

EFFECT OF TRUST, PAYMENT METHODS AND LIVE STREAMING ON PURCHASE DECISIONS OF TIKTOK SHOP USERS IN BENGKULU CITY

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How to cite: Ningsih, Nurjulya., Finthariasari, Meilaty., Trisna, Indramawan Kusuma. (2025). Effect Of Trust, Payment Methods And Live Streaming On Purchase Decisions Of Tiktok Shop Users In Bengkulu City. *Jurnal Ilmiah Akuntansi, Manajemen Dan Ekonomi Islam (JAM-EKIS)*, 8(3), 1661-1675. <https://doi.org/10.36085/jamekis.v8i3.8827>

INFORMASI ARTIKEL

Article History:

Accepted : 4 Aug 2025

Revised : 08 Sept 2025

Approved : 29 Sept 2025

Keywords:

Trust, Payment Method, Live Streaming, Purchase Decision.

Pages: 1661-1675

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ABSTRACT

The purpose of this study was to determine the influence of trust, payment methods, and live streaming on consumer purchasing decisions. This research is quantitative with an associative approach. The population in this study were consumers who use the TikTok application and have shopped online using TikTok Shop in Bengkulu City. The research sample consisted of 385 respondents selected using purposive sampling. Data collection used a questionnaire with a Likert scale and was analyzed using multiple linear regression. The results showed that the variables of trust, payment methods, and live streaming each had a significant influence on purchasing decisions. Thus, these factors are important to consider in e-commerce marketing strategies on social media platforms.

INTRODUCTION

Indonesia is one of the countries with the largest number of social media users in the world. According to Katadata's Databoks (2023), Indonesia ranks second in terms of TikTok users worldwide (Tambaip et al., 2023).. This phenomenon reflects the significant potential for platforms like TikTok to penetrate the e-commerce sector, one example being through the TikTok Shop feature.

Digital transformation is driving changes in consumer behavior, particularly in online transactions. TikTok is no longer just a medium for entertainment, but has transformed into an interactive digital marketing channel through live streaming.

However, in the context of online purchases, trust is a crucial issue that often hinders consumer purchasing decisions, especially with the rise in online fraud cases. (Rehatalanit, 2021).

Leveraging technology in social media marketing strategies has become the most effective strategy due to its growing user base, enabling it to reach a wider target audience. TikTok itself serves not only as a social media platform for users to create, watch, and share short videos, but also as a digital marketing tool.



Source: (<https://databoks.katadata.co.id>, 2023)

Figure 1.1 Data on TikTok's Largest Users in the World in 2023

Figure 1.1 shows that Indonesia ranks second in terms of TikTok users. With its global popularity, TikTok is leveraging this to develop a marketing strategy with a new innovation that combines interactive social media with online shopping features, namely through the integration of an e-commerce feature called TikTok Shop. TikTok Shop is one such feature that functions as an online shopping platform (Supriyanto et al., 2023).

Digital transformation is driving changes in consumer behavior, particularly in online transactions. TikTok is no longer just a medium for entertainment but has transformed into an interactive digital marketing channel through live streaming. However, in the context of online purchasing, trust is a crucial issue that often hinders consumer purchasing decisions, especially with the rise in online fraud cases.

In addition to trust, payment methods are also a key consideration for consumers when making transactions. The availability of various payment methods, such as bank transfers, e-wallets, and Cash on Delivery (COD), is considered to increase consumer convenience. Furthermore, the live streaming feature provides potential buyers with a hands-on experience, allowing them to view products in real time, interact with sellers, and obtain detailed product information. (P. M. Putri & Marlien, 2022). In addition to trust, payment methods are also a key consideration for consumers when making transactions. The availability of various payment methods, such as bank transfers, e-wallets, and Cash on Delivery (COD), is considered to increase consumer convenience. Furthermore, the live streaming feature provides potential buyers with a firsthand experience, allowing them to view products in real time, interact with sellers, and obtain

detailed product information.

LITERATURE REVIEW

Purchasing Decision

A purchasing decision is the process consumers undertake in selecting a product or service from various available alternatives to meet their needs and desires (Kotler & Armstrong, 2016). This process does not occur spontaneously, but rather through a series of stages, ranging from problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior (Kotler & Armstrong, 2018). Consumers first recognize a need, then seek information from various sources, evaluate available options, decide which product to purchase, and finally reevaluate after the purchase.

In the context of digital marketing, understanding these stages is crucial because each stage influences a company's communication strategy. In addition to these stages, purchasing decisions can also be measured through several key indicators. These indicators include selecting a product that meets needs, choosing a brand based on trust or previous experience, selecting a purchasing channel such as an online store or marketplace, purchasing timing often influenced by promotions, purchasing amounts tailored to specific needs or offers, and choosing a payment method based on convenience and security. The combination of these indicators and stages reflects the extent to which purchasing decisions are influenced by consumer perceptions, preferences, and experiences, which ultimately determine the success of a brand or e-commerce platform's marketing strategy.

Trust

Trust is a key factor in building long-term relationships between consumers and businesses, particularly in online transactions that involve risk and uncertainty. According to Muda et al. (2016), trust is consumer confidence in a seller's integrity, reflecting the extent to which consumers believe the seller will be honest, responsible, and reliable in every transaction. Trust becomes even more important in e-commerce contexts like TikTok Shop, where consumers cannot directly see or touch the product and can only rely on the seller's information and image displayed online.

Furthermore, according to Mayer in Banowati et al. (2023), trust consists of three main indicators: ability, benevolence, and integrity. Ability refers to the seller's expertise and competence in providing services or products that meet consumer expectations. Benevolence reflects the extent to which the seller is perceived to care about and prioritize the customer's interests, rather than solely pursuing profit. Integrity, on the other hand, relates to consumer perceptions of the seller's honesty and commitment to keeping promises, keeping agreements, and acting ethically.

These three indicators are the main foundation for building consumer trust in a brand or platform. High levels of trust will increase consumers' likelihood of making a purchase, recommending the product to others, and returning to shop in the future.

Payment Method

A payment method is the means consumers use to complete transactions, whether in cash or non-cash. In the context of e-commerce platforms like TikTok Shop, payment methods are a crucial factor influencing consumer convenience, trust, and purchasing decisions. According to Tussafinah (2018), payment methods are assessed based on three main indicators: convenience, effectiveness, and security against fraud risks. Methods that are easily accessible, efficient in use, and ensure transaction security will enhance the consumer experience and encourage loyalty in online shopping.

Basically, payment methods are divided into two forms: cash and non-cash. Cash methods, such as Cash on Delivery (COD), allow consumers to pay immediately upon receipt of goods at their destination (Rusdiana et al., 2023), and are a solution for those without access to digital banking services. Meanwhile, non-cash methods are more popular due to their convenience and speed. Some forms of non-cash payment commonly used on TikTok Shop include: bank transfers via ATM, mobile banking, or internet banking (Handayani, 2021); credit cards, which allow instant payments by entering certain data (Ramadhani et al., 2022); and various digital wallets such as DANA, GoPay, OVO, and LinkAja, which offer convenience and speed in transactions without physical cash (Malau & Silaban, 2023; Lishobrina et al., 2023; Rizka Safitri & Andriansyah, 2020; Mahfuroh & Wicaksono, 2020).

Convenience indicators include the availability of a wide selection of payment methods on TikTok Shop, allowing consumers to choose based on their personal preferences. Effectiveness refers to the efficiency of the payment process, where consumers can complete transactions quickly and without technical obstacles. Meanwhile, fraud security is a crucial aspect that provides a sense of security for consumers, as the payment system is automatically and transparently verified through the TikTok Shop platform. Therefore, good payment methods will increase consumer convenience and confidence in online shopping.

Live Streaming

Live streaming is an interactive feature that allows sellers and buyers to communicate directly in real time during the promotion or sales process. This feature has become an effective marketing strategy in modern e-commerce, including on TikTok Shop, because it creates a more personalized, engaging, and compelling shopping experience. According to Song and Liu (2021), live streaming not only facilitates two-way communication between sellers and consumers but also influences consumer perceptions of products and purchasing decisions.

The context of this research, there are three main indicators that influence the effectiveness of live streaming: streamer credibility, media richness, and interactivity. Streamer credibility refers to the level of consumer trust in the broadcaster or host promoting a product. A streamer who can explain

a product honestly, in a friendly, and informative manner tends to build greater trust among their audience, which ultimately positively impacts purchasing decisions. Media richness refers to the quality of information conveyed through various visual and audio elements, such as detailed product displays, the use of sound effects, and engaging video presentations. The richer and clearer the media used, the more likely consumers are to feel confident in the product being offered. Meanwhile, interactivity describes the extent to which consumers can actively participate during the live session, such as through comments, direct questions, polls, or discussions with fellow viewers. High interactivity creates a dynamic social atmosphere, increases emotional engagement, and strengthens consumer interest in the product.

Therefore, live streaming is not only a promotional tool but also creates a communicative and compelling shopping experience. This adds value for e-commerce platforms like TikTok Shop in building customer trust and loyalty digitally.

Conceptual Framework

This study examines the relationship between three independent variables: trust (X1), payment method (X2), and live streaming (X3), on purchasing decisions (Y) as the dependent variable. This framework is built on previous theory and empirical findings, which indicate that trust, ease of transaction, and interactive live streaming features significantly influence consumer decision-making in the context of online shopping, particularly through the TikTok Shop platform.

The Influence of Trust on Purchasing Decisions

Consumer trust in sellers is a crucial element in online transactions. Trust is formed when consumers believe that sellers will be honest, reliable, and fulfill their promises. According to Yunita et al. (2019), trust reflects the general belief among the parties involved to act according to expectations. Murwatiningsih (2013) and M. Amin (2020) show that the higher the level of trust, the more likely consumers are to make online purchases. This is supported by a positive regression coefficient in the empirical analysis, indicating a significant influence of trust on purchasing decisions.

The Influence of Payment Methods on Purchasing Decisions

The payment methods provided by e-commerce platforms play a crucial role in shaping consumers' shopping experiences. Aryanto (2022) found that easy, secure, and varied payment methods positively influence purchasing decisions. Rahayu & Budiyo (2023) added that simple methods can reduce consumer confusion during transactions. Similarly, Handayani (2021) demonstrated that efficient payment methods increase consumers' chances of making purchasing decisions. Therefore, choosing the right payment method is a key contributing factor in creating fast and confident purchasing decisions.

The Influence of Live Streaming on Purchasing Decisions

Live streaming is a digital marketing innovation that enables real-time interaction between sellers and consumers. This feature makes it easier for consumers to view products directly, ask questions, and build trust with sellers. Zami (2023) revealed that the shopping experience offered through live streaming is starting to gain serious attention from consumers. Findings by Arwana & Purnomo (2024) also indicate that live streaming has a significant influence on purchasing decisions on Shopee. Usman et al. (2024) added that direct interaction with sellers is an attractive feature that can increase consumer trust and purchase decisions.

The Simultaneous Influence of Trust, Payment Methods, and Live Streaming on Purchasing Decisions

Simultaneously, trust, payment methods, and live streaming form a strong foundation for building purchasing decisions on e-commerce platforms. According to Isnawati et al. (2022), live streaming features can build consumer trust through real-time and direct interactions. Furthermore, secure and easy payment methods also increase customer trust (Alzoubi et al., 2022). Saputra & Fadhilah (2022) emphasized that consumer perceptions of products are strongly influenced by real-time information received and reliable transaction guarantees. The combination of these three variables strengthens the influence on overall purchasing decisions.

Conceptual Framework

Based on the previous description, the conceptual framework of this study illustrates that trust (X₁), payment method (X₂), and live streaming (X₃) act as independent variables that directly influence purchasing decisions (Y), the dependent variable. This study focuses on analyzing the extent to which these three variables contribute partially or simultaneously to consumer purchasing decisions on TikTok Shop in Bengkulu City. This framework is expected to serve as a reference in understanding consumer behavior in the digital era, particularly in social media-based e-commerce interactions and transactions.

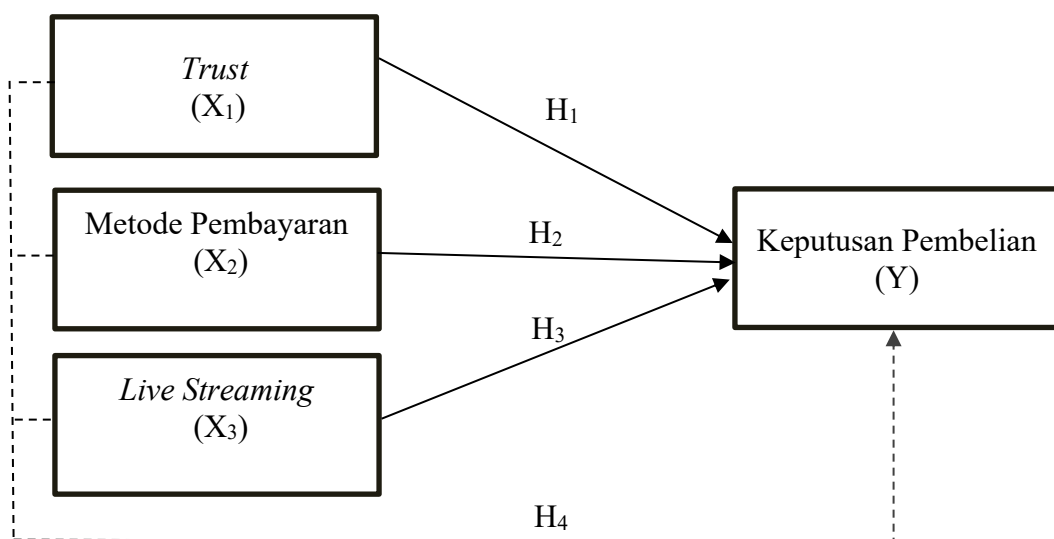


Figure 1
Theoretical Framework Description:

Shows the influence lines between variables

X1: Trust variable

X2: Payment method variable

X3: Live Streaming variable

Y: Purchase decision

Hypothesis

A hypothesis is a tentative answer to a research problem, the validity of which must be empirically tested through data collection and analysis. According to Sugiyono (2018), a hypothesis is formulated based on a theoretical framework and relevant previous research findings, and serves as a guideline for testing the relationships between the variables under study.

Based on the conceptual framework and literature review outlined previously, the hypotheses in this study are formulated as follows:

H1: Trust is suspected to influence the purchasing decisions of TikTok Shop users in Bengkulu City.

H2: Payment method is suspected to influence the purchasing decisions of TikTok Shop users in Bengkulu City.

H3: Live streaming is suspected to influence the purchasing decisions of TikTok Shop users in Bengkulu City.

H4: Trust, payment method, and live streaming are suspected to simultaneously influence the purchasing decisions of TikTok Shop users in Bengkulu City.

RESEARCH METHOD

This study uses a quantitative approach with an associative approach, namely research that aims to determine the relationship or influence between two or more variables. In this context, the study focused on analyzing the influence of trust, payment methods, and live streaming on purchasing decisions of TikTok Shop users in Bengkulu City. The quantitative approach was chosen because it can objectively measure the relationship between variables through statistically processed numerical data.

The population in this study was all TikTok Shop users residing in Bengkulu City and who had made online purchases through the platform. The sampling technique used was purposive sampling, which selects samples based on specific criteria relevant to the research objectives. These criteria included active TikTok users who had made at least

one transaction on TikTok Shop. The number of respondents selected for this study was 385, which is considered representative of the population studied.

Data collection was conducted using a five-point Likert-scale questionnaire designed to measure respondents' perceptions of each research variable. The questionnaire was structured based on the theoretical indicators of each variable described previously to ensure the relevance and appropriateness of the instrument's content.

To analyze the data, multiple linear regression analysis was used to test the simultaneous and partial effects of the independent variables (trust, payment method, and live streaming) on the dependent variable (purchase decision). Prior to the regression analysis, validity and reliability tests were conducted to ensure that the instruments used were able to measure consistently and accurately. Furthermore, classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were also conducted to ensure that the regression model met the necessary statistical requirements for reliable and interpretable test results.

RESEARCH RESULTS AND DISCUSSION

Respondent Characteristics

Respondents in this study were active TikTok Shop users in Bengkulu City. The study involved 385 respondents who had made online purchases through the platform. Sampling was conducted using a purposive sampling technique, meaning only those who met certain criteria were included. Respondent characteristics included gender, age, occupation, and online shopping frequency, reflecting the behavioral tendencies of modern e-commerce consumers on social media.

Results of the Classical Assumption Test

Uji Normalitas (Kolmogorov-Smirnov)

Table 1

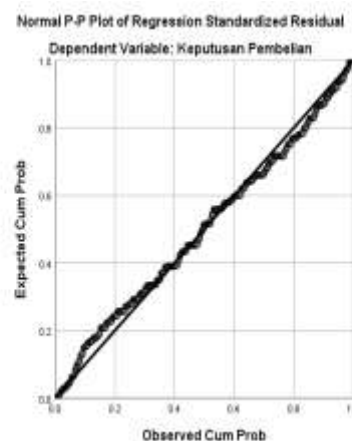
Normality Test Results

				Unstandardized Residual
N				385
Normal Parameters ^{a,b}		Mean		.0000000
		Std. Deviation		1.86680455
Most Extreme Differences	Extreme	Absolute		.056
		Positive		.050
		Negative		.056
				.056
Tes Statistic				.181
Monte Carlo	Carlo	Sig. (2-tailed)		
Sig 99% Confidence Interval				
Lower Bound				.171
Upper Bound				.191

Source: SPSS data processing version 26

The normality test aims to determine whether the residual data is normally distributed. Based on the results of the Kolmogorov-Smirnov test, the Monte Carlo significance value is 0.181 with a 99% confidence interval (CI: 0.171–0.191), which is above the 0.05 significance limit. This indicates that the residual data in the regression model is normally distributed, allowing for further analysis.

Normality Test (P-P Plot)



Source: SPSS data processing version 26

The Kolmogorov-Smirnov test, the P-P plot visualization test shows that the data points are spread out close to the diagonal line, indicating no significant deviation from a normal distribution. This confirms the previous finding that the model meets the assumption of normality.

Multicollinearity Teststeristics

Table 2
Multicollinearity Test Results

Model	Colinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Trust	.418	2.392
Metode Pembayaran	.486	2.056
Live Streaming	.705	1.419

Source: SPSS data processing version 26

The multicollinearity test results show that the tolerance values for each variable are: trust (0.418), payment method (0.486), and live streaming (0.705). All VIF values are below 10, namely trust (2.392), payment method (2.056), and live streaming (1.419). This indicates that there is no multicollinearity among the independent variables in the regression model.

Heteroscedasticity Test (Glejser)

Table 3
Heteroscedasticity Test Results

Variabel	T	Sig.
Trust	1.527	.128
Metode Pembayaran	.323	.747
Live Streaming	-1.641	.227

Source: SPSS data processing version 26

The Glejser test results show that the significance values of each variable: trust (0.128), payment method (0.747), and live streaming (0.227), are all greater than 0.05. This indicates that the model does not experience heteroscedasticity symptoms, so the error variance is homogeneous.

Results of Multiple Linear Regression Analysis

Regression Equation

Table 4
Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistic	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	10.899	1.088			
Trust	.584	.063	.370	.418	2.392
Metode Pembayaran	.801	.061	.487	.486	2.056
Live Streaming	.299	.078	.119	.750	1.419

Source: SPSS data processing version 26

Based on the results of data processing using SPSS version 26, the following multiple linear regression equation model was obtained:

$$Y = 10.899 + 0.584X_1 + 0.801X_2 + 0.299X_3$$

Where:

Y = Purchase Decision

X₁ = Trust

X₂ = Payment Method

X₃ = Live Streaming

This equation shows that each one-unit increase in trust, payment method, and live streaming will increase the purchase decision value by 0.584, 0.801, and 0.299 units, respectively, assuming other variables remain constant.

Coefficient of Determination (R^2) Test

Table 5
Results of the Coefficient of Determination (R^2) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 ^a	.734	.741	1.87414

Source: SPSS data processing version 26

The R^2 value of 0.734 indicates that 73.4% of the variation in purchasing decisions can be explained by the three independent variables: trust, payment method, and live streaming. The remaining 26.6% is explained by factors outside the model.

Hypothesis Test Results

t-Test (Partial)

Table 6
Results of the t-Hypothesis Test (Partial)

Model	Unstandardizen	Coefficients	Standardizen	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.899	1.088		10.013	.000
Trust	.584	.063	.370	9.212	.000
Metode Pembayaran	.801	.061	.487	13.057	.000
Live Streaming	.299	.078	.119	3.842	.000

Source: SPSS data processing version 26

The t-test results indicate that all three independent variables have a significant partial influence on purchasing decisions:

Trust: $t = 9.212$, $Sig = 0.000$

Payment Method: $t = 13.057$, $Sig = 0.000$

Live Streaming: $t = 3.842$, $Sig = 0.000$

Because the significance values for all three are <0.05 , H_1 , H_2 , and H_3 are accepted. This means that each variable has a positive and significant influence on purchasing decisions.

F-Test (Simultaneous)

Table 7
Results of the F-Hypothesis Test (Simultaneous)

Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	3859.973	3	1286.658	366.319	.000 ^b
	Residual	1338.224	381	3.512		
	Total	5198.197	384			

Source: SPSS data processing version 26

The F-test results show a calculated F-value of 366.319 with a significance level of 0.000, indicating that all three independent variables simultaneously have a significant effect on purchasing decisions. Thus, H4 is accepted.

Discussion

This study aims to analyze the influence of trust, payment methods, and live streaming on purchasing decisions of TikTok Shop users in Bengkulu City. Based on the results from 385 respondents and a series of statistical tests, it was found that all three independent variables simultaneously and partially significantly influence consumer purchasing decisions. These findings reinforce the important role of digital aspects in modern consumer behavior in the era of social media-based e-commerce.

The Influence of Trust (X1) on Purchasing Decisions (Y)

Based on the t-test results, Trust has a calculated t-value of 9.212 with a significance level of 0.000, which is less than the significance threshold of 0.05. This means that trust has a positive and significant effect on purchasing decisions on TikTok Shop. This indicates that the greater consumers' trust in the seller and the transaction system offered by TikTok Shop, the higher their likelihood of making a purchase.

This context, trust encompasses confidence in the security of personal data, product quality, and the seller's consistent service. This trust is a key pillar in online transactions because consumers cannot directly verify the goods or services offered. Theoretically, this is supported by Gefen, Karahanna, and Straub (2003), who stated that consumer trust consists of the seller's ability, integrity, and goodwill. Trust is not only about consumers' expectations of the product, but also their perception of the seller's responsibility and ethics in upholding transaction commitments.

These findings align with:

Jefryansyah & Muhajirin (2020), who demonstrated that trust and security simultaneously influence online purchasing decisions.

Esa Indra Mustika & Antoni Ludfi Arifin (2021), who also demonstrated that trust and information quality play a significant role in encouraging consumers to transact online.

The Influence of Payment Method (X2) on Purchase Decisions (Y)

The t-test yielded a calculated t-value of 13.057 with a significance value of 0.000, indicating that payment method significantly influences purchase decisions.

TikTok Shop users place high importance on the convenience, effectiveness, and security of the payment system. Access to various payment methods such as COD (cash on delivery), e-wallets (DANA, OVO, GoPay), credit cards, and bank transfers makes consumers feel more comfortable, secure, and confident in completing transactions.

These results are consistent with:

Handayani (2021), who showed that ease of payment methods plays a significant role in purchasing decisions at Zalora.

Raheni et al. (2024), who found that good payment methods on Shopee encourage increased purchase volume among college students.

Therefore, payment methods are not only a transaction tool, but also part of the consumer shopping experience that impacts their decisions.

The Effect of Live Streaming (X3) on Purchase Decisions (Y)

The test results showed a t-value of 3.842 with a significance level of 0.000, indicating that live streaming has a significant influence on purchase decisions. Live streaming has become a modern marketing medium that allows consumers to view products directly, engage in two-way interactions, and view real-time testimonials. This feature enhances seller credibility and creates a more immersive and compelling shopping experience.

The effectiveness of live streaming has been proven in creating a sense of urgency, such as limited-time discounts or exclusive promotions, which encourage consumers to make quick purchase decisions.

This research supports:

Rahmayanti & Dermawan (2023) who stated that the live streaming feature on TikTok Shop plays a significant role in increasing consumer engagement and purchasing decisions. Maradona (2024) also demonstrated that live streaming can drive purchase conversions through interactive content strategies and real-time promotions.

Research Implications

This research has significant practical and theoretical implications:

Theoretically, these results reinforce the theory of digital consumer behavior and e-commerce, which places trust, ease of transaction, and media interactivity as key determinants of purchasing decisions. Practically, these results provide insights for TikTok Shop businesses to:

- Provide transparent and honest product information

- Offer a variety of flexible payment methods

- Use live streaming as an effective and engaging promotional tool

Thus, companies or MSMEs marketing products through TikTok Shop can improve purchasing decisions and customer loyalty by optimally managing these variables.

CONCLUSION

This study shows that three variables—trust, payment methods, and live streaming—have a positive and significant influence on the purchasing decisions of TikTok Shop users in Bengkulu City.

First, trust has been shown to increase consumers' propensity to make transactions because it creates a sense of security regarding the platform, sellers, and products. Second, easy, secure, and diverse payment methods contribute to consumer convenience in transactions. Third, the live streaming feature can increase interaction, provide immediate product information, and build purchase urgency.

Thus, these three factors complement each other in influencing consumers' online purchasing decisions. These aspects need to be optimally managed by businesses to increase consumer trust, convenience, and engagement on TikTok Shop.

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