




# The influence of live streaming and endorsement on product purchasing decisions at shopee with paylater as a moderating variable

Nafi'ah<sup>1</sup>, Bagus Hari Sugiharto<sup>2</sup>

<sup>1,2</sup> Accounting, Faculty of Law and Business, Institut Teknologi dan Bisnis Yadika Pasuruan, Indonesia

Article Info	ABSTRACT
<p><b>Article history:</b></p> <p>Received Dec 13, 2024 Revised Dec 22, 2024 Accepted Dec 30, 2024</p> <hr/> <p><b>Keywords:</b></p> <p>Endorsement; Live Streaming; Paylater; Purchase Decision.</p>	<p>The number of internet users in Indonesia continues to increase from year to year, which has an impact on the digital transformation of e-commerce use, one of which is Shopee. Sellers now don't need to meet consumers face to face, but can do live streaming (live broadcasts), or can collaborate with famous influencers to attract consumers. The buy now pay later feature is also an attraction in itself to influence consumer purchasing decisions. However, if paylater is used excessively there will of course be risks such as payment failure. The aim of this research is to analyze the influence of Live streaming and Endorsements on Purchasing Decisions with Paylater as a Moderating Variabel. This type of research is quantitative research. The population in this study were residents of Pasuruan Regency. The sample in this research consisted of 100 samples, using a nonprobability sampling technique using a purposive sampling model. This research uses primary data, data collection techniques using questionnaires and processed using statistical tools, namely WarpPLS. Based on the research results, it shows that partially the independent variabel, namely Live Streaming (X<sub>1</sub>), has a positive and significant effect on Purchasing Decisions (Y). Endorsement (X<sub>2</sub>) has a positive and significant effect on Purchase Decisions (Y). Paylater (Z) cannot moderate the influence of Live streaming (X<sub>1</sub>) on Purchase Decisions (Y). Paylater (Z) cannot moderate the influence of Endorsement (X<sub>2</sub>) on Purchase Decisions (Y).</p> <p style="text-align: right;"><i>This is an open access article under the CC BY-NC license.</i></p> 

## Corresponding Author:

Nafi'ah,  
Accounting , Faculty of Law and Business,,  
Institut Teknologi dan Bisnis Yadika Pasuruan,  
Salem Street 03, Bangil, Pasuruan, East Java, 67153, Indonesia.  
Email: nafiah2109@gmail.com

## 1. INTRODUCTION

In an increasingly competitive and growing business era, mobile devices have become the main channel for promotion. According to the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia continues to increase every year. In 2023, it will reach 215 million users, an increase of 1.17% from last year (210 million users). (APJII, 2023). E-commerce is one of the latest innovations in business technology that allows sellers to show and demonstrate their products without having to meet buyers in person. With goods that can be shipped without having to leave the house, buyers can make purchases online (Shevany, 2018).

Research conducted by IPSOS in March last year, "Understanding The Potentiality In E-commerce Sellers" involved respondents who sell online, most of whom are local businesses, both brand partners, and MSMEs. IPSOS research shows that Shopee (65%) is associated as the marketplace that provides the largest turnover for online seller businesses, above Tokopedia (16%), TikTok Shop (9%), and Lazada (6%). Moreover, based on respondents' choices, Shopee (59%) is also the marketplace in first place that provides the most benefits for online seller businesses, followed by Tokopedia (20%) in second place, and TikTok Shop (8%), and Lazada (7%) (Putra, 2023). With various promotional programs and various features, Shopee is one of the e-commerce that continues to grow in Indonesia. One of the new features available is live streaming. Sellers can conduct live streaming sessions, where sellers directly promote goods and stores to their consumers. In addition to live streaming, a common promotional strategy used by sellers today is endorsement, which is promoting their products with the help of celebrities / public figures who have their own influence in society.

The existence of the current trend "Buy now pay later" which makes it easier for consumers to shop. In shopee there is a shopee paylater feature, this feature influences consumer purchasing behavior, because it provides various facilities for consumers to fulfill their desires for the goods needed without being hindered by cost problems (Sriyono et al., 2023). However, when there are arrears, the result will be the same as when using a credit card or other banking loans. Therefore, the ease of using paylater services may result in waste and debt accumulation, which will ultimately damage credit reputation and make it difficult to apply for credit.

## 2. RESEARCH METHOD

### **Relationship between Live Streaming and Purchase Decisions**

Live streaming on the Shopee feature greatly helps the interaction between sellers and buyers, so it makes it very easy for buyers to choose products and reduce hesitation when buying products from the seller. This is supported by (Purba & Mandasari, 2024) in their study entitled "The Influence of Live Streaming and Customer Reviews on Purchasing Decisions for Kemaiu Shampoo Products", the results of their study concluded that live streaming has a positive effect on purchasing decisions for Kemaiu shampoo products on Shopee with a significance value of  $0.008 < 0.005$ , and reinforced by (Audina et al., 2023) in their study stated that "live-streaming shopping has a positive and significant effect on purchasing decisions for Shopee users in West Nusa Tenggara". This is different from (Lindawati et al., 2023) who stated that live streaming (X<sub>1</sub>) has no significant effect on purchasing decisions (Y) on TikTok social media. Based on this, the research hypothesis is as follows: H<sub>1</sub>: Live streaming has a positive and significant effect on purchasing decisions

### **Relationship between Endorsement and Purchasing Decisions**

Endorsement is a form of modern promotion that greatly helps sellers to market their products. Because in today's era, many buyers are influenced by rising influencers or their idols. This is supported by (Frimayasa & Nasution, 2022) in their study entitled "The Influence of Social Media, Celebrity Endorser, and Brand Image on Consumer Purchase Decisions at Tokopedia", with the results that Celebrity Endorser has a positive and significant effect on consumer purchasing decisions on Tokopedia. In other words, if celebrity endorsers are a special attraction for consumers who buy products on Tokopedia, their purchasing decisions will also increase. This is evidenced by the P-Value of 0.012, which is smaller than the significance value of 0.05 or 5%. Then reinforced (Annisya & Paramita, 2021) in their research concluding that Celebrity endorsement has a significant positive effect on Maybelline purchasing decisions in Indonesia. In contrast to (Dewi & Sari, 2023) who stated in their research that celebrity endorsement does not have a significant influence on purchasing decisions for Wardah beauty products among students of the Faculty of Economics and Business, Potensi Utama University. Therefore, the hypothesis of this study is:

H<sub>2</sub>: Endorsement has a positive and significant effect on purchasing decisions

### Relationship between Paylater, Live Streaming and Purchase Decisions

The buy now pay later trend influences consumer behavior when buying a product. Sellers who aggressively influence buyers during live streaming and are offered various discounts and promotions are one of the reasons consumers use paylater when buying a product. This agrees with (Buana et al., 2023) in their study entitled "Sales Promotion, Live Streaming, Subjective Norm Against Impulsive Buying with Paylater as a Moderating Variable", where the results conclude that the variable using paylater can significantly and positively moderate the influence of the variables sales promotion, live streaming, and subjective norm on impulsive buying. This is supported by (Jullisi & Zulkifli, 2023) who stated that promotions and paylater simultaneously influence impulse buying on Shopee application users in Cikarang. Based on this, the hypothesis of this study is:

H<sub>3</sub>: Paylater can moderate the influence of live streaming on purchasing decisions

### Relationship between Paylater, Endorsement and Purchase Decisions

The influence of influencers on consumers is currently one of the effective forms of promotion. Where many influencers have their own appeal so that they can attract buyers/target markets. The use of paylater is also an attraction in itself because of the variety of promos and discounts offered. This agrees with (Fauziah et al., 2021) in their study entitled "The Influence of Promotion on Housing Credit Purchase Decisions at PT. Griya Bina Mitra in Pesawaran" which concluded that the promotion strategy had a positive effect on the purchase decision of PT. Griya Bina Mitra in Bandar Lampung with a t-value of the promotion strategy variable, namely 6,670, a t-table value of 1,725. This is supported by (Dude et al., 2022) who concluded in their study that the use of paylater and flash sales had a significant effect on the impulse buying behavior of Shopee User Students, Department of Management, State University of Gorontalo. Based on this, the hypothesis is: H<sub>4</sub>: Paylater can moderate the influence of endorsement on purchasing decisions

### Method

This type of research is quantitative research. The population in this study is the population of Pasuruan Regency. The sample in this study amounted to 100 samples, with a nonprobability sampling technique with a purposive sampling model. This study uses primary data types, data collection techniques using questionnaires. the sample criteria include: (a) Domicile in Pasuruan Regency, (b) Have shopped at shopee, (c) Transaction payments using paylater

## 3. RESULTS AND DISCUSSIONS

Table 1. Respondent characteristics based on domicile

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kabupaten Pasuruan	100	100.0	100.0	100.0

Table 2 Respondent characteristics based on marketplace

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Shopee	100	100.0	100.0	100.0

Table 3 Respondent characteristics based on transaction payments

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Paylater	100	100.0	100.0	100.0

### Convergent Validity

Measurement of convergent validity can be measured by looking at the AVE (Average Variance Extracted) value, the criteria are AVE values > 0.5 (Solimun, 2017).

Table 4 Average variances extracted

X1	X2	Z	Y	Z*X1	Z*X2
0.53	0.692	0.756	0.568	0.547	0.667

Note:

X1; Live Streaming, X2; Endorsement, Z; Paylater, Y; Purchase Decisions

Based on the table above, it is known that the AVE value of the live streaming variable (X1) is 0.530, the AVE value of the endorsement variable (X2) is 0.692, Paylater (Z) is 0.756, and the Purchase Decision (Y) is 0.568. All variables have an AVE value above 0.5, so it can be concluded that all research variables meet the requirements for convergent validity.

### Discriminant validity

Ways to see discriminant validity include looking at the cross loading value and comparing the AVE root value.

Table 5 Correlations among l.vs. with sq. rts. of AVEs

	X1	X2	Z	Y	Z*X1	Z*X2
X1	<b>0.728</b>	0.397	0.283	0.452	-0.182	0.184
X2	0.397	<b>0.832</b>	0.532	0.59	0.186	-0.145
Z	0.283	0.532	<b>0.870</b>	0.298	0.152	-0.263
Y	0.452	0.59	0.298	<b>0.753</b>	0.02	0.074
Z*X1	-0.182	0.186	0.152	0.02	<b>0.739</b>	0.211
Z*X2	0.184	-0.145	-0.263	0.074	0.211	<b>0.817</b>

From the table above, it can be seen that the Discriminant Validity Cross Loading value of all indicators has a larger correlation coefficient with each of its own variables compared to the correlation coefficient value of the indicator with other variables, so it is concluded that each indicator in the block is a component of the variable in the column.

### Composite reliability and Cronbach's alpha

A questionnaire is said to have good composite reliability if the composite reliability value is > 0.70 and if the Cronbach's alpha value exceeds 0.60, the questions in the variable are reliable.

Table 6 Composite reliability coefficients

X1	X2	Z	Y	Z*X1	Z*X2
0.87	0.931	0.925	0.839	0.966	0.98

Table 7 Cronbach's alpha coefficients

X1	X2	Z	Y	Z*X1	Z*X2
0.819	0.91	0.89	0.743	0.963	0.978

From the data above, it can be seen that all variable values are above the standard Composite reliability (0,70) and Cronbach's alpha (0,60) values.

### Inner Model

#### Model fit and quality indices

Average path coefficient (APC)=0.187, P=0.013

Average R-squared (ARS)=0.415, P<0.001

Average adjusted R-squared (AARS)=0.391, P<0.001

Average block VIF (AVIF)=1.322, acceptable if <= 5, ideally <= 3.3

Average full collinearity VIF (AFVIF)=1.642, acceptable if  $\leq 5$ , ideally  $\leq 3.3$   
 Tenenhaus GoF (GoF)=0.510, small  $\geq 0.1$ , medium  $\geq 0.25$ , large  $\geq 0.36$   
 Sympson's paradox ratio (SPR)=0.500, acceptable if  $\geq 0.7$ , ideally = 1  
 R-squared contribution ratio (RSCR)=0.986, acceptable if  $\geq 0.9$ , ideally = 1  
 Statistical suppression ratio (SSR)=1.000, acceptable if  $\geq 0.7$   
 Nonlinear bivariate causality direction ratio (NLBCDR)=0.750, acceptable if  $\geq 0.7$

in the inner model all the criteria are met except for Sympson's Paradox Ratio (SPR) which is not met, the value is 0.500 (acceptable if  $\geq 0.7$ , ideally = 1). This indicates an indication of causality of 50% (Solimun, 2017).

**Hypothesis Test Results**

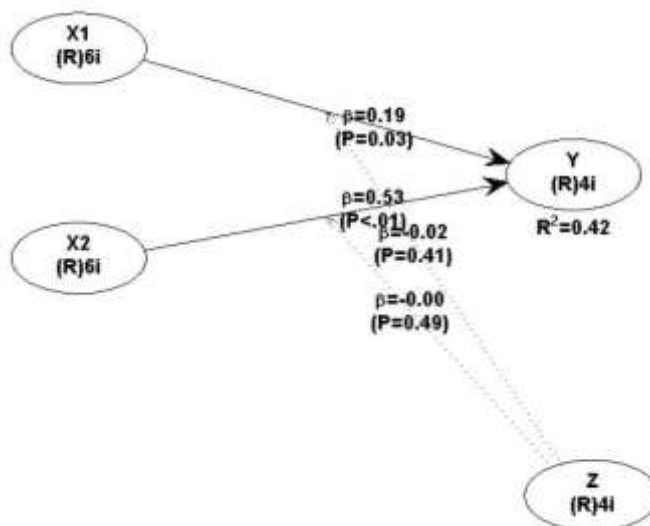


Figure 1 Relationship value between variables

Table 8 Path coefficients

	X1	X2	Z	Y	Z*X1	Z*X2
	-	-	-	-	-	-
	-	-	-	-	-	-
Y	0.186	0.531	-	-	-0.029	-0.003

Table 9 P values

	X1	X2	Z	Y	Z*X1	Z*X2
	-	-	-	-	-	-
	-	-	-	-	-	-
Y	0.027	<0.001	-	-	0.387	0.486

**Live streaming (X1) on purchasing decisions (Y)**

When a seller live streams on shopee, they can directly show the product, explain its features, and provide testimonials in real time. This provides a more immersive experience for consumers than simply viewing static photos or videos. In this study, live streaming has a positive and significant effect on purchasing decisions, as evidenced by the path coefficients value of 0.186 and p-values of 0.027 (std <0.05) with an effect of 41.5%. This is supported by (Purba & Mandasari, 2024) which states that live streaming has a positive effect on purchasing decisions for kemaiu shampoo products at Shopee.

H1 Accepted: Live streaming has a positive and significant effect on purchasing decisions

#### **Endorsement (X<sub>2</sub>) on Purchasing Decisions (Y)**

When an influencer or celebrity they trust recommends a product, consumers feel more confident to try the product. Trust built through endorsements can be an important factor in changing consumer attitudes in making purchasing decisions. In this study, endorsement has a positive and significant effect on purchasing decisions, as evidenced by the path coefficients value of 0.531 and p-values <0.001 (std <0.05) with an effect of 41.5%. This is the same result as research (Annissa & Paramita, 2021) who stated in his research that Celebrity endorsement has a significant positive influence on Maybelline purchasing decisions in Indonesia.

H1 Accepted: Endorsement has a positive and significant effect on purchasing decisions.

#### **Paylater (Z) moderates Live streaming (X<sub>1</sub>) on Purchasing Decisions (Y)**

Paylater allows consumers to buy products without paying directly at the time of purchase, with paylater, consumers may tend to be more open to trying products promoted through live streaming, without worrying about direct payments to be made. In this study, paylater cannot moderate the relationship between live streaming and purchasing decisions. This is evidenced by the path coefficients value of -0.029 and p-values of 0.387 (std < 0.05). These results are not the same as research conducted by (Buana et al., 2023) which states that using paylater can significantly and positively moderate the influence of sales promotion variables, live streaming, and subjective norm on impulsive buying of e-commerce users who live in Jakarta.

H3 is rejected: Paylater cannot moderate the effect of Live streaming on Purchasing Decisions

#### **Paylater (Z) moderates Endorsement (X<sub>2</sub>) on Purchasing Decisions (Y)**

Overall, endorsement has a significant influence on consumer purchasing decisions, with the use of paylater providing its own appeal. However, in this study, Paylater cannot moderate Endorsement on Purchasing Decisions, as evidenced by the path coefficients value of -0.003 and p-values of 0.486 (std <0.05). This result is not the same as research (Jullisi & Zulkifli, 2023) which states that promotion and paylater simultaneously affect impulse buying in shopee application users in Cikarang.

H4 is rejected: Paylater cannot moderate the effect of Endorsement on Purchasing Decision.

## **4. CONCLUSION**

Based on the results of the research and discussion that has been carried out, it can be concluded that live streaming has a positive and significant effect on purchasing decisions, endorsement has a positive and significant effect on purchasing decisions, This is because live streaming allows consumers to directly interact with sellers, and what is displayed is indeed as it is. And the use of public figures that match the product and their detailed explanations can increase consumer purchasing decisions. So when Shopee sellers increase their live streaming and endorsement performance, it will affect the increase in consumer purchasing decisions. Paylater cannot moderate the effect of live streaming on purchasing decisions with a path coefficient value of -0.029 and p-values of 0.387 (std <0.05), and paylater cannot moderate the effect of endorsement on purchasing decisions with a path coefficient value of -0.003 and p-values of 0.486 (std <0.05).

## **REFERENCES**

- Annissa, A. N., & Paramita, E. L. (2021). Brand promotion: The effects of celebrity endorsement and brand image on consumer buying decision. *Jurnal Bisnis Dan Manajemen*, 8(1), 82–90.
- APJII. (2023). <https://survei.apjii.or.id/home>
- Audina, P. K., Sakti, D. P. B., & Athar, H. S. (2023). The Effect of Live Streaming Shopping, Price, and Product Quality on Purchasing Decisions for Shopee Users in West Nusa Tenggara, Indonesia. *Path of Science*, 9(10), 2019–2027.

- Buana, S. A. M., Leow, J. A., Marvinson, G., Zukhrufa, A., & Keni, K. (2023). Sales Promotion, Live Streaming, Subjective Norm Terhadap Impulsive Buying Dengan Paylater Sebagai Variabel Moderasi. *Jurnal Bisnis Dan Akuntansi*, 25(2), 413–428.
- Dewi, F. S., & Sari, T. N. (2023). Pengaruh Brand Image, Celebrity Endorsement, Dan Live Streaming Terhadap Keputusan Pembelian Konsumen Produk Kecantikan Wardah. *Jurnal Widya*, 4(2), 351–365.
- Dude, N. Z., Isa, R. A., & Ismail, Y. L. (2022). Pengaruh Penggunaan Paylater Dan Flashsale Terhadap Perilaku Impulse Buying Pada Pengguna Shopee (Studi pada Mahasiswa Pengguna Shopee Jurusan Manajemen Universitas Negeri Gorontalo). *YUME: Journal of Management*, 5(3), 358–363.
- Fauziah, H., Safitri, M., & Destiyawan, D. (2021). Pengaruh Promosi Terhadap Keputusan Pembelian Kredit Perumahan pada PT. Griya Bina Mitra di Pesawaran. *Prosiding Seminar Nasional Ekonomi Dan Bisnis*, 1(1), 61–68.
- Frimayasa, A., & Nasution, I. H. (2022). The influence of social media, celebrity Endoser, and brand image on consumer purchase decisions at Tokopedia. *Util Albab: Jurnal Ilmiah Multidisiplin*, 1(3), 541–550.
- Jullisi, J., & Zulkifli, S. M. (2023). Pengaruh Promosi Dan Paylater Terhadap Impulse Buying Pada Marketplace Shopee (Studi Kasus Pengguna Aplikasi Shopee Di Cikarang). *Jubisma*, 5(1), 91–105.
- Lindawati, L., Wahyuningsih, Y., & Saputra, M. (2023). Keputusan Pembelian Konsumen Dipengaruhi Online Live Streaming, Free Gift dan Diskon Pada Media Social Tiktok. *Prosiding Seminar Nasional Darmajaya*, 1, 1–10.
- Purba, R. A., & Mandasari, V. (2024). The Influence Of Live Streaming And Customer Reviews On Purchasing Decisions For Kemaiu Shampoo Products. *International Journal of Multidisciplinary Research and Literature*, 3(1), 32–38.
- Putra, D. (2023). *Melalui Shopee Live, Shopee Dukung Pertumbuhan UMKM Lokal*. CNBC Indonesia. <https://www.cnbcindonesia.com/tech/20230925074823-37-475154/melalui-shopee-live-shopee-dukung-pertumbuhan-umkm-lokal>
- Shevany, M. (2018). Analisis Strategi Membangun Brand Awareness E-Commerce Shopee Di Media Sosial Dalam Meningkatkan Penjualan. *Jurnal Manajemen Dan Inovasi (MANOVA)*, 1(1).
- Solimun, N. A. A. R. F. (2017). *Metode Statistika Multivariat Pemodelan Persamaan Struktural SEM, Pendekatan WarpPLSMetode Statistika Multivariat Pemodelan Persamaan Struktural SEM, Pendekatan WarpPLS jilid 2*. UB Press.
- Sriyono, S., Afandi, M. S., Wulandari, A. P., & Agusti, R. (2023). Efektifitas Penggunaan Fintech (E-Wallet) Terhadap Keputusan Pembelian Dikalangan Generasi Milenial. *JEMMA (Journal of Economic, Management and Accounting)*, 6(2), 153–161.