

External and Personal Factors as Enablers of Purchase Intention among TikTok Users

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ABSTRACT

The rapid rise of social commerce platforms has significantly transformed consumer purchasing behavior, particularly through applications such as TikTok. While there are several studies towards traditional e-commerce platforms like Shopee and Lazada, this study focuses primarily on the TikTok Shop and how social factors like trends and influencer credibility influence the purchase intention of buyers. The study utilized a descriptive-correlational research design, with data collected from 342 participants through a validated, factor-analyzed, structured survey questionnaire. The findings revealed that participants rated trends, influencer credibility, technological competence and financial management highly, identifying them as prominent elements with their purchase intention in the TikTok platform environment. Correlation analysis showed that external factors, personal factors, and purchase intention were significantly related, while regression analysis revealed that both external factors and personal factors significantly influence purchase intention. The study concludes that TikTok's interactive environment, together with users' personal capabilities, plays a crucial role in shaping consumer purchase behavior on social commerce platforms. It is recommended that businesses and online sellers strategically leverage emerging trends and collaborate with credible influencers to strengthen consumer trust and enhance purchase intention. Future researchers are encouraged to explore other variables, such as content quality and price sensitivity, to provide a more comprehensive understanding of the factors influencing purchase intention among TikTok Shop users content quality and platform trust.

Keywords: TikTok Shop, purchase intention, social commerce, trends, influencer credibility, technological competence, financial management

INTRODUCTION

Over the years, e-commerce platforms has become rampant; from the well-known applications such as Shopee and Lazada, social media platforms such as Facebook (through Facebook market), TikTok, and Instagram have incorporated the services of an e-commerce platform— giving rise to what is now known as social e-commerce, wherein social media platforms integrate e-commerce into social media applications.

With this in mind, this study seeks to explore the personal and external factors of TikTok as a social e-commerce platform. By exploring such, developers and sellers would be able to effectively evaluate good marketing strategies to drive more consumers into their platform.

E-commerce, defined as the buying and selling of goods through trading done online; has increasingly become more popular (Tuli, 2022). Entering the post-pandemic era, e-commerce has made its mark in the market. Although e-commerce had long been long-standing in the world of commerce, it is undeniable that the demand for such platforms had increased rapidly during the COVID-19 Pandemic Lockdown. Philippine e-commerce has progressively become more rampant in the past years, with the Philippines' e-commerce market increasing to a 19.6% growth rate from 2023 to 2024 (GlobalData, 2024).

The rise of Tiktok market users has increased nowadays. TikTok has changed the landscape of traditional e-commerce and has created a new type of shopping experience, which is steered by social and relationship-driven interaction. It is a type of social e-commerce, the integration of social media features like reviews and

recommendations, and social interactions with traditional e-commerce elements like product feedback, browsing of the product database, and buyer-seller interaction.

While several studies have examined traditional e-commerce platforms like Shopee and Lazada, there remains a notable local research gap in how social factors: trends and influencer credibility, influence the purchase intention of buyers in the social e-commerce space, particularly the TikTok Shop. By focusing on these social factors, this study can uncover how these external factors can shape a user's purchase intention differently from traditional e-commerce. Consequently, this study will contribute to the local body of knowledge that is focused primarily here in the Philippines, which is currently ranked as the top six among other countries with the most active social media user-base with over 66.9 million active users (DataReportal, 2025).

LITERATURE REVIEW

TikTok's rapid growth as both a social media and social commerce platform has significantly transformed the way consumers interact with digital content and make purchasing decisions. Originally, it was introduced as a short-form video platform, TikTok quickly expanded its influence through the integration of e-commerce features such as TikTok Shop, enabling users to discover, evaluate, and purchase products within the same application (Schwartz, 2025; Ardiansah et al., 2024). Unlike traditional e-commerce platforms that primarily focus on transactional exchanges, TikTok combines entertainment, community interaction, and content creation to create a more engaging shopping environment. The platform's algorithm-driven content distribution allows products to gain rapid visibility through trends and viral content, which significantly influences consumer attitudes and purchase intentions (Wang et al., 2024; Agrawal, 2023). As a result, TikTok has emerged as a powerful social commerce ecosystem where user engagement, community participation, and content virality shape consumer behavior.

One of the most influential external factors affecting purchase intention on TikTok is the presence of trends and viral content. This includes viral challenges, fashion, and product demos that frequently circulate on the platform and attract widespread participation among users. Studies indicate that TikTok's algorithm prioritizes engaging and trend-based content, enabling even small creators to reach large audiences and influence consumer purchasing decisions (Safrianto et al., 2024; Andon, 2023; Aggarwal, 2023). Trend-driven marketing strategies build a sense of belongingness among users. This encourages them to engage with products associated with popular content (Safitri et al., 2025). Similarly, Ferdianto et al. (2024) found that content marketing and engagement on TikTok significantly affect purchase intention, particularly among Generation Z consumers who are highly responsive to viral and interactive digital experiences. These findings suggest that trendiness and platform virality serve as powerful drivers that stimulate consumer interest and product discovery.

Influencer credibility also plays a critical role in shaping purchase intentions in social commerce environments. Influencers are often perceived as knowledgeable, relatable, and trustworthy sources of information, which increases their persuasive impact on consumers (Alcántara-Pilar et al., 2024). According to Phan (2022), consumer trust acts as a mediating factor between influencer credibility and purchase intention, suggesting that users are more likely to buy products recommended by influencers they consider credible. In addition, repeated exposure to influencers can create emotional connections with followers, leading them to perceive influencers as role models and sources of inspiration (Davlembayeva et al., 2024). These findings emphasize that influencer credibility, supported by authenticity and trust, significantly contributes to the effectiveness of marketing communication within the TikTok ecosystem.

Aside from external platform factors, personal enabling factors such as technological competence and financial management also influence consumers' purchase intentions. Technological competence refers to an individual's ability to navigate digital platforms, evaluate product information, and perform online transactions effectively. Studies suggest that individuals with higher levels of digital literacy demonstrate greater confidence in using online platforms and are more likely to participate in online shopping activities (Kocarslan & Stoycheva, 2025; Chen, 2020). Similarly, financial management plays an essential role in shaping purchasing behavior, as consumers who effectively manage their financial resources are better able to evaluate

product value and control impulsive buying tendencies (Xiao & Porto, 2022; Maia et al., 2020; Aschemann-Witzel & Zielke, 2015).

The figure below illustrates the schematic diagram of the concepts used in this study.

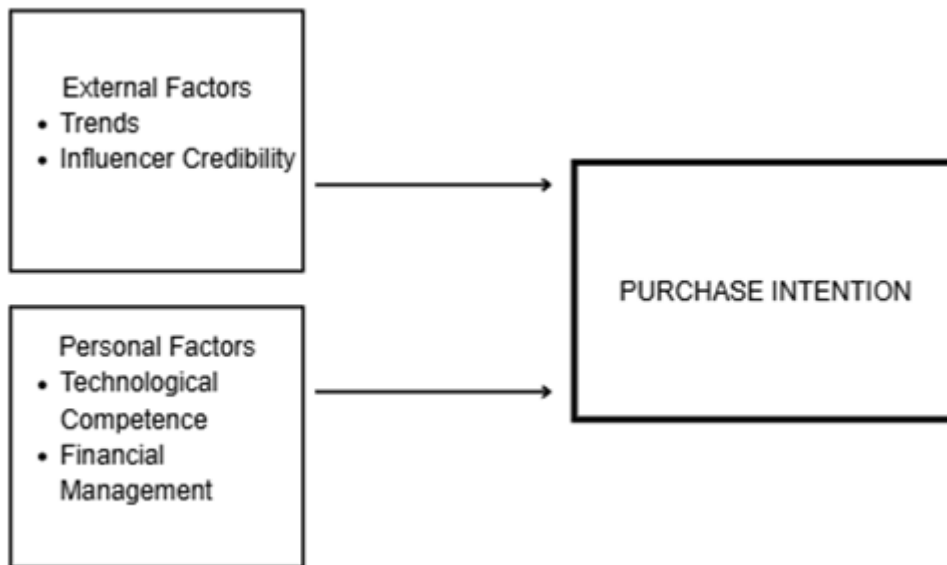


Figure 1. Conceptual Framework Showing the Relationship Among External Factors and Personal Factors to Purchase Intention

Research Questions

The study sought to determine whether external factors in terms of trends and influencer credibility, and personal factors in terms of technological competence and financial management, may influence purchase intention among TikTok users of a faith-based institution in Cagayan de Oro City.

Specifically, this study seeks to answer the following questions:

1. What is the participants' assessment of the external factors in terms of:
 - 1.1 Trends
 - 1.2 Influencer Credibility
2. What is the participants' assessment of their personal factors in terms of:
 - 2.1 Technological Competence.
 - 2.2 Financial Management
3. What is the extent of TikTok users' purchase intention toward products featured on the platform?
4. Is there a significant relationship between external factors, persona, and purchase intention?
5. Which among the independent variables, external and personal enabler influence purchase intention on TikTok?

METHODOLOGY

This research employed a quantitative descriptive-correlational design to investigate the influence of external factors and personal factors on the purchase intention of college and graduate students at a school in Cagayan

de Oro City, Philippines. The descriptive aspect of this study determined the respondents' level of perception toward each variable, while the correlational aspect of this research seeks to measure the strength and direction of relationships among the independent variables (trends, influencer credibility, content, technological competence, and financial management) towards the purchase intention of consumers. This design is appropriate for identifying statistical associations without manipulating any conditions or variables (Creswell & Creswell, 2018).

Participants of the study included a total population of 2,327 College and Graduate Studies students of a school in Cagayan de Oro City. To identify the number of participants in the study, the researcher utilized Taro Yamane's Formula to calculate the appropriate sample size of participants in order to gather sufficient data. Using the above formula, the computed samples are 342.

This study made use of Google Forms to distribute the questionnaire to potential respondents of the study. The survey link and/or QR code will be distributed online through the use of group chats, page postings, and/or personal messages.

RESULTS AND DISCUSSION

The Participants' Assessment of the External Factors

Table 1 summarizes the participants' assessment of the external factors in terms of trends and influencer credibility.

Table 1 Summary of the Results of the Participants' Assessment of the External Factors

Dimensions	Mean	SD	Interpretation
Trends	3.50	0.849	High
Influence Credibility	3.55	0.733	High

Results showed that both Trends ($M = 3.50$, $SD = 0.849$) and Influencer Credibility ($M = 3.55$, $SD = 0.733$) were assessed at a high level, indicating that external factors play an important role in shaping purchase intention among TikTok users. Influencer Credibility registered a slightly higher mean and lower variability, suggesting a more consistent influence compared to trends. Overall, the results highlight the significance of trend-driven content and credible influencers in influencing consumers' purchase decisions on TikTok.

These findings have supported previous studies indicating that social media trends and content that go viral have increased visibility in the market and also encourage participation. An example is research that shows that exposure to trending content and social media platforms can increase curiosity to the consumer and therefore shape their purchase intention (Constantinides & Holleschovsky, 2016). In addition, users who participate in trending activities more often can maintain social relevancy and avoid the fear of missing out on popular discussions and experiences online. The findings also suggest that influencer credibility plays a vital role in the shaping of consumer purchase intention on TikTok. These influencers serve often as the opinion leaders of their followers which consequently affects their perception and attitude towards their products. These align with the study of Lou and Yuan (2020), who found that influencer credibility significantly affects consumer trust and purchase intention in social media marketing. Similarly, Sokolova and Kefi (2020) study also shows that the parasocial interaction of an influencer and their followers can positively influence their attitudes towards promoted products, which also increases the chances of purchasing them.

Participants' Assessment of their Personal Factors

Table 2 summarizes the participants' assessment of the personal factors in terms of technological competence and financial management.

Table 2 Summary of the Results of the Participants’ Assessment of the Personal Factors

Dimensions	Mean	SD	Interpretation
Technological Competence	3.59	0.841	High
Financial Management	3.69	0.789	High

Results showed that both Technological Competence ($M = 3.59$, $SD = 0.841$) and Financial Management ($M = 3.69$, $SD = 0.789$) were assessed at a high level, indicating that personal factors play an important role in shaping purchase intention among TikTok users. Financial Management registered a slightly higher mean and lower variability, suggesting a more consistent influence compared to technological competence. Overall, the results highlight the importance of users’ financial preparedness and technological capability in supporting informed and confident purchase decisions on TikTok.

Technological competence is vital to understand online consumer behavior. With TikTok continually trying to improve and integrate more e-commerce features to the TikTok Shop, users that have more technological competence are better equipped to navigate these features. Studies have shown that individuals with higher levels of digital literacy and platform familiarity are more likely to engage in online shopping activities and evaluate product information effectively (Alalwan, 2020). Furthermore, Venkatesh et al (2021) states that technological readiness was identified as a key factor in influencing consumers’ adoption of the online shopping space and willingness to purchase products online. Additionally, the findings suggest that financial management plays a crucial role in shaping consumers’ purchase intentions in digital marketplaces. These results align with studies indicating that a consumer’s financial awareness and perceived financial security can significantly influence their online purchasing behavior. Research has shown that individuals who have effective financial management are more likely to evaluate purchase decisions carefully and align them with their financial priorities (Xiao & Porto, 2020). Additionally, the purchase decision of consumers is increased when consumers find confidence in their perceived financial capability (Netemeyer et al., 2018).

TikTok users’ purchase intention toward products featured on the platform.

Table 3 summarizes the participants’ assessment of the personal factors in terms of technological competence and financial management.

Table 3 Summary of the Results of the Participants’ Assessment of their Purchase Intention

	Mean	SD	Interpretation
Purchase Intention	3.54	0.669	High

The findings indicate that TikTok plays a significant role in shaping users’ purchase intention, particularly through brand activity, influencer endorsement, and engaging video content. The results of the study align with previous studies like that of Sokolova & Kefi, (2020), which indicates that social media marketing strategies like influencer endorsements and video-based content can influence the consumers’ purchase intention. Similarly, Sokolova and Kefi (2020) found that credibility and the parasocial relationship between the influencer and their followers can positively affect their attitudes towards products and increase their willingness to buy

Relationship between External factors, Personal Factors and Purchase Intention

Table 4 presented the correlation analysis between the independent variables external factors and personal factors to the dependent variable purchase intention.

Table 4

Correlation Matrix Between Trends, Influencer Credibility, Technological Competence, Financial Management and Purchase Intention

		Trends	Influencer Credibility	Technological Competence	Financial Management
Purchase Intention	Pearson's R	.311**	.262**	.148**	0.114*
	P-value	<.001	<.001	.006	.035

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Table 4 presents the full correlation matrix between trends, influencer credibility, technological competence, financial management, and purchase intention. Results show that all independent variables are positively and statistically significantly correlated with purchase intention.

Specifically, trends ($r = .311$, $p < .001$) showed the strongest relationship, followed by influencer credibility ($r = .262$, $p < .001$), technological competence ($r = .148$, $p = .006$), and financial management ($r = .114$, $p = .035$). These findings indicate that both external factors (trends and influencer credibility) and personal factors (technological competence and financial management) contribute to increasing purchase intention, although external factors demonstrate relatively stronger influence.

While the previous studies focused on the influencer impact, findings of this study showed that the short-form, algorithmically driven nature of TikTok has helped intensify purchasing behavior and helped amplify trend-based purchasing behavior more than individual influencer trust alone. Meanwhile, the weaker correlations for personal factors imply that while users' skills and financial capacity matter, they are secondary to the platform's external stimuli in triggering purchase intention.

These findings are also consistent with previous studies that show that social media marketing influences consumer purchase intention through both external social influence and internal consumer factors (Djafarova & Rushworth, 2020; Lou & Yuan, 2020). This finding implies that users' technological competence and financial management abilities are associated with higher purchase intention. Based on these results, the null hypothesis (HO 1), which declared no significant relationship between external factors, persona, and purchase intention, is *rejected*.

The Influence of External and Personal Factors to Purchase Intention

Table 5 presents multiple regression analysis testing the influence of external factors and personal factors to the participants' purchase intention.

Table 5 Multiple Regression Analysis Testing the Influence of External Factors and personal factors to Purchase Intention

	Unstandardized Coefficients		Standardized Coefficients	t	P-Value
	B	Std. Error	Beta		
(Constant)	1.7	0.2629		6.5	<.001
External Factors	0.35	0.051	0.341	6.8	<.001
Personal Factors	0.17	0.0532	0.16	3.2	0.002

Model Summary

R = .381 R² = .145 Adjusted R² = .140 F = 28.8 P=<.001

Results revealed that the regression model predicting purchase intention among TikTok users from External Factors and personal factors is statistically significant. The model yielded an F-value of 28.8 with a p-value of $< .001$, indicating that these predictors collectively exert a significant influence on users' purchase intention on the platform. The strength of the relationship between the independent variables and purchase intention is moderate ($R = .381$), and the model explains 14.5% of the variance in purchase intention ($R^2 = .145$; Adjusted $R^2 = .140$). The remaining variance may be attributed to other influences such as content quality, creator authenticity, algorithmic exposure, price sensitivity, or peer recommendations, which may be explored in future studies.

These findings are consistent with previous studies showing that social media marketing effectiveness depends on both external influences and consumer readiness factors (Sokolova & Kefi, 2020; Lou & Yuan, 2020). The findings indicated that purchase intention among TikTok users is shaped by a combination of external platform-driven influences and personal enabling factors. External factors act as the primary driver by capturing attention and stimulating desire through trends and social proof, while personal factors play a complementary role by facilitating users' readiness to act on these influences. These results imply that marketing strategies in the TikTok market should leverage trending content and influencer-driven campaigns while simultaneously strengthening consumers' confidence and capability to make informed purchasing decisions to achieve more effective outcomes.

CONCLUSIONS

Based on the study's findings, external factors and personal factors significantly influenced the purchase intentions of TikTok users. Among the variables examined, external factors such as trends, and influencer credibility, emerged as the strongest predictors of purchase intention, indicating the strong impact of social influence on consumer behavior within the TikTok platform.

The findings supported Kelman's Social Influence Theory, which suggested that individuals' attitudes and behaviors were influenced through processes such as compliance, identification, and internalization. Influencer endorsements encouraged compliance due to perceived credibility, while social media trends fostered identification with peer groups and communities. Furthermore, the results were consistent with previous studies that indicated that social media influencers' credibility significantly influenced consumer purchase intention. Studies by Djafarova and Trofimenko (2020) and Pereira et al. (2023) highlighted that influencer credibility increased consumer trust and purchase behavior. In addition, personal factors such as technological competence and financial management were found to contribute to purchase intention, although their influence was weaker compared to external factors. Technological competence enabled consumers to effectively use digital platforms, while financial management helped consumers make more responsible purchasing decisions. Therefore, the study concluded that purchase intention on TikTok was influenced by both social media-driven external factors and individual consumer capabilities, with external social influences having the most significant impact.

RECOMMENDATIONS

For the academic community. Findings of this study provide support that trends, influencer-credibility can significantly influence purchase intention while technological competence and financial management moderately influence purchase intention. Given the limited explained variance, further research is recommended to have additional variables like content quality and platform trust. It is also recommended to integrate social media and influencer marketing to their curriculum. Furthermore, the addition of digital literacy and financial-making **modules can help better prepare students when they decide to participate in commerce activities.**

For Businesses and Marketers. Businesses and marketers are encouraged to maximize TikTok's marketing potential by utilizing trends, influencer collaborations, and engaging video content. Partnering with credible influencers and encouraging user-generated content could strengthen consumer trust and increase purchase intention. Marketers were also advised to align their marketing strategies with trending content to improve product visibility and consumer engagement.

For Developers and Platform Designers. Developers are encouraged to continuously enhance the interactive features of social commerce platforms like TikTok. Improving algorithms, review systems, and user engagement tools could create a more seamless and trustworthy shopping experience, which may encourage higher levels of consumer participation and purchasing behavior.

For Students and Consumers. Students and consumers are encouraged to develop greater awareness of the persuasive influence of social media content. While social media platforms offer convenience and access to product information, consumers should practice responsible purchasing behavior by evaluating product credibility, reading reviews, and considering their financial capacity before making purchase decisions.

For Future Researchers. Future researchers are encouraged to expand this study by examining additional variables that may influence purchase intention, such as product price, brand reputation, consumer trust, perceived value, and algorithm exposure. They may also conduct qualitative or mixed-method studies to gain deeper insights into consumer motivations and decision-making processes. Furthermore, future studies could include larger and more diverse populations across different regions to improve the generalizability of the findings.

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