

## The Effect of Live Streaming, Cashback and Online Customer Review on Purchasing Decisions on the Shopee Application (Case study of students of Pondok Pesantren Al-Ma'ruf Kedunglo Kediri)

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### Abstract

**Research aim :** This research was conducted to determine and analyse the effect of live streaming, cashback and online customer reviews on purchasing decisions partially or simultaneously.

**Design/Method/Approach :** This research uses a quantitative research approach with causality techniques with multiple linear regression analysis data analysis techniques..

**Research Finding :** on the subject of santri Pesantren Al-Ma'ruf kedunglo kediri shows that online customer reviews are an important consideration in making online purchases rather than live streaming and cashback.

**Theoretical contribution/Originality :** the results of this study indicate that live streaming and cashback have no effect on purchasing decisions in contrast to the results of research that has been conducted previously by other researchers. In addition, the results showed other factors that caused the research results to be different because the research subject used Al-Ma'ruf Kedunglo Kediri santri, whose daily lives are of course different from the general public.

**Practitioner/Policy implication :** This research can be utilised by sellers to attract interest in buying money products on the shopee application. This is supported by a large enough opportunity that can be utilised considering that the number of santri in Indonesia reaches 3.4 million based on statistical data from the Ministry of Religion of the Republic of Indonesia dated 5 April 2022.

**Research limitation :** This research, of course, still has many shortcomings, one of which is the cooperation between researchers and research subjects..

**Keywords :** live streaming, cashback, online customer review

### 1. Introduction

Online shopping is one of the activities of utilizing technology that cannot be separated in people's lives. Many marketplaces have sprung up which are a substitute for markets, shops and even supermarkets to carry out shopping activities. Online shopping is considered more effective and efficient because it can be done anytime and anywhere so that people from various circles can access the store more easily. One of the groups of people who often make online purchases is santri who are studying religious knowledge at boarding schools,

where it is known that these santri spend most of their time studying religious knowledge. Various activities including shopping activities are difficult to do due to time constraints and fairly strict regulations. Al-ma'ruf Kedunglo Kediri boarding school is one of the boarding schools that has strict regulations on access in and out of the boarding school and a fairly busy schedule of activities. This makes santri certainly do not have the freedom to do activities outside the cottage including shopping for needs. In addition, Al-Ma'ruf Kedunglo Kediri boarding school is one of the boarding schools that allows its students to use electronic media such as cellphones or laptops so as to strengthen the reasons for santri of Al-ma'ruf Kedunglo Kediri boarding school to use marketplaces that have mushroomed in Indonesia to shop for various needs..

One of the online shopping applications that is often used by santri is shopee, which has been famous since 2016. Shopee is the most frequently used e-commerce compared to other e-commerce. This e-commerce is under the auspices of SEA Group, an internet company in Southeast Asia known as the parent company of SeaMoney and Garena. Shopee is a place where merchants or usually called sellers and buyers meet without having to do face to face. Shopee also offers security in transactions in order to increase user confidence from both the seller and buyer sides. In addition, shopee also offers various features that can be utilized to avoid various unwanted things. Even though shopee is an e-commerce that is widely used by Indonesians, it does not guarantee 100% security in preventing losses that can be caused due to shopee's imperfections as a meeting place for two interested parties. This imperfection is caused by several individuals who utilize shopee to be a place of fraud that can harm various parties for personal gain. Although shopping online is considered more practical, the risk of fraud cannot be avoided perfectly.

Shopee's imperfection in ensuring security in online shopping makes the santri of Pondok Pesantren Al-ma'ruf Kedunglo Kediri often experience fraudulent incidents that harm the santri. Fraud that often occurs is goods that do not match what is ordered, ranging from different sizes to even types of goods that do not match. The losses of the santri vary from those that are felt to those that are not felt. For this reason, the santri of Pondok Pesantren Al-ma'ruf Kedunglo Kediri are required to be more careful in conducting shopee transactions so that it is necessary to ensure security by improving and updating features that can help prevent fraud cases.

To reduce the risk of fraud, Shopee has developed various features to make it easier for Shopee users to distinguish between honest and dishonest sellers. These features include live streaming, online customer review and online customer rating. Live streaming is a live broadcast that is shown to many people at the same time as the original event (1). The live streaming feature on shopee allows sellers to create live streaming sessions to promote stores and products directly to buyers while attracting enthusiasts so that more buyers visit their stores so that live streaming becomes one of the attractors of product purchase interest that sellers can use to increase sales. In research conducted by (2) proves that live streaming has a significant influence on purchasing decisions, however, it is different from the research conducted by (1) stated that live streaming does not have a significant influence on purchasing decisions. Online customer review is a feature where buyers freely write opinions or reviews about the products or services they receive (3). One of the considerations for purchasing decisions by buyers on shopee is when buyers read reviews that have been left by

previous buyers to ensure the products they will buy. In the research researched by (4) *Online customer reviews* have a significant effect on purchasing decisions.

These features are often used as a benchmark for choosing a store or item to be purchased based on reviews and ratings left by previous buyers. Most santri utilize these features in making purchasing decisions to avoid the risk of fraud that often occurs in online purchases. Purchasing decisions are one of the stages in the purchasing decision process before post-purchase behavior. Purchasing decisions are influenced by 2 factors, namely internal factors such as emerging motivations, perceptions, learning, beliefs and attitudes while external factors include culture, social class and membership in a group (5).

. The santri of Pondok Pesantren Al-ma'ruf Kedunglo Kediri mostly purchase a product besides being influenced by the features in shopee to reduce the risk of fraud is also caused by external factors, namely social class, economic conditions. Santris often purchase products that have a lower price, there is a price cut promo or cashback that can reduce the burden on the santri's expenses. This is due to the economic situation of the santri who can be said to have a frugal mindset in the pesantren. Although not all santri come from the lower middle class, most santri have quite limited money. Most of the boarding school life has been covered from food costs to housing costs so that the parents of the santri usually only give enough pocket money because they think that the daily life of the santri is guaranteed and there are limitations on entry and exit which makes it difficult for students to make transactions that are not really needed. Therefore, purchasing decisions are also influenced by promotions carried out by shops or sellers such as discounts and cashback that can benefit santri. Cashback is a benefit that can be obtained when the customer has finished making purchases at the store and gets benefits in accordance with the T&Cs that apply. In research conducted by (6) states that cashabck has a significant influence on purchasing decisions.

For this reason, researchers want to conduct research related to the influence of Live Streaming, Cashback and Online Customer reviews on purchasing decisions (Case study of santri Pesantren Al-Ma'ruf Kedunglo Kediri).

### **1.1. Problem Identification**

Based on the introduction described above, there are problems that can be identified as follows:

- a. Frequent cases of fraud experienced by santri in online shopping which requires santri to be more careful.
- b. The santri who utilize shopee features such as live streaming and online customer reviews before deciding to buy a product at shopee.
- c. The financial situation of the santri is usually very limited so it is not uncommon for santri to take advantage of various promotions offered by sellers such as cashback.

From the various problems above, this can be utilized by sellers in attracting buying interest to buy products sold on the shopee application. This can be a considerable opportunity considering that the number of santri in Indonesia reached 3.4 million based on statistical data from the Ministry of Religion of the Republic of Indonesia as of April 5, 2022. For this reason, researchers want to examine the influence of live streaming, cashback, and online customer reviews on purchasing decisions.

## 1.2. Research Objectives

Based on the problem identification above, this research was conducted with the following objectives:

- a. To determine and analyze the effect of live streaming on purchasing decisions at shopee
- b. To determine and analyze the effect of cashback on purchasing decisions at shopee
- c. To determine and analyze the effect of online customer reviews on purchasing decisions at shopee
- d. To determine and analyze the effect of live streaming, cashback and online customer reviews on purchasing decisions at Shopee.

## 2. Metode

This study applies the concept of a quantitative causal approach, where this study analyzes the causal relationship between independent variables such as live streaming, cashback and online customer reviews with the dependent variable, namely the decision to purchase a product. In this study, the subjects were santri of the Al-Ma'ruf Kedunglo Islamic boarding school in Kediri. The total research population is 200 santri. Determination of the number of samples using the slovin formula with the following calculations:

$$N = \frac{n}{1 + n(e)^2}$$

$$N = \frac{200}{1 + 200(0,1)^2} = 66,66$$

The sample used was 66 samples. Purposive sampling was used for sampling techniques. The criteria used are as follows:

- a. Ever used the shopee app
- b. At least 20 years old

In this study, validity and reliability testing were used as instrument development. A Likert scale questionnaire was used as a data collection instrument, with scale 1 meaning 'strongly disagree', scale 2 'disagree', scale 3 'neutral', scale 4 'agree' and scale 5 'strongly agree'. The questionnaire was based on the indicators of each variable as follows:

1. Indicators of purchasing decisions according to (7)
  - a. Product Selection
  - b. Brand Selection
  - c. Seller Selection
  - d. Purchase Quantity
  - e. Purchase time
  - f. Payment method
2. Live streaming indicators according to (8)
  - a. Interaction

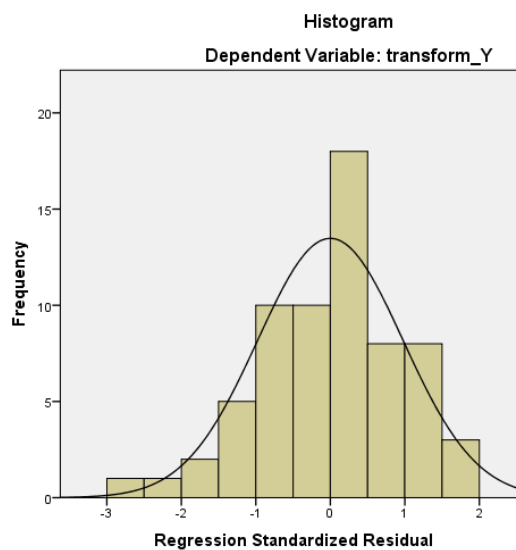
- b. Real-time
- c. Promotion tools
- 3. Cashback indicators according to (9)
  - a. Amount of refund
  - b. Appropriateness of promise
  - c. Refund speed
- 4. Online customer review according to (7)
  - a. Perceived benefits
  - b. Source credibility
  - c. Quality of argument
  - d. Valensi
  - e. Volume of view

Data analysis in this study used regression analysis, namely multiple linear regression.

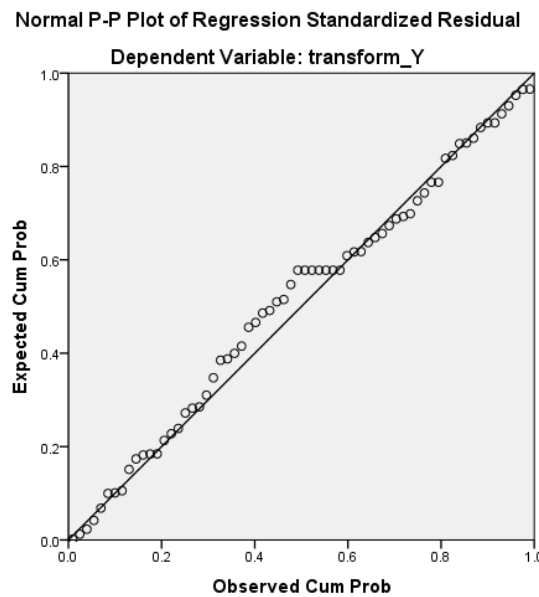
### 3. Results and Discussion

#### Classical Assumption Test

##### a. Normality Test



**Image 1**  
**Histogram**



**Image 2**  
**Normal P Plot**

If the histogram is bell-shaped, the data will be said to be normally distributed. If the data is in the form of a curve that tends to balance the Y axis, the data is not normally distributed. However, judging from the histogram and normal P-Plot, it can be seen that there are indications that the data is not normally distributed so that to further confirm whether the research data is normal or not, the Kalmogrov-Smirnov statistical test is carried out with a signification of 0.05.

**Table 1. Kolmogrov Smirnov Before Data Transformation**

<b>One-Sample Kolmogorov-Smirnov Test</b>		
		Unstandardized Residual
N		66
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.65590332
	Most Extreme Differences	Absolute
	Positive	.031
	Negative	-.110
Test Statistic		.110
Asymp. Sig. (2-tailed)		.046 <sup>c</sup>

Source: SPSS Output Results 2023

The normality test using this statistical analysis shows that the residual data managed is an abnormal distribution because in the sig table. 2-tailed is smaller than

0.05, to imenormalise the managed data it is necessary to transform the data using root transformation (Square Root).

**Table 2 Kolmogrov Smirnov after data transformation**

<b>One-Sample Kolmogorov-Smirnov Test</b>			
			Unstandardiz ed Residual
	N		66
Normal Parameters <sup>a,b</sup>	Mean		.0000000
	Std. Deviation		.28849880
	Most Extreme Differences	Absolute Positive Negative	.095 .039 -.095
	Test Statistic		.095
	Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: SPSS Output Results 2023

**b. Multicollinearity Test**

Multicollinearity is the occurrence of a perfect or close linear relationship between independent variables in the regression model (10). A regression model is said to have multicollinearity symptoms when there is a perfect linear function in some or even all of the independent variables in the variable function. The purpose of the multicollinearity test is to determine whether the independent variables studied have the same elements or not.

**Table 3 Multicollinearity Test Results**

<b>Coefficients<sup>a</sup></b>				<b>Collinearity Statistics</b>	
Model	t	Sig.	Tolerance	VIF	
1 (Constant)	1.006	.318			
Live streaming	1.908	.061	.281	3.558	
Cashback Online	1.336	.187	.252	3.971	
Customer Review	5.540	.000	.344	2.911	

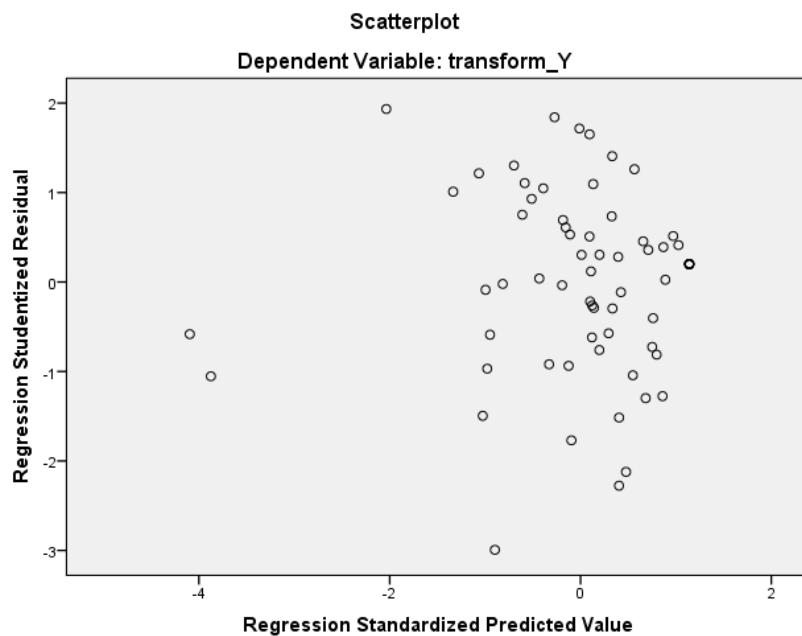
Sumber: Hasil Output SPSS 2023

Based on the table above, transform\_X1 is variable X1, namely live streaming and followed by other variables. The tolerance value obtained by the independent

variables is X1 of 0.281; X2 of 0.252; and X3 of 0.344, where the three variables above are greater than 0.10. While the VIF value obtained by the independent variables is X1 of 3,558; X2 of 3,971 and X3 of 2,911 which means greater than 10. Based on the tolerance and VIF values above, it can be concluded that there is no multicollinearity in the regression equation model. So it can be concluded that the regression model above does not have the same elements between the independent variables.

**c. Heterocedacity Test**

Heterocedacity is the occurrence of unequal variance of residuals for all observations in the regression model. There are two ways to test heterocedacity, namely by looking at the scatterplot graph and looking at the predicted value of the dependent variable with the residual error (11).



**Image 3**  
**Scatterplot**

In the picture above is a scatter plot which is the result of transforming data using square root. It can be seen that there is no clear pattern and the pattern of dots scattered above and below zero which means that there is no heterocedacity or it can be interpreted that there is no bias or deviation in the regression model.



**Analysis of Multiple Linear Regression**

**Table 4. Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients		Standardized
	B	Std. Error	Beta
1 (Constant)	.312	.310	
Live Streaming	.217	.114	.216
Cashback	.155	.116	.159
Online Customer Review	.614	.111	.566

Source: SPSS Output Results 2023

Based on the table above, the multiple linear regression equation is as follows:

$$\text{Purchase Decision} = 0,312 + 0,217 (X1) + 0,155 (X2) + 0,614 (X3)$$

The multiple linear regression equation above can explain the effect of the independent variables live streaming (X1), cashback (X2) and online customer review (X3) on purchasing decisions (Y). The constant value of 0.312 means that the independent variable live streaming (X1), cashback (X2) and online customer review (X3) does not change the constant or = 0, then the coefficient of the dependent variable, namely the purchase decision, is 0.312 units. The live streaming regression coefficient value is 0.217, which means that each addition of the live streaming coefficient of 1 unit, assuming other variables do not change (constant), increases by 0.217. The cashback regression coefficient value is 0.155 which means that each additional cashback coefficient of 1 unit, assuming other variables do not change (constant), increases by 0.155. The online customer review regression coefficient value is 0.614 which means that each additional online customer review coefficient of 1 unit, assuming other variables do not change (constant), increases by 0.614.

**Coefficient of Determination**

**Table 5. Determination Coefficient Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.882 <sup>a</sup>	.777	.767	.29540

Source: SPSS Output Results 2023

Based on the table above, it can be seen that the value of adjusted R<sup>2</sup> Square is 0.767, which means that 76.7% of purchasing decisions can be explained by the 3 independent

variables in this study, namely live streaming (X1), cashback (X2) and online customer reviews (X3). And the remaining 23.3% is explained by other factors.

**Hypothesis Test**

**Test t**

**Table 6. test results t**

Model		t	Sig.
1	(Constant)	1.006	.318
	Live Streaming	1.908	.061
	Cashback	1.336	.187
	Online Customer Review	5.540	.000

Source: SPSS Output Results 2023

Based on the table above, it shows that the independent variables live streaming (X1) and cashback (X2) have a significant value greater than 0.05, which means that live streaming (X1) and cashback (X2) have no significant effect on purchasing decisions (Y), while the independent variable online customer review (X3) has a significant value smaller than 0.05, which means that online customer review (X3) has a significant effect on purchasing decisions (Y).

**Test F**

**Table 7. test results F**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.903	3	6.301	72.209	.000 <sup>b</sup>
	Residual	5.410	62	.087		
	Total	24.313	65			

Source: SPSS Output Results 2023

Based on the table of F test results above, it shows that the value of live streaming (X1), cashback (X2) and online customer review (X3) has a significance value of less than 0.05, namely 0.000 so that the result of this test is HO rejected and Ha accepted. Thus the independent variables live streaming (X1), cashback (X2) and online customer review (X3) together have an influence on the dependent variable purchasing decisions (Y).

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## **Discussion**

### **The Effect of Live Streaming on Purchasing Decisions**

Based on the results of the hypothesis testing discussed earlier, it is evident that live streaming (X1) does not have a significant influence on purchasing decisions (Y) which is indicated by the significant value of the live streaming variable (X1) greater than 0.05 so it can be concluded that the hypothesis of this study is H0 accepted and Ha rejected. The results of this study are not in line with research conducted by (2) which states that live streaming has a significant effect on purchasing decisions but is in line with research conducted by (1) which states that live streaming has a significant effect on purchasing decisions. In this study, live streaming has no effect on purchasing decisions on the shopee application because not many santri use live streaming like the general public to see or confirm the product before deciding to buy. This happens due to the limited time that santri have in using mobile phones, even though the santri of the Al-ma'ruf Kedunglo boarding school in Kediri are one of the boarding schools that allows santri to use electronic devices at certain times, it does not mean that santri are free to use them. With this limited time owned by santri, santri tend to prefer to do everything outside of pesantren activities effectively and efficiently. While live streaming is done directly which of course is done with a long duration. Not to mention that the interaction between sellers and buyers does not occur intensively due to the large number of other viewers who want to interact. So it can be concluded that live streaming is not a consideration for purchasing decisions.

### **The Effect of Cashback on Purchasing Decisions**

Based on the results of the hypothesis testing discussed earlier, it is evident that cashback (X2) has no significant effect on purchasing decisions (Y) which is indicated by the significant value of the cashback variable (X2) greater than 0.05 so that it can be concluded that the hypothesis of this study is H0 accepted and Ha rejected. The results of this study are not in line with research conducted by (6) stated that cashabck has a significant influence on purchasing decisions. Cashback is not an important consideration in making purchasing decisions by santri of Pesantren Al-Ma'ruf Kedunglo kediri because cashback is not of much benefit to the santri. Based on the observations made, the santri are more interested in free shipping or discount promotions to make purchases than cashback. In addition, cashback cannot be cashed or withdrawn in cash if collected after making a purchase. Cashback is mostly in the form of coins that can be collected to be exchanged, but it is not uncommon for cashback to be cashed out if you use a special cashback collection application to withdraw the balance.

### **The influence of online customer reviews on purchasing decisions**

Based on the results of the hypothesis testing discussed earlier, it is proven that online customer review (X3) has a significant influence on purchasing decisions (Y) which is indicated by the significant value of the online customer review variable (X3) which is smaller than 0.05 so that it can be concluded that the hypothesis of this study is H0 rejected

and Ha accepted. This research is in line with research conducted by (4) Online customer reviews have a significant effect on purchasing decisions. Seeing online customer reviews is the most effective and efficient way that buyers, especially the santri of the Al-Ma'ruf Kedunglo Kediri boarding school, can use to consider whether to buy a product or not or assess whether the product can be trusted for the quality offered or vice versa. Based on the results of this study, the first thing that santri do when going to shop online is to look at online customer reviews in shopee to make important considerations and then other factors such as discounts or free shipping offered. For this reason, with this research it can be concluded that even online customer reviews are an important consideration when the santri of the Al-Ma'ruf Kedunglo Kediri Islamic boarding school.

### **The Effect of Live Streaming, Cashback and Online Customer Reviews on Purchasing Decisions**

Based on the results of the research above, it shows that the fourth hypothesis is H<sub>0</sub> rejected and H<sub>a</sub> accepted. This is because the significant value of the independent variables Live Streaming (X<sub>1</sub>), Cashback (X<sub>2</sub>) and Online Customer Review (X<sub>3</sub>) on Purchasing Decisions (Y) is smaller than 0.05 so it can be concluded that Live Streaming (X<sub>1</sub>), Cashback (X<sub>2</sub>) and Online Customer Review (X<sub>3</sub>) have a significant effect together on purchasing decisions (Y), even though Live streaming and cashback have no significant effect.

### **4. Conclusion**

Based on the results of the above research, it shows that of the three independent variables studied, only one has a significant effect on purchasing decisions at the santri of the Al-Ma'ruf Kedunglo Pondok pesanren Kediri. Although only one of the three independent variables has a significant effect, simultaneously the three independent variables have a significant effect. For this reason, it can be concluded that of the four hypotheses proposed, only 2 are accepted by the online customer review variable (X<sub>3</sub>) and simultaneously the three independent variables have an effect on purchasing decisions.

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