

Property Purchase Interest Model of Millennials and Gen Z: The Role of TikTok Social Media Marketing, Electronic Word of Mouth, and Trust through Customer Engagement

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Abstract: Property decisions involve substantial financial and informational considerations, making the relationship between digital marketing and purchase intention more complex than exposure to promotional content alone. This study examined associations of TikTok Social Media Marketing, Electronic Word of Mouth (E-WOM), and Trust with Property Purchase Intention among Millennials and Generation Z, including indirect relationships through Customer Engagement. A quantitative cross-sectional survey produced 250 usable responses from eligible TikTok users in Greater Jakarta. The 57-indicator model was assessed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4. All seven direct paths were positive and statistically significant, including TikTok marketing to engagement ($\beta = 0.400$), engagement to purchase intention ($\beta = 0.337$), and trust to purchase intention ($\beta = 0.266$). The model accounted for 44.8% of variation in Customer Engagement and 55.6% in Property Purchase Intention. Three indirect paths through engagement were positive and significant for TikTok marketing ($\beta = 0.135$), E-WOM ($\beta = 0.069$), and Trust ($\beta = 0.087$). These patterns were consistent with partial statistical mediation, although the study's cross-sectional design does not establish causal mechanisms. The results suggest that informative TikTok communication, peer-generated information, and trust should be considered jointly with engagement when examining digital property purchase intention.

Keywords: TikTok Social Media Marketing; Electronic Word of Mouth; Trust; Customer Engagement; Property Purchase Intention; Millennials; Generation Z

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INTRODUCTION

Social media is increasingly used not only to discover consumer products but also to examine alternatives that require substantial financial commitment, including residential property. Digital marketing can make an unfamiliar property visible, yet visibility does not necessarily resolve the uncertainty associated with its price, physical condition, legal status, or long-term suitability. For prospective buyers, the distinction between encountering content and forming purchase intention is therefore consequential. Research conceptualizing social media marketing as a combination of content, interaction, and relationship-building activities provides a basis for examining this distinction (Li et al., 2021; Banerji & Singh, 2024). Among Millennials and Generation Z, TikTok offers a setting in which brief visual presentations, comments, and shared consumer experiences may become part of property evaluation. Whether these digital

encounters correspond with stronger property purchase intention, however, must be evaluated rather than presumed.

In this study, TikTok Social Media Marketing was operationalized through five dimensions: entertainment, interaction, trendiness, customization, and word-of-mouth/shareability. Although the latter dimension concerns the circulation of marketing-related content, E-WOM was measured separately through the intensity, content, and positive or negative opinions associated with consumer-generated information. Distinguishing these constructs at the operational level provides a clearer basis for examining their respective relationships with Customer Engagement and Property Purchase Intention. Short-form videos may help prospective buyers inspect layouts, surroundings, and amenities before requesting more detailed information, although a video alone cannot establish the reliability of a property claim. Research on short-video commerce has associated content characteristics with purchase-related responses, often through intermediate psychological processes (Shen & Wang, 2024; Luo et al., 2025; Jiang & Chen, 2025). Evidence from TikTok users also shows that engagement and credibility can be relevant to purchase intention (Alcántara-Pilar et al., 2024; Susiyanto et al., 2023; Fernanda & Dwita, 2024; Meliawati et al., 2023). Property nevertheless differs from goods that can be evaluated and purchased quickly because buyers normally require additional verification. This difference motivates separate examination of the association between TikTok marketing and both engagement and purchase intention.

Information posted by other users provides an additional source of evaluation that is not fully controlled by property marketers. Electronic word of mouth (E-WOM) encompasses reviews, recommendations, comments, and negative as well as positive experiences that may clarify or complicate a prospective buyer's appraisal. Recent studies link e-WOM credibility, usefulness, and information adoption to online purchasing responses, while also showing that these components do not always operate identically (Rahaman et al., 2022; Ngo et al., 2024; Cuong, 2024; Albayrak & Ceylan, 2021). Meta-analytic evidence indicates that the relationship between reviews and purchase intention varies across contexts (Qiu & Zhang, 2024; Setiawardani & Widanti, 2025). When property information is incomplete, consumers may read comments, compare opinions, and seek explanations rather than translate a recommendation immediately into intention. E-WOM is therefore examined here as a potential correlate of both Customer Engagement and Property Purchase Intention.

Trust adds a relational dimension to the assessment of information about high-value property. Prospective buyers may be more willing to consider a development when they perceive the provider and the information presented as competent, reliable, and consistent. Studies of social commerce identify trust and perceived risk as relevant to online purchasing decisions, although their roles depend on the transaction context (Senali et al., 2024; Handoyo, 2024; Elshaer et al., 2024; George et al., 2023). Evidence on short videos likewise identifies trust as a possible intermediary between digital content and purchase intention (Luo et al., 2025). Customer Engagement is conceptually distinct: it refers here to cognitive attention, emotional involvement, and behavior directed toward relevant property information. The present model examines whether trust and engagement are separately associated with purchase intention rather than treating these constructs as interchangeable.

Prior research provides several partially overlapping accounts of digital purchase intention. Studies in social commerce have linked platform attributes to engagement and subsequent behavioral intentions (Busalim et al., 2024; Herzallah et al., 2025), whereas social-media-based engagement research has emphasized the role of content type (Kulikovskaja et al., 2023).

Research specifically addressing housing suggests that engagement is relevant to purchase intention (Perwira et al., 2024); studies of property marketing also examine the contribution of marketing activities and developer reputation (Dirgayasa & Darma, 2024; Rinaldi et al., 2025). At the same time, work on e-WOM has illustrated the interdependence of information sharing, trust, and purchase-related responses (Gvili & Levy, 2023; Levy & Gvili, 2024). These studies vary in platform, outcome, and mediating construct, limiting the extent to which their findings can be transferred directly to TikTok-based property decisions. Although previous studies have examined customer engagement in housing purchase intention (Perwira et al., 2024), digital marketing and developer reputation in property-related decisions (Dirgayasa & Darma, 2024), and the relationships among E-WOM, trust, and consumer engagement (Gvili & Levy, 2023), their different research contexts and model specifications leave room for a more integrated examination. Specifically, the simultaneous relationships of TikTok Social Media Marketing, E-WOM, and Trust with Customer Engagement and Property Purchase Intention among Millennials and Generation Z in Greater Jakarta remain insufficiently addressed in the literature reviewed here. Examining these relationships within a single model may clarify how different forms of digital communication and relational confidence are associated with purchase intention in a high-involvement market.

The present study follows the Stimulus–Organism–Response (SOR) perspective as an organizing framework rather than as proof of a causal sequence. Within that perspective, TikTok Social Media Marketing, E-WOM, and Trust are specified as predictors, Customer Engagement as an intervening construct, and Property Purchase Intention as the outcome. SOR-based research in e-commerce and video-mediated consumption offers theoretical support for examining intermediate responses to digital stimuli (Sohaib et al., 2022; Zhou et al., 2022; Huang et al., 2022). The model proposes positive paths from TikTok marketing, E-WOM, and Trust to Customer Engagement (H1–H3), and direct positive paths from the same predictors to Property Purchase Intention (H4–H6). It also proposes a positive association between Customer Engagement and Property Purchase Intention (H7). Indirect relationships through Customer Engagement constitute H8 for TikTok marketing, H9 for E-WOM, and H10 for Trust.

This study examines these ten hypotheses using responses from 250 Millennial and Generation Z TikTok users in Greater Jakarta who had encountered property-related content and expressed an interest in property ownership or purchase. Its first objective is to estimate the direct relationships of TikTok Social Media Marketing, E-WOM, and Trust with Customer Engagement and Property Purchase Intention. Its second objective is to assess the specific indirect relationships through Customer Engagement. By bringing marketing activity, user-to-user communication, and relational confidence into the same model, the study extends existing discussions of engagement to a high-involvement purchasing context. The theoretical contribution of this study lies in examining TikTok Social Media Marketing, E-WOM, and Trust simultaneously as predictors of Customer Engagement and Property Purchase Intention, including three specific indirect relationships through Customer Engagement. This integrated specification extends the application of digital consumer engagement models to property purchasing, where substantial financial commitment and information uncertainty distinguish consumer evaluations from routine purchasing decisions. From a practical perspective, the findings provide an empirical basis for considering informative TikTok content, credible consumer feedback, and transparent property communication as complementary elements of digital marketing strategy, without establishing their causal effectiveness. Because the evidence

comes from a cross-sectional non-probability sample, the findings are interpreted as associations within the surveyed group rather than evidence of causal effects or population-wide behavior.

METHOD

Research Design, Setting, and Data Structure

The study employed a quantitative explanatory survey with a cross-sectional design to examine associations among TikTok Social Media Marketing (X1), Electronic Word of Mouth (X2), Trust (X3), Customer Engagement (M), and Property Purchase Intention (Y). Customer Engagement was specified as the mediating construct, allowing seven direct paths and three specific indirect paths to be evaluated in a single model. The analysis tested the hypothesized structural relationships using Partial Least Squares Structural Equation Modeling (PLS-SEM). Given that all measurements were collected in one observation period, estimated path directions reflect the proposed conceptual model and do not independently establish temporal or causal ordering.

Participants and Sampling

The target population comprised Millennials and Generation Z residing in the Greater Jakarta area who used TikTok, had encountered property-related content, and had an interest in owning or purchasing property. Respondents were selected through non-probability purposive sampling according to these inclusion criteria. The final analytic sample consisted of 250 eligible respondents. Reported participant characteristics covered generation, age, gender, residence, education, occupation, duration of TikTok use, and type of property of interest. The geographic categories represented Jakarta, Tangerang, Bekasi, Bogor, and Depok.

Research Instrument

The questionnaire comprised 57 indicators measured on a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree). TikTok Social Media Marketing (X1) consisted of 15 indicators covering entertainment, interaction, trendiness, customization, and word-of-mouth/shareability. E-WOM (X2) included 12 indicators covering intensity, content, positive opinions, and negative opinions, whereas Trust (X3) included nine indicators for ability, benevolence, and integrity. Customer Engagement (M) comprised nine indicators reflecting cognitive, emotional, and behavioral involvement. Property Purchase Intention (Y) comprised 12 indicators addressing information search, product consideration, recommendations, and purchase intention. The indicator coding was X1.1–X1.15, X2.1–X2.12, X3.1–X3.9, M.1–M.9, and Y.1–Y.12, respectively.

Data Screening and Preparation

Questionnaire statements were developed from the dimensions specified in the study's conceptualization and adapted to TikTok-based property marketing. Screening questions addressed generation, TikTok use, exposure to property content, and interest in property ownership or purchase. Responses were prepared in numeric format and checked for the expected indicator codes, five-level response range, and completeness. The screened analytic dataset comprised 250 respondents with complete measurement responses. The reported screening outcome and respondent characteristics are presented in Table 1.

Measurement and Structural Model Assessment

SmartPLS 4 was used to evaluate the measurement and structural models. Indicator reliability was assessed from outer loadings, internal consistency from Cronbach's alpha, rho_A, and composite reliability, and convergent validity from Average Variance Extracted (AVE). Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT), while inner

variance inflation factors (VIFs) were used to assess structural collinearity. The structural assessment reported path coefficients, R^2 , adjusted R^2 , and effect sizes (f^2), together with Q^2 and PLSpredict results for predictive assessment. The study's tabulated results were interpreted using their reported statistical values without additional calculations or unreported diagnostic claims.

Hypothesis and Mediation Testing

Bootstrapping in SmartPLS 4 was used to test seven direct paths: $X1 \rightarrow M$ (H1), $X2 \rightarrow M$ (H2), $X3 \rightarrow M$ (H3), $X1 \rightarrow Y$ (H4), $X2 \rightarrow Y$ (H5), $X3 \rightarrow Y$ (H6), and $M \rightarrow Y$ (H7). Mediation was evaluated using the three reported specific indirect paths: $X1 \rightarrow M \rightarrow Y$ (H8), $X2 \rightarrow M \rightarrow Y$ (H9), and $X3 \rightarrow M \rightarrow Y$ (H10). The results section provides estimated coefficients, t-statistics, and p-values for these relationships. Significant indirect coefficients were interpreted alongside the corresponding direct coefficients to characterize the pattern of mediation. The analytic sequence is summarized in Figure 1.



Figure 1. Research procedure and PLS-SEM analysis sequence

RESULTS AND DISCUSSION

Results

1) Data Screening and Sample Characteristics

Data screening was conducted to ensure that all respondents met the inclusion criteria established in the study. These criteria included respondents belonging to the Millennial or Generation Z generations, using TikTok, having seen property-related content on TikTok or social media, and having an interest in owning or purchasing property now or in the future. Based on the screening results, all 250 respondents met the established criteria, allowing all data to be retained for further analysis. Therefore, no respondents were excluded based on the screening criteria, and the final sample size used in the analysis was 250 respondents.

Table 1. Respondent Characteristics

Characteristics	Category	Frequency	Percent (%)
Generation	Gen Z	152	60.8
	Millennials	98	39.2
Age	18–22 years	87	34.8
	23–27 years	60	24.0
	28–32 years	36	14.4
	33–37 years	38	15.2
	38–42 years	29	11.6
Gender	Man	124	49.6
	Woman	126	50.4
Greater Jakarta area	Jakarta	79	31.6
	Tangerang	55	22.0
	Bekasi	46	18.4
	Bogor	37	14.8
	Depok	33	13.2
Education	High School/Vocational School	27	10.8
	Diploma	24	9.6
	S1	173	69.2
	S2	26	10.4
Work	Student	77	30.8
	Private sector employee	93	37.2

Characteristics	Category	Frequency	Percent (%)
Length of time using TikTok	ASN/BUMN	39	15.6
	Businessman	18	7.2
	Other professionals	23	9.2
	1–2 years	41	16.4
	3–4 years	128	51.2
	5–6 years	69	27.6
Types of properties in demand	7–8 years	12	4.8
	Landed house	118	47.2
	Apartment	50	20.0
	Investment property	35	14.0
	Land	24	9.6
	subsidized housing	23	9.2

This study involved 250 respondents consisting of Generation Z and Millennials. The respondents were dominated by Generation Z with 152 respondents (60.8%), while Millennials made up 98 respondents (39.2%). Based on age, the 18–22 age group was the largest group with 87 respondents (34.8%), followed by the 23–27 age group with 60 respondents (24.0%). Based on gender, the composition of respondents was relatively balanced, with 126 females (50.4%) and 124 males (49.6%).

In terms of region, the majority of respondents came from Jakarta (79 people) (31.6%), followed by Tangerang (55 people) (22.0%), Bekasi (46 people) (18.4%), Bogor (37 people) (14.8%), and Depok (33 people) (13.2%). Based on their last education, the majority of respondents had a bachelor's degree (173 people) (69.2%). Meanwhile, based on occupation, the majority of respondents were private sector employees (93 people) (37.2%), followed by students (77 people) (30.8%).

TikTok usage characteristics indicate that most respondents (128 respondents) have been using TikTok for 3–4 years. Based on the type of property they are interested in, landed houses are the most popular choice with 118 respondents (47.2%), followed by apartments with 50 respondents (20.0%), and investment properties with 35 respondents (14.0%). Overall, these characteristics indicate that the study sample includes TikTok users from Generation Z and Millennials with diverse backgrounds and interests in various types of property.

2) Measurement Model Assessment

Table 2. Outer Loading

Construct	Number of Indicators	Outer Loading	Information
Social Media Marketing TikTok (X1)	15	0.799–0.866	Valid
E-WOM (X2)	12	0.784–0.858	Valid
Trust (X3)	9	0.793–0.870	Valid
Customer Engagement (M)	9	0.835–0.888	Valid
Property Purchase Intention (Y)	12	0.812–0.885	Valid
Total	57	0.784–0.888	All indicators are valid

The outer loading evaluation results show that all 57 indicators have loading values above the limit of 0.708. The outer loading values for TikTok Social Media Marketing are in the range of 0.799–0.866, E-WOM is 0.784–0.858, Trust is 0.793–0.870, Customer Engagement is 0.835–0.888, and Property Purchase Intention is 0.812–0.885. The lowest loading value overall is 0.784, while the highest value is 0.888. Thus, all indicators meet the established criteria and no indicators need to be eliminated. All 57 indicators are retained for reliability and convergent validity testing.

Table 3. Reliability Test and Convergent Validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability (rho_C)	AVE	Information
Social Media Marketing TikTok (X1)	0.967	0.968	0.970	0.684	Reliable & valid
E-WOM (X2)	0.957	0.959	0.962	0.678	Reliable & valid
Trust (X3)	0.950	0.952	0.957	0.713	Reliable & valid
Customer Engagement (M)	0.956	0.958	0.963	0.742	Reliable & valid
Property Purchase Intention (Y)	0.963	0.964	0.967	0.713	Reliable & valid

The results of reliability and convergent validity testing indicate that all constructs meet the established criteria. Cronbach's Alpha values are in the range of 0.950–0.967, rho_A is 0.952–0.968, and Composite Reliability is 0.957–0.970, all of which are above the minimum value of 0.70. Meanwhile, the AVE value is in the range of 0.678–0.742, so all constructs meet the convergent validity criteria because they have AVE values above 0.50. Thus, TikTok Social Media Marketing, E-WOM, Trust, Customer Engagement, and Property Purchase Intention have adequate internal reliability and convergent validity. Next, testing is continued on discriminant validity using HTMT values.

Table 4. Discriminant Validity Test (HTMT)

Construct Pair	HTMT Value	Information
Customer Engagement – E-WOM	0.477	Fulfil
Customer Engagement – Property Purchase Intention	0.671	Fulfil
Customer Engagement – Social Media Marketing TikTok	0.603	Fulfil
Customer Engagement – Trust	0.487	Fulfil
E-WOM – Property Purchase Intention	0.541	Fulfil
E-WOM – Social Media Marketing TikTok	0.448	Fulfil
E-WOM – Trust	0.326	Fulfil
Property Purchase Intention – Social Media Marketing TikTok	0.551	Fulfil
Property Purchase Intention – Trust	0.567	Fulfil
Social Media Marketing TikTok – Trust	0.382	Fulfil

The results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) showed that all pairs of constructs had values below the threshold of 0.90. The HTMT values were in the range of 0.326–0.671. The highest value was found in the pair of Customer Engagement and Property Purchase Intention at 0.671, while the lowest value was found in the pair of E-WOM and Trust at 0.326. Thus, all constructs of TikTok Social Media Marketing, E-WOM, Trust, Customer Engagement, and Property Purchase Intention met the discriminant validity criteria. These results indicate that each construct has adequate empirical differentiation from the other constructs, so that the measurement model can proceed to the structural model evaluation stage.

3) Structural Model Assessment

Table 5. Collinearity statistics test (Inner VIF)

Construct Relationship	VIF	Information
Customer Engagement → Property Purchase Intention	1,812	No collinearity occurs
E-WOM → Customer Engagement	1,274	No collinearity occurs
E-WOM → Property Purchase Intention	1,350	No collinearity occurs
Social Media Marketing TikTok → Customer Engagement	1,331	No collinearity occurs
Social Media Marketing TikTok → Property Purchase Intention	1,621	No collinearity occurs
Trust → Customer Engagement	1,198	No collinearity occurs
Trust → Property Purchase Intention	1,318	No collinearity occurs

The results of the collinearity test show that all VIF values are in the range of 1.198–1.812. The highest VIF value is found in the relationship between Customer Engagement and Property Purchase Intention at 1.812, while the lowest value is found in the relationship between Trust and Customer Engagement at 1.198. All VIF values are below the limit of 5.00, so no collinearity problems were found in the structural model. Thus, the model meets the collinearity criteria and can be continued to the evaluation of the structural model through the R^2 and Adjusted R^2 values.

Table 6. R^2 and Adjusted R^2 Test

Endogenous Construct	R^2	Adjusted R^2	Information
Customer Engagement (M)	0.448	0.441	Moderate
Property Purchase Intention (Y)	0.556	0.549	Moderate

The results of the determination coefficient test show that the R^2 value of Customer Engagement is 0.448 with an Adjusted R^2 of 0.441. This value indicates that TikTok Social Media Marketing, E-WOM, and Trust together are able to explain 44.8% of the variation in Customer Engagement, while the remaining 55.2% is explained by other factors outside the research model.

Property Purchase Intention had $R^2 = 0.556$ and adjusted $R^2 = 0.549$. Together, TikTok Social Media Marketing, E-WOM, Trust, and Customer Engagement accounted for 55.6% of its variance in the analyzed sample; the remaining 44.4% was not explained by the specified model. Both endogenous constructs therefore showed moderate in-sample explanatory power. These values describe the fitted model and do not independently establish predictive validity beyond the sampled respondents.

Table 7. Effect Size Test (f^2)

Construct Relationship	f^2	Information
Social Media Marketing TikTok → Customer Engagement	0.218	Moderate
E-WOM → Customer Engagement	0.060	Small
Trust → Customer Engagement	0.100	Small
Customer Engagement → Property Purchase Intention	0.141	Small
Social Media Marketing TikTok → Property Purchase Intention	0.028	Small
E-WOM → Property Purchase Intention	0.083	Small
Trust → Property Purchase Intention	0.121	Small

The results of the effect size test indicate that the contribution of each exogenous construct to the endogenous construct is in the small to medium category. The influence of TikTok Social Media Marketing on Customer Engagement has an f^2 value of 0.218, indicating a moderate effect and the largest contribution in explaining Customer Engagement. Meanwhile, E-WOM on Customer Engagement has an f^2 value of 0.060 and Trust on Customer Engagement is 0.100, both of which indicate small effects.

In the Property Purchase Intention construct, Customer Engagement has an f^2 value of 0.141, indicating a small effect. Furthermore, Trust towards Property Purchase Intention has an f^2 value of 0.121, while E-WOM towards Property Purchase Intention is 0.083 and TikTok Social Media Marketing towards Property Purchase Intention is 0.028. All three relationships are in the small effect category. Overall, the f^2 results indicate that TikTok Social Media Marketing provides the strongest relative contribution in explaining Customer Engagement, while the contribution to Property Purchase Intention tends to be smaller.

Table 8. Predictive Relevance Test (Q^2)

Construct	SSO	SSE	Q^2	Information
Customer Engagement	2,250,000	1,510,983	0.328	Have predictive relevance
E-WOM	3,000,000	3,000,000	0.000	Not evaluated as an endogenous construct
Property Purchase Intention	3,000,000	1,827,028	0.391	Have predictive relevance
TikTok Social Media Marketing	3,750,000	3,750,000	0.000	Not evaluated as an endogenous construct
Trust	2,250,000	2,250,000	0.000	Not evaluated as an endogenous construct

The results of the predictive relevance test based on the construct cross-validation redundancy values show that Customer Engagement has a Q^2 value of 0.328, while Property Purchase Intention has a Q^2 value of 0.391. Both values are greater than 0, indicating that the model has predictive relevance for both endogenous constructs.

The Q^2 value of 0.328 for Customer Engagement indicates that the model has predictive relevance in explaining the construct. Meanwhile, the Q^2 value of 0.391 for Property Purchase Intention indicates higher predictive relevance than Customer Engagement. E-WOM, TikTok Social Media Marketing, and Trust have Q^2 values of 0.000 because all three are exogenous constructs not explained by other constructs in the model.

Table 9. PLSpredict

Construct	Q^2_{predict} range	PLS-SEM RMSE Range	RMSE LM Range	Prediction Results
Customer Engagement	0.281–0.373	1,004–1,089	1,066–1,199	Good
Property Purchase Intention	0.280–0.393	0.979–1.126	1,052–1,208	Good

The PLSpredict results show that all Customer Engagement and Property Purchase Intention indicators have positive Q^2_{predict} values, with a range of 0.281–0.373 and 0.280–0.393, respectively. In addition, the RMSE values generated by PLS-SEM for all indicators are lower than the benchmark Linear Model (LM). For Customer Engagement, the RMSE of PLS-SEM is in the range of 1.004–1.089, while for LM it is in the range of 1.066–1.199. For Property Purchase Intention, the RMSE of PLS-SEM is in the range of 0.979–1.126, while for LM it is in the range of 1.052–1.208.

In the reported PLSpredict summary, Q^2_{predict} values were positive and the PLS-SEM RMSE ranges were lower than the linear-model benchmark ranges for the two endogenous constructs. This pattern is consistent with the reported predictive assessment, although the table summarizes indicators as ranges rather than presenting individual indicator comparisons.

4) Hypothesis Testing

Table 10. Direct Effects

Hypothesis	Construct Relationship	β	t-statistic	p-value	Decision
H1	Social Media Marketing TikTok → Customer Engagement	0.400	8,359	<0.001	Supported
H2	E-WOM → Customer Engagement	0.205	3,779	<0.001	Supported
H3	Trust → Customer Engagement	0.257	4,881	<0.001	Supported
H4	Social Media Marketing TikTok → Property Purchase Intention	0.142	2,534	0.011	Supported
H5	E-WOM → Property Purchase Intention	0.223	4,488	<0.001	Supported
H6	Trust → Property Purchase Intention	0.266	5,251	<0.001	Supported
H7	Customer Engagement → Property Purchase Intention	0.337	6,273	<0.001	Supported

The results of the direct effect test show that all relationships proposed in the research model have a positive and significant direction. TikTok Social Media Marketing has a positive and significant effect on Customer Engagement with a value of $\beta = 0.400$, t-statistic = 8.359, and $p < 0.001$. Thus, H1 is supported. Furthermore, E-WOM has a positive and significant effect on Customer Engagement with $\beta = 0.205$, t-statistic = 3.779, and $p < 0.001$, so H2 is supported. Trust also has a positive and significant effect on Customer Engagement with $\beta = 0.257$, t-statistic = 4.881, and $p < 0.001$, so H3 is supported.

In the direct relationship to Property Purchase Intention, TikTok Social Media Marketing shows a positive and significant influence with $\beta = 0.142$, t-statistic = 2.534, and $p = 0.011$. These results indicate that H4 is supported. E-WOM also has a positive and significant influence on Property Purchase Intention with $\beta = 0.223$, t-statistic = 4.488, and $p < 0.001$, so H5 is supported.

Furthermore, Trust has a positive and significant influence on Property Purchase Intention with $\beta = 0.266$, t-statistic = 5.251, and $p < 0.001$, so H6 is supported.

In addition to the influence of the three exogenous variables, Customer Engagement has a positive and significant effect on Property Purchase Intention with $\beta = 0.337$, t-statistic = 6.273, and $p < 0.001$. Thus, H7 is supported. Overall, the test results indicate that all direct influence hypotheses H1 to H7 are supported.

These results also show that TikTok Social Media Marketing has the largest coefficient of influence on Customer Engagement ($\beta = 0.400$), while in the direct relationship to Property Purchase Intention, Customer Engagement shows a coefficient of 0.337, followed by Trust at 0.266, E-WOM at 0.223, and TikTok Social Media Marketing at 0.142. These findings form the basis for continuing the test of the indirect or mediating influence of Customer Engagement in H8–H10.

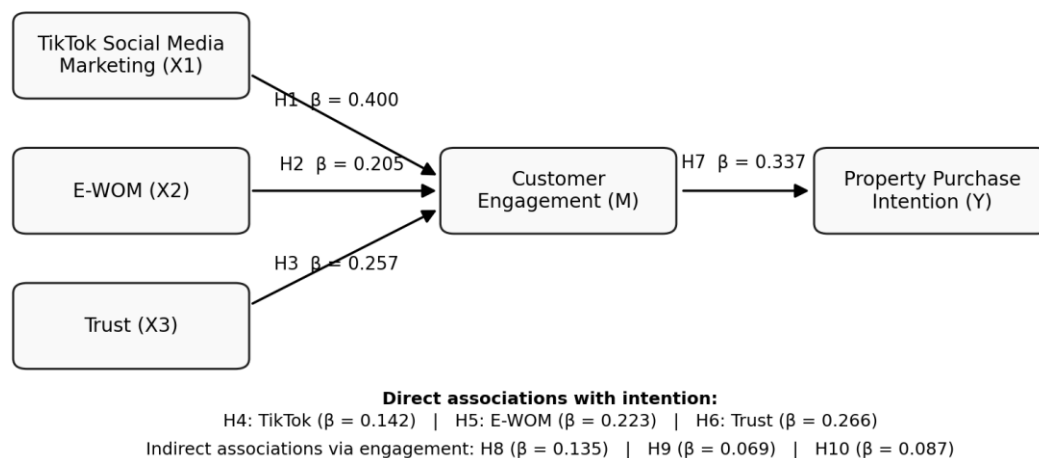


Figure 2. Structural path coefficients and tested indirect effects

Figure 2 summarizes the seven reported direct structural paths, including the associations with Customer Engagement and Property Purchase Intention. The accompanying annotations identify the three specific indirect relationships through Customer Engagement. All coefficient labels and hypothesis numbers match Tables 10 and 11.

For Property Purchase Intention, direct coefficients were $\beta = 0.142$ for TikTok Social Media Marketing, $\beta = 0.223$ for E-WOM, $\beta = 0.266$ for Trust, and $\beta = 0.337$ for Customer Engagement. These paths correspond to H4–H7, respectively. The reported indirect coefficients of 0.135, 0.069, and 0.087 correspond to H8–H10 and are evaluated separately in Table 11.

5) Mediation Analysis

Table 11. Specific Indirect Effects

Hypothesis	Indirect Relationship	β	t-statistic	p-value	Decision
H8	Social Media Marketing TikTok → Customer Engagement → Property Purchase Intention	0.135	5,158	<0.001	Supported
H9	E-WOM → Customer Engagement → Property Purchase Intention	0.069	3,205	0.001	Supported
H10	Trust → Customer Engagement → Property Purchase Intention	0.087	3,742	<0.001	Supported

The results of the indirect effect test in Table 11 show that TikTok Social Media Marketing has a positive and significant influence on Property Purchase Intention through Customer Engagement, with $\beta = 0.135$, t-statistic = 5.158, and $p < 0.001$. These results indicate that H8 is supported.

Furthermore, E-WOM has a positive and significant indirect effect on Property Purchase Intention through Customer Engagement, with $\beta = 0.069$, t -statistic = 3.205, and $p = 0.001$. Thus, H9 is supported. Meanwhile, Trust also has a positive and significant indirect effect on Property Purchase Intention through Customer Engagement, with $\beta = 0.087$, t -statistic = 3.742, and $p < 0.001$, so H10 is supported.

Overall, all three indirect effects are significant and positive. These results indicate that Customer Engagement acts as a mediating mechanism connecting TikTok Social Media Marketing, E-WOM, and Trust with Property Purchase Intention. Since the direct effects of X1, X2, and X3 on Property Purchase Intention in H4, H5, and H6 are also significant, the relationship pattern indicates partial mediation in all three pathways.

6) Summary of Hypothesis Testing

Table 12. Summary of Hypothesis Testing Results

Hypothesis	Connection	β	t -statistic	p-value	Decision
H1	Social Media Marketing TikTok → Customer Engagement	0.400	8,359	<0.001	Supported
H2	E-WOM → Customer Engagement	0.205	3,779	<0.001	Supported
H3	Trust → Customer Engagement	0.257	4,881	<0.001	Supported
H4	Social Media Marketing TikTok → Property Purchase Intention	0.142	2,534	0.011	Supported
H5	E-WOM → Property Purchase Intention	0.223	4,488	<0.001	Supported
H6	Trust → Property Purchase Intention	0.266	5,251	<0.001	Supported
H7	Customer Engagement → Property Purchase Intention	0.337	6,273	<0.001	Supported
H8	Social Media Marketing TikTok → Customer Engagement → Property Purchase Intention	0.135	5,158	<0.001	Supported
H9	E-WOM → Customer Engagement → Property Purchase Intention	0.069	3,205	0.001	Supported
H10	Trust → Customer Engagement → Property Purchase Intention	0.087	3,742	<0.001	Supported

All ten hypotheses were statistically supported in the reported analysis. The seven direct coefficients were positive, and all three specific indirect coefficients through Customer Engagement were positive. The significance of both direct and indirect paths was consistent with partial statistical mediation in the specified model.

The coefficients indicate conditional associations in a cross-sectional PLS-SEM model. They do not demonstrate that the predictors caused subsequent changes in engagement or purchase intention. The following discussion interprets the magnitude, context, and conceptual relevance of the findings alongside related research.

Discussion

TikTok Social Media Marketing was positively associated with Customer Engagement ($\beta = 0.400$, $p < 0.001$), representing the largest reported path coefficient among the predictors of engagement. This result is compatible with the SOR proposition that exposure to relevant digital stimuli may coincide with greater cognitive, emotional, or behavioral involvement, without showing that exposure caused that involvement. Research on short-video marketing similarly identifies relationships between content characteristics and consumer responses (Shen & Wang, 2024; Jiang & Chen, 2025), while studies of social-media-based engagement emphasize the importance of content design (Kulikovskaja et al., 2023; Ao et al., 2023). The positive relationship between TikTok Social Media Marketing and Customer Engagement ($\beta = 0.400$, $p < 0.001$) suggests that respondents who evaluated TikTok marketing activities more favorably also reported stronger engagement with property-related information. Although the measurement instrument covered entertainment, interaction, trendiness, customization, and shareability, the

structural analysis assessed these dimensions collectively rather than estimating their individual contributions. Consequently, the findings support the relevance of TikTok Social Media Marketing as an overall construct but do not establish which particular content characteristics account for the observed association. This distinction is especially relevant to property marketing, where consumer engagement may involve both initial interest in visual presentations and more deliberate evaluation of property information. The observed relationship suggests that practitioners should assess how viewers respond to content, not only how frequently content is displayed. Its interpretation remains limited to the surveyed TikTok users rather than all prospective property buyers.

E-WOM was positively associated with Customer Engagement ($\beta = 0.205$, $p < 0.001$), indicating that user-generated information was related to respondents' reported involvement with property content. This association is plausible because reviews and comments may encourage consumers to compare alternatives, inspect disagreement between sources, and seek further explanation. Work on e-WOM information adoption has established the relevance of credibility and usefulness to online behavioral intentions (Rahaman et al., 2022; Ngo et al., 2024; Tan, 2024; Erkan & Evans, 2016). Other studies emphasize that information sharing can interact with trust and engagement, rather than functioning as an isolated informational cue (Gvili & Levy, 2023; Pang et al., 2024). The comparatively smaller coefficient than the TikTok marketing path should not be taken to mean that peer information is dispensable, because these predictors represent different aspects of the digital experience. Property marketers may find it useful to respond substantively to customer questions and reviews rather than attempting to maximize positive comments alone.

Trust was associated with both Customer Engagement ($\beta = 0.257$, $p < 0.001$) and Property Purchase Intention ($\beta = 0.266$, $p < 0.001$). The dual association is consistent with the particular informational uncertainty of property purchases, where buyers may need confidence in the seller and in claims about a property's condition and transaction terms. Research on social commerce has found that seller-related information, review characteristics, and perceived price fairness are relevant to trust and purchase intention (Senali et al., 2024); a broader meta-analysis likewise documents connections among trust, perceived risk, and purchasing decisions (Handoyo, 2024). Studies of short-video content have also treated trust as an intermediate psychological response (Luo et al., 2025; Zhao et al., 2024; Ramadhani & Prasasti, 2023; Prasetyo et al., 2025). In this study, however, Trust and Customer Engagement were measured concurrently, so the results do not show which developed first. The finding supports transparent property communication as a reasonable practical priority but does not establish that greater trust alone will produce a transaction.

TikTok Social Media Marketing showed a relatively small direct relationship with Property Purchase Intention ($\beta = 0.142$, $p = 0.011$; $f^2 = 0.028$), contrasting with its stronger relationship with Customer Engagement. Previous studies have identified positive associations between short-video marketing and purchase intention across digital consumption contexts (Alcántara-Pilar et al., 2024; Shen & Wang, 2024). Research specifically addressing housing purchase intention has also emphasized the relevance of Customer Engagement (Perwira et al., 2024), while evidence from TikTok marketing in the Indonesian food sector provides a comparison involving a different product category (Sunjaya et al., 2024). Unlike relatively routine consumer purchases, property decisions typically involve substantial financial commitments and more extensive information evaluation, which may help explain why TikTok Social Media Marketing showed a smaller direct association with Property Purchase Intention ($\beta = 0.142$, $f^2 = 0.028$) than with Customer

Engagement ($\beta = 0.400$). Nevertheless, this interpretation remains tentative because the study did not directly compare product categories or examine actual purchasing behavior. In the present survey, the comparatively weak direct coefficient may reflect the additional consideration required for property, although actual property visits, mortgage applications, and purchases were not measured. E-WOM was also positively associated with Property Purchase Intention ($\beta = 0.223$, $p < 0.001$), while Trust displayed a slightly larger direct coefficient ($\beta = 0.266$, $p < 0.001$). Prior work on online reviews suggests that information credibility and usefulness relate to purchase-related judgments, but the magnitude and pathways vary across settings (Qiu & Zhang, 2024; Cuong, 2024; Zeqiri et al., 2023; Filieri, 2015; Nadroo et al., 2024). Evidence on e-WOM engagement and digital purchasing likewise supports considering trust alongside information exchange and perceived risk (Gvili & Levy, 2023; Handoyo, 2024), but this study did not examine Trust as a mediator or moderator of E-WOM; the reported coefficients therefore describe concurrent associations rather than causal links between these constructs.

Customer Engagement had a positive direct relationship with Property Purchase Intention ($\beta = 0.337$, $p < 0.001$), exceeding the direct coefficient of each of the three exogenous constructs. This pattern suggests that reported attention, emotional involvement, and interaction are informative correlates of property purchase intention within the sample. Previous housing research has considered engagement in relation to intention (Perwira et al., 2024), and wider social commerce research connects engagement with repurchase and e-WOM intentions (Busalim et al., 2024; Herzallah et al., 2025; Ladha et al., 2024; Brodie et al., 2013; Lim & Rasul, 2022). The correspondence across these settings offers conceptual support for treating engagement as more than a simple metric of likes or views. Nonetheless, the present measures represent self-reported engagement rather than observed interactions, and an intention to buy property is not the same as buying it. The evidence supports engagement as a relevant construct while leaving actual purchasing behavior to future research.

All three reported specific indirect coefficients through Customer Engagement were positive: 0.135 for TikTok Social Media Marketing (H8), 0.069 for E-WOM (H9), and 0.087 for Trust (H10), each with $p \leq 0.001$. Since the corresponding direct paths were also significant, the findings are consistent with partial statistical mediation in all three relationships. The three significant indirect relationships provide statistical support for positioning Customer Engagement as an intervening construct in the specified model, consistent with the general logic of the Stimulus–Organism–Response framework (Sohaib et al., 2022; Busalim et al., 2024). However, TikTok Social Media Marketing, E-WOM, and Trust do not necessarily represent identical types of stimuli: marketing activities reflect digitally delivered promotional communication, E-WOM represents consumer-generated information, and Trust reflects a relational judgment concerning the credibility and reliability of information or its provider. Accordingly, positioning Trust as an exogenous predictor represents a theoretical specification adopted in this study rather than evidence that Trust is inherently an external stimulus. The significant indirect associations through Customer Engagement are consistent with partial statistical mediation, but the cross-sectional design does not establish the temporal ordering required to confirm a causal mediating mechanism. The contribution therefore lies in identifying an integrated pattern of associations that warrants further examination through longitudinal or experimental research. Yet statistical mediation derived from cross-sectional responses does not establish a temporal mechanism or rule out reverse associations. The evidence therefore supports the specified indirect associations rather than proving that engagement is the causal process by which digital communication produces purchase intention. This distinction is especially

important in property markets, where prior interest could itself encourage more frequent interaction with TikTok content.

The model explained 44.8% of the reported variation in Customer Engagement ($R^2 = 0.448$) and 55.6% in Property Purchase Intention ($R^2 = 0.556$), indicating moderate explanatory performance within this sample. The structural model demonstrated positive predictive relevance for Customer Engagement ($Q^2 = 0.328$) and Property Purchase Intention ($Q^2 = 0.391$), suggesting that the specified predictors contain information relevant to the two endogenous constructs. The PLSpredict results also reported positive Q^2_{predict} values for the evaluated indicators, together with prediction-error ranges for both PLS-SEM and the linear-model benchmark. However, the presentation of RMSE values as ranges does not independently establish whether PLS-SEM achieved lower prediction errors for every corresponding indicator. Consequently, the predictive findings should be interpreted as preliminary evidence of the model's predictive potential within the reported analysis rather than conclusive evidence of superior predictive performance across indicators or populations. These statistics support the usefulness of the specified model for describing the sampled responses, but they do not establish general predictive accuracy for all Millennials and Generation Z. The combined model adds a property-specific application to literature emphasizing social-media engagement, e-WOM information, and digital trust (Li et al., 2021; Ni & Cheng, 2024; Perwira et al., 2024; Azhar et al., 2023). Its main contribution is the simultaneous examination of these distinct predictors and the three engagement-mediated paths on TikTok, rather than the identification of a previously unknown psychological process. Other factors not measured here may account for part of the unexplained variation.

For property marketing practice, the results favor content strategies that combine accessible visual information with opportunities for meaningful interaction and credible follow-up. Property tours and clear explanations of location, facilities, prices, and transaction procedures may support informed engagement, although their individual effectiveness was not tested as a separate intervention. Marketers should also distinguish verifiable information from promotional claims and respond constructively to questions and critical reviews. Such an approach corresponds to research associating trustworthy information and customer participation with digital purchase-related outcomes (Senali et al., 2024; Ngo et al., 2024; Levy & Gvili, 2024; Li et al., 2022). Campaign monitoring may benefit from interpreting comments and requests for further information alongside reach and viewing statistics. The study does not warrant claims about sales growth, conversion rates, or return on advertising expenditure, none of which were assessed.

Several limitations constrain interpretation. The cross-sectional design does not show whether TikTok exposure, trust, and engagement preceded purchase intention, and the purposive sampling procedure does not support probability-based inference to the wider population. Respondents were drawn from Greater Jakarta and were required to have seen property content, so the results may not describe people in other regions or those without similar digital exposure. The model also did not distinguish statistically between Millennials and Generation Z, despite reporting both groups in the sample, and self-reported measures may share method-related variation. Future research could follow prospective buyers across multiple decision stages, examine actual property-related behavior, compare platforms or geographic areas, and test whether the same structural associations hold for the two generations separately. These extensions would help determine the generalizability and temporal interpretation of the patterns reported here.

CONCLUSIONS

In a sample of 250 Millennial and Generation Z TikTok users in Greater Jakarta, TikTok Social Media Marketing, E-WOM, and Trust were each positively associated with Customer Engagement and Property Purchase Intention. Customer Engagement also showed a positive association with Property Purchase Intention. The ten reported hypotheses received statistical support, including three positive indirect paths through Customer Engagement. Because the direct paths remained significant, the results were consistent with partial statistical mediation for each digital predictor. Together, these findings indicate that the relationship between digital property information and purchase intention is usefully considered alongside consumer involvement, rather than from content exposure alone.

The study contributes an integrated TikTok-specific account of marketer communication, peer information, trust, and engagement within a high-involvement purchasing context. For practitioners, the results support attention to informative and interactive content, credible user feedback, and transparent communication about property offerings. Interpretation should remain restricted to reported associations because the cross-sectional, self-report, purposively sampled design does not establish causal effects or actual purchases. Subsequent work could examine purchasing behavior longitudinally and evaluate whether the relationships differ between generations, platforms, and property-market settings.

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