

Impact of TikTok Affiliate Content Quality on Generation Z Purchase Intention

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Abstract

TikTok has become a major social commerce channel, and it has changed digital marketing practice, most visibly through the spread of affiliate marketing strategies. Indonesia has one of the largest TikTok user bases in the world, and Generation Z is a leading consumer group there, heavily engaged with short-form video, particularly in fashion. This study examines how affiliate content quality affects Generation Z's purchase intention on TikTok Shop, using the Stimulus-Organism-Response (S-O-R) framework as its analytical basis. More precisely, the research probes the mediating role of trust alongside the moderating role of perceived risk in shaping purchase intention. A quantitative research design was adopted, harnessing PLS-SEM. Data were amassed via an online questionnaire disseminated to 165 Generation Z respondents in Indonesia who actively use TikTok and have been exposed to affiliate marketing content. The findings disclose that affiliate content quality exerts a positive and significant effect upon both trust and purchase intention. Trust, in turn, significantly influences purchase intention and partially mediates the relationship between affiliate content quality and purchase intention. Moreover, perceived risk mediates the relationship between trust and purchase intention, such that an escalation in perceived risk weakens the positive impact of trust on purchase intention. This study augments the S-O-R framework's applicability within the context of social commerce and furnishes practical implications for brands and affiliate creators seeking to cultivate authentic, credible, and high-quality content so as to enhance consumer trust and purchase intention.

Keywords: Content Quality, Perceived Risk, Purchase Intention, TikTok Affiliate Marketing, Trust.

1. Introduction

TikTok, a short-form video-centric social media platform, has undergone considerable proliferation in recent years and has fundamentally reconfigured the manner in which individuals, particularly younger cohorts, consume information and entertainment. According to Rizaty (2025), Indonesia was ranked as the nation harboring the largest contingent of TikTok users worldwide as of April 2025, reaching approximately 184.95 million users. This figure surpasses that of the United States (132.76 million) and Brazil (120.28 million), accentuating Indonesia's preeminent standing within the global TikTok ecosystem (see Figure 1). Such rapid adoption suggests that TikTok has evolved beyond a mere entertainment platform and has become a strategically significant channel within the digital marketing and social commerce landscape.

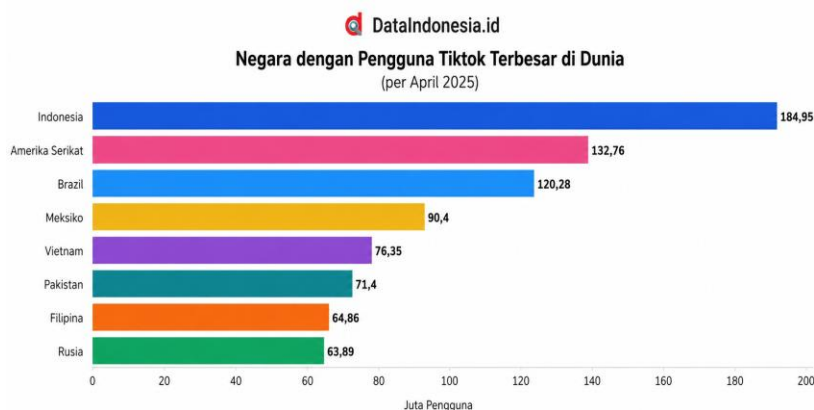


Figure 1. Top Countries by Number of TikTok Users (2025)

The transformation of TikTok from an entertainment-based application into a business platform has become increasingly evident with the introduction of TikTok Shop, which integrates social interaction with e-commerce activities. This feature facilitates transactions for both consumers and sellers through mechanisms such as live streaming and embedded product links within video content (Sa'adah et al., 2022). Such developments signify a substantial shift from conventional social media toward social commerce, where consumption is driven not only by functional needs but also by social and emotional experiences (Mumtaz & Saino, 2021).

Within this ecosystem, affiliate marketing has emerged as a prominent strategy on TikTok Shop. Affiliate marketing enables content creators to earn commissions through the promotion of product links (Karina et al., 2023). The effectiveness of this strategy has been demonstrated in the TikTok ecosystem, where affiliate marketing significantly contributes to consumers' purchase intention during live-streaming activities (Reswara & Wijaya, 2024). Prior studies indicate that affiliate marketing positively influences consumers' purchase intention (Brilianita & Sulistyowati, 2023) and enhances consumer trust through relevant, authentic, and credible content (Kim & Kim, 2021). However, its effectiveness largely depends on content quality. Honest, informative, and creative content not only strengthens affiliate credibility but also fosters trust, which serves as a fundamental determinant of purchasing decisions (Sokolova & Kefi, 2020).

Generation Z, individuals born between 1997 and 2012, constitute the primary target of this strategy. As digital natives, they are highly engaged with social media and tend to critically evaluate marketing messages before making purchase decisions (Djafarova & Bowes, 2021; Sokolova & Kefi, 2020). This generation values transparency, authenticity, and emotionally engaging content (Soni et al., 2024). Nevertheless, they are also sensitive to perceived risk, including concerns related to data security, product quality, and seller credibility (Faza & Melati, 2025). Studies by Akram et al. (2021) demonstrate that even when consumers trust social commerce platforms, high levels of perceived risk may still lead them to delay or reconsider purchasing decisions. Therefore, perceived risk may function as a mediating variable in the relationship between trust and purchase intention.

The fashion sector represents a particularly relevant context for social commerce research, as fashion and apparel products are consistently reported among the most prominent product categories purchased through social commerce platforms and are strongly influenced by social interaction and visual content (Sudirman et al., 2025). Due to their visual nature and reliance on product presentation, consumers often depend on digital content and online recommendations when making purchase decisions (Djafarova & Bowes, 2021;

Sokolova & Kefi, 2020). Given that fashion products rely heavily on visual appeal and brand image, content quality and trust play critical roles in shaping consumers' purchase intention.

Notwithstanding antecedent scholarship that has probed the influence of content quality and information quality upon consumer trust within social commerce platforms (Hoang et al., 2022; Senali et al., 2024), together with the nexus between trust and purchase intention (Lee, 2025), scant research has amalgamated content quality, trust, purchase intention, and perceived risk within a unified Stimulus-Organism-Response (S-O-R) framework. Furthermore, empirical inquiries concentrating on TikTok Shop in Indonesia, particularly within the fashion sector and amongst Generation Z consumers, remain paltry.

Notwithstanding the precipitous growth of TikTok Shop and affiliate marketing, it remains obscure how affiliate content quality contributes to the cultivation of trust and, ultimately, sways Generation Z's purchase intention. Trust in affiliates may function as a pivotal determinant guiding consumers' purchasing decisions, particularly amongst Generation Z consumers who frequently depend upon influencer recommendations and social media endorsements when appraising products (Kumar, 2025). However, perceived risk continues to pose a significant challenge, as online transactions are inherently vulnerable to fraud, product discrepancies, and unsatisfactory shopping experiences.

To gain a deeper understanding of these issues, preliminary interviews were conducted with a brand owner, an affiliate creator, and a Generation Z consumer. The owner of a local fashion brand stated that using TikTok Affiliate has not always produced consistent sales; viral content is not necessarily followed by increased sales, leaving uncertainty about the roles of content quality, affiliates, and promotional strategy (Mr. T, 25 years). The affiliate creator emphasized that trust is a key element of affiliate content, built through live product demonstrations, relevant information, and continued engagement with the audience (Ms. A, 22 years). Meanwhile, the Generation Z consumer stated that she only trusts certain creators and tends to be cautious toward content perceived as merely promotional, without authentic product experience (Ms. P, 22 years). These initial findings indicate a gap between exposure to affiliate content and purchase decisions, making content quality, trust, and perceived risk important aspects to examine.

Based on these problems, this study aims to analyze the effect of affiliate content quality on purchase intention and consumer trust, the effect of trust on purchase intention, and the mediating roles of consumer trust and perceived risk among Generation Z consumers who purchase fashion products through TikTok Shop in Indonesia.

Theoretically, this study extends the Stimulus-Organism-Response (S-O-R) framework to the context of TikTok affiliate marketing by positioning content quality as the stimulus, trust and perceived risk as internal mechanisms, and purchase intention as the behavioral response. Practically, this study offers implications for fashion brands and affiliate creators in developing authentic, informative, credible, and audience-oriented content to build trust and reduce perceived risk. The study is limited to Generation Z consumers in Indonesia who use TikTok Shop and have been exposed to fashion-product affiliate content. The research focuses on content quality, trust, perceived risk, and purchase intention within the S-O-R framework, while other product categories, demographic groups, and social commerce platforms fall outside its scope.

2. Literature Review

2.1. Stimulus-Organism-Response (S-O-R) Model

The Stimulus-Organism-Response (S-O-R) framework, originally propounded by Mehrabian and Russell (1974) in *An Approach to Environmental Psychology*, explains how environmental stimuli shape human behavior through internal psychological processes. Rooted in environmental psychology, the model posits that individuals do not respond automatically to external stimuli; rather, stimuli first influence cognitive and affective states before producing a behavioral response. Conceptually, S-O-R consists of three interrelated components: stimulus, organism, and response (Djafarova & Bowes, 2021). The stimulus refers to external cues from the environment, including physical, social, and digital elements such as advertising messages, promotional content, product presentation, and platform features. The organism refers to the internal psychological processes that mediate the influence of the stimulus, while the response is the resulting behavioral tendency, whether approach or avoidance (Pandita et al., 2021).

In this study, the S-O-R framework act as the theoretical foundation for explaining the effect of TikTok affiliate content quality on the purchase intention of Generation Z consumers in the fashion sector. Content quality is positioned as the stimulus that shapes consumers' internal evaluations, with trust as the organism variable mediating the relationship between content quality and purchase intention. Perceived risk is included as an additional mediating mechanism to explain how consumers' internal evaluations may influence purchase intention. The S-O-R framework thus provides a theoretical structure for understanding consumer decision-making in social commerce environments such as TikTok Shop.

2.2. Previous Studies

Previous studies on content quality, trust, purchase intention, and affiliate marketing provide the theoretical basis for this research, as summarized in Table 1.

Table 1. Summary of Previous Studies

Author(s), Year	Title	Key Findings
Al-Qudah (2020)	“The Effect of Brands’ Social Network Content Quality and Interactivity on Purchase Intention: Evidence from Jordan”	Content quality bestows a salutary and consequential effect upon online consumers' purchase intention.
Martin et al. (2024)	“Analyzing the Influence of TikTok Affiliate’s Factors on the Consumer Purchasing Intention Between 20–30 Year-Old TikTok Users Within Metro Manila”	TikTok affiliate content quality salutarily and consequentially affects consumers' purchase intention.
Senali et al. (2024)	“Determinants of Trust and Purchase Intention in Social Commerce: Perceived Price Fairness and Trust Disposition as Moderators”	Consumer trust bestows a salutary and consequential effect upon purchase intention in social commerce.
Dung and An (2024)	“Research on the Purchase Intention Through TikTok Affiliate Marketing of Vietnamese Youth”	Trust fails to exert a salutary and consequential effect upon purchase intention within the milieu of Vietnamese youth.
Asadiyah et al. (2023)	“The Role of Affiliate Marketing on Purchase Decision Moderated Purchase Interest on TikTok”	Affiliate marketing salutarily and consequentially sways Gen Z's purchase intention on TikTok.

As summarized in Table 1, most studies show that content quality and trust play an important role in shaping purchase intention in digital and social commerce contexts (Al-Qudah, 2020; Martin et al., 2024; Senali et al., 2024; Asadiyah et al., 2023). However, Dung and An (2024) found that trust had no significant effect on the purchase intention of Vietnamese adolescents in the context of TikTok Affiliate, suggesting that this relationship may vary across cultural, generational, and market contexts. In addition, prior research has mostly examined the direct effects of content quality and trust, whereas studies that simultaneously test trust and perceived risk as mediators within a single structural model remain limited. This study therefore addresses this gap by applying the Stimulus-Organism-Response (S-O-R) framework to Generation Z consumers in the Indonesian fashion market through TikTok Shop.

2.3. Relationship Between Content Quality and Purchase Intention

Content quality represents a central component of digital marketing strategies, particularly within social media platforms such as TikTok. Content that is visually appealing, clearly communicated, and informative can shape consumers' perceptions and increase their interest in promoted products. High-quality digital content improves consumers' engagement with marketing messages and positively influences their purchase intentions in social commerce environments (Djafarova & Bowes, 2021; Sokolova & Kefi, 2020).

Generation Z, as the primary user segment of TikTok, tends to favor content that appears authentic, transparent, and consistent with their communication style. When affiliate content aligns with these expectations, it can directly stimulate purchase intention. Consumers may decide to click affiliate links or proceed with transactions when the content is perceived as engaging, relevant, and credible. Thus, in the context of TikTok affiliate marketing, content quality can directly contribute to consumers' purchasing decisions (Sibulan & Limos-Galay, 2024). Empirical findings further buttress this relationship. Al-Qudah (2020) demonstrated that content quality positively and significantly sways purchase intention within e-commerce settings. Predicated upon these theoretical considerations and antecedent empirical evidence, the following hypothesis is proffered:

H1: Content quality has a positive and significant effect on purchase intention.

2.4. Relationship Between Content Quality and Trust

Content quality plays a vital role in shaping consumers' evaluations of both the affiliator and the promoted product. In digital marketing environments, well-structured, informative, and authentic content enhances the perceived credibility of the message source and strengthens consumers' confidence in the information presented (A. E. K. Sari & Patrikha, 2024). When affiliate content is delivered clearly and professionally, it reduces ambiguity and increases the reliability of the promotional message.

Within social commerce platforms such as TikTok Shop, consumers often rely heavily on content cues to evaluate the trustworthiness of affiliators. High-quality affiliate content that is transparent, relevant, and experience-based can foster trust by signaling competence, honesty, and sincerity. From the vantage point of the Stimulus-Organism-Response (S-O-R) framework, content quality functions as the stimulus that sways consumers' internal psychological state, namely trust, which epitomizes the organism component in this study. Empirical studies further support this linkage. Yuliana and Wahyudi (2021) discerned that content quality exerts a positive and significant influence upon consumer trust within digital contexts. Drawing from both theoretical reasoning and empirical evidence, the following hypothesis is proffered:

H2: Content quality has a positive and significant effect on trust.

2.5. Relationship Between Trust and Purchase Intention

Trust is widely recognized as a key determinant of purchase intention, particularly in online environments characterized by uncertainty and information asymmetry. In digital transactions, consumers often face potential risks related to product quality, payment security, and the credibility of sellers. Therefore, trust functions as a critical mechanism that reduces uncertainty and increases consumers' willingness to engage in purchasing behavior (Mutaufiq et al., 2025).

Within the ambit of affiliate marketing, trust toward the affiliator and the promoted brand plays a pivotal role in shaping behavioral intentions. When consumers perceive the affiliator as forthright, competent, and reliable, they are more disposed to feel assured in acting upon the promotional message. Conversely, deficient trust may attenuate purchase motivation and diminish conversion effectiveness (Piliana & Maradona, 2024). From a behavioral vantage point, trust functions as a cognitive and affective evaluation that facilitates the transition from perception to purchase intention (Mutaufiq et al., 2025). Predicated upon these theoretical arguments and empirical evidence, the following hypothesis is proffered:

H3: Trust has a positive and significant effect on consumers' purchase intention.

2.6. Perceived Risk as a Mediator between Content Quality and Purchase Intention

Content quality may influence purchase intention not only directly but also through perceived risk, an internal evaluative mechanism that reflects consumers' assessment of potential losses and uncertainty in online transactions, such as product mismatch, payment security, and the risk of fraud. In digital environments where consumers cannot inspect products in person, clear, transparent, and informative affiliate content can reduce uncertainty by providing information that supports product evaluation. This is consistent with Soni et al. (2024), who showed that digital marketing content delivered through social media influencers affects consumers' purchase intention, particularly among Generation Z. Conversely, ambiguous or low-quality content may heighten uncertainty and perceived risk, thereby weakening purchase intention.

Within the Stimulus-Organism-Response (S-O-R) framework, content quality acts as the stimulus, perceived risk represents consumers' internal cognitive evaluation, and purchase intention is the behavioral response. Perceived risk thus serves as a psychological mechanism explaining how content quality can influence purchase intention. High-quality content is expected to reduce perceived risk and ultimately strengthen consumers' willingness to purchase. Based on this mechanism, perceived risk is expected to mediate the relationship between content quality and purchase intention.

H4: Perceived risk mediates the effect of content quality on purchase intention.

2.7. Perceived Risk as a Mediator between Trust and Purchase Intention

Although trust is widely recognized as a key determinant of purchase intention in online environments, its influence may operate through consumers' evaluation of potential risks. In digital transactions, consumers frequently assess uncertainties and potential losses related to product quality, transaction security, and seller credibility before making purchase decisions (Akram et al., 2021). Even when consumers trust an affiliator, their purchase intention may depend on whether the perceived risks associated with the transaction are sufficiently reduced.

Trust can function as a mechanism that attenuates perceived risk. When consumers perceive an affiliator as forthright, competent, and reliable, they are more disposed to believe that the information proffered is accurate and that the transaction process is secure. As a result, concerns related to product mismatch, financial loss, or fraud diminish. The reduction

of perceived risk subsequently increases consumers' confidence in proceeding with the purchase, thereby strengthening purchase intention.

Within the Stimulus-Organism-Response (S-O-R) framework, trust epitomizes an internal psychological evaluation within the organism component, while perceived risk reflects a subsequent cognitive assessment of uncertainty that molds behavioral response. Within this mechanism, perceived risk elucidates how trust translates into purchase intention. Therefore, perceived risk is anticipated to mediate the relationship between trust and purchase intention.

H5: Perceived risk mediates the effect of trust on purchase intention.

2.8. Theoretical Framework

The study model is grounded in the Stimulus-Organism-Response (S-O-R) framework and encompasses both direct and indirect relationships among the variables, as shown in Figure 2. Content quality acts as the stimulus that influences consumers' internal states through trust and perceived risk, which in turn influence purchase intention as the behavioral response. Content quality has a direct effect on purchase intention as well as an indirect effect through trust and perceived risk. Trust plays a role in increasing purchase intention, while perceived risk serves as the mechanism explaining the effect of content quality and trust on the purchase intention of Generation Z consumers for fashion products through TikTok affiliate marketing.

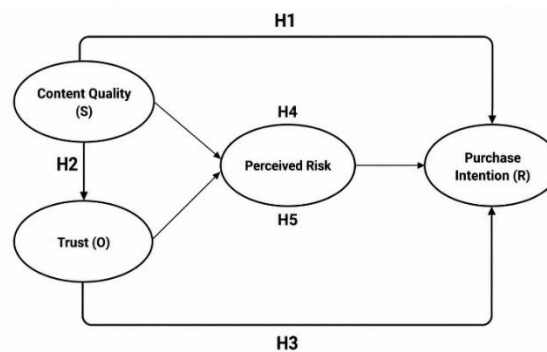


Figure 2. Conceptual Framework

By integrating these parallel mediation mechanisms, the proposed model furnishes a more comprehensive apprehension of the psychological processes underlying purchase intention formation in TikTok affiliate marketing amongst Generation Z consumers.

3. Methods

3.1. Types and Research Approaches

This study employs a quantitative approach utilizing an explanatory research design. According to Sugiyono (2017), quantitative research accentuates theory testing through the measurement of research variables using numerical data, which are subsequently scrutinized using statistical procedures. The paramount objective of explanatory research is to examine and elucidate causal relationships amongst the investigated variables, encompassing both direct and indirect effects.

A quantitative approach is adopted because this study concentrates on testing hypotheses concerning the influence of Content Quality (X) upon Generation Z consumers' Purchase Intention (Y), with Trust (Z) and Perceived Risk (M) functioning as mediating

variables. Data analysis is conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS software. This method is apposite for predictive research with relatively modest sample sizes (approximately 100 to 150 respondents), non-normally distributed data, and structural models involving multiple mediation effects (Hair et al., 2024).

3.2. Population and Sample

The population of this study comprises Generation Z consumers (born between 1997 and 2012) who actively use TikTok and have been exposed to affiliate marketing content on the platform. This population was selected because Generation Z epitomizes one of the most active social media user segments and exhibits robust engagement with digital content, influencer marketing, and online shopping activities (Djafarova & Bowes, 2021; Sokolova & Kefi, 2020).

The sampling technique employed in this study is purposive sampling, which entails selecting respondents predicated upon specific criteria germane to the research objectives (Sugiyono, 2017). Respondents must meet the following inclusion criteria: (1) aged between 13 and 28 years (Generation Z), (2) possessing an active TikTok account and being an active user of TikTok Shop, and (3) having purchased fashion products through TikTok Shop, with at least two purchases, within the past six months.

The minimum sample size was set at 150 respondents. The determination of sample size follows the minimum requirement in PLS-SEM, which suggests using at least ten times the maximum number of indicators used to measure a single construct (Hair et al., 2022). Given that the largest construct in this study comprises seven indicators, the minimum requisite sample size would be 70 respondents. Therefore, a total of 150 respondents is deemed adequate to ensure the robustness and statistical validity of the findings.

3.3. Data Collection Method

Primary data were amassed through an online questionnaire administered via Google Forms. The questionnaire items were formulated based on measurement indicators adapted from antecedent studies and were translated into Bahasa Indonesia to ensure lucidity and comprehensibility for respondents. All indicators are gauged using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), a scale extensively employed in consumer behavior research to capture perceptions and attitudes with greater precision (Hair et al., 2022).

The questionnaire was disseminated through social media platforms, including TikTok, Instagram, and WhatsApp groups, targeting respondents who satisfied the inclusion criteria delineated in Section 3.2. Participation was voluntary, and respondents were apprised that their responses would remain confidential.

This approach was selected due to its alignment with the digital nature of the research context and its efficiency in reaching relevant respondents. Online survey methods are particularly suitable for studies involving digital consumers because they enable efficient data collection and broad access to internet-active populations.

3.4. Variables and Operational Definition

This study encompasses four primary constructs: Content Quality (Stimulus), Trust (Organism), Perceived Risk (Organism), and Purchase Intention (Response), each operationalized through indicators adapted from antecedent studies and contextualized to the TikTok Shop fashion market in Indonesia. All variables in this study were measured using a five-point Likert scale, with a score range of 1 to 5. Operational definitions and corresponding measurement indicators are presented in Table 2.

Table 2. Operational Definition Table

Variable	Definition	Indicators
Content Quality (X)	The degree to which TikTok affiliate content is delivered in a clear, relevant, engaging, and informative manner, enabling it to shape consumers' perceptions and evaluations. (Al-Qudah, 2020)	1. The content is presented in a simple manner. 2. The content is presented accurately. 3. The content is presented in an engaging manner. 4. The content is provided in an appropriate amount. 5. The content is useful. 6. The content is easy to understand. 7. I can rely on the content provided by this affiliate. (DeLone and McLean, 2003)
Trust (Z)	Trust refers to consumers' level of confidence in the affiliate content creator, particularly in terms of their credibility, honesty, and reliability in influencing purchase decisions through TikTok.	1. The promises made by this affiliate are reliable. 2. I do not doubt this affiliate's honesty. 3. I believe this affiliate fulfills their promises regarding the promoted product/brand. 4. I believe this affiliate has good intentions when promoting products or brands. 5. I believe this affiliate promotes products with sincere intentions. 6. The promotions conducted by this affiliate are intended to benefit customers. (Senali et al., 2024; Glover & Benbasat, 2010)
Perceived Risk (M)	Perceived risk refers to consumers' subjective evaluation of the potential uncertainties and negative consequences associated with purchasing products through TikTok affiliate content.	1. I believe it is risky to purchase products through affiliates on online platforms. 2. Purchasing through affiliates on online platforms seems unsafe. 3. Compared to purchasing directly from an official online store, buying through affiliates is more risky. 4. There are too many potential risks (e.g., promotional promises, product/brand quality, transaction security) associated with purchasing online through affiliates. 5. Compared to purchasing directly from an official offline store, buying through affiliates online is more risky. (A. R. Sari et al., 2025; Glover & Benbasat, 2011; Mortimer et al., 2016)
Purchase Intention (Y)	Purchase intention refers to the degree to which Generation Z consumers are willing and likely to purchase a product after exposure to affiliate content on TikTok.	1. I intend to purchase products on TikTok through this affiliate. 2. I expect that I will purchase products on TikTok through this affiliate. 3. I plan to purchase products promoted by this affiliate on TikTok. 4. I am likely to purchase products on TikTok through this affiliate in the near future. (Martin et al., 2024)

3.5. Data Analysis Techniques

Data analysis was conducted employing Partial Least Squares Structural Equation Modeling (PLS-SEM) with the aid of SmartPLS software, a method aptly suited for predictive research with relatively circumscribed sample sizes (approximately 100 to 150 respondents), intricate structural models involving multiple mediation effects, and data that do not necessitate stringent assumptions of normal distribution (Hair et al., 2024).

Once these criteria were satisfied, the structural model was appraised to test the hypothesized relationships amongst latent variables, with the coefficient of determination (R^2) employed to gauge explanatory power and the bootstrapping procedure employed for hypothesis testing, a hypothesis being deemed supported when the t-statistic exceeds 1.96 at a 5% significance level ($p < 0.05$) (Hair et al., 2024). Mediation effects were scrutinized by assessing the significance of specific indirect effects through bootstrapping, deemed

significant when the bootstrapped confidence interval excludes zero, with the Variance Accounted For (VAF) also computed to ascertain whether the mediation effect is partial or full.

4. Results and Discussion

4.1. Research Result

4.1.1. Respondent Characteristics

The demographic profile of the respondents provides context for understanding the characteristics of Generation Z consumers in the TikTok social commerce environment. Variables such as gender, age, occupation, monthly income, and purchase frequency were used to support the interpretation of the research findings. Details of the respondents' characteristics are presented in Table 3.

Table 3. Respondent Characteristics

Characteristics	Category	n	%
Occupation	Teacher	1	0.61%
	Contract Teacher	1	0.61%
	Employee	46	27.88%
	Freelancer	18	10.91%
	Student	38	23.03%
	Unemployed	11	6.67%
	Entrepreneur	25	15.15%
	Business Owner	25	15.15%
Total		165	100%
Average Monthly Income	< Rp2,000,000	30	18.18%
	Rp2,000,000 to Rp4,999,999	65	39.39%
	Rp5,000,000 to Rp9,999,999	55	33.33%
	> Rp10,000,000	15	9.09%
Total		165	100%
TikTok Usage Frequency	1 to 2 times a day	26	15.76%
	3 to 5 times a day	50	30.30%
	More than 5 times a day	50	30.30%
	Several times a week	4	2.42%
	Several times a month	24	14.55%
	Occasionally	11	6.67%
Total		165	100.00%

Table 3 shows that the respondents are Generation Z consumers in Indonesia who actively use TikTok and have been exposed to affiliate content. The predominance of female respondents is consistent with earlier findings that women tend to be more active in online shopping and social commerce activities on platforms such as TikTok and Instagram (Sokolova & Kefi, 2020). Active TikTok use and a relatively high shopping frequency reflect the characteristics of digitally connected consumers who are increasingly exposed to influencer recommendations and affiliate marketing (Djafarova & Bowes, 2021). The concentration of respondents in the middle-income group may also be related to consumers' purchasing behavior and decision-making (Kotler & Keller, 2024)

4.1.2. Descriptive Statistics of Respondents' Answers

Based on Table 4, all indicators demonstrate minimum and maximum values ranging from 1 to 5, indicating that respondents utilized the full scale range and suggesting sufficient variability in responses.

Table 4. Descriptive Analysis of Respondent Responses

Variable	Mean	Max	Min	Std. Dev
X.1	2.85	5.00	1.00	1.14
X.2	2.74	5.00	1.00	1.24
X.3	3.22	5.00	1.00	1.10
X.4	2.98	5.00	1.00	1.28
X.5	3.01	5.00	1.00	1.32
X.6	2.83	5.00	1.00	1.20
M.1	3.04	5.00	1.00	1.12
M.2	2.86	5.00	1.00	1.29
M.3	3.14	5.00	1.00	1.26
M.4	3.00	5.00	1.00	1.41
M.5	2.83	5.00	1.00	1.11
Z.1	3.09	5.00	1.00	1.14
Z.2	3.51	5.00	1.00	1.19
Z.3	3.12	5.00	1.00	1.07
Y.1	2.85	5.00	1.00	1.49
Y.2	3.02	5.00	1.00	1.36
Y.3	2.82	5.00	1.00	1.34
Y.4	3.11	5.00	1.00	1.32
Y.5	3.37	5.00	1.00	1.28

From a theoretical perspective, these moderate mean values suggest that respondents do not exhibit extreme evaluations, but rather balanced and experience-based judgments. Within the S-O-R framework, this indicates that the stimulus (Content Quality) and organism variables (Trust and Perceived Risk) operate within a realistic perceptual range, thereby allowing meaningful variance in the formation of Purchase Intention. The presence of moderate standard deviation values (1.07 to 1.49) further confirms perceptual differences among respondents, which is essential for examining structural relationships and mediation effects within the model. Overall, the descriptive findings confirm data adequacy and provide preliminary support for proceeding with structural model evaluation.

4.1.3. Measurement Model Evaluation (Outer Model)

An outer model evaluation was conducted to ensure that the indicators could reliably and validly measure the latent constructs in the PLS-SEM analysis. Figure 3 illustrates the relationships between each construct and its measuring indicators, which serve as the basis for evaluating indicator reliability and convergent validity.

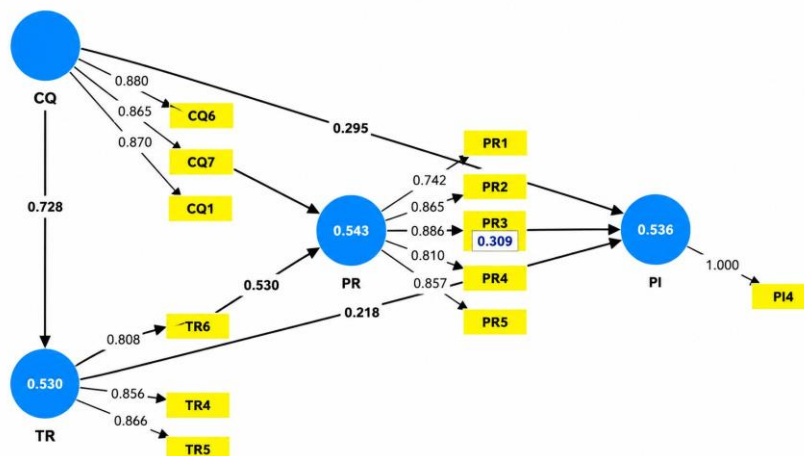


Figure 3. Measurement Model Analysis SEM PLS Result

A. Validity Assessment

Table 5. Convergent Validity Result

Indicator	CQ	PI	PR	TR
CQ1	0.870			
CQ6	0.880			
CQ7	0.865			
PI4		1.000		
PR1			0.742	
PR2			0.865	
PR3			0.886	
PR4			0.810	
PR5			0.857	
TR2				0.808
TR4				0.856
TR5				0.866

As delineated in Table 5, the results demonstrate that all indicators across the constructs harbor factor loadings surpassing 0.50. Accordingly, all measurement items satisfy the minimum validity criteria and are deemed apposite for subsequent analysis. These findings intimate that the indicators are adequately correlated with their respective constructs, thereby buttressing the convergent validity of the measurement model.

Table 6. Construct Reliability and Validity

	Composite Reliability	Cronbach's Alpha	extracted (AVE)
Content Quality	0.905	0.842	0,760
Perceived Risk	0.919	0.889	0,695
Trust	0.881	0.789	0,712

As delineated in Table 6, all constructs exhibit Composite Reliability values above the recommended threshold of 0.70, corroborating robust internal consistency. These findings intimate that the measurement model satisfies the reliability criteria and is apposite for subsequent structural model appraisal. All constructs report Cronbach's Alpha values surpassing 0.70, denoting acceptable internal consistency amongst the measurement items. These results further corroborate the reliability of the constructs and furnish additional support for the adequacy of the measurement model.

4.1.4. Structural Model Evaluation (Inner Model)

An inner model evaluation was performed to assess the strength and significance of the relationships among latent constructs. The analysis included path coefficients, R^2 , and hypothesis testing via bootstrapping, as shown in Figure 4.

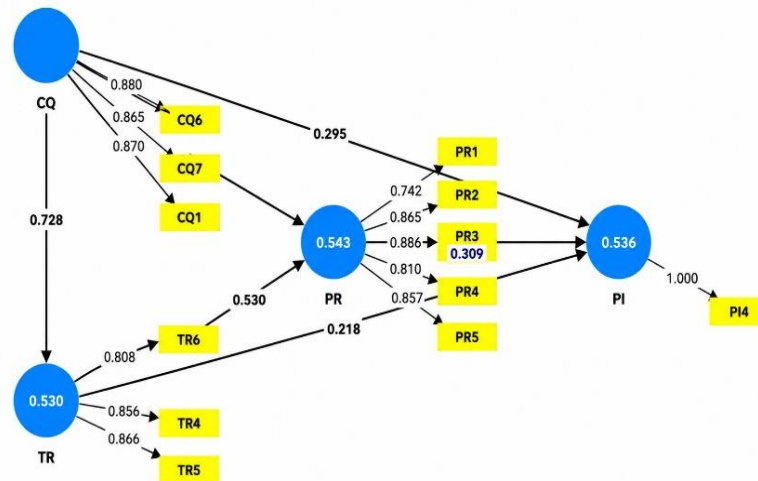


Figure 4. Inner Model

A. Model Fit Analysis (Goodness of Fit)

Table 7. R-Square Result

Construct	R Square
Purchase Intention (PI)	0.536
Perceived Risk (PR)	0.543
Trust (TR)	0.530

R^2 gauges how much variance in each endogenous construct is accounted for by its predictors. Per Table 7, Purchase Intention (PI) registers $R^2 = 0.536$ (53.6% explained, the remainder attributable to factors outside this study's scope), Perceived Risk (PR) registers 0.543, and Trust (TR) registers 0.530. Collectively, these figures point to satisfactory explanatory capacity across the endogenous constructs, corroborating the model's predictive adequacy (Hair et al., 2024).

B. Hypothesis Testing

1) Direct Effects

Table 8. Path Coefficient Result

Path	Path Coefficient	Mean	STDEV	T Statistics	P Values
CQ -> PI	0.295	0.292	0.080	3.697	0.000
CQ -> PR	0.255	0.254	0.074	3.434	0.001
CQ -> TR	0.728	0.730	0.037	19.666	0.000
PR -> PI	0.309	0.314	0.104	2.967	0.003
TR -> PI	0.218	0.215	0.109	2.001	0.045
TR -> PR	0.530	0.532	0.082	6.487	0.000

As Table 8 shows, Content Quality bears a positive, significant effect on Purchase Intention ($\beta = 0.295$; $p < 0.001$), corroborating H1, meaning richer affiliate content bolsters Gen Z's purchase intent. Content Quality likewise sways Trust markedly ($\beta = 0.728$; $p < 0.001$), sustaining H2, its sizable coefficient underscoring content quality as a potent determinant of credibility. Trust in turn significantly sways Purchase Intention ($\beta = 0.218$; $p = 0.045$), affirming H3, evidencing trust's role as a pivotal psychological conduit within TikTok affiliate marketing.

2) Indirect Effects (Mediation Analysis)

Table 9. Indirect Effect Result

Path	Specific Indirect Effect	Sample Mean	STDEV	T Statistics	P Values
TR -> PR -> PI	0.164	0.169	0.066	2.482	0.013
CQ -> PR -> PI	0.079	0.080	0.036	2.159	0.031

Table 9 reveals that Perceived Risk mediates the Content Quality to Purchase Intention link ($\beta = 0.079$; $p = 0.031$), sustaining H4: superior content shapes risk perception, which in turn sways purchase intent, so content quality's bearing on purchase intention operates both directly and via risk evaluation. Perceived Risk also mediates the Trust to Purchase Intention link ($\beta = 0.164$; $p = 0.013$), upholding H5, indicating that trust in the affliator informs risk assessment, which subsequently sways purchase intent, trust thereby easing uncertainty and indirectly bolstering purchase intention.

3) Total Effects

Table 10. Total Effect Test Results

	Original Sample	Sample Mean	STDEV	T Statistics	P Values
CQ -> PI	0.651	0.652	0.043	15.235	0.000
CQ -> PR	0.641	0.642	0.051	12.602	0.000
CQ -> TR	0.728	0.730	0.037	19.666	0.000
PR -> PI	0.309	0.314	0.104	2.967	0.003
TR -> PI	0.381	0.384	0.089	4.281	0.000
TR -> PR	0.530	0.532	0.082	6.487	0.000

Table 10 reveals Content Quality as the most potent overall driver of Purchase Intention ($\beta = 0.651$), trailed by Trust ($\beta = 0.381$), positioning affiliate content quality as the paramount predictor of purchase intent, its sway operating through both direct and indirect structural channels. Content Quality's and Trust's bearing on Purchase Intention thus stems not merely from direct paths but also from Perceived Risk's mediating function, implying purchase intention within TikTok affiliate marketing arises from a blend of direct appraisal and indirect risk-related mechanisms. Altogether, these outcomes bolster the explanatory purchase of the proposed S-O-R framework, wherein external stimuli (Content Quality) sway internal evaluative states (Trust and Perceived Risk), which subsequently propel behavioral response (Purchase Intention).

4.2. Discussion

4.2.1. The Effect of Content Quality on Purchase Intention

The results show that content quality has a positive and significant effect on purchase intention ($\beta = 0.295$; $p < 0.001$). This finding indicates that the more informative, visually appealing, relevant, and authentic the affiliate content presented on TikTok, the stronger Gen Z's intention to buy the promoted products. In the context of affiliate marketing, content quality relates not only to the attractiveness of the presentation but also to the content's ability to convey product information clearly and in line with consumers' needs. Relevant information helps consumers understand a product's characteristics and benefits, while visually appealing presentation can increase attention to the promotional message. Authenticity is also important because content that looks genuine and not exaggerated can make promotional

information easier for consumers to accept. Content quality can thus act as a stimulus that directs consumers' attention, understanding, and evaluation of the product until purchase intention is formed.

The S-O-R framework positions content quality as an external stimulus that consumers receive through TikTok affiliate content and then process through internal evaluation before forming purchase intention. The positive relationship found suggests that the quality of the stimulus is associated with consumers' tendency to consider making a purchase. Relevant, easily understood content helps reduce the difficulty of obtaining product information, while visual elements and authenticity enhance the appeal and credibility of the message. These characteristics matter for Gen Z, who interact intensively with digital content, so the effectiveness of affiliate content depends not only on promotional frequency but also on its ability to integrate relevant, clear, appealing, and authentic information. This finding is consistent with prior research (Al-Qudah, 2020; Martin et al., 2024; Asadiyah et al., 2023) showing that content quality plays a role in shaping consumer responses in social commerce environments. Practically, affiliate creators need to present product information that is specific, relevant, and authentic, including reasonable demonstrations or accounts of usage experience, while avoiding exaggerated claims. For brands, providing accurate product information that creators can easily use can support the creation of high-quality content. Content quality therefore functions not only as a promotional instrument but also as an informational resource that helps consumers evaluate products and form purchase intention.

4.2.2. The Effect of Content Quality on Trust

The results show that content quality has a positive and significant effect on trust ($\beta = 0.728$; $p < 0.001$), indicating that content quality is a very important factor in shaping consumers' trust in affiliates. Content that is consistent, transparent, informative, relevant, and authentic gives consumers a stronger basis for judging whether the information conveyed by an affiliate can be trusted. In the context of TikTok affiliate marketing, content quality becomes even more important because consumers obtain product information mainly through short, visual digital presentations. Content that shows real product use, provides explanations suited to the product's characteristics, and presents the product's strengths and limitations proportionately can increase consumers' confidence that the affiliate conveys information in an accountable manner.

The S-O-R framework positions content quality as a stimulus that influences consumers' internal states, one of which is trust. The positive relationship found suggests that clarity, relevance, and authenticity in delivering information give consumers a basis for assessing the affiliate's credibility. Conversely, content that is overly promotional, lacks substantive information, or contains inaccurate claims can weaken trust. Trust is thus influenced not only by the presence of the affiliate as a communicator but also by the quality of the information and the way the message is delivered. This finding reinforces Yuliana and Wahyudi (2021) on the importance of content quality in building trust on digital platforms. Practically, affiliate creators need to prioritize real product demonstrations, specific information, balanced evaluations, and transparency, while brands need to ensure that the information provided to affiliates is accurate and consistent. These strategies can strengthen the quality of the stimulus and support the formation of trust in digital marketing interactions.

4.2.3. The Effect of Trust on Purchase Intention

The results show that trust has a positive and significant effect on purchase intention ($\beta = 0.218$; $p = 0.045$). This finding indicates that consumers with higher trust in an affiliate tend to have a stronger intention to buy the promoted products. In the context of TikTok affiliate

marketing, trust is an important internal state because consumers consider not only product information but also whether that information can be trusted and whether the affiliate conveys it honestly. When consumers regard an affiliate as a trustworthy source of information, the uncertainty of evaluating products through digital media becomes easier to manage, giving consumers a stronger basis for considering a purchase.

In the S-O-R framework, trust acts as an internal state of the consumer that forms after receiving and evaluating stimuli from the environment, including information delivered through affiliate content, and is then associated with the response of purchase intention. Trust can provide psychological security when consumers must make decisions based on information obtained indirectly. This is relevant in digital transactions because consumers cannot physically inspect a product before purchase and must rely on the information available on the platform. Accordingly, the stronger consumers' trust in an affiliate, the greater the basis of confidence they have to proceed from consideration toward purchase.

These findings indicate that building purchase intention in affiliate marketing requires more than increasing promotional appeal; it also requires a trustworthy relationship between the affiliate and the consumer. Practically, affiliate creators need to keep their information consistent, describe their usage experience reasonably, avoid claims that cannot be verified, and be open about the product's characteristics and the affiliate relationship. Brands also need to ensure that the product information used in affiliate content is accurate and consistent with the product consumers receive. These efforts can strengthen consumer trust and create conditions more conducive to the formation of purchase intention.

4.2.4. The Mediating Role of Perceived Risk between Content Quality and Purchase Intention

The specific indirect effects analysis shows that perceived risk significantly mediates the relationship between content quality and purchase intention ($\beta = 0.079$; $p = 0.031$). This finding indicates that the effect of content quality on purchase intention operates not only directly but also through how consumers evaluate uncertainty and potential risk before making a purchase. Affiliate content that provides clearer, more transparent, relevant, and detailed product information can give consumers a more adequate basis for assessing the condition of the product and weighing the consequences of purchase. With more complete information, consumers have more room to evaluate the product rationally, so the uncertainty arising from limited information in digital transactions can be managed better.

In the S-O-R framework, content quality acts as a stimulus that influences consumers' internal states, one of which operates through perceived risk, before producing the response of purchase intention. When content provides adequate information about a product's characteristics, benefits, usage instructions, and condition, consumers can form risk assessments based on clearer information. Yet limited or insufficiently transparent information can heighten uncertainty and make consumers more cautious when considering a purchase. The position of perceived risk as a mediator therefore shows that content quality serves not only to attract consumers' attention but also to help shape the evaluation process that determines whether consumers feel confident enough to proceed with their purchase intention.

This finding is consistent with Akram et al. (2021), who emphasized the importance of risk evaluation in purchase decisions in online and social commerce environments. Practically, affiliate creators need to present product information completely and transparently, including product condition, specifications, usage instructions, and relevant usage experience, without making exaggerated claims. Brands can support this process by providing accurate product information, clear guarantees or return policies, and transaction protection mechanisms.

These strategies can help consumers evaluate uncertainty better, allowing content quality to make a stronger contribution to the formation of purchase intention.

4.2.5. The Mediating Role of Perceived Risk between Trust and Purchase Intention

The results show that perceived risk significantly mediates the relationship between trust and purchase intention ($\beta = 0.164$; $p = 0.013$). This finding indicates that consumers' trust in an affiliate is related not only to a direct increase in purchase intention but also to how consumers assess uncertainty and potential risk in the purchasing process. When consumers trust an affiliate, product information tends to be more readily accepted as a basis for consideration, so uncertainty about product quality, the accuracy of the information, and the transaction can become more manageable. This condition can ultimately support the formation of purchase intention.

In the S-O-R framework, trust and perceived risk can be understood as interrelated internal processes of the consumer in shaping the behavioral response. Trust provides confidence in the information and the communicator, while perceived risk represents consumers' evaluation of uncertainty and the possible unwanted consequences of a purchase. Once trust in the affiliate is established, consumers have a stronger basis for accepting and evaluating the information delivered, so their assessment of transaction uncertainty can become more manageable. The position of perceived risk as a mediator therefore shows that the effect of trust on purchase intention also operates through consumers' internal evaluation process before a purchase decision is formed.

Practically, these findings suggest that efforts to build trust in affiliate marketing need to be accompanied by the provision of information that helps consumers evaluate purchase risk. Affiliate creators can keep their information consistent, provide transparent reviews, show real product use, and avoid claims that cannot be verified. Brands can reinforce this process through accurate product information, product guarantees, clear return policies, and transaction mechanisms that protect consumers. The trust formed through interaction with an affiliate thus does not stop at confidence in the information source but can also help consumers deal with the uncertainty that arises before making any purchase.

5. Conclusion

This study analyzes the effect of TikTok affiliate content quality on the purchase intention of Generation Z consumers for fashion products, with trust and perceived risk as psychological mechanisms in decision-making on TikTok Shop. The PLS-SEM results show that affiliate content quality has a positive and significant effect on purchase intention and trust, while trust has a significant effect on purchase intention. Perceived risk is also shown to mediate the relationship between content quality and purchase intention, as well as between trust and purchase intention. Theoretically, these findings extend the application of the Stimulus-Organism-Response (S-O-R) framework in the social commerce context by showing that content quality, as a stimulus, shapes psychological processes through trust and perceived risk before producing the response of purchase intention. Managerially, the findings offer guidance for TikTok affiliates and fashion brands to produce content that is relevant, clear, visually appealing, and authentic in order to strengthen credibility, build trust, and reduce consumers' perceived risk. Affiliates need to convey product information transparently and consistently, while brands may consider affiliate credibility in their marketing strategies on TikTok Shop.

This study has limitations arising from the use of purposive sampling and a cross-sectional online survey, which restrict generalizability and do not allow strong causal inferences. The data represent only the perceptions of Generation Z consumers in Indonesia at a single point in time and focus on the fashion category on TikTok Shop, so they do not capture changes in attitudes over time or the applicability of the findings to other product categories and social commerce platforms. Future research could use longitudinal or experimental designs and probability sampling to strengthen causal understanding and external validity, accompanied by comparative studies across various product categories, industries, and social commerce platforms to test the consistency of the relationships among content quality, trust, perceived risk, and purchase intention.

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