

# The Influence of Online Transaction Security and Live Streaming on Online Purchasing Decisions (A Study of MSME Consumers in Palangkaraya City)

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## ABSTRACT

The phenomenon of online shopping seems to be increasingly prevalent among buyers. Besides the convenience of transactions, buyers are also faced with various questions regarding product clarity, sellers, security, and other aspects not found in conventional sales. This study aims to determine the influence of online transactions on online purchasing decisions, as well as the influence of live streaming on online purchasing decisions. From 128 samples taken from Palangkaraya City residents who have made online purchases, it was found that both online transactions and live streaming variables were able to influence consumers' online purchasing decisions.

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## 1. INTRODUCTION

Businesses' efforts to market their products and services will impact the company's long-term viability. The existence of e-commerce is currently a significant aid in marketing efforts to target consumers. Technological advancements have transformed traditional marketing into the digital era. Direct-to-consumer promotional activities can now be conducted not only face-to-face but also through virtual meetings using social media or specific meeting platforms. This concept of direct marketing using virtual communication media is quite popular, known as live promotion. This allows sellers to interact directly with potential customers. Although virtual, consumers can interact with sellers even without face-to-face interaction.

Unlike conventional sales, where sellers and buyers can interact directly and assess the suitability of the goods offered, online purchasing transactions are very different. Because transactions take place on an electronic marketplace, they can also be considered online transactions. All activities, from marketing and buyer recruitment to sales agreements, payment, shipping, returns, and so on, are conducted online. Despite the enormous potential of e-commerce for sellers in attracting consumers and increasing sales, and also making it easier for consumers to find the products or services they need, there is the threat of electronic crime, such as data theft, financial fraud, and so on. Therefore, consumers' decisions in choosing the right product or service can be influenced in part by trust in the security of online transactions and their

interest in the product or service after participating in a live e-commerce event.

The decision to buy online is currently a global trend, marked by the rapid growth of e-commerce and the high volume of online transactions globally. In Indonesia alone, the Ministry of Trade estimates that the value of e-commerce transactions in Indonesia will reach IDR 512 trillion by 2024. At that time, Report Digital Economy Outlook 2025 which was released CELIOS also shows that e-commerce is one of the sectors E-commerce is the largest contributor to digital economic transactions in Indonesia, second only to digital payments. Its value is estimated to reach IDR 471.01 trillion in 2025, representing a 0.51 percent year-on-year (yoy) increase. This increase in transaction value would be unthinkable if businesses and buyers were active on this online sales platform.

For entrepreneurs, especially MSMEs, this situation can be utilized to develop the products they produce or sell. The diversity of MSME products and the ease of transactions provide a fast way to market products to consumers. Live streaming, conducted by entrepreneurs, is intended to support them in introducing the products they produce or sell, with various sales offers. Undeniably, the existence of live streaming affiliated with e-commerce platforms can make sales more interactive, and buyers can gain a better understanding of the products they want. [1] stated Live streaming is considered capable of increasing consumers' impulse buying drive.

## 2. LITERATURE REVIEW

### 2.1 Online Transactions

According to [2], a transaction is a meeting between two parties (seller and buyer) that is mutually beneficial with the presence of data, evidence, supporting documents entered into a journal after being recorded. In practice, e-commerce is grouped into two segments, namely business to business (B2B) and business to consumer (B2C). Business to

business (B2B) E-commerce is a form of trade transaction via the internet carried out by two or more companies, while business to consumer (B2C). E-commerce is a buying and selling transaction via the internet between sellers and consumers [3].

According to [4] there are several types of online shopping transactions, namely: (1) Bank transfer is a bank service activity to transfer a certain amount of funds from the account owner's order to someone designated as the transfer recipient; (2) Online money transfer services are services for sending money or receiving money transfers quickly which are carried out across countries or within one country. In this case, the money transfer pays the transfer to the transfer recipient in the agreed currency; (3) Joint account is an agency that acts as an intermediary in online transactions; (4) COD (cash on delivery) is an activity where the seller and buyer of goods meet whose orders are made online and meet at a place agreed upon by both parties. At that place, the seller brings the goods ordered by the consumer and the consumer pays for the goods that have been ordered.

### 2.2 Online Shopping Transaction Indicators

According to Alam and [5], the level of online shopping transactions can be measured using 3 indicator items, namely: Level of security, preference, and good shopping experience.

### 2.3 Live Streaming Shopping

Live streaming shopping is a feature that allows sellers to interact directly with buyers in real time [6]. This feature allows sellers to provide more detailed and comprehensive information about the product they wish to purchase, as the seller (streamer) can display the product

clearly and more realistically than simply viewing catalog photos on other media. Furthermore, consumers can communicate directly with sellers to build trust and help them decide whether to purchase a product based on their needs. Sellers must understand the factors that can create trust in consumers, ensuring that they are confident that the product meets their expectations, which can positively impact purchasing decisions [7].

#### **2.4 Purchasing Decision**

According to [8], consumer purchasing decisions are part of consumer behavior, namely the study of how individuals, groups, and organizations select, buy, use, and how goods, services, ideas, or experiences to satisfy their needs and desires. [8] have developed a "level model" of the purchasing decision process, namely information search, alternative evaluation, purchase decision, and post-purchase behavior. This process begins long before the actual purchase and has consequences for a long time afterward.

Purchasing decisions are also referred to as consumer actions in deciding whether or not to purchase a product or service. Therefore, consumer purchasing decisions are the process of selecting one of several options with concrete follow-up. [9] define purchasing decisions as a series of choices consumers make before purchasing a product or using a service offered by a company. These choices are influenced by both internal and external factors originating from the consumer's environment.

Decision making process [8]:

1. Problem recognition, the buying process begins when the buyer recognizes a problem or need triggered by internal or external stimuli.

2. Information search: Consumers often seek a limited amount of information. We can distinguish between two levels of involvement in search. The lower search state is called heightened attention. At the next level, an individual can enter an active information search.
3. Alternative evaluation: Some basic concepts that will help us understand the evaluation process: first, consumers seek to satisfy a need. Second, consumers seek specific benefits from product solutions. Third, consumers view each product as a bundle of attributes with varying abilities to deliver the benefits necessary to satisfy this need.
4. Purchase Decision: In the evaluation stage, consumers form preferences among brands and within the choice set. Consumers may also form an intention to purchase the most preferred brand. In executing the purchase intention, consumers may form five sub-decisions: brand, dealer, quantity, timing, and payment method.
5. Post-purchase behavior: After the purchase, consumers may experience conflict due to noticing certain disquieting features or hearing favorable things about other brands and are alert to information that supports their decision.

#### **2.5 Factors That Influence Buying Decisions**

Understanding consumer choices is a major task for companies and sellers. According to [8], to understand this, it is necessary to know the characteristics that influence how consumers reach the purchasing decision stage. According to [10], the factors that influence consumer purchasing decisions are

as follows: (1) Personal factors, which include various aspects such as age, gender, ethnicity, income, life cycle stage, family, occupation, economic situation, lifestyle, personality, and self-concept. These aspects are usually used as the basis for market segmentation. And (2) Psychological factors, which consist of four main aspects, namely: perception, motivation, learning, and beliefs and attitudes.

### 3. RESEARCH METHODOLOGY

The type of research in this study is quantitative and uses a descriptive method. This study was conducted to test the hypothesis in order to strengthen the theory used as a reference. The population used is Palangkaraya city residents who use Shopee e-commerce to purchase products marketed by MSMEs. The sampling technique used an accidental sampling technique with a target of 100 respondents, carried out around March - April 2025, but it was able to obtain 128 respondents. The method of collection using a questionnaire and data analysis was carried out using Partial Least Square (PLS) which was carried out to see the Fit Model, namely in 2 stages: measured through the outer model and the inner model.

### 4. RESEARCH RESULTS AND IMPLICATIONS

Based on the results of data processing, 128 respondents participated in this study with the following characteristics:

#### 1. Gender

The respondents to this study were predominantly female, 79 people (62%), while the remaining 49 were male, 38%.

#### 2. Based on educational background

Of the 128 respondents who agreed to complete the questionnaire, 66%, or 84, of the 128 respondents, were predominantly high school graduates. This was followed by 21%, or 27, with a bachelor's degree. Nine individuals, or 7%, had diplomas, and eight individuals, or 6%, had master's degrees.

#### 3. Based on the type of work

The study's respondents were predominantly students, comprising 44% (56 people). Another 38% (48 people) were employed in the private sector. Furthermore, 19 people (15%) were civil servants. Finally, another 5 people (4%) held other jobs.

#### 3.1. Test Results

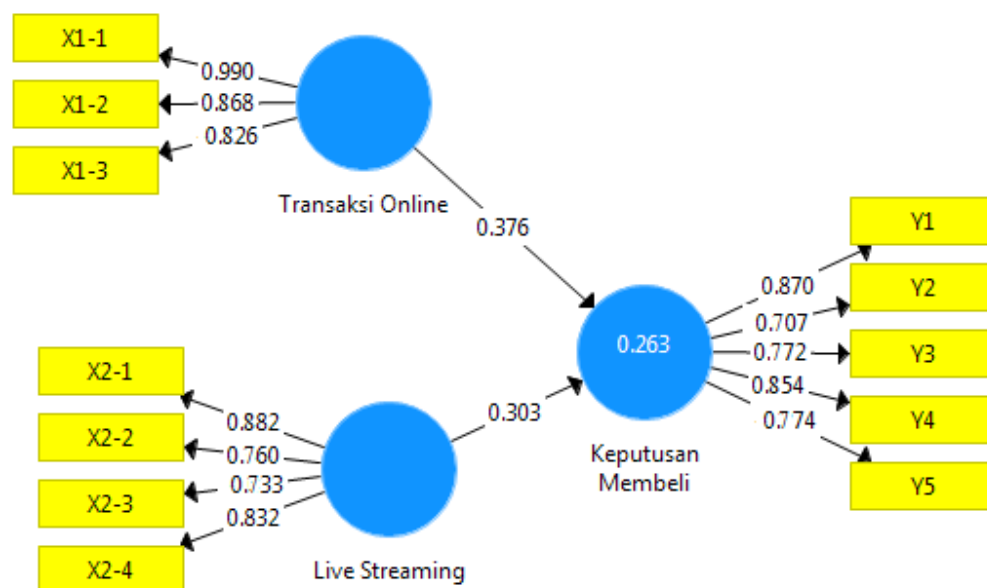


Figure 1. SmartPLS Path Diagram

Based on the figure above, the validity and reliability tests are quite good. The coefficient values indicate that online transactions influence purchasing decisions by 0.376, and live streaming influences purchasing decisions by 0.303.

### 3.2. *R-Square*

The R-Square value is used to calculate the extent to which exogenous latent variables influence endogenous latent variables. R-Square can be considered strong when the value exceeds 0.67, moderate when the value is  $>0.33$ , and weak when the value is  $<0.33$ . In this study, the R-Square value was 0.512, falling into the moderate category.

### 3.3. *F-Square*

The results of the F-Square test in this study have values including:

1. Online Transactions  $\rightarrow$  Purchasing Decision = 0.402
2. Live Streaming  $\rightarrow$  Purchase Decision = 0.274

The F-square value is used to determine the magnitude of the influence between variables with effect sizes. A small F-square value is considered if  $>0.02$ , moderate if  $>0.15$ , and large if  $>0.35$ . Based on the F-square results, online transactions are in the large category, while live streaming is in the moderate category.

### 3.4. *Discussion*

#### a. **The relationship between online transactions and purchasing decisions in e-commerce**

The Relationship Between Online Transactions and Decisions: From the p-value test results, it was found that only online transactions were able to influence the decision to purchase products offered by MSMEs with a value of 0.091. As is known, technological and

communication developments make it easier for MSMEs to promote the products they produce and market. By affiliating with e-commerce, it is hoped that the desired marketing efforts will be achieved optimally. Through the online transaction indicators asked, including:

- a) Security of transactions with the e-commerce used
- b) Online transaction preferences obtained by prospective buyers
- c) Previous consumer shopping experiences, both from the Star rating of the application and positive comments received by business actors.

Of the three indicators, online transaction security is the most important factor in determining buyers' decisions to purchase MSME products. Interviews with several respondents revealed that transaction security is a crucial factor in buyers' purchasing decisions. Secure transactions for MSMEs are also crucial for maintaining the reputation of their online stores. The ease of online transactions is a major draw for consumers. This ease and convenience allow buyers to transact without having to be in person. Buyers can transact from anywhere and at any time, as long as they are connected to the internet. Security is not the only factor; the preferences they receive must also support their decision to purchase online. Coupled with positive shopping experiences from others, this will certainly strengthen consumers' reasons for buying or transacting online.

### b. The Relationship Between Live Streaming and Purchasing Decisions in E-Commerce

Live streaming is currently used as a medium to introduce products, both manufactured and marketed. Live streaming is claimed to be a smart way for businesses to build relationships with their buyers. During live streaming, businesses can use their social media to interact and can be directly connected to the e-commerce platform they use to market their products online. This study found a correlation between live streaming and purchasing decisions. This is indicated by a p-value of 0.042, which indicates that live streaming has a positive impact on forming purchasing decisions in e-commerce.

Accurate information gathering from buyers through live streaming by sellers makes it easy for information seekers to find detailed product data in real time. They can even contact

sellers directly for direct interaction and even purchase. Buyers will naturally be very interested in the products offered, not only through images but also through live displays presented by sellers. The detailed product descriptions create confidence for buyers that the items offered are high-quality and good.

## 5. CONCLUSION

Based on the research results, it is known that:

1. Online transaction variables influence online purchasing decisions. This demonstrates that online transactions are acceptable to consumers and can be an alternative or consideration when deciding to purchase online.
2. Live streaming variables influence online decisions. This confirms that live streaming helps buyers interact better with sellers and find a match between what they want and what's offered on e-commerce platforms.

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