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Research Article

Predictors of Consumer Trust among TikTok Affiliates: A Multiple Regression Analysis

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ABSTRACT

One of the fastest growing social commerce platforms is TikTok, which allows affiliate marketers to reach consumers through short-form video, live-streaming and interactive content. There is increasing commercial use of TikTok, but there is little empirical evidence of factors that drive consumer trust in TikTok affiliate marketing in local Philippine settings. The objective of this study was to determine the influence of content quality, online customer reviews, and live-streaming engagement on consumer trust in TikTok affiliates in Digos City, Davao del Sur. The research design used was quantitative descriptive-regression design. Data were collected from 100 active TikTok users using a validated survey questionnaire. Data were analysed using descriptive statistics, Pearson correlation and multiple regression analysis. Results showed that respondents rated content quality ($M = 4.20$, $SD = 0.70$), online customer reviews ($M = 4.13$, $SD = 0.48$) and live-streaming engagement ($M = 4.04$, $SD = 0.66$) as high and consumer trust was rated very high ($M = 4.24$, $SD = 0.52$). All independent variables had a significant and positive relationship with consumer trust ($p < .001$). The multiple regression analysis showed that the model accounted for 57.8% of the variance in consumer trust ($R^2 = .578$). Online customer evaluations emerged as the most significant predictor ($\beta = .432$, $p < .001$) followed by live-streaming interaction ($\beta = .292$, $p = .002$) and content quality was not a significant predictor ($\beta = .147$, $p = .122$). The results indicate that the level of consumer confidence in TikTok affiliate marketing is based more on the quality of the authentic content created by users and interactive engagement, rather than the qual-

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ity of the content production. The findings have practical implications for affiliate marketers and organisations to boost consumer confidence on social commerce platforms.

Keywords: *Affiliate marketing, Consumer behavior, Digital marketing, E-Commerce, Social commerce, Social media trust*

Introduction

The rapid expansion of digital commerce has transformed the way people seek, evaluate and purchase things on social media sites. TikTok is one of the platforms that have grown from an entertainment app into one of the fastest growing social commerce ecosystems, where influencers, brands and affiliate marketers can engage customers through short form videos and live streaming capabilities. The rise of TikTok affiliate marketing is proof of the changing consumer behaviour driven by digital influencers, algorithmic content sharing, and interactive buying experiences. Despite all the success, many customers still doubt how trustworthy an affiliate's recommendations are, or even if the advertised products exist. Therefore, consumer trust is still a key factor in consumer purchasing decisions (Piliana & Maradona, 2024; Singh, 2021). As such, it has become increasingly important for marketers and organisations who wish to optimise the effectiveness of affiliate marketing to understand the features that improve consumer trust.

One of the great digital marketing strategies which influence the consumer buying behaviour on social media platforms globally is Affiliate marketing. Research (Dollani & Brici, 2025) shows that digital marketing strategy and virtual feedback from consumers have a large impact on consumer decision making and purchase patterns. Similarly, TikTok affiliate content and other social media marketing strategies are important in influencing adolescents' attitudes and online shopping behaviours (Muturi, 2024). "TikTok is a commerce platform and its advertising capability and affiliate marketing system are key in influencing users' purchase decisions" (Kwan, 2023). Affiliate marketing is a useful marketing method for businesses, but there are still some

uncertainties among consumers about the validity of the affiliate links and the accuracy of the promoted products versus the actual products delivered (Singh, 2021). The results of these analyses show the importance of consumer confidence for successful affiliate marketing in the digital environment.

In Asia, TikTok has become a leading platform for online shopping and affiliate marketing. TikTok's affiliate schemes and structured e-commerce procedures make it a significant marketing tool (Siregar et al., 2023). In China, the Chinese equivalent of TikTok, Douyin, demonstrates how short-form video has transformed digital marketing, and has spurred research on how trust is created and sustained (Wang & Nimmolrat, 2025). Actually, in Thailand, Generation Z born between 1997 and 2012 is taking a significant role in this developing segment in the country. They choose TikTok instead of traditional search engines such as Google while looking for things, but they are still careful about purchases (Su, 2024). Another study from Malaysia also suggests that 43% of Gen Z users seek and explore things straight on TikTok. This is also corroborated by the study by Nisar et al. (2025), which demonstrates that more than 67% of consumers in Southeast Asia, mainly Malaysia, have made purchases using affiliate links. Ahmad et al. (2024) state that people are changing how and why they buy things. But there are still a lot of issues about product reliability, especially those coming from influencers and affiliate links. Therefore, the customer trust is vital for the success of platforms and buying habits in the rapid expansion of social e-commerce. Sales discounts are less effective than reputable influencer promotions and authenticity in establishing confidence.

Shopping online is a convenient and easy way to buy things and services. But still some consumers are hesitant to do online transactions due to the rising rate of internet frauds and scams. However, many companies are observed to use social media sites to sell their products or services and change trends with their affiliate marketing techniques (Calvadores et al., 2024).

So understanding how affiliate marketing affects consumer decision making, especially the trust of consumers in people who promote products online, is very important.

Influencer marketing is a way where the customers are making the purchase decision based on social evidence, reviews of influencers about the product they advertised. Recommendations made by influencers that are trusted have more chances to end up in the purchase (Aballe et al., 2025). The Philippines has seen this effect with the rising popularity of social commerce, especially in TikTok, where consumers are being familiarised with influencer-led affiliate marketing. There are some factors that make affiliate marketing work. Caballero et al. (2024) find that the reputation, competence and attractiveness of affiliates have a significant effect on consumers' purchase intention. This shows the importance of trust in the digital economy. Similarly, Sibulan and Limos-Galay (2024) discovered that social influence, perceived usefulness and trust were significant factors of the intention of young professionals to purchase through TikTok affiliate links in Santa Cruz, Occidental Mindoro. These results also show that consumers' buying behaviour is strongly related to their perception of the authenticity of the influencers and the credibility of the content posted. In addition, the research conducted by Cañada et al. (2024) showed that the quality of the content, the degree of audience engagement, and the relevance of the product had a great impact on their intention to buy. This emphasises the significance of these attributes in fostering confidence and relationships with Filipino consumers within social-commerce contexts.

The rapid growth of affiliate marketing on TikTok is not supported by empirical evidence of the relative importance of content quality, online customer reviews and live-streaming engagement for building consumer trust in local Philippine communities. Digos City, Davao del Sur affiliate marketers continue to face challenges including inaccurate information, lack of transparency in promotions, and limited authenticity of product endorsements. Consumers are increasingly using online customer reviews, seller reputation and content quality for evaluating affiliate recommendations. But in many cases, inconsistent messaging and murky promotional disclosures erode consumer trust. The findings emphasise the necessity of a transparent, convincing and credible marketing strategy to successfully develop long-term relationships with consumers in the digital marketplace.

Consumer trust, online customer reviews, content quality and live-streaming engagement have been studied separately and in different social media platforms in the past. However, there is very little research that has studied these variables in the setting of TikTok's affiliate marketing, in the Philippine context. Moreover, there is lack of evidence that identifies which of these factors are the strongest predictors of consumer trust among TikTok users in Digos City, Davao del Sur. To fill this gap, our study investigated the impacts of content quality, online customer reviews, and live-streaming engagement on consumer trust in TikTok affiliates. The level of each predictor was measured, the relationship between each predictor and consumer trust was examined, and multiple regression analysis was used to identify the strongest predictor. The findings contribute to the expanding body of knowledge on digital consumer behaviour and provide practical implications to affiliate marketers, businesses, and researchers who seek to improve consumer trust in social commerce platforms.

Statement of the Problem

This study aims to determine the relationship of selected predictors on consumer trust

among TikTok affiliates in Digos City. Specifically, it seeks to answer the following research questions:

1. What is the level of content quality among TikTok affiliates in Digos City?
2. What is the level of online customer reviews among TikTok affiliates in Digos City in terms of:
 - 2.1 Perceived Usefulness
 - 2.2 Source Credibility
 - 2.3 Argument Quality
 - 2.4 Valence; and
 - 2.5 Volume of Review?
3. What is the level of live-streaming engagement among TikTok affiliates in Digos City in terms of:
 - 3.1 Perceived Product Quality
 - 3.2 Host Credibility; and
 - 3.3 Discount?
4. What is the level of consumer trust among TikTok affiliates in Digos City in terms of:
 - 4.1 Engagement Metrics
 - 4.2 Consistency; and
 - 4.3 Reviewer's Personal Experience?
5. Is there a significant relationship between the level of consumer trust among TikTok affiliates in Digos City in terms of:
 - 5.1 Content Quality
 - 5.2 Online Customer Reviews; and
 - 5.3 Live-streaming Engagement?
6. Do content quality, online customer reviews, and live-streaming engagement significantly predict consumer trust among TikTok affiliates in Digos City?

Materials and Methods

The methodology of this inquiry is given in this chapter. It involves study design, respondents, sampling methods, data collection methods, measures, analysis and interpretation, and ethical issues.

Research Design

This study employed a quantitative descriptive-regression approach to identify the drivers of customer trust of TikTok affiliates in Digos City, Davao del Sur. The descriptive part identified the levels of content quality, online

customer reviews, live-streaming engagement and consumer trust, whilst the regression part analysed the predicted influence of the independent variables on consumer trust. Quantitative research is a systematic method of collecting and evaluating numerical data to explain the relationships between variables (Ghanad, 2023). Moreover, multiple regression analysis helps researchers to analyse the relative contribution of each predictor in the presence of other variables, which is suited to determine the strongest factor of customer trust (Dey et al., 2025). Hence this design was considered suitable to meet the aims of the present inquiry.

Respondents and Sampling Technique

Sampling Technique and Respondents The survey was carried out to 100 active TikTok users in Digos City, Davao del Sur. Respondents were selected via convenience and snowball sampling tactics since these procedures afforded access to persons with relevant expertise with TikTok affiliate marketing. To be eligible to participate, respondents must be 18 years or older, have been using TikTok for at least three years, have interacted with TikTok Shop or affiliate links in the past 30 days, and have made at least one or two transactions within a month using the site. Participants were also asked to follow at least two influencers that frequently recommend products through short videos or live-streaming. However, the study did not include the users of the TikTok application for non-commercial usage, who occasionally had less than two transactions per month, did not follow the affiliate marketers, were not from Digos City, or were younger than 18 years of age. The inclusion and exclusion criteria of these respondents guaranteed that respondents had appropriate expertise to provide intelligent opinions on TikTok affiliate marketing.

Measures

Data were obtained through a standardized questionnaire, which consists of four sections measuring content quality, online customer evaluations, live-streaming engagement, and

consumer trust. The content quality scale was adapted from Cañada et al. (2024) and consisted of five items measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Before the last administration, non-study objective related indicators such as influencer credibility, audience engagement, product relevancy, and buy intention were deleted based on the expert review.

The online customer review instrument was adapted from Netrawati et al. (2022) measuring five variables which are perceived usefulness, source credibility, argument quality, valence and volume of review. The instrument consisted of fifteen items and showed good reliability (Cronbach's $\alpha = .930$). Similarly, the live-streaming engagement scale was developed from Netrawati et al. (2022), which examined perceived product quality, host credibility, and discount with nine items. The Cronbach's alpha of the scale was .898, implying strong internal consistency. Consumer trust was measured by an instrument derived from Lucero et al. (2025) with three dimensions: engagement metrics, consistency, and reviewers' personal experience. The instrument was pilot tested before the actual survey, as the original supplier did not offer reliability estimates.

Before data collection, the content validity of the questionnaire was performed by three experts in business, education, and language. The overall validity of the instrument was 4.89 and was regarded as Excellent. A pilot test involving 35 respondents was undertaken to establish internal consistency using Cronbach's alpha. The findings revealed that the Content Quality scale had a good reliability of ($\alpha = .850$), and the dimensions of Consumer Trust had reliability coefficients of .772 for Engagement Metrics, .898 for Consistency, and .903 for Reviewer's Personal Experience, which denotes an acceptable to excellent reliability.

Data Gathering Procedure

The study was initially approved to be conducted by the authorised institutional authorities. The research instrument was then validated by the subject specialists and their

comments were incorporated before pilot testing. Reliability analysis was done using Cronbach's alpha with the assistance of a statistician. After validation, the finalised questionnaire was presented to eligible respondents using Google Forms and was accompanied by an informed consent form that detailed the study's aims, voluntary participation, and confidentiality measures. Participants spent around 5 to 15 minutes completing the questionnaire. After data collection, responses were coded and entered and analysed using the Statistical Package for the Social Sciences (SPSS). Output was used to interpret and explain the results.

Analysis and Interpretation

Descriptive and inferential statistical techniques were used to analyse the data gathered at 0.05 level of significance. The mean was used to evaluate the average level of content quality, online customer evaluations, live-streaming engagement, and consumer trust among the TikTok affiliates. The standard deviation was used to measure the variability or consistency of the respondents' responses. Pearson's product-moment correlation coefficient (Pearson's r) was used to analyse the strength and direction of correlations among research variables. Finally, multiple linear regression analysis was used to forecast the individual and combined impacts of content quality, online customer reviews, and live-streaming interaction on consumer trust, and to find the most influential predictor variable.

Ethical Considerations

Ethical issues are very important in this study to preserve the rights of the respondents of the survey. Participants were told about the purpose, procedures and expected outcomes of the study before participation. They were told that the research was to investigate the predictors of consumer trust for TikTok affiliates, i.e., content quality, online customer reviews, and live-streaming engagements. Additionally, no identifying information was gathered, including names, contact information, or the precise location of the stores. This technique guarantyd

that individual comments were untraceable and anonymous throughout the investigation. Finally, all collected data including digital responses were securely stored with secured cloud services, with access restricted to authorised team members. Raw data were used for analysis only, and only aggregated results were disclosed in academic studies to protect the identity of individual participants or outlets.

Result and Discussion

Level of Content Quality among Tiktok Affiliates in Digos City

Table 1. Level of Content Quality of TikTok Affiliates in Digos City As Perceived by the

Respondents The general mean score of 4.20 (SD = 0.70), rated as High, suggests that the respondents generally find TikTok affiliate content useful, informative, and visually appealing. The low standard deviation also shows that respondents had comparable judgements on the quality of the information produced by affiliates. The results overall indicated that well-prepared material had a favourable effect on the involvement of the audience as it provides clear information about the product and increases consumer interest in the advertized products. function in influencing audience engagement and impressions of promoted products.

Table 1. Level of Content Quality among TikTok Affiliates in Digos City

	Mean	SD	Description
1. The content created by TikTok affiliates is relevant to my interests and needs.	4.03	0.90	High
2. I am more interested in an affiliate's TikTok video if it shows I portant information about the product rather than being bland.	4.32	0.83	Very High
3. Quality, such as clear audio and visuals, makes me inter-ested in the affiliates' content.	4.19	0.96	High
4. The quality of a TikTok influencer marketing video affects how likely I am to purchase the product they are endorsing.	4.33	0.79	Very High
5. I am influenced by the TikTok affiliate's content if it uses techniques to promote products and services.	4.11	0.98	High
Overall Mean	4.20	0.70	High

The highest mean score of the indicator is the indicator "The quality of a TikTok influencer marketing video affects how likely I am to purchase the product they are endorsing" (M = 4.33, SD = 0.79), followed by the indicator "The presentation of relevant product information is important" (M = 4.32, SD = 0.83), and both indicators are interpreted as Very High. These results show that customers favour affiliate material that includes informed product presentation and high-quality audiovisual production. Consumers pay more attention to a promotional message when product demos are clear, entertaining and properly done and they are more likely to consider purchasing the products promoted. This finding corroborates

with the findings of Yao et al. (2025), Misaridin et al. (2025), Cañada et al. (2024), Pan et al. (2024), and Tafesse and Wood (2021), where informative, relevant, and engaging content reinforces audience engagement, improves perceived credibility, and positively influences the consumers' purchase intentions and trust.

Conversely, the statement that TikTok affiliate material is relevant to respondents' interests and needs had the lowest mean score (M = 4.03, SD = 0.90) but is still considered "High". This is consistent with the theory of Liu and Zheng (2024), that the persuasive power of social media influencers is strongly driven by the informative value, authenticity and relatability of the content, which influence the way in

which audiences evaluate the relevance and credibility of the content. The finding shows that affiliate content is often relevant to respondents, but it may not always match their own tastes or unique needs (Gu et al. 2024). The finding, even with the lower rating, still indicates a good view of content relevancy, suggesting that TikTok affiliates are generally adept at creating content that resonates with a broad audience. This conclusion can also be explained by the Source Credibility Theory by Hovland et al. (1963) which states that when affiliate content represents themes, goods or experiences that are relevant to the viewers, it boosts the perceived credibility and strengthens the audience engagement.

Overall, the results show that content quality remains a critical factor in successful TikTok affiliate marketing. Consumers appreciate affiliate content when it is perceived as providing accurate product information, good audiovisual quality, as well as authentic and engaging advertising messages. These features attract the audience's attention and contribute to the

formation of positive customer attitudes and confidence in affiliate marketers.

Level of Online Customer Reviews among TikTok Affiliates in Digos

Table 2. Online customer reviews level between TikTok affiliates in Digos City. The overall mean score of 4.13 (SD=0.48) is a High score. This suggests that respondents generally perceive online customer reviews as useful, credible and relevant in evaluating products offered through TikTok affiliate marketing. The relatively low standard deviation illustrates the consistency of the respondents' point of view; i.e. online customer reviews are important in the formation of consumer trust and purchase decisions. Overall, the statistics indicate that respondents consider customer reviews to be beneficial information that decreases uncertainty and helps them make informed purchasing decisions. In reviewing products advertized by TikTok affiliates, they consider reviews informative, reliable, reasonable, legitimate and compelling.

Table 2. Level of Online Customer Reviews among TikTok Affiliates in Digos City

	Mean	SD	Description
Perceived Usefulness	4.46	0.62	Very High
Source Credibility	3.83	0.69	High
Argument Quality	4.00	0.65	High
Valence	4.02	0.60	High
Volume of Review	4.34	0.61	Very High
Overall Mean	4.13	0.48	High

Perceived usefulness was the highest mean among the indicators (M=4.46, SD=0.62), defined as "Very High". The findings show that respondents find online customer reviews very beneficial, making purchasing easier, enhancing product understanding and helping comparison. The results confirm the study of Dollani and Brici (2025) that online reviews are an electronic word of mouth that provide useful information about the product, reduce uncertainty and increase confidence in online transactions. This finding is further explained by the Trust Transfer Theory, Stewart (2003), which emphasises the trust consumers have in

the experience of past purchases that can be transferred to the product or vendor being evaluated. Besides, Elwalda and Lu (2016) also found that if reviews are seen as valuable and informative, they increase consumer confidence and decrease perceived risk in online purchase.

Similarly, Erkan and Evans (2016) stated that the more informed reviews there are, the more the perceived reliability of a product grows, making buyers more confident in their purchasing decisions. This backs the current findings of the other "Very High" rating indicator, which was the volume of review (M = 4.34,

SD = 0.61) confirming that respondents strongly believe that review quantity is a reflection of popularity, reputation and affects buying decisions. Saravanan and Helfert (2021) have noted that the high amount of user evaluations increases the perceived credibility and diagnosticity of online product information. Consumers tend to regard volume of reviews as a primary determinant of product trustworthiness.

However, the lowest mean score of source credibility ($M = 3.83$, $SD = 0.69$) was considered as “High”. The results show that respondents tend to believe TikTok reviews and see them as trustworthy. This observation was emphasised by Han and Balabanis (2025) indicating that audience engagement in social media marketing is heavily driven by source legitimacy and the value of content delivered. Audiences tend to engage with the material and acquire good views about the things promoted when they find influencers to be credible and informative (Lou & Yuan, 2019). This also confirms the study of Hakim and Zauddin (2023) that when viewers see the hosts as credible and the material as beneficial, they are more inclined to join and interact. This provides a social proofing

effect where a large number of reviews creates higher engagement of users in the site.

Overall, the findings of this research reveal that respondents generally have a positive perception of online customer reviews. The results emphasise the impact of reviews in boosting perceived reliability of the product and affecting buying decisions on social media sites.

Level of Live-streaming Engagement among TikTok Affiliates in Digos City

Table 3 shows the level of live-streaming interaction of TikTok affiliates in Digos City. The total mean score of 4.04 ($SD = 0.66$), read as High, suggests that respondents generally demonstrate a high level of involvement during TikTok live-streaming sessions. The low standard deviation indicates the uniformity in respondents’ perspectives, indicating the live-streaming features enhance the consumer interaction and engagement positively. In general, the results suggest that the respondents view live streaming as an effective venue for presenting products, interacting with hosts, and conducting promotional activities, which helps build customer trust in TikTok affiliate marketing.

Table 3. Level of Live-streaming Engagement among TikTok Affiliates in Digos City

	Mean	SD	Description
Perceived Product Quality	3.88	0.77	High
Host Credibility	3.90	0.74	High
Discount	4.35	0.83	Very High
Overall Mean	4.04	0.66	High

Based on the indicators, discount had the highest mean score ($M = 4.35$, $SD = 0.83$) which was rated “Very High” suggesting that respondents are very motivated to buy when discounts are presented during live streaming and desire to make quick buying decisions. This is consistent with the findings of Novilia et al. (2024) who stated that time-sensitive offers in live sessions encourage viewers to be active and think about purchasing the products on sale. The results of earlier research indicated that the discount in live streaming has a good and significant effect on the consumer purchase choice. It

is due to price discounts being attractive and useful for consumers when combined with interactive buying forms such as livestream commerce (Azzahra & Indraswari, 2024). The finding is also supported by the study of Liu et al. (2025) that found both live and online shopping, promotional techniques based on the lack of time and pricing incentives based on the scarcity, promote impulse buying and increase purchase intention as consumers are more likely to respond positively to promotional offers that emphasised the savings in time or money. Moreover, Wang and Chen (2024)

reported that interactive communication, product presentation, and price-related information in live-streaming sessions have a substantial impact on consumers' involvement and decision-making process.

In contrast, perceived product quality was the lowest mean ($M = 3.88$, $SD = 0.77$), although it was still in the "High" group. This finding implies that the respondents feel that the product display in live streaming is compelling and reflects good quality. This is confirmed by Wang and Li (2020) who said that the interactivity of live streaming reduces the uncertainty of the product and encourages the viewers to form positive impressions of the product's quality and reliability. Kim and Mazumdar (2016) further argue that extensive product presentations and demonstrations enable viewers to better comprehend the features and benefits of the product, therefore increasing the perceived functional value of the product. Therefore, consumers are more confident in judging the products offered, therefore increasing the possibility that they trust the seller and contemplate buying (Chen & Yang, 2023). In addition, Li et al. (2025) observed that the audience regards hosts as credible sources of information if they show product knowledge and engage in open communication with viewers. Their research confirms the existence of host credibility ($M = 3.90$, $SD = 0.74$), which the researchers interpret as "High" and indicates that most respondents trust the live streaming presenter and find the host credible. This means that trusted broadcasters are important to build confidence of consumers in live sessions.

In the study of Oktaviani et al. (2024), the quality of live-streaming has a considerable effect on customer trust, perceived value, and immersive experience among the TikTok users. Their research finds that if live-streaming is done well, it increases the audience's engagement through trust and positive product perception. Overall, the results of the level of live-streaming engagement suggest that the respondents have a high level of participation overall. They trust the host, have a good opinion of the products and are susceptible to promotions with discounts.

Level of Consumer Trust among TikTok Affiliates in Digos City

Table 4. Trust level of TikTok affiliates to consumers in the City of Digos On the "Very High" level the average score was 4.24, indicating that review engagement, review consistency and detailed reviewer experiences had the highest influence on responders. The overall standard deviation of 0.52 shows that responses do not vary much which means that respondents do not have different perspectives of the amount of trust.

In general, the results show that the engagement metrics, consistency and notably the personal experience of the reviewer are great influencers on the trust of the customers on TikTok affiliates in Digos City. These factors highlight the relevance of authenticity, credibility, and continuous interaction in social commerce platforms.

Table 4. Level of Consumer Trust among TikTok Affiliates in Digos City

	Mean	SD	Description
Engagement Metrics	4.12	0.62	High
Consistency	4.27	0.58	Very High
Reviewer's Personal Experience	4.34	0.58	Very High
Overall Mean	4.24	0.52	Very High

Reviewer's Personal Experience ($M = 4.34$, $SD = 0.58$) and Consistency ($M = 4.27$, $SD = 0.58$) both scored Very High. Results suggest that when judging affiliate referrals,

individuals want to have first person knowledge of the product, lots of reviews, and consistency of information. This is how the consumer checks the deal for himself. The

consumers want to trust the affiliate that shows actual usage of things and provides broad reviews based on their experience that enable the consumers to make an educated buying judgement. Furthermore, the real product experience via the client reviews can increase the customer trust to a great level. Client reviews can be a source of important and credible information (Iskamto and Rahmalia, 2023). Reyes and Park (2025) also found that influencer authenticity and genuine product experience positively enhance trust and buy intention especially among the younger generation who utilise social media platforms like TikTok. Migkos et al. (2025) is a good example of the value of Consistency. Researchers discovered that influencer marketing is more effective when influencers regularly provide relevant material and regularly interact with their followers. It further indicates that via constant communication credibility is established which in the long run promotes brand trust (Gupta & Sharma, 2021). Furthermore, influencers who offer ongoing valuable and interesting material are likely to have higher reputation and authority (Borges-Tiago et al., 2023).

The Engagement Metrics indicator had the lowest mean score ($M = 4.12$, $SD = 0.62$), although still in the High range. This finding suggests that the audience interactions (likes, comments and shares) were viewed as useful measures of credibility by the respondents in general. But these measures of engagement are not as strong as actual reviewer experience and consistent information. This result is in line with Wang et al.'s (2022) study that engagement indicators were visible cues of trust and social endorsement in social commerce settings. Similarly, TikTok content that receives a lot of audience engagement is viewed as more credible and persuasive by viewers and improves consumer trust in the information given (Rahman et al., 2022). In a similar context, Khalid and Bhattacharya (2025) found that perceived authenticity and credibility of high lev-

els of engagement positively influence consumer trust and behavioural intentions. While engagement metrics do help to build confidence, the results show that consumers still prefer authentic personal experiences and reviewer behaviour consistency when judging TikTok affiliates.

Taken together, these findings indicate that consumer trust in TikTok affiliates is generally based on legitimate reviewer experiences, continuing interaction and authentic audience involvement. These dimensions increase consumers' trust in affiliate recommendations and stress the importance of transparency, credibility and long-term relationships in social commerce. With consumers turning more and more to peer-to-peer-generated information to make purchasing decisions, affiliates that consistently provide authentic content and trustworthy product reviews are more likely to build long-term consumer trust.

Significant Relationship among Content Quality, Online Customer Reviews, Live-Streaming Engagement, and Consumer Trust among TikTok Affiliates in Digos City

Table 5 shows the findings of Pearson's product-moment correlation study on the relationship between content quality, online customer reviews, live-streaming engagement, and consumer trust among TikTok affiliates in Digos City. The result reveals that the three independent criteria have a considerable positive relationship with customer trust. Specifically, content quality was strongly and positively correlated with consumer trust ($r=0.607$, $p<.001$) and the strongest correlation was observed for online customer reviews ($r=0.695$, $p<.001$). Live-streaming involvement was also significantly and positively associated with customer trust ($r = 0.645$, $p < .001$). The results showed that the stronger the consumer trust, the better online customer evaluations, content quality, and live-streaming engagement of TikTok affiliates. Thus, the null hypothesis is rejected.

Table 5. Significant Relationship among Content Quality, Online Customer Reviews, Live-Streaming Engagement, and Consumer Trust among TikTok Affiliates in Digos City

	r	p-value	Remarks
Content Quality and Consumer Trust	0.607	< .001	Significant
Online Customer Reviews and Consumer Trust	0.695	< .001	Significant
Live-Streaming Engagement and Consumer Trust	0.645	< .001	Significant

Online customer reviews were significantly more strongly connected with consumer trust ($r = 0.695$, $p < .001$) than the other two predictor variables. Results revealed that consumers relied significantly on past buyers' experiences and feedback to establish the authenticity of the affiliate marketers and the products advertised by them. This conclusion is in accordance with Dela Cruz and Reyes (2024), who found that online customer reviews had significant positive effects on consumer trust because they provide concrete information about product quality and seller trustworthiness. Consumers tend to proceed buying if they find good comments on the product being offered. In the same way, Luo et al. (2025) said customer reviews are informational cues that help lower perceived risk and build confidence in online purchase decisions. If there are low reviews, or no reviews, customers tend to back off from placing orders. Furthermore, Cruz-Cárdenas et al. (2025) found that direct feedback from customers allows consumers to assess the trustworthiness of a product through the total user experience, which in turn increases trust in online marketplaces. To conclude, the studies show the importance of eWOM in building consumer trust in social commerce platforms.

The quality of content also demonstrated a very significant link with customer trust ($r = 0.607$, $p < .001$). The findings of this study suggest that consumers tend to trust TikTok affiliates if they give clear, useful and visually attractive information about products. Good content is comprehensive and provides the consumer with information that allows them to know the features of the product and reduces the doubt in the evaluation of the purchase. This finding is consistent with the finding of Luo et al. (2025) that informational and visually appealing short-form films can enhance consumer

trust by improving comprehension on the product because consumers can see visually how the product can be used or how effective the product once used or how it would look like in the case of clothing and cosmetics. Moreover, Alcántara-Pilar et al. (2024) found that the better and more engaging the structure of the influencer's material, the greater the perceived credibility and, consequently, the higher the trust of the customers and the drive toward good behavioural reactions. The results indicate that although material quality can help foster confidence building, it is more effective when coupled with credible information and significant interactions with customers.

Likewise, the study showed that live-streaming engagement was positively and strongly connected with customer trust ($r = 0.645$, $p < .001$), which implies that the interactive communication in live-streaming sessions may lead to higher levels of consumers' confidence in affiliate marketers. Consumers may check out product claims and eliminate doubt before they buy with live product demos, live responses to customer enquiries, and live communication with hosts. Sellers' immediate response to inquiries helps to build this trust. The outcome is similar with Xu et al. (2020) results suggesting visibility, responsiveness and real-time communication during live-streaming might greatly enhance consumer trust and buy intention. Similarly, Chang et al. (2024) argued that interactive and instructional live-streaming content helped to foster consumer commitment, trust, and long-term brand loyalty by permitting meaningful exchanges between sellers and consumers.

The findings together give empirical evidence to both Source Credibility Theory and Information Adoption Model (IAM). Source Credibility Theory (Hovland et al., 1963) is based on

the fact that consumers are more likely to trust affiliate marketers that demonstrate expertise, credibility and trustworthy communication through high quality material and real interactions. This approach is further supported by the Information Adoption Model proposed by Sussman (2003) which asserts that consumers are likely to adopt and use information they consider credible and of good quality. The high relationships between content quality, online customer reviews, live-streaming engagement, and consumer trust imply that consumers rely on credible information, real peer input, and interactive communication to evaluate affiliate recommendations which greatly assist them in making purchase decisions. As such, the findings underline the significance of having informative content, trustworthy user ratings, and interactive live streaming experiences in improving consumer confidence in TikTok affiliate marketing.

Significance of Content Quality, Online Customer Reviews, and Live-Streaming Engagement as Predictors of Consumer Trust among TikTok Affiliates in Digos City

The effect of content quality, online customer ratings, and live-streaming engagement on the consumer trust of TikTok affiliates in Digos City was tested using multiple linear regression analysis. As shown in Table 6, the regression model produced an R value of 0.760. This shows a good relationship between the set of predictor variables and consumer trust. The model explained 57.8 % of the variance in consumer trust ($R^2 = 0.578$). The adjusted R^2 was 0.564 indicating that the model has maintained a good amount of explanatory power after accounting for the number of predictors in the model. Moreover, the standard error of estimate (0.34484) shows that the level of accuracy of the forecast is excellent. The results of the research indicate that content quality, online customer evaluations, and live-streaming engagement are valid predictors of consumer trust of TikTok affiliates.

Table 6. Model Summary for Multiple Regression Analysis Predicting Consumer Trust

Model	R	R²	Adjusted R²	Std. Error of the Estimate
1	0.760	0.578	0.564	0.34484

Analysis of variance (ANOVA) was performed to test the significance of the regression model further. As presented in Table 7, the model was statistically significant ($F(3, 96) = 43.743$, $p < .001$) which means that the predictor variables significantly explain changes in consumer trust in total. This result

verifies the good fit of the regression model with the data and supports the applicability of using content quality, online customer review, and live streaming interaction to predict the consumer trust of TikTok affiliates in Digos City.

Table 7. ANOVA for Multiple Regression Analysis Predicting Customer Trust

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.605	3	5.202	43.743	0.000
Residual	11.416	96	.119		
Total	27.020	99			

The individual regression coefficients are presented in Table 8. Among the variables, online customer reviews were the strongest predictor of consumer trust ($\beta = 0.432$, $p < .001$), followed by live-streaming participation

($\beta = 0.292$, $p = .002$). The findings suggest that consumers trust affiliate marketers more when they are supported with real customer review and interactive live-streaming experience. In contrast, content quality ($\beta = 0.147$, $p = .122$)

was shown not to be a significant predictor of consumer trust since the probability value was higher than the 0.05 level of significance. Correlation study showed a positive link between content quality and consumer trust, but it lost its predictive value after removing the effects of

online customer reviews and live-streaming participation. This means that in establishing confidence with TikTok affiliates, clients choose the experience of social validation and connection over the technical or visual quality of the advertising content.

Table 8. Coefficients for Multiple Regression Analysis Predicting Customer Trust

Predictor	B	SE B	β	t	p
Content Quality	.109	.070	.147	1.558	.122
Online Customer Review	.472	.096	.432	4.906	.000
Live-Streaming Engagement	.232	.074	.292	3.141	.002

The strongest predictor of consumer trust was online customer reviews, which is consistent with Hakim and Zanuuddin (2023). In their meta-analysis, they pointed to the significance of content created by users in establishing digital trust, since consumers tend to trust other consumers' comments. In the same vein, Rachmiani et al. (2024) discovered that online reviews are beneficial in reinforcing consumer trust and affecting the purchasing choice especially if they are accompanied with product ratings. Udoka and Ikot (2024) also stressed on the importance of reviews and ratings since they provide useful information which influences consumers' faith in brands and their buying behaviour. Many people look to the experiences and reviews of other buyers when making a decision to buy a product. Collectively, the findings highlight the significance of genuine customer evaluations in fostering consumer trust in TikTok affiliate marketing, as they enhance the confidence of prospective purchasers in the marketed products.

The findings reveal consumers are more likely to trust affiliates when they can connect with them during live-streaming. According to Han and Balabanis (2025), this is encouraged since communication and interaction aid to develop trust in influencers. Al Oraini (2024) also observed that live-streaming can have an effect on the decision of the consumers as they can ask questions and watch the goods being shown before the purchase. Joycelyn and Setiobudi (2026) also stated that buyers feel more confident in buying online because of the direct

engagement in live-streaming. This finding is in line with the findings of the present study, because customers may find it simpler to trust an affiliate if they can ask questions and get answers instantly.

Customer trust was positively connected with content quality. However, content quality was not found to be a significant predictor in the regression model. Our results suggest that beautiful and helpful content may generate positive consumer perceptions, but it is not enough to develop trust if other social indicators such as feedback from customers and engagement in live streaming are also deemed more important. Similar to the research of Wang et al., (2022), the consumers in social commerce environments are more interested in social support and peer validation rather than the technical content quality. Likewise, Chang and Chen (2021) revealed that content quality has no significant effect on brand trust with other variables. This finding is consistent with Liu et al. (2022) who reported that information quality was not significant when social presence and perceived interaction were examined in the analytic model. Real social contact, not just the quality of production including stunning lighting, set-ups and others, is a key driver of client confidence in TikTok affiliate marketing, data shows.

Overall, findings are consistent with Trust Transfer Theory (Stewart, 2003) and Source Credibility Theory (Hovland et al, 1963). The Trust Transfer Theory suggests that customers develop faith in things through the trust

transfer of experiences of previous customers. The hypothesis assumes that the evaluation of online customers becomes the most significant indication of consumer trust. However, Source Credibility Theory states that if the source of the communication is perceived as credible and trustworthy, the message will be more likely to be accepted, which points to the need for authentic interactions in live-streaming. Quality of content makes for outstanding customer views, however, the present results suggest that confidence is not mainly built by the technical quality of promotional content, but rather by trusted peer feedback and meaningful interaction.

Conclusion

This study investigated the impact of content quality of TikTok affiliates, online customer ratings. This study investigated the impact of content quality of TikTok affiliates, online customer ratings, and live-streaming participation on consumer trust in Digos City, Davao del Sur. The results revealed good ratings for the quality of information, online customer reviews, and live streaming participation, while consumer trust was rated extraordinarily high. Results indicate that TikTok affiliates are effective in creating relevant content and influencing consumer engagement and confidence in buyers through social commerce.

In addition, the correlation analysis indicated that the three predictor attributes were significantly and positively correlated with consumer trust. The greater the consumer trust, the higher the quality of information, the online user's judgements and the live-streaming interaction. Of these characteristics, online customer reviews were most closely related to consumer trust. The research emphasises the significance of actual customer experience and electronic word-of-mouth in influencing consumer views of authenticity and trustworthiness.

The multiple regression analysis provided some further insight into the relative contribution of each variable. All three traits were positively associated with consumer trust, although

only online customer reviews and live-streaming activities were significant predictors. The best measure of consumer trust was the online customer reviews. However, material quality was not a significant predictor of customer trust, allowing for the influence of other variables. This may be because buyers do not care about the quality (technically or artistically) of the campaign, but the actual consumer input and involvement in the campaign, which are the opinions of TikTok affiliates."

The results confirm Source Credibility Theory, Information Adoption Model and Trust Transfer Theory that consumer trust is primarily dependent on credible information, real customer experiences and meaningful interactions in social commerce environments. This research provides empirical evidence from a local Philippine setting to the expanding body of literature on TikTok affiliate marketing and offers practical knowledge to affiliate marketers and businesses aiming to build consumer trust and enhance the effectiveness of their digital marketing strategies.

Recommendations

Based on the study results, it is recommended that TikTok affiliates use real customer reviews and testimonials in developing their marketing strategies, as these are the most predictive of consumer trust. During the whole promotion activity, affiliates are encouraged to use live streaming, interactive product demos, rapid replies to client concerns and simple communication. While content quality did not emerge as a leading factor in the regression model, affiliates still need to provide relevant and accurate and visually appealing content to engage consumers and supplement other trust-building activities.

The results of this study can be used by business owners and marketing practitioners to construct digital marketing strategies based on customer contact, authentic content provided by affiliates and interactive communication instead of the usage of thoroughly prepared promotional materials. Also, organisations engaged in affiliate marketing can

establish trust with clients by employing technology that allows actual consumer input and transparency in online business transactions.

Further research could explore other factors influencing consumer trust such as influencer credibility, perceived value, reputation of the platform, disclosure requirements or electronic word-of-mouth. More study with a wider number of participants from more geographic locations, other social commerce platform(s), or utilising a longitudinal research method may provide more clarity to customer trust in affiliate marketing. Further qualitative or mixed methods research could be undertaken to study consumers' experiences and perspectives to complement the existing findings.

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The main findings (novelty) and why they are important and useful:

The main findings of the study reveal that although content quality, online customer reviews, and live-streaming engagement are all high, consumer trust in TikTok affiliates in Digos City is primarily influenced by social and interactive factors. Notably, online customer reviews emerged as the strongest predictor of consumer trust, followed by live-streaming engagement, together explaining 57.8% of its variance, while content quality was not a significant predictor. This highlights the importance of authentic feedback and real-time interaction over content alone in building trust. These findings are useful as they guide marketers to focus more on credible reviews and engaging live-stream strategies to enhance consumer trust and marketing effectiveness.

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