



The influence of online customer reviews, discounts, and cod features on purchase decisions for jiniso products in tiktok shop for gen z

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ABSTRACT

This study analyzes the effects of Online Customer Reviews, Discounts, and Cash on Delivery (COD) features on Generation Z's Purchase Decisions for Jiniso products on TikTok Shop. Despite the platform's rapid growth, prior research has not sufficiently clarified which factors most strongly shape Gen Z's purchasing behavior in short-video-based social commerce, creating a gap in understanding the relative importance of reviews, promotional incentives, and payment flexibility. This study addresses that gap by simultaneously examining these three determinants within a single predictive model. Using a quantitative design, data were collected from 105 purposively selected respondents aged 17 and above in the Solo Raya region through structured questionnaires. Key variables were measured through indicators of review credibility, discount characteristics, COD convenience and security, and decision-making stages. Data were analyzed using PLS-SEM with SmartPLS 3.0 to assess reliability, validity, and hypothesis significance. The findings show that Online Customer Reviews and COD features exert a significant positive influence on Purchase Decisions, whereas Discounts demonstrate a positive but non-significant effect. These results highlight the dominant role of credible reviews and flexible payment methods in shaping Gen Z consumer behavior on TikTok Shop and provide practical guidance for optimizing marketing strategies on emerging social commerce platforms.

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1. INTRODUCTION

Research examining purchasing decisions continues to attract scholarly attention because numerous prior studies consistently demonstrate significant empirical relationships, reinforcing the need for further investigation in this field (Appuliani & Handayani, 2024a; Dwitama et al., 2024; Fadillah et al., 2024; Febriyanti & Ratnasari, 2024a; Fitriawati & Muanas, 2025; Kusumaningati et al., 2024b, 2024a; Putri & Amelindha Vania, 2024; Siham et al., 2025; Vikiyah Amalina Siham et al., 2025). Among the various determinants analyzed in existing literature, online customer reviews have

been repeatedly identified as a significant predictor influencing consumers' final purchase choices. Evidence from Fadillah et al., (2024) validates this relationship, and similar findings are reported across several subsequent studies, including those by (Anasrulloh et al., 2024; Appuliani & Sri Handayani, 2024; Damayanti & Damayanti, 2024; Irawati & N, 2024; Yulistiyani et al., 2024). However, most of these studies predominantly offer descriptive confirmations rather than exploring *why* consumer reviews shape purchase behavior, leaving theoretical explanations such as the Elaboration Likelihood Model (ELM) and Social Proof Theory underutilized in explaining how Gen Z processes online review cues.

Numerous previous studies have repeatedly confirmed that discounts play an essential role in shaping consumers' purchase decisions. Evidence from Arwana & Purnomo, (2024) , along with research conducted by (Appuliani & Handayani, 2024b; Febriyanti & Ratnasari, 2024b; Palullungan et al., 2023; Ramadhan, Ramadhan, et al., 2023; Riska et al., 2023a), consistently demonstrates that promotional price reductions significantly encourage consumers to proceed with purchase intentions. Likewise, an extensive body of literature reveals a similar pattern regarding the use of cash-on-delivery (COD) payment features, where findings from Mokodompit et al., (2022), Ramadhan, et al., (2023), Riska et al., (2023b), Tresnasih, (2022), Zuzmawati & Rani, (2023) indicate that COD availability positively influences consumer purchasing decisions by increasing convenience and reducing perceived transaction risk.

Despite these consistent empirical findings, prior studies rarely contextualize these variables within social-commerce ecosystems such as TikTok Shop, where algorithm-driven exposure, short-form video persuasion, and impulse-driven shopping behavior significantly reshape how Gen Z interprets discounts, reviews, and payment options. Furthermore, the existing body of research seldom addresses the behavioral uniqueness of Gen Z characterized by high digital literacy, reliance on peer validation, preference for authenticity, and aversion to upfront financial risk—which potentially makes them more sensitive to online reviews and COD facilities compared to other generational cohorts. This missing perspective highlights a notable research gap: although customer reviews, discounts, and COD features have been widely examined, few studies specifically analyze their combined impact on Gen Z purchase decisions within the fast-paced, video-driven environment of TikTok Shop.

Considering these gaps, the present study aims to replicate and enrich the existing model within a different consumption context. The product chosen as the research focus is Jiniso, a well-known Indonesian fashion label recognized for its expertise in premium denim apparel. Rather than merely offering jeans, the brand positions itself as a lifestyle choice for Gen Z consumers who value expressive style, comfort, and affordability. Jiniso's marketing strategy relies heavily on digital visibility, with social media serving as its primary touchpoint for customer interaction, product exposure, and community building. Given Jiniso's strong presence on TikTok and the platform's unique capacity to influence Gen Z's impulse buying behavior through algorithmic content curation, this study positions TikTok Shop as the primary research setting to examine how online reviews, discounts, and COD features shape purchase decisions. The overall structure of this study is adapted through enhancement and modification of the research framework proposed by Damayanti, (2024). By integrating theoretical perspectives, articulating clear behavioral mechanisms, and focusing on Gen Z's distinctive digital consumption patterns, this study seeks to provide a more explanatory not merely confirmatory understanding of purchasing decisions in social-commerce environments.

2. RESEARCH METHOD

This research applied a quantitative approach, using statistical analysis to test predefined hypotheses through a structured questionnaire completed by 100 purposively selected Gen Z consumers who had purchased Jiniso products on TikTok Shop. The questionnaire was developed by adapting measurement indicators from prior validated studies and refining them to fit the context of fashion product purchases on TikTok Shop. Content validation was carried out through expert judgment involving two digital marketing academics and one e-commerce practitioner to ensure that each item accurately represented its respective construct. The study investigated the effects of Online Customer Reviews, Discounts, and the Cash on Delivery (COD) option on Purchase Decisions. Online Customer Reviews were measured via awareness, frequency, comparison, and perceived impact; Discounts by amount, validity, and eligible products; and COD through convenience, speed, perceived benefits, security, and efficiency (Ghozali, 2018). Purchase Decision reflected the cognitive and behavioral process from need recognition to post-purchase evaluation. Primary data were collected from respondents aged 17 and above in the Solo Raya region, adhering to Malhotra's guideline of a minimum of five respondents per indicator. Purposive sampling was selected to ensure that all respondents had actual purchasing experience with Jiniso products on TikTok Shop, allowing the data to directly reflect the constructs under investigation. The sample size of 100 population was deemed adequate based on PLS-SEM recommendations and the number of indicators used, although variations in respondent distribution may influence the degree to which the sample represents the broader Gen Z population in Solo Raya. Data were analyzed with SmartPLS 3.0 using PLS-SEM, assessing the measurement model for validity and Reliability and the structural model for multicollinearity, predictive relevance (R^2 and Q^2), and hypothesis significance via bootstrapping (t-statistics and p-values). Instrument validation procedures included tests of convergent validity (outer loadings and AVE), discriminant validity (HTMT), and internal reliability (Cronbach's Alpha and Composite Reliability) prior to structural model evaluation. This study acknowledges methodological limitations, particularly the use of purposive sampling that restricts generalizability, as well as the geographically limited sampling area of Solo Raya, which may not fully represent the diversity of Gen Z consumers at the national level.

3. RESULTS AND DISCUSSION

3.1 Respondent Description

The respondents in this study represent individuals from Generation Z, each bringing unique demographic backgrounds that may influence their perspectives. A total of 105 participants were involved, and the data collection process was carried out online through a Google Form-based questionnaire. The respondent information serves to identify demographic variables such as gender, age range, and geographic location. This descriptive overview helps provide a clearer picture of the sampled population and supports the interpretation of the findings based on the characteristics of Gen Z participants included in the research. Additionally, understanding these demographic attributes is essential to evaluate how representative the sample is of the broader Gen Z population and to contextualize variations in attitudes or behaviors observed in the study:

Table 1. Demographic Characteristics of Respondents by Gender and Age

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	17	16.2
	Female	88	83.8
Age	19	16	15.2

	20	20	19.0
	21	37	35.2
	22	23	21.9
	23	9	8.6
Total		105	100.0

Source: Primary data processed, 2025

The respondents of this study are predominantly female, comprising 83.8% of the total sample, while males account for 16.2%. In terms of age, the largest group is 21 years old (35.2%), followed by 22 (21.9%), 20 (19%), 19 (15.2%), and 23 years old (8.6%). This demographic profile indicates that the study mainly involves young adult females in their early twenties, providing context for understanding the perspectives and responses of Generation Z participants. The dominance of female respondents and the clustering of ages around early adulthood reflect the characteristics of accessible Gen Z populations within the research setting, which may influence the generalizability of certain findings. The use of a purposive sampling technique with 105 respondents is based on the need to specifically target individuals who meet the criteria of Generation Z, ensuring that the data collected aligns with the study's objectives. This sample size is considered adequate to capture diverse Gen Z viewpoints while maintaining manageable data processing. Moreover, the distribution of respondents particularly the high proportion of females and concentration within a narrow age range shapes the representativeness of Gen Z by highlighting subgroups that are more prominently reflected in the study.

3.2 Data Processing Results

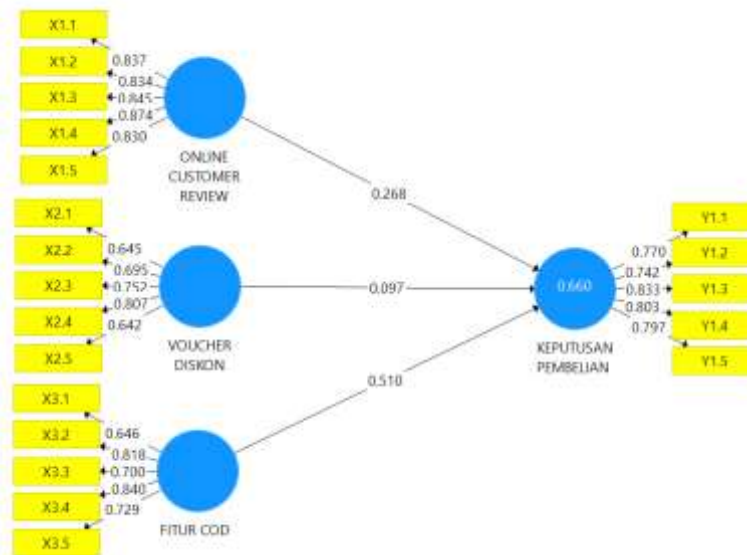


Figure 1. Outer Model

Source: processed by researchers (2025)

3.3 Validity & Reliability

Table 2. Convergent Validity Test and Reliability Test

Variable	Validity		Reliability		
	Indicator	Outer Loading	CA	CR	AVE
Online Customer Review (R)	R1	0,837	0,899	0,925	0,713
	R2	0,834			
	R3	0,845			
	R4	0,874			
	R5	0,830			

Discount (D)	D1	0,645	0,764	0,835	0,505
	D2	0,695			
	D3	0,752			
	D4	0,807			
	D5	0,642			
COD feature (C)	C1	0,646	0,802	0,864	0,563
	C2	0,818			
	C3	0,700			
	C4	0,840			
	C5	0,729			
Buying decision (KP)	KP1	0,770	0,849	0,892	0,623
	KP2	0,742			
	KP3	0,833			
	KP4	0,803			
	KP5	0,797			

Source: Processed primary data, 2025

The measurement model in this study demonstrates strong validity and reliability across all variables. Each indicator shows an outer loading above 0.5, which meets the threshold for convergent validity according to Ghozali and Latan (2015), indicating that all indicators are suitable for further analysis. Discriminant validity is also confirmed, as the Average Variance Extracted (AVE) for all variables exceeds 0.5, with Online Customer Review at 0.713, Discount at 0.505, COD Feature at 0.563, and Buying Decision at 0.623, demonstrating that each construct is distinct and valid. Reliability testing, conducted using Composite Reliability and Cronbach's Alpha, further confirms the consistency and stability of the measurement instruments. Composite Reliability values for all variables range from 0.835 to 0.925, exceeding the 0.7 benchmark, while Cronbach's Alpha scores range from 0.764 to 0.899, above the 0.6 threshold, indicating high internal consistency. Collectively, these results confirm that all constructs in the study are both valid and highly reliable, providing a solid foundation for subsequent analyses.

3.4 Multicollinearity test

Table 3. Collinearity Statistics (VIF)

Variable	Buying decision (Y)
Online Customer Review	2,912
Discount	2,205
COD feature	2,884

Source: Processed primary data, 2025

The VIF values indicate no multicollinearity issues: Online Customer Review = 2.912, Discount = 2.205, and COD feature = 2.884. All values are below 5 and above 0.1, confirming that the variables are suitable for regression analysis.

3.5 Inner Model Analysis

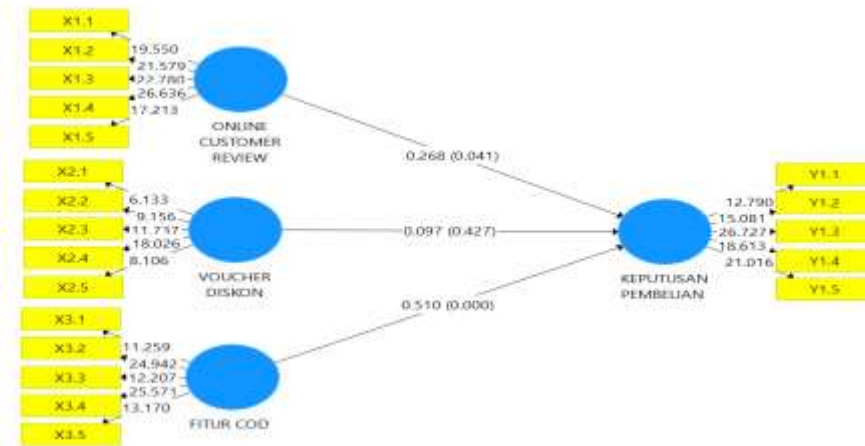


Figure 2 Inner Model
 Source: Processed by researchers (2025)

3.6 R Square Test, Q Square Test, Effect Size Test (f²)

Table 4. Model Evaluation: R-Square, Q-Square, and Effect Size (f²) for Buying Decision

Variable	R-Square	Q ²	Effect Size (f ²)
Buying Decision	0.660	0.385	—
Online Customer Review	—	—	0.072
Discount	—	—	0.013
COD Feature	—	—	0.266

Source: Processed primary data, 2025

The model evaluation results indicate that the structural model explains 66.0% of the variance in Buying Decision ($R^2 = 0.660$), while the predictive relevance of the model is moderate with a Q^2 value of 0.385, suggesting the model has good out-of-sample predictive capability. Regarding effect sizes, COD Feature exhibits the largest impact on Buying Decision ($f^2 = 0.266$), followed by Online Customer Review with a small-to-moderate effect ($f^2 = 0.072$), whereas Discount shows a negligible effect ($f^2 = 0.013$). These findings suggest that among the tested variables, COD Feature is the most influential driver of purchase decisions, Online Customer Reviews contribute moderately, and Discounts play a minimal role in shaping consumer buying behavior in this context.

3.7 Hypothesis Testing

Table 5. Path Coefficient (Direct Effect)

	Hypothesis	Original Sample	t-Statistics	P Values	Description
Online Customer Review (X1) -> Buying decision (Y)	H1	0,268	2,044	0,041	Positive Significant
Discount (X2) -> Buying decision (Y)	H2	0,097	0,795	0,427	Not Significant
COD feature (X3) -> Buying decision (Y)	H3	0,510	5,557	0,000	Positive Significant

Source: Processed primary data, 2025

Based on the statistical results presented, the analysis demonstrates different levels of influence among the examined variables on buying decisions. The findings indicate that Online Customer Reviews have a meaningful and positive effect on

purchasing behavior, as reflected by a t-statistic of 2.044 and a p-value of 0.041, which confirms the acceptance of the first hypothesis due to meeting the significance criteria ($t > 1.96$ and $p < 0.05$). In contrast, the variable representing Discounts shows a positive yet statistically insignificant relationship with buying decisions, evidenced by a t-statistic of 0.795 and a p-value of 0.427, leading to the rejection of the second hypothesis because it does not exceed the required threshold for significance. Meanwhile, the Cash on Delivery (COD) feature emerges as the most influential predictor, showing a strong and significant positive impact on purchase decisions with a t-statistic of 5.557 and a p-value of 0.000, resulting in the acceptance of the third hypothesis.

3.8 Discussion

a. The Influence of Online Customer Reviews on Buying Decisions

The results of this study indicate that Online Customer Review has a significant and positive influence on Buying Decision, supported by the statistical values obtained (t-statistic = 2.044, p-value = 0.041, and coefficient = 0.268). These findings are consistent with Setyaningsih, (2021), who also confirmed the same relationship. In digital buying contexts, feedback from previous consumers often becomes a credible reference point, as it is perceived as more objective than promotional claims from sellers. Positive online reviews can strengthen consumer confidence, reduce uncertainty, and minimize perceived risk when evaluating a product. Consequently, products that receive higher-quality and more frequent reviews are more likely to be chosen by potential buyers, as such evaluations contribute to shaping trust and supporting the final purchasing decision.

b. The Influence of Discounts on Buying Decisions

The findings indicate that the discount variable shows a positive yet insignificant influence on buying decisions. In contrast to the study conducted by Rohmatulloh, (2022), which reported a significant positive effect, the present research does not support those earlier conclusions. The statistical output demonstrates a t-value of 0.795 with an effect size coefficient of 0.097 and a p-value of 0.427, meaning the effect is not statistically meaningful. Although promotional price reductions such as voucher discounts may attract consumers' attention by offering financial benefits, such incentives do not consistently serve as a decisive motivator in the purchasing process. This outcome suggests that other considerations, including perceived product quality, customer reviews, urgency of need, or personal preferences, may carry more weight in shaping purchase decisions. As a result, discounts may be viewed merely as an additional benefit rather than the primary reason driving consumers to complete a transaction. The insignificance of the Discount variable may also be attributed to the fact that contemporary e-commerce consumers are increasingly accustomed to frequent promotional campaigns, which reduces the perceived value of discounts (discount fatigue). As a result, discounts lose their persuasive impact, even though much of the previous literature reports otherwise.

c. The Influence of the COD Feature on Buying Decisions

The findings of this study indicate that the Cash on Delivery (COD) feature plays a significant role in shaping purchasing decisions, as evidenced by a t-statistic of 5.557, a path coefficient of 0.510, and a p-value of 0.000. These results are consistent with the research conducted by Nuryani et al., (2022), who also reported a strong and significant relationship between COD availability and consumer buying behavior. The growing trust in transaction security particularly among buyers who lack confidence in digital payments or do not have access to non-cash payment methods appears to be a key reason for this influence. COD not only reduces perceived risk but also offers convenience and flexibility, making the transaction process feel safer and more reliable.

Consequently, the presence of a COD option has become a decisive factor for many online buyers, especially those who prioritize practicality and assurance before finalizing a purchase.

4. CONCLUSION

Based on the quantitative analysis carried out in this study, the findings indicate that Online Customer Reviews significantly contribute to shaping consumer Buying Decisions, as reflected by a t-value of 2.044 and a significance level below 0.05. In contrast, the Discount variable although showing a positive direction did not demonstrate a statistically meaningful influence on Buying Decisions, which is evident from its t-value of 0.795 and significance value exceeding the 0.05 threshold. Meanwhile, the COD feature presented a strong and significant effect on consumer Purchase Decisions with a substantial t-value of 5.557 and a significance level approaching zero. Beyond merely reporting statistical relationships, these results offer theoretical contributions by highlighting that trust-related cues derived from user-generated content such as online reviews and secure payment features play a more dominant role than price-based incentives in shaping digital consumer decision-making. Despite these insights, the research encountered several limitations, including the exclusive involvement of Generation Z respondents, the reliance on online data collection which may present response bias or limited depth, and a restricted variable scope focused solely on Online Customer Reviews, Discounts, and COD features. In practical terms, the findings encourage brands and e-commerce platforms to prioritize the enhancement of customer review quality, transparency of product information, and secure payment features like COD, rather than relying predominantly on discount strategies. For future research, broader respondent demographics are encouraged to allow inter-generational comparison, additional qualitative methods such as interviews are recommended to gain richer insights, and expanding the model to incorporate other potential drivers such as service quality or product attributes is suggested to enhance the comprehensiveness of subsequent studies. Future studies are likewise encouraged to extend the model by including additional predictors such as consumer trust, product quality, perceived transaction security, or the influence of live-streaming commerce to further deepen the understanding of factors that drive purchasing decisions in digital marketplaces.

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