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THE MEDIATING ROLE OF ONLINE PAYMENT IN THE RELATIONSHIP BETWEEN TIKTOK PRODUCT REVIEWS AND PURCHASE DECISIONS ON E-COMMERCE PLATFORMS

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Abstract: This study examines the effect of TikTok product reviews on consumer purchase decisions on the Tokopedia platform, with online payment as a mediating variable. A quantitative survey was conducted with 100 purposively selected respondents in Surabaya who actively use TikTok and Tokopedia. Data were analysed using Partial Least Squares–SEM. Results show that product reviews positively influence purchase decisions both directly and indirectly through online payment. Online payment functions as an important mediator that converts consumer interest into completed transactions. The credibility of reviews and the convenience of digital payment systems strengthen consumers' purchasing decisions. These findings suggest that e-commerce platforms and MSMEs should integrate reliable social-media review strategies with secure, user-friendly payment options to increase conversion and enhance customer experience.

Keywords: *product reviews, TikTok, online payment, purchase decisions, e-commerce.*

INTRODUCTION

Advances in digital technology have reshaped consumer behaviour, particularly the growth of e-commerce and social-media-driven shopping. In Indonesia, TikTok's short-form videos generate high engagement and have emerged as an influential channel for product reviews that shape consumer perception and purchase interest. The recent integration between TikTok Shop and Tokopedia further streamlines the buyer journey by combining persuasive social content with in-platform purchasing and integrated digital payments.

Previous studies show that online reviews, visual review elements, and digital payment systems each affect purchase intentions and transaction completion (Fernandes, Panda, Venkatesh, Swar, & Shi, 2022; Yang, Xu, & Xing, 2022; Gao, Wang, Wang, & Shi, 2025). Similarly, research in the Indonesian e-commerce context also confirms that product reviews and price considerations significantly influence consumer purchase decisions (Kuswanto & Vikaliana, 2020; Suardika & Sumerta, 2023), while experiential marketing and e-service quality strengthen purchase decision-making processes (Atmaja, Pratama, & Manek, 2022). However, much of

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Vol. 11 No. 2 (2025), pp: 208-221

the literature treats these factors separately. Less attention has been given to models that simultaneously examine social-media product reviews and the role of online payment systems — specifically how payments may convert intent generated by reviews into actual purchases.

This study addresses that gap by investigating the relationship between TikTok product reviews and consumer purchase decisions on Tokopedia, with online payment examined as a mediating variable. Research question: How do TikTok product reviews influence consumers' purchase decisions on Tokopedia, and to what extent does online payment mediate that relationship?

LITERATURE REVIEW

Product Reviews' Effect on Consumer Purchase Intentions

Product reviews on TikTok take the form of short, often demonstrative videos that combine visual cues, user testimony, and contextual usage information, functioning as a form of electronic word-of-mouth (eWOM) that delivers rich sensory information to reduce uncertainty about product attributes and usage outcomes (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). Prior research confirms that digitally transmitted eWOM is perceived as more credible than conventional advertising and serves as an important external information source in consumer decision-making (Engel, Blackwell, & Miniard, 1995). Empirical findings also demonstrate that credible and informative reviews significantly affect purchase intentions, particularly among younger generations active in e-commerce platforms (Fernandes et al., 2022), and this is consistent with local studies showing that online product reviews and e-WOM encourage consumer trust and shape decisions in both retail and tourism industries (Kuswanto & Vikaliana, 2020; Suardika & Sumerta, 2023). Reviews that are engaging and presented by trustworthy content creators further foster trust and enhance purchase intention (Mudambi & Schuff, 2010). On TikTok, features such as demonstrations and interactive commentary increase vividness and social proof, making review content especially persuasive in shaping purchase decisions.

H1: TikTok product reviews positively influence consumers' purchase decisions on e-commerce platforms.

Product Reviews' Effect on Online Payment System Usage

Beyond shaping product preference, TikTok reviews can influence consumers' readiness to transact using integrated online payment options, as high-quality reviews that convey authenticity and practical benefits tend to lower perceived transaction risk by offering observable evidence of product performance and signaling the credibility of sellers. Gao et al.

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Vol. 11 No. 2 (2025), pp: 208-221

(2025) emphasize that the rise of digital communication has a positive correlation with the adoption of digital payment systems, while Huwaida et al. (2024) similarly found that credible product-related content significantly shapes perceived convenience in using online payment methods, particularly among Generation Z. From the Technology Acceptance Model (TAM) perspective, consumers who perceive online payments as easy and useful are more inclined to adopt them (Davis, 1989), and this view is reinforced by empirical findings that connect trustworthy information sources with greater digital payment acceptance. Consumer trust theory also supports this link, stating that when reviews are credible, they enhance trust not only in the product but also in the platform's payment ecosystem, thereby encouraging adoption of digital payment systems (Mayer, Davis, & Schoorman, 1995). This relationship is further explained through the concept of trust transfer, where consumer confidence in the review content extends to the belief that online payment infrastructures are reliable, reducing perceived risk and strengthening the decision to adopt them (Mcknight, Choudhury, & Kacmar, 2002).

H2: Exposure to TikTok product reviews positively affects consumers' use of online payment systems.

Online Payments' Effect on Consumer Purchase Decisions

The availability and perceived quality of online payment systems play a central role in converting purchase intention into completed transactions. According to the Technology Acceptance Model, perceived ease of use and usefulness are key elements in the adoption of digital payment technologies (Davis, 1989). Empirical studies indicate that consumers who trust and perceive online payments as secure, efficient, and convenient are more likely to finalize transactions quickly and consistently (Usman, Rianto, & Aujirapongpan, 2025). Trust theory reinforces this argument: willingness to rely on a system depends on perceived ability, benevolence, and integrity (Mayer et al., 1995), and initial trust in digital platforms strongly predicts intention to transact (Gefen, Karahanna, & Straub, 2003; Mcknight et al., 2002). Therefore, online payment usage serves not only as a technical step but also as a behavioural enabler that transforms review-driven interest into actual purchases.

H3: Online payment usage positively influences consumers' purchase decisions on e-commerce platforms.

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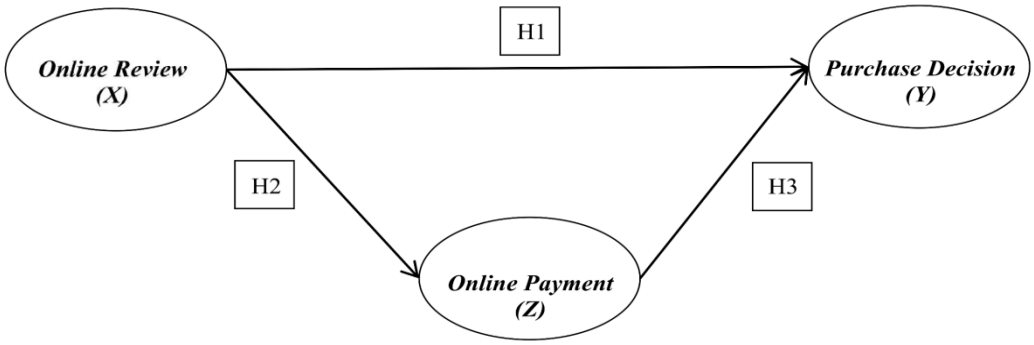
Vol. 11 No. 2 (2025), pp: 208-221



Source: Researcher's data processing, 2025

Figure 1
Conceptual Framework

METHODS

This study employed a quantitative survey design with an explanatory, cross-sectional approach to statistically test the proposed hypotheses and examine the relationships among variables. The target population comprised consumers aged 18–50 years who actively use TikTok, are exposed to product review content, and have previously conducted transactions on Tokopedia using online payment. Given these specific requirements, purposive sampling was applied to ensure that only respondents meeting the criteria could provide relevant insights into the research model. Based on this procedure, a total of 100 respondents were selected to participate in the study.

The research instrument was a structured questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Indicators of product reviews were adapted from eWOM and review credibility literature (e.g., informativeness, relevance, and trustworthiness), while indicators of online payment referred to perceived ease of use, usefulness, and security, consistent with the Technology Acceptance Model (TAM). Indicators of purchase decisions were based on consumer decision-making literature, covering aspects of intention to buy, willingness to pay, and actual purchasing behaviour, and all measurement items were adapted from established scales in previous studies and modified for the TikTok–Tokopedia context. Prior to the main analysis, instrument reliability and validity were assessed using Cronbach's alpha, composite reliability, and average variance extracted (AVE). These procedures ensured that all constructs met recommended thresholds.

The questionnaire was distributed online through Google Forms, and respondents provided informed consent prior to participation to ensure compliance with research ethics. Data were analyzed using Partial Least

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Vol. 11 No. 2 (2025), pp: 208-221

Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. The structural model (inner model) was evaluated using R-square values, effect size, and bootstrapping for hypothesis testing, while the measurement model (outer model) was assessed for convergent validity, discriminant validity, and construct reliability. This systematic procedure ensured the robustness of findings and their relevance to digital consumer behavior in the e-commerce context.

RESULTS AND DISCUSSION

Results

Findings from the Outer Model Assessment

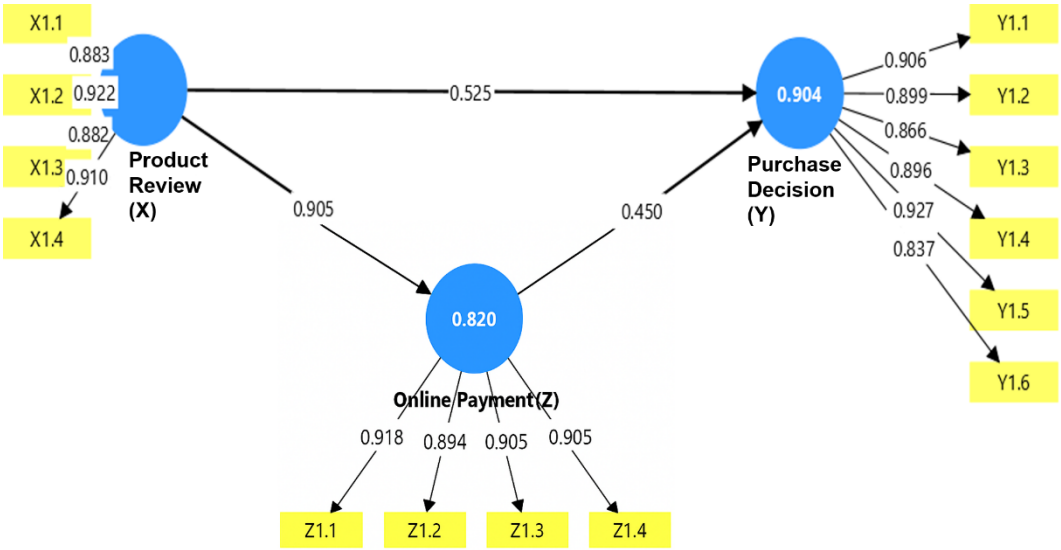

Figure 2
Outer Model

Source: Researcher's data processing, 2025

The outer model evaluation was conducted to assess convergent validity by examining the outer loading values, which must exceed 0.7, and the analysis results indicate that all indicators for the variables Product Review, Online Payment, and Purchase Decision meet this criterion. This demonstrates that the employed indicators may reliably and consistently depict the corresponding constructs, with the Product Review variable reflected through content quality, user engagement, and trust in content creators, while the Online Payment variable includes convenience, ease of use, speed, and promotional offers. The Purchase Decision variable is also strongly reflected through time flexibility and transaction convenience, further reinforcing the robustness of the measurement. Figure 2 presents the outer loading values of each indicator for every construct, and these values are consistent with the analysis results. Altogether, the findings

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Vol. 11 No. 2 (2025), pp: 208-221

support the conclusion that all constructs have achieved convergent validity and are appropriate for further analysis.

a. Convergent Validity

Table 1
Validity Test

Variable	Indicator	Loading Factor	Conclusion
Product Review (X)	X1.1	0,883	valid
	X1.2	0,922	Valid
	X1.3	0,882	Valid
	X1.4	0,910	Valid
Purchase Decision (Y)	Y1.1	0,906	Valid
	Y1.2	0,899	Valid
	Y1.3	0,866	Valid
	Y1.4	0,896	Valid
	Y1.5	0,927	Valid
	Y1.6	0,837	Valid
Online Payment (Z)	Z1.1	0,918	Valid
	Z1.2	0,894	Valid
	Z1.3	0,905	Valid
	Z1.4	0,905	Valid

Source: Researcher's data processing, 2025

All indicators for the variables Product Review, Online Payment, and Purchase Decision have outer loading values greater than 0,70, according to the convergent validity test results. These values demonstrate that each indicator consistently and accurately represents its respective construct. The indicators within each variable also show strong and stable values, indicating that the instrument used is appropriate for measuring the intended variables. Consequently, every construct in the model satisfies the requirements for convergent validity. This indicates that the latent variables being measured are effectively represented by the indicators.

b. Discriminant Validity

Table 2
Discriminant Validity Test

Indicator	Variable		
	X (Product Review)	Y (Purchase Decision)	Z (Online Payment)
X1.1	0,883	0,851	0,859
X1.2	0,922	0,825	0,773
X1.3	0,882	0,828	0,815
X1.4	0,910	0,846	0,806
Y1.1	0,864	0,906	0,799

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E-ISSN: 0101-9990
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Vol. 11 No. 2 (2025), pp: 208-221

Y1.2	0,769	0,899	0,814
Y1.3	0,845	0,866	0,884
Y1.4	0,839	0,896	0,833
Y1.5	0,867	0,927	0,850
Y1.6	0,777	0,837	0,741
Z1.1	0,802	0,818	0,918
Z1.2	0,867	0,831	0,894
Z1.3	0,818	0,835	0,905
Z1.4	0,791	0,865	0,905

Source: Researcher's data processing, 2025

Each indicator has the highest loading value on its respective construct when compared to other constructs, according to the cross-loading method of the discriminant validity test. This finding indicates that each indicator can clearly distinguish the construct it measures from other constructs within the model. These differences in values are also visually evident through color variations in the system output. Consequently, the cross-loading analysis indicates that every construct in the model satisfies the requirements for discriminant validity.

c. Reliability Test

Table 3
Reliability Test

Variable	Cronbach's Alpha	Composite Reliability (rho_c)	Conclusion
X (Product Review)	0,921	0,944	Reliable
Y (Purchase Decision)	0,947	0,958	Reliable
Z (Online Payment)	0,927	0,948	Reliable

Source: Researcher's data processing, 2025

All of the model's constructs are verified to properly satisfy the reliability requirements based on the findings of the data analysis and the theoretical framework employed. The Cronbach's Alpha and Composite Reliability values for constructs X, Y, and Z demonstrate this, as they are all significantly higher than the 0,70 minimal criterion. These values indicate that the indicators used are consistent and stable in measuring their respective latent variables. Additionally, all three constructs have AVE (Average Variance Extracted) values greater than 0,50, suggesting that they have strong convergent validity. As a result, the research tool employed in this study has been shown to be trustworthy and able to generate consistent data free from measurement mistakes.

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E-ISSN: 0101-9990
P-ISSN: 3333-4444
Vol. 11 No. 2 (2025), pp: 208-221

Outcomes of the Evaluation of the Inner Model
Coefficient of Determination (R-Square) Test

Table 4
R-Square Test

Variable	R-Square
Purchase Decision (Y)	0,921
Online Payment (Z)	0,947

Source: Researcher's data processing, 2025

Construct Z has a value of 0,820 and construct Y has a value of 0,904 according to the R-Square table's computation findings. This indicates that other constructs in the model can account for 90,4% of the variance in construct Y and 82,0% of the variance in construct Z. Referring to the classification by Hair, Hult, Ringle, and Sarstedt (2023), R^2 values above 0,75 fall into the strong category, indicating that this model possesses high predictive capability. This implies that a significant amount of the variation in the dependent variables can be explained by the variables in the model. However, as recommended by Hair et al., external validation such as cross-validation is still necessary to ensure that the model can be applied more broadly beyond the research sample.

F-Square Test

Table 5
F-Square Test

Variable	X	Y	Z
Product Review (X)		0,519	0,455
Purchase Decision (Y)			
Online Payment (Z)		0,381	

Source: Researcher's data processing, 2025

The F-Square analysis's findings show that the Product Review variable (X) significantly influences the Purchase Decision (Y), with an f^2 value of 0,519, and on Online Payment (Z), with an f^2 value of 0,455. According to Cohen's (1988) classification, f^2 values above 0,35 are considered to represent a large effect size. This implies that product reviews have a big impact on consumers' decisions to buy and promote the use of digital payment methods. Online Payment (Z) also exerts a large effect on Purchase Decision (Y), with an f^2 value of 0,381. Overall, all relationships among variables in the model demonstrate strong effects, indicating that the model is effective in explaining digital consumer purchasing behavior.

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E-ISSN: 0101-9990
P-ISSN: 3333-4444
Vol. 11 No. 2 (2025), pp: 208-221

Results of the Goodness of Fit Test

Table 6
Goodness of Fitness Test

Item	Saturated Model	Estimated Model
SRMR	0,055	0,055
d_ULS	0,323	0,323
d_G	0,822	0,822
Chi-square	121,243	121,243
NFI	0,788	0,788

Source: Researcher's data processing, 2025

The formula for calculating the Goodness of Fit (GOF) value is as follows:

$$\textbf{Goodness of Fitness} = \sqrt{\textbf{average AVE} \times \textbf{average } R^2}$$

A satisfactory model fit to the data is indicated by the SRMR value of 0,055, which is below the 0,08 criterion according to the Goodness of Fit evaluation results (Hu & Bentler, 1999). The values of d_ULS (0,323) and d_G (0,822) indicate a low degree of model misspecification, suggesting that the model is well specified. 121,243 is the chi-square value that considered acceptable within the PLS-SEM approach, which emphasizes predictive capability over absolute model fit. In the meantime, a moderate model fit is indicated by the NFI value of 0,788. In exploratory study, it is still acceptable even though it falls short of the optimal criterion of > 0,90 (Hair et al., 2023). All things considered, these findings imply that the model fits well and is appropriate for additional research.

Partial Test Results

Table 7
Results of Significance Testing

Item	Effect	T-Statistics	P-Values	Result
X → Y	The analysis shows that product reviews on TikTok significantly and positively affect consumer purchase decisions on e-commerce platforms	3,754	0,000	Significant
X → Z	The analysis indicates that product reviews on TikTok significantly and positively affect the use of online payment systems	4,285	0,000	Significant
Z → Y	Online payment plays a positive and significant mediating role in influencing purchase	38,458	0,000	Significant

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Vol. 11 No. 2 (2025), pp: 208-221

	decisions within e-commerce platforms

Source: Researcher's data processing, 2025

Considering the outcomes of the partial test conducted with PLS-SEM's bootstrapping method, all relationships between constructs show p-values < 0,05, namely X to Y, X to Z, and Z to Y, each with a value of 0,000. According to these findings, at the 95% confidence level, every association is statistically significant. Therefore, Z has a significant impact on Y, and X has a significant impact on both Y and Z. This means that the relationships among variables in the model are supported by data and did not occur by chance. These findings indicate that the model has a strong statistical foundation.

Discussion

The Impact of TikTok Product Reviews on Customers' Purchasing Decisions

The findings show that TikTok product reviews significantly influence consumers' purchasing decisions on Tokopedia. This result is consistent with Fernandes et al. (2022), who identified eWOM as a primary factor shaping digital consumer behavior, and with Hao, Wang, and Shu (2022), who emphasized that visualization and emotional engagement in video-based eWOM enhance purchase interest. Safitri, Sobari, and Dedu (2024) further confirmed that video reviews on TikTok surpass other promotional content in driving purchase decisions. The most dominant indicator in this study is the clarity of visual content, which aligns with Hennig-Thurau et al.'s (2004) eWOM theory, demonstrating that information quality and vivid presentation increase persuasive impact. These findings contribute to extending eWOM theory by incorporating interactivity and visualization as central aspects in digital decision-making.

The Influence of Product Reviews on Online Payment

The results also indicate that TikTok product reviews affect consumers' willingness to use online payment methods. Gao et al. (2025) highlighted the correlation between exposure to credible content and increased adoption of digital payments, while Huwaida et al. (2024) found that trustworthy product information enhances perceived convenience in online transactions. This study confirms these findings and provides a theoretical explanation through the concept of trust transfer (Mcknight et al., 2002). When consumers trust review content, this trust can transfer to the platform's infrastructure, including its payment system, thereby reducing perceived risk and encouraging adoption. This expands Davis's (1989) TAM by showing that acceptance of payment technologies is shaped not only by usefulness and ease of use but also by the trust generated from social interactions on TikTok.

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Vol. 11 No. 2 (2025), pp: 208-221

The Influence of Online Payment on Purchase Decisions

Online payment is confirmed as a key determinant of purchasing behavior. Usman et al. (2025) found that ease of payment promotes impulsive buying, and this study supports that efficient, secure, and flexible payment systems strengthen the likelihood of completing transactions. The mechanism of trust transfer explains this outcome: trust built through credible reviews extends to the belief that payment systems are safe and reliable, which increases consumers' confidence to finalize purchases. These findings strengthen the application of TAM in e-commerce by positioning online payment not only as a functional enabler but also as a trust-based driver of digital shopping behavior.

The Mediating Role of Online Payment in the Research Model

Finally, the results show that online payment significantly mediates the effect of product reviews on purchase decisions. This aligns with Puspita, Sarsono, and Istiqomah (2023), who observed the combined impact of reviews and payment systems on purchase intentions, and with Bogdan, Dospinescu, and Dospinescu (2025) and Muliadi, Arthawati, Oktavera, Gustiawan, and Putra (2024), who demonstrated that trust and payment convenience reinforce the influence of eWOM on buying behavior. The Indonesian context provides further practical relevance: the recent merger of TikTok Shop and Tokopedia illustrates how the integration of social media reviews with embedded payment systems creates a seamless consumer journey that strengthens conversions. Theoretically, this study enriches the integration of eWOM and TAM by emphasizing trust transfer as the underlying mechanism connecting persuasive content with secure payment technologies. Practically, it suggests that platforms and MSMEs should develop holistic strategies that combine engaging review content with reliable and user-friendly payment systems to maximize sales effectiveness in Indonesia's evolving digital marketplace.

CONCLUSION

This study examined the influence of TikTok product reviews on consumers' purchase decisions on Tokopedia, with online payment as a mediating variable. The findings indicate that product reviews significantly enhance purchase decisions, both directly and indirectly, by encouraging the adoption of online payment systems. Digital payment thus serves as an important mechanism that converts review-driven interest into completed transactions.

Theoretically, this research contributes to the literature by integrating electronic word-of-mouth (eWOM) and the Technology Acceptance Model (TAM) into a unified framework of digital consumer behavior. By demonstrating how review credibility and payment convenience jointly

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Vol. 11 No. 2 (2025), pp: 208-221

shape purchase outcomes, the study advances the understanding of how social media content and technology adoption interact in e-commerce contexts.

Practically, the findings suggest that e-commerce platforms and MSMEs should align social media review strategies with secure, user-friendly payment solutions. Strengthening both content credibility and payment reliability can increase consumer trust, reduce transaction barriers, and ultimately improve conversion rates in the digital marketplace.

SUGGESTIONS

Based on the research findings, e-commerce practitioners are advised to optimize informative and credible review content on social media to enhance consumer purchase decisions. Digital payment systems should also be continuously developed to become more secure, practical, and supported by attractive promotional offers. For MSME (Micro, Small, and Medium Enterprises) actors, collaborating with content creators can be an effective strategy for building consumer trust.

For future research, it is recommended to expand the respondent scope to ensure more representative results. Additionally, other variables such as digital literacy or consumer trust could be considered to enrich the research model.

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