonesia. The target audience was Generation Z, with an age range of 17-21, who participated in social commerce. Eligible respondents had to have used social commerce among platforms such as Shopee Live, TikTok Shop or other social media-integrated shopping platforms, and engage in at least three social commerce purchases within the past six months. The recruitment approach engaged multiple avenues such as targeted social

media advertising, cooperation with the senior high schools and vocational schools in Subang, as well as controlled snowballing solicited through only up to three referrals from each participant. Geographically, the study was conducted in a number of districts in Subang regency and non-Subang subjects who fulfilled the eligibility criteria. The district provides an excellent sampling frame as it is associated with a large "cross section" (so to speak) of Generation Z (aged 18–27 years), including university students and young professionals from different socioeconomic backgrounds. Subang is theoretically interesting as it is an understudied research context in the domain of social commerce compared to studies that concentrate on major metropolises (Chua & Turk, 2016). The examination of Generation Z's behaviors in secondary cities gives a richer contextual frame for social commerce adoption in varied Indonesian settings and increases the relevance of the generalization of findings away from metropolitan-based views.

The survey adopted the established scales modified from previous studies, and all constructs were assessed by multi-item reflective measures. A 5-point Likert scale from strongly disagree to strongly agree was chosen because of its better balance between measurement precision and respondent cognitive effort, an advantage for the Gen Z participants, especially (Dawes, 2008; Revilla et al., 2014). In contrast to the 7-point format, the 5-point format decreases decision complexity and time to respond without a substantial decline in discrimination, which may resonate with the preferences of Generation Z for simple digital interactions. The structure of the questionnaire consisted of three parts: demographic data, measurement of independent and mediator variables and measurement of the dependent variable. Things were randomly mixed up between sections in order to counteract sequence effects and decrease common method bias (Podsakoff et al., 2003). The full items and sources are displayed in Table 1. All scales used have been well-established in previous social commerce studies for reliability and validity, and item clarity and face validity were guaranteed through pilot testing with 30 Generation Z consumers before the empirical study was conducted.

All the measurement items were translated from English to Bahasa Indonesia employing back-translation methods (Brislin, 1970). Two Indonesian bilingual translators were used to translate the items independently, followed by an independent translation back into English by a third translator. Any disagreements were resolved by consensus discussion. The translated questionnaire was checked for cultural relevance and linguistic clarity by three Indonesian lecturers. Small modifications included adapting language, such as platform belanja sosial, and translating for familiar references, Shopee Live and TikTok Shop. The

pretest supported that all items were readily understandable with no comprehension challenge.

The validation of the questionnaire was conducted in two phases before beginning data collection. The content validity and theoretical relevance of the instruments were examined by three college faculty members specializing in consumer behavior, digital marketing with minor changes focused on clarifying for Generation Z respondents. Then, a pretest with 30 eligible participants was conducted in order to evaluate the clarity and time taken to complete the questionnaire, which averaged appropriately at 12 minutes. The ethical dimension was very cautiously taken into account, with all participants consenting to the study after a detailed presentation concerning the purpose of the study, voluntary participation, right to withdraw at any time and data secrecy. Secure encryption was implemented by the online survey provider to ensure that respondent information was protected, and no personal identifying information beyond demographic questions was captured.

A six-week online survey employed quality assurance procedures such as eligibility confirmation in the form of filtering questions, attention checks to prevent inattentive responding, IP address monitoring to reduce duplicate responses and response time analysis to filter out false responses. Exclusion criteria were incomplete or missing data, failed attention checks, or insufficient time taken to complete the survey, resulting in a valid sample of 400 responses (out of the initial 427) for further analysis.

For data analysis, composite-based structural equation modelling (PLS-SEM) with SmartPLS 3.0 was chosen as the main method of analysis owing to its suitability for this study. PLS-SEM shows good quality for exploratory research, which is characterized by factor prediction and theory development in a special issue on PLS-SEM under conditions of multilevel data, as well as ease with more complex models, including multiple mediators without true distributional assumptions, and to maximize the explained variance for endogenous constructs (Hair et al., 2019). The study was conducted based on two stages of a planned process. First, the measurement model was evaluated for reliability and validity by analyzing indicator loadings (threshold >0.708), internal consistency reliabilities based on Cronbach's alpha and composite reliability (threshold > 0.70), convergent validities with Average Variance Extracted (AVE > 0.50) score, and discriminant validities with Heterotrait-Monotrait ratio (HTMT < 0.90). The structural model was secondly checked by testing for collinearity (VIF < 3.0), R-squared, effect sizes (f^2) and predictive relevance (Q^2). Robust estimates for hypothesis tests were provided by bootstrapping with 10,000 resamples and 95% confidence intervals of path coefficients and significance.

Table 1. Measurement Items

Code	Items	Sources
SP1	I feel my friends' ratings and reviews are generally frank.	Hajli (2015); Shanmugam et al (2016); Sheikh et al (2019); Riaz et al (2020); Malik et al (2023)
SP2	I feel my friends' ratings and reviews are reliable.	
SP3	Overall, my friends' ratings and reviews are trustworthy.	
SP4	I trust my friends on ratings and reviews, and share my status/pictures with them.	
IF1	I always communicate with other users (e.g., make comments, give a "like," repost messages).	Hajli (2015); Shanmugam et al (2016); Sheikh et al (2019); Riaz et al (2020); Malik et al (2023)
IF2	I often get involved in discussions or forums on this platform.	
IF3	I often use interactive features (like polls and Q&As) provided by sellers.	
IF4	I often interact directly (e.g., live chat, live streaming) with sellers.	
UG1	UGC on this platform provides credible information about products.	Hajli (2015); Shanmugam et al (2016); Sheikh et al (2019); Riaz et al (2020); Malik et al (2023)
UG2	UGC on this platform gives me authentic (genuine) product information.	
UG3	UGC on this platform provides useful product/brand information for my shopping.	
UG4	The information from UGC on this platform is reliable and fulfils my needs.	
CQ1	The marketing content displayed on the social commerce platform is high-quality and informative.	Hollebeek et al. (2014); Hajli et al. (2017); Dwairi (2018); Sheikh et al. (2019); Shin (2020)
CQ2	The product information presented through digital content is always accurate and trustworthy.	
CQ3	The brand or seller's content is always relevant to my needs and interests.	
CQ4	The visual quality and presentation of marketing content in social commerce are very appealing and professional.	
PR1	The social commerce platform's algorithm successfully displays products that match my preferences.	Kang et al. (2016); Zhang et al. (2014); Tran et al. (2020); Malebrán & Gaitán (2021)
PR2	The content and ads on my feed are customized based on my previous search and purchase history.	
PR3	The social commerce platform provides product recommendations that are personal and relevant to my needs.	
PR4	Content personalization based on my demographic data and behavior is very helpful in the shopping process.	
II1	Endorsements or reviews from influencers I follow influence my purchase decisions.	Lou & Yuan (2019); Wang et al. (2020); Jin & Ryu (2020); Li et al. (2021); Wu et al. (2022); Kim & Chan (2022); Shamim, et al. (2024)
II2	Collaborations between brands and influencers increase the product's credibility and appeal.	
II3	Marketing content involving influencers feels more authentic and trustworthy.	
II4	Product recommendations from influencers with expertise in a specific field are valuable to me.	

Table 1. Measurement Items (continued)

Code	Items	Sources
PT1	I plan to continue shopping via social commerce platforms in the future.	Hajli (2015); Sheikh et al. (2019); Herzallah et al. (2022); Putri et al. (2024)
PT2	My likelihood of purchasing products through social commerce in the next 3 months is very high.	
PT3	Social commerce will be my first choice when I need a specific product.	
PT4	I will increase my shopping frequency on social commerce platforms.	
VT1	In general, I trust the sellers or brands that sell on this social commerce platform.	Hajli (2015); Sheikh et al. (2019); Herzallah et al. (2022); Putri et al. (2024)
VT2	Sellers on this platform are generally honest and trustworthy when conveying product information.	
VT3	Vendors on this social commerce platform are committed to providing the best service to customers.	
VT4	I am confident that the seller will fulfil their promises and commitments.	
CE1	I often interact with content on social commerce (like, comment, share posts from brands or sellers).	Hollebeek et al. (2014); Dessart et al. (2015); Lee et al., (2021); Busalim & Asadi (2025)
CE2	I actively provide feedback and suggestions to brands or sellers on the social commerce platform.	
CE3	I participate in various events, contests, or campaigns organized by brands on the social commerce platform.	
CE4	I regularly visit and interact with the content on the social commerce platform.	
P11	This social commerce platform is secure and protects my personal data well.	Pavlou & Fygenon (2006); Busalim & Asadi (2025); Lee et al. (2021)
P12	This social commerce platform has a good reputation and is reliable for online transactions.	
P13	This platform's security system and privacy policy give me a sense of security.	
P14	This platform has an effective problem-resolution mechanism if a problem occurs during a transaction.	

Before hypothesis testing, detailed preliminary analyses were conducted to validate data quality and check statistical assumptions. Data screening. The data were screened, removing 27 respondents from the original data set due to incomplete answers ($n = 12$), not passing attention checks ($n = 8$) or completing in less than the required completion time of the survey ($n = 7$), resulting in a sample of $n = 400$. Three potential outliers were detected using Mahalanobis distance, which were then reconfirmed to be valid response patterns. Normality check indicated a moderate violation (skewness: 0.12–1.85; kurtosis: 0.08–3.42) of the normal distribution, which is acceptable for PLS-SEM nonparametric techniques. An

examination of common method bias via Harman's single-factor test revealed that the largest factor accounted for 32.4 per cent of the variance, which was below the criterion value of 50% (Podsakoff et al., 2003). Multicollinearity checks identified VIFs were in the range of 1.24–2.87, which is below the threshold level of 3.0, thus indicating no serious multicollinearity issues.

Construct reliability and validity were determined by a multiple-criterion model assessment. Outer loadings were used to test the reliability of indicators; a value higher than 0.708 represents constructs accounting for more than 50 % of the indicator. Internal consistency reliability was tested through Cronbach's alpha and composite reliability, with values higher than 0.70 (Hair et al., 2019). Construct validity was established in terms of convergent and discriminant validity through the index called Average Variance Extracted (AVE), which is expected to be higher than 0.5,0, indicating that constructs account for more variance than measurement error (Fornell & Larcker, 1981). The complete results for the measurement model assessment are displayed in Table 2.

Table 2. Measurement Model Evaluation

Indicator	Loadings	CA	CR	AVE	Indicator	Loadings	CA	CR	AVE
SP1	0.815	0.808	0.875	0.636	II1	0.854	0.855	0.902	0.698
SP2	0.822				II2	0.841			
SP3	0.824				II3	0.847			
SP4	0.725				II4	0.798			
IF1	0.846	0.855	0.902	0.697	PT1	0.822	0.869	0.911	0.719
IF2	0.855				PT2	0.872			
IF3	0.831				PT3	0.870			
IF4	0.807				PT4	0.827			
UG1	0.753	0.779	0.858	0.602	VT1	0.876	0.869	0.911	0.719
UG2	0.721				VT2	0.890			
UG3	0.804				VT3	0.804			
UG4	0.822				VT4	0.819			
CQ1	0.811	0.825	0.883	0.654	CE1	0.867	0.904	0.933	0.776
CQ2	0.791				CE2	0.889			
CQ3	0.803				CE3	0.898			
CQ4	0.830				CE4	0.869			
PR1	0.805	0.822	0.882	0.651	PI1	0.831	0.872	0.912	0.721
PR2	0.787				PI2	0.865			
PR3	0.840				PI3	0.848			
PR4	0.796				PI4	0.853			

Table 3. Discriminant Validity (Heterotrait-monotrait - HTMT)

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1)	SP										
(2)	IF	0.718									
(3)	UG	0.841	0.785								
(4)	CQ	0.496	0.567	0.623							
(5)	PR	0.651	0.665	0.776	0.754						
(6)	II	0.438	0.546	0.629	0.77	0.648					
(7)	PT	0.508	0.518	0.546	0.652	0.658	0.59				
(8)	VT	0.485	0.525	0.557	0.674	0.712	0.606	0.802			
(9)	CE	0.272	0.343	0.395	0.551	0.504	0.498	0.503	0.615		
(10)	PI	0.493	0.53	0.632	0.57	0.703	0.555	0.602	0.66	0.622	

The measurement models indicate good reliability and convergent validity for all constructs. All loadings of indicators are higher than 0.708, varying between 0.721 and 0.898, indicating strong relationships between indicators and constructs. Cronbach's alpha, which varies between 0.779 and 0.904, and composite reliability, which ranges from 0.858 to 0.933, are well above the recommended level of 70 to demonstrate a good internal consistency (96-98). AVE estimates vary between 0.602 and 0.776, presumably larger than the threshold of 0.50, thus supporting satisfactory convergent validity.

The discriminant validity using the heterotrait-monotrait (HTMT) ratio was evaluated, which measures true correlation between constructs and is superior to the Fornell-Larcker criterion (Henseler et al., 2015). When $HTMT < 0.90$, it provides evidence that the constructs are empirically unique (Albqami et al., 2017). The HTMT matrix of all the construct pairs is displayed in Table 3. None of the HTMT estimates exceed the commonly used threshold of 0.90, varying between 0.272 and 0.841, all of which are shown in Table 3. An optimal value of 0.841 for their conceptual relation and a sufficient detachment have been obtained between UGC and personalization. Such distinctiveness demonstrates that the dual trust dimensions are not only related to each other but also sufficiently separate to be considered as separate concepts. Lower HTMT between what should be theoretically more distant constructs, like social proof and customer engagement (0.272), do exhibit clear empirical distinctiveness. Together with the good established convergent validity and reliability, we have enough evidence for the quality of the measurement model.

After the confirmation of the measurement model, the structural model was checked for testing hypothesized relationships. The VIF values for all the predictors were between 1.18 and 2.94, below the threshold of 3.0, ensuring there is no multicollinearity problem. The

coefficients of determination (R^2) show that the explained variances are moderate for: platform trust (0.389), vendor trust (0.446), customer engagement (0.428) and purchase intention (0.423). Effect sizes (f^2) indicated content quality, personalization and vendor trust exerted medium to large effects on endogenous constructs. The predictive relevance test by Stone-Geisser Q of each endogenous construct (platform trust: $Q^2 = 0.267$, vendor trust: $Q^2 = 0.311$, customer engagement: $Q^2 = 0.321$, purchase intention: $Q^2 = 0.298$) shows positive values to support the sufficiency of the measurement models in predicting performance variances in the PLS model.) Indirect effects and their significance were analyzed with bootstrapping (10,000 resamples, 95% confidence intervals) to estimate the size of path coefficients.

Result and Discussion

As shown in Table 4, the sample has adequate gender coverage (56.5 per cent females). In terms of age distribution of the sample, 91.0 per cent of the respondents are core Generation Z (17-19 years old), who are active young consumers in the social commerce system. Educational level suggests that the sample is predominantly composed of senior high school students, representing the younger generation Z cohorts. Findings of platform usage patterns show that the most frequently used social commerce platforms are Shopee Live (53.2%), followed by TikTok Shop (39.2%), in accordance with the current trends of Indonesian social commerce, where live-streaming and short-video platforms dominate youth engagement (Hidayat et al., 2024; Ying et al., 2025).

Table 4. Demographic Characteristics

Profiles		Frequency	Percentages
Gender	Female	226	56.5
	Male	174	43.5
Age	17-19 years	364	91
	20-21 years	36	9
Education Level	Senior High School (SMA)	257	64.2
	Vocational High School (SMK)	103	25.8
	Islamic Senior High School (MA)	32	8
	Diploma (D3/D4)	8	2
Social Media Platform	Shopee Live	213	53.2
	TikTok Shop	157	39.2
	Other platforms	30	7.6

Table 5. Social Commerce Behavior Characteristics

Profiles		Frequency	Percentages
Online Shopping Expenditure (Monthly)	< IDR 500,000	125	31.2
	IDR 500,000 - IDR 1,000,000	148	37
	IDR 1,000,000 - IDR 2,000,000	78	19.5
	IDR 2,000,000 - IDR 3,000,000	32	8
	> IDR 3,000,000	17	4.3
Shopping Frequency (Monthly)	1-2 times	116	29
	3-5 times	168	42
	6-10 times	84	21
	> 10 times	32	8
Most Purchased Product Categories	Fashion & Clothing	312	78
	Beauty & Cosmetics	276	69
	Food & Beverages	228	57
	Accessories	196	49
	Electronics & Gadgets	164	41
	Health & Wellness	144	36
	Home & Living	112	28
	Hobbies & Collectibles	88	22
Preferred Shopping Time	Morning (06:00-12:00)	48	12
	Afternoon (12:00-18:00)	92	23
	Evening (18:00-24:00)	216	54
	Late Night (00:00-06:00)	44	11
Social Commerce Experience	< 6 months	32	8
	6-12 months	76	19
	1-2 years	152	38
	2-3 years	108	27
	> 3 years	32	8
Daily Social Media Usage	< 2 hours	28	7
	2-4 hours	112	28
	4-6 hours	168	42
	6-8 hours	64	16
	> 8 hours	28	7

From the behavioral perspective (Table 5), we see that respondents can be considered active social commerce users. Monthly spend frequency reveals 68.2 per cent of them spending less than IDR 1,000,000 with a mean of IDR 1,147,500 (Duffett & Mxunyelwa, 2025). Average shopping frequency is 4.8 times per month, showing frequent use of sports goods procurement services. Preferences of product spread to fashion (78%) and beauty products (69%), which have been reflected in previous studies where a consumption pattern related to appearance was obtained (Djafarova & Bowes, 2021; Hood et al., 2024). The findings of our temporal analysis indicate that 18:00-24:00 is shopping time for the preferred

Table 6. Structural Model Results and Hypothesis Testing

Hypothesis		β	<i>t</i> -value	<i>p</i> -value	Decision
H ₁	SP → PT	0.120	2.191	0.014	Supported
H ₂	SP → VT	0.054	0.966	0.167	Not Supported
H ₃	IF → PT	0.068	1.078	0.140	Not Supported
H ₄	IF → VT	0.063	1.010	0.156	Not Supported
H ₅	UG → PT	-0.017	0.250	0.401	Not Supported
H ₆	UG → VT	-0.007	0.091	0.464	Not Supported
H ₇	CQ → PT	0.229	2.637	0.004	Supported
H ₈	CQ → VT	0.227	2.929	0.002	Supported
H ₉	PR → PT	0.232	3.454	0.000	Supported
H ₁₀	PR → VT	0.317	4.684	0.000	Supported
H ₁₁	II → PT	0.167	2.505	0.006	Supported
H ₁₂	II → VT	0.157	2.579	0.005	Supported
H ₁₃	PT → BE	0.126	1.791	0.037	Supported
H ₁₄	VT → BE	0.460	6.856	0.000	Supported
H ₁₅	BE → PI	0.560	11.637	0.000	Supported

choice of 54% of respondents, consistent with the Generation Z lifestyle, where active users' time spent on social media during leisure times (Tseng et al., 2024). Platform experience indicates that 65% have some sort of exposure to social commerce for between 1 and 3 years, suggesting to researchers that the participants are experienced with these platforms. Moreover, 42% of participants spend 4-6 hours per day on social media, highlighting the digital-native status of Generation Z, with social media use being ingrained in their everyday routine (Cao, 2025; Rahayu et al., 2025).

The results of the structural model (Table 6) provide partial support for the hypothesized relationships, with ten hypotheses supported and five not supported. In terms of social commerce features, social proof impacts platform trust (H₁: $\beta = 0.120$, *p*-value = 0.014), but not on vendor trust (H₂: $\beta = 0.054$, *p*-value = 0.167). Interactive function and UGC had no significant effects on the trust mechanism of either kind (H₃-H₆: all *p*-value > 0.05). Regarding content marketing elements, some more consistent relationships are observed: content quality has a significant impact on platform trust (H₇: $\beta = 0.229$, *p*-value = 0.004) and vendor trust (H₈: $\beta = 0.227$, *p*-value = 0.002). Personalization has the most powerful impact on platform trust (H₉: $\beta = 0.232$, *p*-value < 0.001) and vendor trust (H₁₀: $\beta = 0.317$, *p*-value < 0.001). Influencer integration has strong implications on both dimensions of trust (H₁₁: $\beta = 0.167$, *p*-value = 0.006; H₁₂: $\beta = 0.157$, *p*-value = 0.005). With regard to trust in the platform, the effect on customer engagement is small (H₁₃: $\beta = 0.126$, *p*-value = 0.037), whereas the effect of trust in the vendor is much stronger (H₁₄: $\beta = 0.460$, *p*-value < 0.001).

Last, customer engagement significantly affects purchase intention (H_{15} : $\beta = 0.560$, p -value < 0.001), validating that engagement serves as an important route to shaping purchase behavior.

The findings offer a valuable understanding of the cognitive mechanisms of Generation Z's adoption in the social commerce environment. Ten of the fifteen posited relationships were supported empirically, while five were rejected, thereby advancing knowledge on what (particular) mechanisms do or do not effectively lay the foundations for trust and behavioural outcomes among a public that is so crucial to address in relation to digital usage. More specifically, content marketing dimensions were a much stronger predictor of trust in the platform and the vendor than traditional social commerce characteristics. This indicates a major shift in Millennials' evaluation of the trustworthiness of digital commerce. The indirect mediating effect from social commerce stimuli to behavioral engagement via purchase intention was identified in the sequential mediation mechanism, with critical differences between platform and vendor trust on consumer behavior.

In addition, these findings are consistent with and contribute to previous studies on social commerce in a number of respects. The strong positive relationship between social proof and platform trust is consistent with existing theoretical models of digital platforms that emphasize the role of social proof in mitigating uncertainty about these platforms (Djafarova & Bowes, 2021; Ying et al., 2025). For Gen Z consumers, in general, who are more sensitive to peer affirmation and social consensus, the finding that their peers actively use or are being recommended such platforms offers heuristic signals of platform reliability, security features, and service quality. This aligns with the social support framework identified by Shanmugam et al. (2016), where community approval signals platform trustworthiness even without direct experience, what Halpern et al. (2016) referred to as social support processes, such that community approval conveys platform trustworthiness even in the absence of a direct personal experience. Yet the fact that social proof has no salient effect on vendor trust is an important theoretical boundary condition. Although social proof creates trust towards the platform's infrastructure, Generation Z seems to realize that the credibility of a platform does not necessarily imply that all individual sellers within the given ecosystem are trustworthy. This duality complements and generalizes the two trust frameworks advanced by Alnoor et al. (2022) as well as by Shoheib and Abu-Shanab (2022), and this may imply that trust-formation processes are qualitatively distinct from object to object of trust. Generation Z users do use complex mental models that differentiate between the platform-level and vendor-level evaluation, mandating separate validation of each trust dimension.

The insignificant results of interactive cues with trust dimensions are surprising discoveries that conflict with theoretical assumptions in social commerce. Prior work has highlighted interactivity features, including real-time communication, live streaming and participatory aspects, as significant drivers for trust building via improved communication quality and relationship development (Hidayat et al., 2024; Riaz et al., 2020) continuously. The failure of this study to find such effects may mirror a few contextual factors unique to Generation Z consumers. Generation Z is comprised of digital natives who've never known commerce without some interactive technology component, meaning they may not see these features as the unique trust-building differentiators from brands that older generations do. What the older generations may have perceived as revolutionary engagement mechanisms are perhaps now mundane infrastructure that impacts platform candidacy but no longer steadily contributes towards trust formation once a minimum threshold has been achieved. Second, as Gen Z has been noted to value authentic, unfiltered content (Hood et al., 2024), extremely well-produced interactive features could be seen as forced or too branded, actually detracting from trust perceptions. Third, there may be a cognitive load demanded of the consumer when they are required to evaluate and engage with multiple interactive channels, which then becomes counterproductive as information overload takes over in an age where consumers not only have shorter attention spans but would rather produce than consume information efficiently (Duffett & Mxunyelwa, 2025). These findings imply interactive features may be the enabling condition but not themselves sufficient for Generation Z consumers to build trust, as their evaluation model shifts from basing trust on feature availability to now sensitive considerations about content authenticity and quality of personalization.

The nonsignificant and negative relationships of the user-generated content to the trust dimensions provide maybe the most theoretical issues as they contrast evidence from broad literature that considers UGC as an important antecedent for trust in digital commerce (Muhammad et al., 2024; Hajli, 2015). This contrast may be indicative of the sophisticated approach Generation Z has developed when interacting with online content, one that is replete with increased scepticism about fake reviews, rigged testimonials and algorithmically filtered displays (Tseng et al., 2024). While in previous generations were disposed to take UGC for granted as sincere peer views, Generation Z deploys critical judgment mechanisms that consider the potentials of content manipulation, commerce inducement and algorithm filtration. If the customer cannot easily determine whether the UGC is genuine, the planned trust will not appear or may even be counterproductive. Moreover, the prevalence of UGC on social commerce platforms may also have led to an information-overload scenario where

quantity crowds out quality, and it becomes challenging for consumers to digest meaningful insights from massive amounts of often discrepant user-generated views. These findings imply that the effectiveness of UGC is crucially contingent on perceived authenticity and verifiability, attributes that might become harder to establish in developed social commerce environments where commercial actors may have learned to mimic authentic user voices.

Content marketing dimensions had more substantial and consistent associations with trust building as compared to the low efficacy of traditional social commerce features. The quality of content was found to be a shared trust driver with balanced impacts on technology and vendor trusts. These results provide evidence for Information Processing Theory and add empirical support for the argument that Generation Z consumers place more or stronger reliance on content quality than form in trust judgments. When content is not only accurate and informative but also useful and professionally presented, it can simultaneously fulfil multiple functions for trust-building. Quality content lowers decision uncertainty by giving diagnostic clues for an informed purchase evaluation (Nicolaou & McKnight, 2006). Affectively, well-aligned content elicits positive emotions that result from the brand attitude and improves relationship perceptions (Liu et al., 2023; Hollebeek et al., 2014). Behaviorally, there is evidence of competency and content quality, which may reflect vendor maturity as well as platform commitment to standards of user orientation (Sheikh et al., 2019). Uniform content quality influence on trust dimensions gives an insight. Generation Z takes the same level of standards when considering a partner and evaluation target, so this article draws conclusions that content quality is the most effective and universal trust mechanism among social commerce participants. These results are in agreement with a recent study by Lina et al. (2024); Shen and Wang (2024) also found that content quality was a dominant predictor of trust in modern social commerce.

Personalization was the single most robust predictor of trust for the whole model, showing strong effects on vendor trust. When platforms and vendors personalize content and recommendations effectively using individual user data, Generation Z consumers consider such personalization as a demonstration of understanding and attention (Kang et al., 2016). The process works via perceived relationship investment; the use of personalized efforts as an indicator that the platform or vendor deems the person to be a valuable enough consumer to dedicate time and resources to understanding how best to meet their needs. This perceived investment generates psychological norms of reciprocity and emotional bonds that greatly facilitate the development of trust. The stronger impact on merchant trust than platform trust implies that Gen Z consumers consider customization at the vendor level as more genuine

and relationship-driven. Qualitatively, platform-level personalization could be seen as the transactional characteristic of a relationship-building process. Yet such strong personalization results are contingent on consumers' perception of fair tradeoffs for privacy and transparent data use (Zhou, 2019). The present results replicate those from the study of Tran et al. (2020) and Malebrán and Gaitán (2021) by showing that the effectiveness of personalization differs for different trust objects and that the relationship quality consequences of personalization diverge between algorithm-based platform-level personalization and customization based on vendor initiatives.

Influencer integration had a strong positive impact on both dimensions of trust, thus supporting the Trust Transfer theory in the context of Generation Z social commerce. Influencers serve as credibility mediators, through which perceived personal expertise, authenticity and trustworthiness are transferred to affiliated platforms and merchants via the mechanisms of parasocial relationship (Jin & Ryu, 2020; Lou & Yuan, 2019). As Generation Z individuals form parasocial relationships with the influencers they follow, those influencers attain referent power, enabling their own credibility to act as social proof in mitigating uncertainty regarding commercial entities they promote. Although reaching statistical significance, the low to moderate effect size results suggest that influencer integration functions as an enhancing rather than a substantive trust mechanism. This is likely due to the increasing influence of Generation Z in evaluating commercial alliances and sponsored content, which reduces the effectiveness of trust transfer when influencers' endorsements are perceived as more natural and less commercially driven (Shamim et al., 2024; Putri et al., 2024). The effectiveness of influencer integration probably owes to how followers perceive authenticity, value alignment with the influencer, and transparency in the commercial relationship (Lina et al., 2024). Consequently, strategic partnerships with an influencer would not simply depend on their follower numbers, but also on these moderators.

The asymmetric influences of trust in platforms and vendors on customer engagement are a key research implication for Generation Z's decision-making in the social commerce environment. Vendor trust has a greater influence on customer engagement, which is almost four times more influential than platform trust. Generation Z consumers, thus, prefer confidence specific only to the seller rather than trust at the platform level when determining the intensity of engagement. This asymmetry is evidence of the advanced state of risk perception (Li et al., 2016). Generation Z perceives that primary transaction risks, such as product quality disappointment, service failure, and difficulty in dispute resolution, come mainly from vendor-level issues rather than platform infrastructure (Wang et al., 2022).

Although platform trust provides a prerequisite for consumers to initially join and stabilize watching processes (assurance of security, privacy, reliability of system infrastructure), it performs a different role when engaging in deep active behaviors such as giving feedback, participating in community discussions or advocating for some preferred brands (Rosman et al., 2015). This finding replicates that of Herzallah et al. (2022), who determined trust to be important for purchase intent, but made no differentiation between the dimensions of trust; thus, they showed that the synthesis of trust constructs obscures important heterogeneity in their behavioural consequences. From a managerial perspective, this asymmetry implies that firms in social commerce settings will be better off if they invest in developing vendor-level trust (e.g., quality assurance measures, transparent communication, responsive customer service, and delivering on promises) rather than in platform-level branding communications. Platform trust matters, but it is more of a necessary rather than a sufficient condition for engagement depth.

The strong positive link between customer engagement and purchase intention – by far the strongest effect in our model overall – supports the sequential mediation process, yet also raises the question of causal directionality. Classical buyer behaviour patterns typically lead to a high purchase intention as a result of engagement processes, where consumers initially interact with companies and subsequently form purchase intentions based on those experiences (Bozkurt et al., 2021). However, observations from this study are in line with those of Lee et al. (2021) in social commerce environments, finding connections that indicate the reversibility or bidirectionality of causation for Generation Z consumers. After Gen Z consumers develop an initial purchase intention, they will seek more intensive interaction with the content on the platform, the vendor's communication, and peer conversations to confirm their intention, gain confirming information from others, and share their intended purchases first privately and then publicly. This finding is also consistent with commitment-consistency principles and post-decisional information seeking theories, according to which intention formation generates a psychological motivation to begin performing behaviors that are normative for the chosen action (Busalim & Asadi, 2025). The engagement provides multiple simultaneous mechanisms, such as cognitive validation to make informed decisions, social validation through consultation with peers, and identity expression by showing consumption intentions to certain audiences. The magnifying power of the firm effect size indicates that the formation of purchase intention is an important turning point for customers from passively browsing to activeparticipating which implies that platforms and vendors should give special consideration to stimulate these potential engagements of consumers who

have communicated a diminished degree of positive attitudes toward consumption by providing specific information, enabling them to consult peers as well as sharing information.

These results also provide several theoretical implications for social commerce literature. First, the research presents and verifies a dual-trust model adapted to Generation Z consumers, finding that platform trust and vendor trust operate through separate formation processes and have distinct behavioural consequences. This research conceptually demonstrates that by disaggregating the trust dimension, a more refined understanding of the dynamics in trust can be developed and helps reconcile discrepancies found in prior literature since Hajli (2015), a whirlwind journey on the effect of trust over time due to large variability across studies. Second, it extends Content Marketing Theory by demonstrating that trustworthiness in the context of content marketing dimensions, namely personalization and quality content, plays a more salient mediating role than those typically associated with traditional social commerce features. This result runs counter the prevalent focus on interactive characteristics and user-generated content in extant social commerce research (Sheikh et al., 2017; Riaz et al., 2020), indicating that theoretical models should change accordingly to align with evolving consumer priorities as digital commerce becomes more common, coupled with younger cohorts applying more complex heuristics for evaluating information. Third, this research provides some of the first empirical evidence to support reverse causality from purchase intention to customer engagement and thus clarifies how the process operates in social commerce settings that are characterized by entangled commercial and social relationships. This paper contributes to the current literature by suggesting that traditional marketing models of engagement may require modification when applied in a social commerce environment, where purchase planning and social interaction occur simultaneously rather than sequentially.

From a practical perspective, these findings have important implications for companies seeking to enhance the effectiveness of social commerce among Generation Z consumers. First, the predominance of content marketing dimensions over traditional social commerce features suggests that retailers should prioritize investments in high-quality content creation, advanced personalization technologies, and strategic influencer collaborations, rather than merely adding more interactive functions or crowdsourcing user-generated content. Specifically, companies will need to build in-house content production capabilities focused on accuracy, education, relevance and professional standards across product information, tutorials and entertainment. Secondly, the significantly greater influence of seller trust over platform trust implies that reputational management at the level of dealers, quality

guarantees, and performance systems to prevent fraud, as well as open communication between market participants and customer service excellence, are likely strategic management focal areas. Vendors would thus need to invest in direct customer relations by communicating with them in a personalized manner, providing responsive service, and delivering on their promises dependably, rather than relying too heavily on platform-level marketing. Third, the close association between purchase intention and post-purchase engagement suggests to companies how to reach and assist potential adopters who have formed a purchase intention with tailored support for their purchase decision-making, via detailed product information, peer-review access, comparison tools, and social sharing opportunities. Fourth, given the suboptimal effectiveness of interactive features and user-generated content, firms need to critically re-examine their existing investments in these areas and redirect resources toward improving the quality of content or developing a more sophisticated system for personalization. Fifth, the substantial but modest effects of influencer integration suggest that selecting partner influencers strategically, considering authenticity, audience value match, and relationship disclosure, is recommended rather than blindly following those with the most followers.

Conclusion and Suggestion

This study advances social commerce research by explicating the psychological mechanisms through which social commerce attributes and content marketing elements shape Generation Z engagement via a dual trust pathway. The findings demonstrate that content marketing capabilities—particularly content quality and personalization—exert a stronger influence on trust formation than traditional social commerce features, challenging prevailing technology-centric assumptions in the literature. This suggests a structural shift in social commerce effectiveness toward content-driven evaluation processes among digitally sophisticated consumers. Theoretically, the findings extend social commerce scholarship by moving beyond one-dimensional trust conceptualizations and by positioning content marketing capabilities as strategic resources that generate competitive advantage, thereby contributing to both Social Commerce Theory and the Resource-Based View.

Several limitations warrant consideration. The cross-sectional design restricts causal inference, and future longitudinal research could capture the dynamic evolution of trust and engagement over time. The focus on Generation Z consumers in a single geographic context may limit generalizability, suggesting the need for cross-cultural validation. Additionally, reliance on self-reported data and purposive sampling may introduce bias. Future studies

could integrate behavioral data, platform-specific analyses, and experimental designs to refine causal understanding and assess boundary conditions across social commerce platforms.

Acknowledgments

The authors gratefully acknowledge the funding support provided by the Directorate of Research and Community Service (DPPM), Ministry of Higher Education, Science, and Technology (Kemendiktisaintek) of the Republic of Indonesia for the Fiscal Year 2025 under the Beginner Lecturer Research Grant (PDP). We also extend our deepest appreciation to the entire PDP Team Information Systems Study Program, Department of Information Technology and Computer Science, Politeknik Negeri Subang (POLSUB), for their dedication and hard work throughout the program.

Disclosure The Use of AI Technologies

During the preparation of this work, the author(s) used Grammarly-AI to translate, paraphrase, and correct the grammar. After using these tools/services, the author(s) reviewed and edited the content as needed and take full responsibility for the final content of the publication.

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