

Research Article

The Influence of Live Streaming and Digital Payment on Hat Purchasing Decisions in Tiktok

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Abstract: This study aims to analyze the influence of live streaming and digital payment systems on purchasing decisions for hats on the TikTok platform. Live streaming has emerged as an effective marketing strategy to increase real-time interaction between sellers and buyers, creating a sense of trust, engagement, and immediacy that traditional online marketing often lacks. Meanwhile, digital payment systems play a crucial role in facilitating smooth and secure financial transactions, reducing barriers in the purchasing process, and enhancing consumer convenience. The research employed a quantitative approach with a survey method as the primary data collection instrument. A total of 96 TikTok users who had purchased hats through live streaming sessions and utilized digital payment systems participated as respondents. Data were analyzed using multiple linear regression to test the hypotheses. The findings indicate that both live streaming and digital payment systems have a statistically significant effect on purchasing decisions. These results highlight the synergistic relationship between interactive marketing and transaction convenience, showing that when combined, they substantially increase purchase intentions and conversions on e-commerce platforms. The study concludes that business actors should prioritize the integration of live streaming features with optimized digital payment options to improve competitiveness, strengthen customer trust, and foster loyalty in the highly dynamic digital marketplace.

Keywords: Consumer Behavior; Digital Payment; E-Commerce; Live Streaming; Purchase Decision.

1. Introduction

Social media has become an integral part of modern society. Its role as a digital communication intermediary allows individuals to connect with each other without the constraints of space and time. However, social media is not just for communication; it has also developed into a strategic space for business activities. Many entrepreneurs utilize this platform to reach a wider market (Diarya & Rafida, 2023). The rapid development of digital technology has also driven changes in trade patterns, particularly through the increasing popularity of online shopping. Social media plays a crucial role in this trend, providing various innovative features to support *e-commerce activities* (Subagyo, 2021).

One form of innovation that is currently popular is the use of *live streaming* as a marketing strategy. This feature provides a more interactive approach, allowing consumers to obtain product information in real time and attracting attention compared to conventional promotional methods. (Hulu & Christiarini, 2023). Hats are one *fashion product* often marketed through *live streaming* on TikTok. Hats, as part of a lifestyle and *fashion Statement hats* have a unique appeal, especially among young people, who make up the majority of TikTok users. With attractive visuals and the ability of sellers to showcase various hat styles live, consumers can easily visualize the product's benefits and suitability before deciding to purchase.

With *livestreaming* features, platforms like TikTok allow sellers to interact directly with consumers through short videos. TikTok has evolved into a digital *marketplace* that leverages the principle that comprehensive product visualization can influence consumer trust and purchase intention (Maulidina & Hidayati, 2023). The entertainment aspect Promotions such as giveaways or *flash sales* play a significant role in creating engaging experiences that not only increase consumer engagement but also build emotional connections between sellers and buyers. This direct interaction provides a more personalized shopping experience, fosters customer loyalty, and has proven effective in attracting the attention of potential buyers (Maulsul&Ma'mun, 2024). This is reinforced by the results survey latest in 2024, which reveals the level of public awareness of *live platforms streaming*.

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Table 1. Survey Results : People Choose to Shop Online Through *Live Streaming*
Source : (Praditya, 2024)

Live Streaming	Platform Awareness Percentage
Shopee Live	96%
TikTok Live	87%
Lazada Live	71%
Tokopedia Play	62%

The survey revealed that Shopee *Live* leads with the highest awareness rate at 96%, followed by TikTok Live with 87%, Lazada *Live* at 71%, and Tokopedia Play with 62%. This data demonstrates Shopee *Live's* dominance in the *live streaming market*, while TikTok remains a highly relevant platform with high consumer awareness, confirming the growing trend of online shopping through *live streaming*.

digital payment systems have significantly simplified transactions. Consumers no longer need to carry cash or make manual transfers, as various payment methods are now integrated directly into online shopping platforms. This enables fast and secure payments, supporting an increasingly interactive *online shopping experience, including live streaming features*. (Rizkiyah et al., 2021). Meanwhile, according to (Yaningsih, 2022) *digital payment* has no effect on purchasing decisions.

Advances in digital payment systems *will* further strengthen the online shopping trend in 2024.

Table 2. Digital Transactions Grow Rapidly
 Source: (Hidranto, 2024).

Transaction Type	Growth (%) yoy
QRIS	194.06%
QRIS Crossborder (LCS)	34%
BI-FAST	56.70%
Digital Banking	19.08%
Electronic Money (EU)	33.99%

Consumers no longer need to carry cash or make manual transfers because various payment methods are now integrated directly into online shopping platforms. This enables fast, secure payments and supports increasingly interactive *online shopping experiences*, including livestreaming features, which are increasingly transforming the way people conduct digital transactions.

Purchasing decisions play a significant role in increasing sales and expanding market share, especially through the influence of *live streaming* in online shopping (Rahmawati et al., 2024). Various studies have shown that consumer purchasing decisions are influenced by factors such as *live streaming* and digital payments. One study by (Fathurrohman et al., 2023) revealed that *live streaming shopping*, especially those conducted by *influencers*, has a positive impact on purchasing decisions, due to the direct interaction and trust built during the session. (Islami & Susanto, 2024) also found that consumer lifestyle and product quality have a significant influence on purchasing decisions, which is further strengthened by the convenience offered by digital payments. Consumer purchasing decisions are not only influenced by *live*

streaming and *digital payments*, but also involve other factors such as product quality, price which are proven to have a significant influence on purchasing decisions. (Diyan Setiyani, 2023)

Research on the influence of *live streaming* on purchasing decisions has yielded mixed results. Some studies have found that live streaming has a positive and significant influence on purchasing decisions (Ramadhan & Hilwa, 2024). Furthermore, other studies have shown that *live streaming* significantly influences *skincare product purchasing decisions*, underscoring the importance of this element in marketing strategies. (Ramadhan & Hilwa, 2024)

However, not all research supports these findings. Some studies show that *live streaming* has no significant impact on purchasing decisions. For example, a multiple linear regression analysis in one study showed that *live streaming* had no significant effect on product purchasing decisions (Mutmainna et al., 2024). These findings suggest that while *live streaming* can be an effective marketing tool, its impact on purchasing decisions can vary depending on context and other factors.

Research on the influence of *digital payments* on purchasing decisions has yielded varying results. One study (Mardiana, 2022) found that digital payment methods have a positive influence on consumer purchasing decisions. regression analysis show that *digital payments* contribute significantly to increasing purchasing decisions. However, other studies by (Adhe, et al., 2024) showing that although *digital payments* facilitate transactions, their influence on purchasing decisions is not significant. On the other hand, (Sinaga, 2023) it was found that although *digital payments* provide Convenience, its effect on purchasing decisions was not statistically significant, suggesting that other factors such as price and product reviews were more influential. Thus, the research results show variation in the influence of *digital payments* on purchasing decisions, with some studies finding a positive effect, while others found no significant effect.

This study aims to analyze the influence of live streaming and digital payment systems on consumer purchasing decisions on the TikTok app, specifically for the hat product category. By understanding the extent to which live streaming increases consumer engagement through real-time interactions and how digital payments simplify the transaction process, this study is expected to provide strategic insights for businesses in utilizing e-commerce features to increase fashion product sales.

2. Literature review

Marketing Management

According to Tjiptono (2014), (Teressa et al., 2024) marketing management is a series of activities carried out by companies to understand consumer needs, create products that suit those needs, and determine appropriate marketing strategies to achieve company goals. Astuti and Amanda (2020:2) define marketing management (Tololiu & Roring, 2022) as the art and science of selecting target markets and acquiring, retaining, and growing customers by creating, delivering, and communicating superior customer value.

Marketing Mix

The marketing mix is a set of marketing tools used strategically by a company to achieve its marketing objectives in the target market. The traditional marketing mix is known as the 4P concept: *product*, *price*, *place*, and *promotion*. However, over time, this concept was expanded to 7Ps, adding *people*, *processes*, and *physical evidence*. These elements are designed in an integrated manner to create value for customers and build strong, profitable relationships between the company and its consumers. (Nurhayaty et al., 2022).

Live streaming

Live streaming, according to Sujati (2017), (Valentina et al., 2024) is a technology that allows users to access content in real time without downloading. This is further emphasized by the (Christy & Hernawan, 2023) *live streaming* feature, which is a facility provided by *e-commerce* to provide more detailed and interesting product details or information through the help of *influencers* in real time. According to II, 2020, in *live streaming* research, (Fathurrohman et al., 2023) there are the following dimensions: Credibility effects over time, Recognition, *Message Variable*.

Digital Payment

Digital payment is a payment method that is carried out electronically, which allows the transfer of funds from a spending account using payment instruments such as debit or credit cards. (Mubarak & Akhmadi, 2022). The definition of *digital payment* according to Gaol is a payment system that has been specifically developed to handle payments for goods electronically via the internet (Riska 2019). According to Puspita in research, (Naufalia, 2022) *digital payment* has the following dimensions: Convenience, Ease of access, and Benefits.

Buying decision

Purchasing decisions are a process that consumers go through in choosing and buying a product, which begins with recognizing problems or needs that must be met. (Satria, 2023). Purchasing decisions also contain an understanding of the consumer's mind about the desires and needs for a product by assessing various existing sources by setting purchasing goals and identifying alternatives so that decision makers to buy are accompanied by behavior after making a purchase (Suci & Andy, 2023). According to Kotler & Armstrong (2016: 188) in research, (James P., 2020) the dimensions of purchasing decisions are as follows: Product choice, Brand choice, Distributor choice, Purchase time, and Purchase amount.

Framework of thought and hypothesis

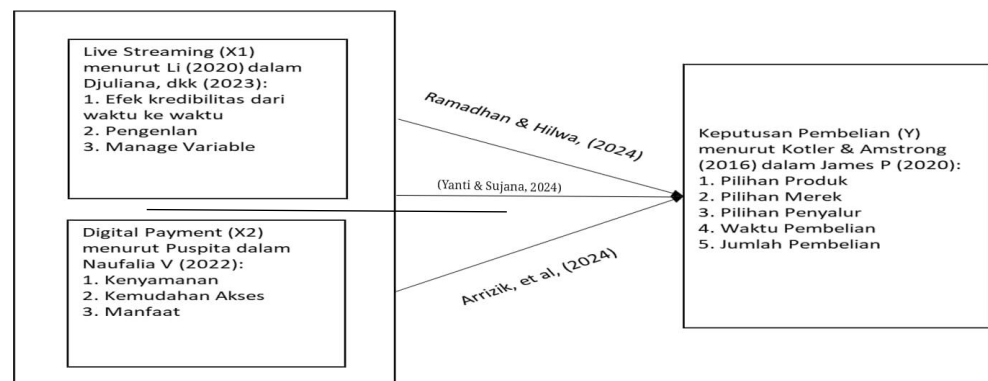


Figure 1. Research Paradigm.

The influence of *live streaming* on purchasing decisions

Live streaming is an interactive marketing method that allows sellers to convey product information to consumers in *real time*. This feature creates a more personalized and engaging shopping experience through three main aspects. First, the credibility effect, where sellers are able to build trust by showing products directly and transparently. Second, product introduction, which provides detailed information about the benefits, quality, and how to use the product, making it easier for consumers to evaluate the product before purchasing. Third, the message variable, namely the use of promotions, exclusive discounts, or *gamification elements* delivered during the *live streaming session* to attract consumer attention. Previous research has (Ramadhan & Hilwa, 2024), shown that *live streaming* contributes positively and significantly to purchasing decisions, especially for *fashion products*. The visual experience provided allows consumers to build trust in the product, which ultimately encourages them to make a purchase. (Hulu & Christiarini, 2023).

H1: *Live streaming* has a significant influence on purchasing decisions.

The influence of digital payments on purchasing decisions

Digital payment is a payment method that is carried out electronically, providing convenience in making payments Fast, secure, and efficient transactions. There are three main dimensions that influence purchasing decisions through *digital payments*. First, convenience, which allows consumers to make payments anytime and anywhere without the need to carry cash. Second, ease of access, where the integration of *digital payment systems* with various e-commerce platforms simplifies the transaction process. Third, benefits include transaction security, time efficiency, and a more practical shopping experience. Research by (Mardiana,

2022), shows that digital payment methods have a positive impact on consumer purchasing decisions, especially in the online shopping ecosystem. (Arriziketal., 2024), also found that *digital payments* are an important factor driving purchasing decisions due to the convenience and security offered in each transaction.

H2: *Digital payments* have a significant influence on purchasing decisions

The influence of *live streaming* and *digital payment* on purchasing decisions

Combination between *live streaming* and digital payments create experience more shopping interactive and practical for consumers. *Live streaming* allows consumer For get information product in a way directly, while *digital payment* simplify the transaction process. Research from (Yanti & Sujana, 2024)

show that there is influence *digital marketing* and *digital payment* simultan to decision purchase on the Shopee Marketplace by Students Faculty of Economics Undiksha.

H3: Live Streaming and Digital Payment influence Purchasing Decisions

3. Research methods

This study uses a quantitative approach with a survey design to analyze the influence of *live streaming* and *digital payments* on consumer purchasing decisions on the TikTok platform. The survey design was chosen because it allowed for extensive data collection from respondents in a relatively short time. The survey was used to describe respondents' characteristics, shopping behavior, and experiences with *live streaming features* and digital payment systems. This approach was deemed appropriate because it provided in-depth understanding of the interaction patterns between relevant variables. (Syamil et al., 2023)

The study population included all active TikTok users who had purchased hats during *live streaming sessions* on the TikTok account @Sora.str. In a quantitative approach, a population is the entire research subject with certain characteristics. Therefore, the population in this study included TikTok users who had purchased hats during *live streaming sessions* and used digital payment systems as their transaction method. (Amin et al., 2023).

The research sample was taken using purposive sampling, a sampling method based on specific criteria relevant to the research objectives. The inclusion criteria for the sample included TikTok users who actively use the platform for shopping, have experience using *live streaming* and *digital payment features*, and have purchased a hat on the TikTok platform @Sora.str. The sample was selected to ensure that the collected data is relevant and representative of the population that is the focus of this study. Sample collection in this study involved distributing online questionnaires to social media platforms, specifically TikTok, which met the appropriate criteria.

The sample size is determined using the Cochran formula as follows:

Rumus cochran :

$$n_0 = \frac{z^2 pq}{e^2} = \frac{(1,96)^2 (0,5) (0,5)}{(0,1)^2} = 96 \text{ orang}$$

The data collection technique used in this study included distributing questionnaires via Google Form. The questionnaire was designed to measure respondents' opinions on the *live streaming experience*, *digital payment* (digital payment systems), and purchasing decisions. The questionnaire instrument consisted of closed-ended questions with a Likert scale (1-5) to facilitate quantitative analysis. Data were collected online to reach a wider range of respondents. Instrument testing was conducted using product moment correlation analysis for validity testing, and Cronbach's Alpha for this second reliability test using the SPSS application version 25.

The data sources for this study consisted of primary and secondary data. Primary data was obtained directly from respondents through questionnaires. Data analysis techniques in this study included quantitative analysis. In the quantitative analysis, descriptive analysis techniques were used to describe the respondent profile and data characteristics. Inferential analysis was conducted using multiple linear regression to examine the influence of *live streaming* and *digital payments* on purchasing decisions. This technique was chosen because it can identify the direct influence of *live streaming* and *digital payments* on purchasing decisions.

In quantitative data analysis, various data processing steps are carried out, such as classical assumption tests, and interpretation of statistical analysis results. Classical assumption tests, such as normality and multicollinearity tests, are carried out to ensure that the regression model used meets the basic statistical assumptions

4. Results and Discussion

Table 1. *Respondent Characteristics.*

Gender		
Man	57 People	59.4%
Woman	39 People	40.6 %
Total		100%
Age		
>18	2 persons	
<18	94 People	
Total		100%

Validity Test

The validity test aims to determine whether a questionnaire item is valid or not by comparing the calculated r value with the r table value with a significant value of less than 0.05.

Table 2. *Validity Test Results.*

Variables	Statement Items	r-table	r-count	Significant	Information
Live Streaming	X1.1	0.195	0.833	0,000	VALID
	X1.2	0.195	0.785	0,000	VALID
	X1.3	0.195	0.780	0,000	VALID
	X1.4	0.195	0.686	0,000	VALID
	X1.5	0.195	0.831	0,000	VALID
	X1.6	0.195	0.791	0,000	VALID
	X1.7	0.195	0.724	0,000	VALID
	X1.8	0.195	0.803	0,000	VALID
	X1.9	0.195	0.826	0,000	VALID
	X1.10	0.195	0.834	0,000	VALID
	X2.1	0.195	0.637	0,000	VALID

Digital	X2.2	0.195	0.734	0,000	VALID
Payment	X2.3	0.195	0.862	0,000	VALID
	X2.4	0.195	0.779	0,000	VALID
	X2.5	0.195	0.848	0,000	VALID
	X2.6	0.195	0.790	0,000	VALID
	X2.7	0.195	0.857	0,000	VALID
	X2.8	0.195	0.880	0,000	VALID
	X2.9	0.195	0.786	0,000	VALID
	X2.10	0.195	0.861	0,000	VALID
	Y1.1	0.195	0.801	0,000	VALID
	Y1.2	0.195	0.862	0,000	VALID
Buying decision	Y1.3	0.195	0.789	0,000	VALID
	Y1.4	0.195	0.798	0,000	VALID
	Y1.5	0.195	0.867	0,000	VALID
	Y1.6	0.195	0.824	0,000	VALID
	Y1.7	0.195	0.824	0,000	VALID
	Y1.8	0.195	0.830	0,000	VALID
	Y1.9	0.195	0.789	0,000	VALID
	Y1.10	0.195	0.771	0,000	VALID

The results of the table above show that all variables and instruments in this study are declared valid. Therefore, from the validity test, it can be concluded that all variable data (X1, X2, and Y) have a t-count value greater than the t-table (0.195) and a significance level of less than 0.05.

Reliability Test

Table 3 Reliability Test Results.

No	Variables	Cronbach's Alpha	Information
1	Live Streaming	0.933	Reliable
2	Digital Payment	0.940	Reliable
3	Buying decision	0.944	Reliable

Data results from the reliability test show that variables *live streaming* (X1) by 0.944 more big from 0.6 then stated reliable . The *digital payment* variable *t* (X2) is 0.933, which is greater than 0.6, so it is declared reliable. And on the purchasing decision variable (Y) of 0.940, which is greater than 0.6, it is questioned whether it is reliable. So, it can be concluded that the Cronbach's Alpha value on variables X1, X2, and Y has a value greater than 0.6, which is said to be reliable.

Normality Test

Table 4.Normality Test Results.

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			100
Normal Parameters ^{a,b}	Mean		
	Standard Deviation		
Most Extreme Differences	Absolute		
	Positive		
	Negative		
Test Statistics			
Asymp . Sig. (2-tailed)			
Monte Carlo Sig. (2-tailed)	Sig.		
	99% Confidence Interval	Lower Bound	
		Upper Bound	

Based on table on looks that The probability of the Monte Carlo test is 0.090>0.05. That the data is spread out normally .

Multicollinearity Test

Table 5.Multicollinearity Test Results.

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	live streaming	0.253	3,945
	digital payment	0.253	3,945

a. Dependent Variable: purchasing decision

Based on the table, it is known that the VIF value of the *live streaming variable* (X1) and the *Digital Payment variable* (X2) is 3.945< 10.00 and the tolerance value is 0.253>0.100. So the regression is multicollinear .

Multiple Linear Analysis

Table 6Results of Multiple Linear Analysis Test.

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	Sig.
1	(Constant)	,812	1,663		,488
	live streaming	,564	,093	,547	,000
	digital payment	,397	,094	,379	,000

a. Dependent Variable:

$$P \text{ equation } Y = 0.812 + 0.564X1 + 0.397X2$$

Explanation : (1) The constant of 0.812 means that if *live streaming* and *digital payment* are not carried out, the purchasing decision is 0.812. (2) positive (unidirectional) regression coefficient of 0.564 means that if *live streaming...* increased by one unit, assuming If *digital payments* are ignored, it will result in Improvement on Purchase Decisions of 0.564.m(3) The positive (unidirectional) regression coefficient is 0.397, meaning that if *digital payments* are increased by one unit, assuming *live streaming...* ignored, it will result in an increase in Purchasing Decisions of 0.39

t-test

t -test results show that *the Live Streaming and Digital Payment variables* have a partial significant effect on Purchasing Decisions. This is evidenced by the calculated t-value for *Live Streaming* of 6.078 and *Digital Payment* of 4.204, with a significance level of 0.000 (<0.05) respectively. This means that the better the consumer experience in the *Live Streaming session* , the more likely they are to make a purchase. Similarly, the ease of using *Digital Payment* also drives purchasing decisions, although its influence is smaller than that of *Live Streaming*.

F test

Table 7. F Test Results.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4319,644	2	2159,822	194,830	,000 ^b
	Residual	1075,311	97	11,086		
	Total	5394,955	99			

a. Dependent Variable: purchasing decision

b. Predictors: (Constant), digital payment, live streaming

F test

The results of the F test show that both independent variables of the decision The purchase factors , namely *Live Streaming* and *Digital Payment* , simultaneously have a significant influence on Purchase Decisions, with an F-value of 194.830 and a significance of 0.000 (<0.05). Thus, the regression model used in this study has been statistically tested and can be used as a basis for understanding how *Live Streaming- based marketing strategies* and the convenience of *Digital Payment* can increase consumer purchasing decisions on the TikTok platform.

Results of the Determination Coefficient Analysis

Table 8. Results of the Determination Coefficient Analysis Test.

Model Summary				
Mode	R	R Square	Adjusted R Square	Standard Error of the Estimate
1				
1	,895 ^a	,801	,797	3.32952

a. Predictors: (Constant), digital payment, live streaming

The coefficient of determination (R^2) of 0.797 indicates that 79.7% of the variation in purchasing decisions can be explained by the independent variables, namely *live streaming* and *digital payment*. This indicates that the regression model used has a high level of fit in explaining the relationship between the independent variables and purchasing decisions. The remaining 20.3% is explained by other factors outside the model that were not included in this study. The higher the R^2 value (closer to 1), the better the model is at explaining the dependent variable. This study, the value of 79.7% indicates that *live streaming* and *digital payment* own strong influence to decision purchase.

Discussion

Influence *Live Streaming* on Purchasing Decisions

Live streaming has been one of the most effective digital marketing methods to increase consumer involvement and encourage purchasing decisions. Based on study theory, *live streaming* allows sellers to interact in a way direct with candidate buyers, give information product in real-time, as well as create experience more personal (Ramadhan & Hilwa, 2024) shopping. In the context of e-commerce, TikTok as a social media platform provides features lots of *live streaming* utilized by sellers to promote product in a way more interesting. The interaction that occurred during session *live streaming*, such as Session I Q & A, demonstration products, as well as giving non-exclusive, can increase trust consumer to products offered (Hulu & Christiarini, 2023).

Study This use approach quantitative with survey methods for measure influence *live streaming* on purchasing decisions. Regression test results show that *live streaming* own significant influence on Purchasing Decisions with mark coefficient regression of 0.564 and the value significance of 0.000 (<0.05). This pointing that the more Good experience consumer in session *live streaming*, so the more big possibility they For do purchase. Findings This in line with study previously by (Fathurrohman et al., 2023), which stated that *live streaming* increase trust consumer to product, which ultimately impact on purchasing decisions.

Influence *Digital Payment* on Purchasing Decisions

Digital payment is an electronic payment system that makes it easier for consumers to conduct transactions. Based on theoretical studies, *digital payments* have three main dimensions that influence purchasing decisions: convenience, ease of access, and benefits (Mubarak & Akhmadi, 2022). With digital payment methods such as *e-wallets* and QRIS, consumers can complete transactions more quickly and securely, without the need for cash payments or manual transfers (Rizkiyah et al., 2021). Studies by (Mardiana, 2022) also show that adoption *digital payment* in e-commerce give contribution positive to Increased purchasing decisions.

Research result This show that *digital payment* own influence significant on purchasing decisions, with mark coefficient regression of 0.397 and the value significance of 0.000 (<0.05). This means the more easy access and use *digital payments*, increasingly big trend consumer For do purchase. However, some other studies show varying results, where factors such as price and quality products also participate influence purchasing decisions (Sinaga, 2023).

Influence *Live Streaming* and *Digital Payment* on Purchasing Decisions

Studies This show that *Live Streaming* and *Digital Payment* in a way simultaneous own influence significant on purchasing decisions, with The R Square value is 0.801, which means 80.1% of the variation in Purchasing Decisions can be explained by *live streaming* and *digital payment*.

Live streaming has a greater impact because it can increase consumer engagement and drive purchasing decisions. *Live streaming* allows sellers to interact directly with potential buyers, provide real-time product information, and create a more personalized shopping experience (Ramadhan & Hilwa, 2024). In the context of e-commerce, TikTok, as a social media platform, offers a livestreaming feature that is widely used by sellers to promote their products. their products more attractively.

The results of the F test show mark significance of 0.000 (<0.05), which indicates that *live streaming* and *digital payments* in a way together influential significant right on purchasing decisions. This strengthen findings from study previously (Arriziketal., 2024) that state that effectiveness digital marketing is increasingly increased When the feature interactive like *live streaming* combined with convenience transaction via *digital payment*. With Thus, a marketing

strategy that integrates *live streaming* and *digital payment* can become effective approach in increase conversion sales on *e-commerce platforms* like TikTok.

5. Conclusion

Research result This own a number of implications that can implemented in various aspects . From a theoretical perspective , research This strengthen understanding that *live streaming* and *digital payment* play a role significant in decision purchase consumers . This is in line with draft that marketing strategy based interaction direct can increase trust and engagement consumers , while convenience transaction through a digital payment system to speed up the purchasing process . From the perspective managerial , findings This give outlook for perpetrator business on the TikTok platform for more optimize feature *live streaming* as a marketing strategy main . With present personal interaction , demonstration products , as well as promotion interesting during session *live streaming* , business can increase trust customers and encourage improvement sales . In addition that , integration system easy digital *payments* accessible , fast and safe need Keep going developed by *e-commerce platforms* and sellers use give experience more shopping comfortable for Consumers . Practically, the trend of *live streaming-based shopping* and *digital payments* shows that businesses that haven't yet implemented these strategies risk being left behind in the market competition. Therefore, consistent use of *live streaming features, combined with promotions such as flash sales* and free shipping vouchers, can be an effective strategy for attracting more consumers.

Implications

Based on these findings, several recommendations can be offered. Businesses are strongly advised to utilize *live streaming* as a primary medium for product promotion by presenting products in an interactive and engaging manner, choosing the right time to *go live* , and offering exclusive offers during *the live stream* .

Furthermore, the shopping experience needs to be optimized by providing a more varied and user-friendly digital payment system. Analyzing consumer behavior during *live streaming sessions* can also help businesses develop more effective marketing strategies tailored to customer preferences. Improving ease of access and security in digital payment transactions must be a priority to increase consumer confidence in online transactions.

Furthermore, for future research, it is recommended to expand the scope of the study by exploring other product categories across various e-commerce platforms to examine the differences in the influence of *live streaming* and *digital payments* on purchasing decisions. Furthermore , a qualitative research approach can be used to delve deeper into the psychological factors that influence consumer purchasing decisions in the *digital shopping ecosystem* . With further research development, it is hoped that a more comprehensive understanding of effective digital marketing strategies in the modern era can be obtained..

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