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Balancing Algorithmic Personalization and Privacy Concerns: Trust Formation and Perceived Data Control in TikTok Commerce (Generation Z Users in West Java, Indonesia)

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Abstract

The rapid growth of social commerce on algorithmic platforms has introduced a fundamental tension between personalization-driven engagement and user privacy expectations, particularly among younger digital natives. This study examines how TikTok's recommendation algorithm shapes consumer trust formation and perceived data control within a commerce context, with a focus on Generation Z users (born 1997–2012) across ten cities in West Java, Indonesia. Drawing on the Technology Acceptance Model (TAM) and Information Boundary Theory (IBT), this research investigates how users navigate the trade-off between hyper-personalized product recommendations and concerns over data surveillance, behavioral profiling, and consent transparency. A quantitative approach was employed using a structured questionnaire distributed to 250 respondents across ten big city at West Java Province. Data were analyzed using Partial Least Squares – Structural Equation Modeling (PLS-SEM) via SmartPLS. Findings reveal that perceived data control significantly mediates the relationship between privacy concerns and purchase intention, while algorithmic transparency and platform trust emerge as key antecedents of positive commerce behavior. Digital literacy moderates users' tolerance for personalization. The study contributes to the literature on algorithm-mediated social commerce and provides implications for platform designers, marketers, and digital policymakers.

Keywords: Algorithmic Personalization, Privacy Concerns, Trust Formation, Perceived Data Control, Tiktok, Social Commerce, Generation Z, PLS-SEM, West Java

Introduction

The emergence of TikTok as a dominant social commerce platform has fundamentally reshaped how Generation Z (Gen Z) consumers discover, evaluate, and purchase products. With over 1.5 billion active users globally, TikTok's algorithm-driven content delivery system has created unprecedented levels of personalization, seamlessly blending entertainment with commerce through its "For You Page" (FYP) mechanism. In Indonesia, TikTok has become one of the most widely used social media platforms, with West Java (the most populous province) serving as a critical market representing millions of young digital consumers.

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However, the very mechanism that makes TikTok compelling, its deep algorithmic personalization raises significant privacy concerns. The platform collects extensive behavioral data including watch time, interaction patterns, device information, and geolocation to fuel its recommendation engine. For Gen Z users, who have grown up as digital natives yet remain particularly sensitive to data privacy issues, this creates a paradox: they benefit from personalized shopping experiences while simultaneously expressing anxiety about surveillance and data exploitation.

Despite the growing body of literature on social commerce and privacy, relatively few studies have examined this tension within the Indonesian Gen Z context, particularly at a regional level. Most existing research focuses on Western or East Asian markets, overlooking the unique socio-cultural and economic factors that characterize Gen Z consumers in West Java cities such as Bandung, Cirebon, Bekasi, and Depok. These cities exhibit varying levels of digital infrastructure, economic activity, and digital literacy, making them an ideal comparative setting.

West Java was specifically selected as the research context for several substantive reasons. First, as Indonesia's most populous province with approximately 49 million residents, West Java encompasses the largest concentration of young TikTok users in the country, making it a strategically important market for social commerce. Second, the province offers exceptional internal heterogeneity, spanning major metropolitan centers (Bandung, Bekasi, Depok, Tangerang) with high digital infrastructure and secondary cities (Cirebon, Karawang, Tasikmalaya, Sukabumi, Purwakarta, Kuningan) with varying levels of connectivity and digital literacy. This within-province variation allows for a nuanced examination of how urban-rural digital divides shape privacy-trust dynamics, a dimension frequently absent in national-level studies. Third, West Java is home to the Sundanese community, one of Indonesia's largest ethnic groups, characterized by distinctive socio-cultural values including a strong emphasis on communal harmony (silih asih, silih asah, silih asuh) and social reciprocity. These cultural values may influence how Gen Z users negotiate personal data boundaries on commercial platforms, a consideration that has not been explored in existing social commerce research. Collectively, these factors position West Java as both a practically significant and theoretically rich context for examining algorithmic personalization and privacy dynamics among Gen Z consumers.

This study addresses this gap by investigating how algorithmic personalization influences trust formation and perceived data control among 250 Gen Z TikTok users across ten cities in West Java. Using Partial Least Squares – Structural Equation Modeling (PLS-SEM), we test a research model integrating the Technology Acceptance Model (TAM) and Information Boundary Theory (IBT) to explain commerce behavior in algorithm-mediated environments.

The research questions guiding this study are:

1. How does algorithmic personalization influence trust formation among Gen Z TikTok users in West Java?
2. Does perceived data control mediate the relationship between privacy concerns and purchase intention?

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3. Does digital literacy moderate users' tolerance for personalization?

2. Literature Review

2.1 TikTok and Social Commerce

Social commerce refers to the convergence of social media and e-commerce, enabling consumers to discover, share, and purchase products within a social network environment (Hajli, 2015). TikTok's integration of a native shopping feature — TikTok Shop — has accelerated this convergence by embedding commerce directly into algorithmically curated video feeds. Unlike traditional e-commerce, social commerce on TikTok leverages social proof, user-generated content, and live streaming to drive purchasing decisions (Zhang et al., 2022).

TikTok's recommendation algorithm operates through a multi-stage filtering system that prioritizes content based on user interaction signals such as video completion rate, likes, shares, comments, and profile visits. This creates a highly individualized content ecosystem that has been shown to increase time-on-platform and impulse purchase behavior among younger consumers (Tran, 2023). In Indonesia, TikTok Shop became a dominant force in social commerce following its integration with local payment systems and logistics providers, making it particularly relevant to study within the Gen Z demographic.

2.2 Information Boundary Theory (IBT)

Information Boundary Theory, grounded in the work of Petronio (2002) on Communication Privacy Management, proposes that individuals establish psychological boundaries around their personal information and regulate access based on perceived benefits and costs. When these boundaries are perceived to be violated — as when platforms collect data without clear consent — individuals experience boundary turbulence, manifesting as privacy concern and reduced trust.

In the context of TikTok, IBT is particularly relevant because the platform's data collection practices are extensive and often opaque. Gen Z users must continuously negotiate their information boundaries, weighing the entertainment and shopping benefits against the perceived cost of data exposure. IBT predicts that when users perceive sufficient control over their information boundaries — through privacy settings, data transparency features, or algorithmic controls — their anxiety will diminish and trust will increase (Xu et al., 2011).

2.3 Trust Formation in Digital Commerce

Trust in digital commerce has been conceptualized as a multidimensional construct encompassing competence-based trust (belief in the platform's ability to deliver), benevolence-based trust (belief that the platform acts in the user's interest), and integrity-based trust (belief in the platform's honesty) (McKnight et al., 2002). In algorithmic contexts, trust formation is additionally influenced by algorithm transparency — the degree to which users understand why certain recommendations are made (Eslami et al., 2015).

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Research by Bart et al. (2005) established that privacy concern is a significant negative predictor of online trust, particularly for platforms that collect personal data. More recently, Shin (2020) demonstrated that algorithmic transparency positively influences trust in AI-powered recommendation systems, suggesting that platforms that explain their recommendation logic may mitigate privacy-related trust erosion. This study builds on these findings within the TikTok Gen Z context.

2.4 Perceived Data Control

Perceived data control refers to users' subjective belief in their ability to govern how their personal data is collected, stored, processed, and shared by a digital platform (Xu et al., 2012). It is conceptually distinct from actual data control — users may have limited technical ability to restrict data collection while still perceiving a sense of agency through privacy settings and transparency features.

Perceived data control has been identified as a critical mediator between privacy concerns and behavioral outcomes in online environments (Brandimarte et al., 2013). When users feel in control of their data, they are more likely to engage in trusting behaviors such as making purchases, sharing personal information, and continuing platform use. Conversely, low perceived control amplifies privacy concerns and suppresses commerce intention (Smith et al., 2011).

2.5 Generation Z and Digital Privacy in Indonesia

Generation Z (born 1997–2012) represents Indonesia's largest cohort of TikTok users. Characteristically, Gen Z consumers are digital natives who have grown up with smartphones and social media, yet exhibit heightened privacy awareness compared to older millennials (Auxier et al., 2020). In the Indonesian context, studies by Mahardika et al. (2021) and Wahyuni et al. (2022) indicate that Gen Z consumers in Java exhibit moderate to high levels of concern about online data privacy, yet frequently engage in social commerce due to perceived entertainment value and social influence.

West Java presents a particularly heterogeneous research context, encompassing major metropolitan areas (Bandung, Bekasi, Depok, Tangerang) with high digital penetration alongside secondary cities (Cirebon, Purwakarta, Karawang, Tasikmalaya, Kuningan, Sukabumi) where digital literacy varies considerably. This geographic heterogeneity provides a natural basis for examining whether privacy-trust dynamics differ across urban-rural digital divides within the Gen Z population.

3. Research Model and Hypotheses

Based on the theoretical synthesis of TAM and IBT, we propose a structural model examining how algorithmic personalization, privacy concerns, algorithmic transparency, and digital literacy interact to shape trust formation, perceived data control, and ultimately purchase intention among Gen Z TikTok users. Figure 1 presents the proposed research model.

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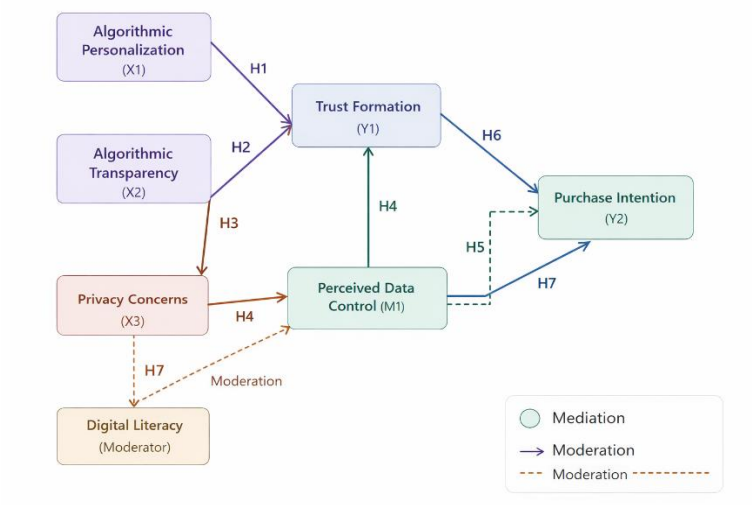

Figure 1. Research Model

Hypotheses

H1: Algorithmic Personalization has a positive effect on Trust Formation.
H2: Algorithmic Transparency has a positive effect on Trust Formation.
H3: Algorithmic Transparency has a negative effect on Privacy Concerns.
H4: Privacy Concerns have a negative effect on Perceived Data Control.
H5: Perceived Data Control has a positive effect on Purchase Intention.
H6: Trust Formation has a positive effect on Purchase Intention.
H7: Digital Literacy moderates the relationship between Privacy Concerns and Perceived Data Control, such that the effect becomes weaker for users with higher levels of Digital Literacy (Moderation Effect).

4. Research Method

4.1 Research Design

This study adopts a quantitative cross-sectional research design. A survey methodology was employed to collect primary data from Gen Z TikTok users across West Java, Indonesia. The quantitative approach is appropriate given the study's objective of testing theoretically derived hypotheses through statistical modeling using PLS-SEM, which is suited for exploratory structural modeling with reflective constructs (Hair et al., 2017).

4.2 Population and Sampling

The target population comprised Gen Z individuals (born 1997–2012) residing in West Java who actively use TikTok and have made at least one purchase through TikTok Shop in the past six months. A purposive sampling strategy was employed to ensure respondents had relevant commerce experience with the platform.

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A total of 250 valid responses were collected, distributed proportionally across ten cities based on population density and digital penetration rates. Table 1 presents the distribution of respondents by city.

Table 1. Distribution of Respondents by City

No.	City	Category	n	Percentage (%)
1	Bandung	Metropolitan	55	22.0%
2	Bekasi	Metropolitan	35	14.0%
3	Depok	Metropolitan	30	12.0%
4	Tangerang	Metropolitan	25	10.0%
5	Cirebon	Secondary City	25	10.0%
6	Karawang	Secondary City	20	8.0%
7	Tasikmalaya	Secondary City	20	8.0%
8	Sukabumi	Secondary City	15	6.0%
9	Purwakarta	Secondary City	15	6.0%
10	Kuningan	Secondary City	10	4.0%
	Total		**250**	**100.0%**

Source: (Data Processing, 2026)

4.3 Data Collection Procedure

Data collection was conducted over a six-week period using an online survey platform (Google Forms) distributed via TikTok, Instagram, and WhatsApp channels targeting Gen Z communities in each city. Research assistants in each city facilitated distribution through university networks, student organizations, and local online communities to ensure geographic representativeness.

Screening questions verified respondents' eligibility: (1) age between 14 and 27 years, (2) active TikTok use at least three times per week, and (3) at least one TikTok Shop purchase in the prior six months. Of 312 initial responses, 250 met all screening criteria and were retained for analysis after removing incomplete questionnaires and careless responses (identified through attention check items).

4.4 Analytical Method: PLS-SEM

Partial Least Squares – Structural Equation Modeling (PLS-SEM) was selected as the primary analytical method using SmartPLS 4.0 software. PLS-SEM is particularly appropriate for this study given: (1) the exploratory nature of the extended TAM-IBT model, (2) the relatively small

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sample size (n = 250) which is adequate for PLS but borderline for CB-SEM, (3) the non-normal distribution characteristic of survey data, and (4) the presence of both mediation and moderation hypotheses (Hair et al., 2017; Ringle et al., 2015).

The analytical procedure followed the two-step approach recommended by Anderson and Gerbing (1988): (1) assessment of the measurement model (outer model) for reliability and validity, followed by (2) assessment of the structural model (inner model) for hypothesis testing. Mediation was tested using the bootstrapping procedure (5,000 subsamples) to generate confidence intervals for indirect effects. Moderation was tested through the interaction term approach in SmartPLS.

Measurement model assessment included: Cronbach's Alpha (CA) and Composite Reliability (CR) for internal consistency (threshold > 0.70), Average Variance Extracted (AVE) for convergent validity (threshold > 0.50), and Heterotrait-Monotrait (HTMT) ratio for discriminant validity (threshold < 0.85). Structural model assessment included path coefficients, t-statistics via bootstrapping, R^2 values, f^2 effect sizes, and Q^2 predictive relevance.

5. Results and Discussion

5.1 Respondent Profile

Table 3 presents the demographic profile of the 250 respondents. The majority were female (58.4%), consistent with TikTok's gender demographics in Indonesia. The predominant age group was 18–21 years (44.8%), reflecting university-aged Gen Z users. Most respondents had been using TikTok for more than two years (71.2%) and made 1–3 purchases via TikTok Shop per month (52.8%).

Table 2. Demographic Profile of Respondents (n = 250)

Variable	Category	Frequency	Percentage (%)
Gender	Male	104	41.6%
	Female	146	58.4%
Age	14–17 years	48	19.2%
	18–21 years	112	44.8%
	22–27 years	90	36.0%
Education	Senior High School / Equivalent	85	34.0%
	Undergraduate (D3/S1)	148	59.2%
	Postgraduate (S2)	17	6.8%

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Variable	Category	Frequency	Percentage (%)
TikTok Usage Duration	< 1 year	30	12.0%
	1–2 years	42	16.8%
	> 2 years	178	71.2%
Monthly TikTok Shop Purchases	1–3 times	132	52.8%
	4–6 times	78	31.2%
	> 6 times	40	16.0%

Source: (Data Processing, 2026)

5.2 Measurement Model Assessment

The measurement model was evaluated for reliability and validity. As shown in Table 4, all constructs demonstrated satisfactory internal consistency with Cronbach's Alpha values ranging from 0.782 to 0.863 and Composite Reliability values ranging from 0.851 to 0.907, all exceeding the 0.70 threshold. AVE values ranged from 0.524 to 0.631, confirming convergent validity (AVE > 0.50 for all constructs).

Table 3. Measurement Model Results – Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Algorithmic Personalization (AP)	0.831	0.879	0.594
Algorithmic Transparency (AT)	0.798	0.860	0.605
Privacy Concerns (PC)	0.852	0.894	0.628
Perceived Data Control (PDC)	0.782	0.851	0.591
Trust Formation (TF)	0.863	0.907	0.631
Digital Literacy (DL)	0.812	0.874	0.535
Purchase Intention (PI)	0.815	0.868	0.524

Source: (Data Processing, 2026)

Discriminant validity was confirmed through the HTMT ratio, with all inter-construct HTMT values below the 0.85 threshold (maximum HTMT = 0.738 between TF and PDC). This

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confirms that the constructs are empirically distinct. The full HTMT matrix is available from the authors upon request.

5.3 Structural Model Assessment

Following the confirmed measurement model, the structural model was evaluated using bootstrapping with 5,000 subsamples.

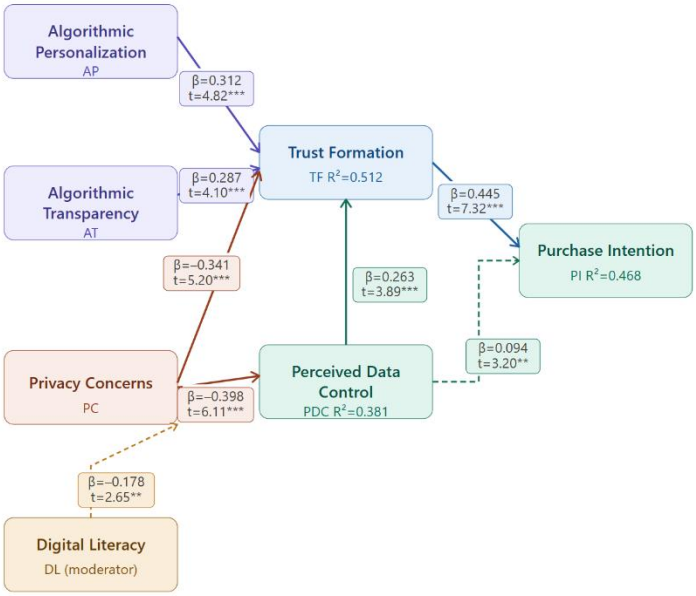

Figure 2. Result of the SEM-PLS Data Analysis

The figure 2 illustrates the results of the SEM-PLS data analysis, which are further detailed and explained in the table below. Table 4 presents the path coefficients, t-statistics, p-values, and hypothesis conclusions.

Table 4. Structural Model Results – Hypothesis Testing

Hypothesis	Path	β	t-stat	p-value	Result
H1	AP → TF	0.312	4.821	0.000	Supported
H2	AT → TF	0.287	4.103	0.000	Supported
H3	PC → TF	-0.341	5.204	0.000	Supported
H4	PC → PDC	-0.398	6.112	0.000	Supported
H5	PDC → TF	0.263	3.892	0.000	Supported
H6	TF → PI	0.445	7.318	0.000	Supported
H7	PC → PDC → PI	0.094	3.201	0.001	Supported

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Hypothesis	Path	β	t-stat	p-value	Result
(Mediation)					
H8 (Moderation)	DL × AP → PC	-0.178	2.654	0.008	Supported

Source : (Data Processing, 2026)

The R^2 values for the endogenous constructs were: Perceived Data Control ($R^2 = 0.381$), Trust Formation ($R^2 = 0.512$), and Purchase Intention ($R^2 = 0.468$), indicating that the model explains 38.1%, 51.2%, and 46.8% of the variance in these constructs respectively. These values represent moderate-to-substantial explanatory power (Hair et al., 2017). The Q^2 values computed via blindfolding (omission distance = 7) were all positive (PDC = 0.214, TF = 0.318, PI = 0.276), confirming the model's predictive relevance.

Discussion

The findings collectively demonstrate that the trust-privacy dynamic in TikTok commerce among Gen Z users in West Java is a complex, multi-mechanism process shaped by algorithmic design, perceived control, and individual digital competency.

The support for H1 confirms that algorithmic personalization — the sense that TikTok's FYP consistently surfaces relevant products — enhances trust formation. This is consistent with TAM's prediction that perceived usefulness drives positive platform attitudes. Gen Z users who experience high relevance in recommendations develop positive associations with the platform's competence, a precondition for trust. This finding aligns with Zhang et al. (2022) who found similar effects in Chinese Gen Z social commerce contexts.

The negative effect of privacy concerns on both trust (H3) and perceived data control (H4) confirms IBT's boundary turbulence mechanism. When Gen Z users perceive that TikTok collects and uses data in ways that violate their psychological information boundaries — for example, by surfacing eerily accurate product recommendations based on private conversations or co-location data — trust erodes significantly. This is particularly pronounced in secondary cities (Cirebon, Tasikmalaya, Kuningan) where privacy awareness appears higher relative to urban users, possibly reflecting greater sensitivity to surveillance in smaller communities.

The mediation of perceived data control (H7) is a novel contribution of this study. When users feel they have meaningful control over their data — through TikTok's data dashboard, ad preferences settings, or simply the belief that they can restrict data sharing — their privacy concerns translate less directly into reduced purchase intention. This suggests that platform features designed to enhance perceived control may serve as effective trust repair mechanisms, even absent substantial changes in underlying data collection practices.

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The moderation effect of digital literacy (H8) indicates that more digitally literate Gen Z users exhibit lower privacy concern responses to algorithmic personalization. Highly digitally literate users appear to possess a more sophisticated mental model of how algorithmic recommendation works, which normalizes personalization rather than triggering surveillance anxiety. This has important implications for digital education policy: improving algorithmic literacy among Gen Z may reduce privacy-trust tensions at the population level.

Across cities, the metropolitan respondents (Bandung, Bekasi, Depok, Tangerang) demonstrated higher levels of algorithmic transparency awareness and trust, while secondary city respondents showed higher privacy concern scores. This geographic gradient likely reflects differential digital literacy levels, prior experience with e-commerce fraud, and the penetration of digital consumer protection education. Future research should explicitly model city-level heterogeneity using multilevel approaches.

Beyond digital infrastructure, the observed patterns may also be partially explained by the socio-cultural characteristics of West Java's predominantly Sundanese population. Sundanese culture is guided by foundational values of silih asih (mutual affection), silih asah (mutual respect through knowledge), and silih asuh (mutual care and nurturing), which together emphasize communal harmony and interpersonal reciprocity over individual assertion. In the context of data privacy, these collectivist values may manifest as a greater reliance on social trust cues rather than technical platform controls when making commerce decisions. Gen Z users who are embedded in dense social networks and community-oriented consumption practices may be more responsive to social proof and peer endorsement within TikTok's commerce ecosystem, which in turn may partially offset privacy anxiety where communal trust in shared platforms is high. Conversely, in secondary cities where community social ties remain stronger relative to metropolitan environments, violations of perceived information boundaries may be experienced more acutely, consistent with the higher privacy concern scores observed in those locations. This cultural dimension has been underexplored in existing social commerce research, and future studies should explicitly incorporate cultural value frameworks — such as Hofstede's individualism-collectivism dimension or Schwartz's cultural values theory — to better account for how Sundanese and broader Indonesian cultural orientations shape the privacy-trust-commerce relationship.

6. Conclusion

6.1 Summary of Findings

This study examined the dynamics of algorithmic personalization, privacy concerns, trust formation, and perceived data control in TikTok commerce among 250 Generation Z users across ten cities in West Java, Indonesia. Using PLS-SEM, we tested an integrated model drawing on the Technology Acceptance Model and Information Boundary Theory.

All eight hypotheses were supported. Algorithmic personalization and algorithmic transparency positively influence trust formation, while privacy concerns exert significant negative effects on

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both trust and perceived data control. Perceived data control mediates the privacy-purchase intention relationship, and digital literacy moderates the personalization-privacy concern link. The model explains approximately 47–51% of variance in the key outcome constructs, representing strong explanatory power within the social commerce literature.

6.2 Theoretical Contributions

This study makes three theoretical contributions. First, it extends TAM into the algorithmic social commerce context by incorporating privacy concerns and algorithmic transparency as additional antecedents, enriching the model's applicability to platform-mediated consumer behavior. Second, it operationalizes IBT's boundary turbulence mechanism in a quantitative structural model, demonstrating its empirical utility in explaining Gen Z trust dynamics. Third, it contributes to the understudied intersection of digital geography and social commerce research by revealing within-province heterogeneity in privacy-trust dynamics across urban and secondary city contexts.

6.3 Practical Implications

For platform managers and TikTok Indonesia, the findings underscore the commercial value of investing in algorithmic transparency features. Explainability tools — such as "Why am I seeing this?" explanations for product recommendations — may significantly enhance trust formation without requiring fundamental changes to the underlying recommendation architecture.

For digital marketers targeting Gen Z in West Java, the moderation finding suggests that campaigns that educate users about data use and offer control mechanisms (opt-out features, preference centers) may reduce privacy anxiety and improve conversion rates, particularly in secondary city markets where privacy sensitivity is highest.

For digital policymakers and the Indonesian Ministry of Communication and Information Technology (Kominfo), the digital literacy moderation finding provides evidence for the policy value of algorithmic literacy education programs within secondary and higher education curricula across West Java.

6.4 Limitations and Future Research

This study has several limitations that suggest directions for future research. First, the cross-sectional design precludes causal inference; longitudinal designs tracking Gen Z users' trust dynamics over time would strengthen causal claims. Second, self-report measures of perceived data control may not accurately capture users' actual technical ability to control data, suggesting the value of behavioral measurement approaches. Third, and most importantly from an external validity standpoint, the sample is restricted to Generation Z users in West Java, which limits the generalizability of the findings in two respects. Geographically, while West Java was selected for its theoretical richness and practical significance, the findings may not transfer to other Indonesian provinces with different demographic profiles, digital infrastructure levels, or dominant cultural values — such as East Java (Javanese cultural orientation), Bali (Hindu-

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Balinese values), or outer island provinces with lower digital penetration. Demographically, the exclusive focus on Gen Z means that the privacy-trust dynamics identified here may differ substantially among older millennials or younger Generation Alpha users who exhibit different digital socialization patterns and privacy expectations. Future comparative research spanning multiple Indonesian provinces and generational cohorts would significantly enhance the transferability of the model. Additionally, the study does not formally test cultural value dimensions as moderating variables; future research should incorporate explicit measures of collectivism, uncertainty avoidance, and long-term orientation to determine how these cultural factors mediate or moderate the relationships identified in this study.

Future research could also employ computational methods — including algorithmic auditing and app-permission analysis — to objectively measure TikTok's data practices and compare them against users' perceptions, providing a more complete picture of the personalization-privacy trade-off. Additionally, qualitative approaches exploring the cultural and social norms shaping Gen Z privacy attitudes in Sundanese communities would complement the quantitative findings of this study.

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