

## THE DETERMINANTS OF PURCHASING INTENTION IN TIKTOK SHOP E-COMMERCE: THE ROLE OF DIGITAL MARKETING AND FINANCIAL LITERACY IN SAMARINDA

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### Abstract

This study investigates the influence of Affiliate Marketing, Financial Literacy, and Online Customer Ratings on consumers' Purchase Intention within the TikTok Shop e-commerce platform in Samarinda, Indonesia. Amidst the rapid growth of online shopping behavior through social media, TikTok Shop has emerged as a prominent platform, particularly among younger demographics. Employing a quantitative research approach, data were collected from 100 active TikTok Shop users via an online questionnaire. The analysis was conducted using SPSS version 22 and applied multiple linear regression techniques. The findings reveal that, individually, both Affiliate Marketing and Online Customer Ratings exert a positive and statistically significant impact on consumers' Purchase Intention. Conversely, Financial Literacy does not exhibit a significant partial effect. However, when analyzed simultaneously, all three variables Affiliate Marketing, Financial Literacy, and Online Customer Ratings demonstrate a significant collective influence on Purchase Intention. These results underscore the strategic importance of digital marketing content and credible customer feedback in enhancing consumer engagement and purchase decision-making on social commerce platforms like TikTok Shop. This research contributes to the growing literature on digital consumer behavior and offers practical insights for e-commerce practitioners aiming to optimize affiliate-based marketing strategies and manage user-generated reviews effectively to align with evolving consumer expectations.

**Keywords:** Affiliate Marketing, Financial Literacy, Online Customer Ratings, Purchase Intention, Social Commerce, TikTok Shop

### 1. Introduction

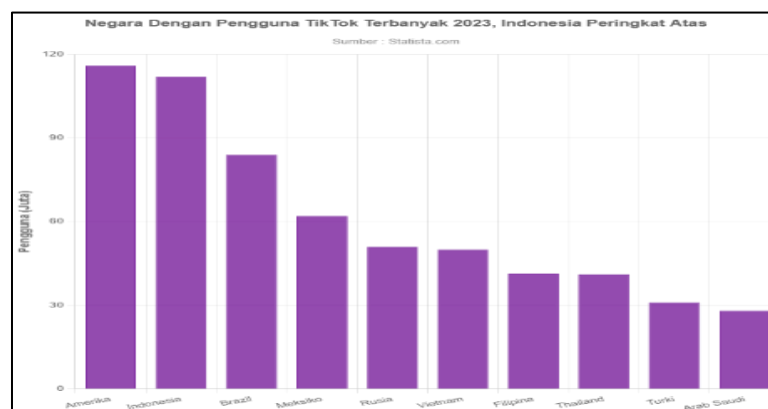
The development of information and communication technology has had a significant impact on changing societal behavior patterns. One such transformation is the increasing prevalence of online or remote shopping activities conducted via the internet through electronic media, commonly known as E-Commerce. Based on the concept proposed by Shelly Cashman (2007), as cited in Fadhillah et al. (2022), e-commerce refers to business transactions conducted via the internet. Anyone with access to a mobile phone, an internet connection, and the ability to complete transactions for goods or services can engage in e-commerce activities, particularly in consumption-related behaviors.

One notable shift is the transition from conventional (offline) shopping to online

shopping. In this evolving landscape, social media platforms have assumed an increasingly important role not only as channels for communication but also as tools for marketing and transactions. TikTok, initially recognized as a short-video entertainment platform, has now transformed into a popular e-commerce channel through its TikTok Shop feature.

According to Kotler and Armstrong (2012), as cited in a study by Pelengkahu and Tumbuan (2023), e-commerce is an online platform accessible via computers, commonly used by business owners to carry out commercial activities, and by consumers to seek information and conduct transactions. E-commerce enables sellers to market their products more easily without the need for direct or face-to-face promotion (Makmur, 2018). According to a 2024 publication by Goodstats, the United States has the highest number of TikTok users, totaling 116 million accounts. Indonesia ranks second with 112 million user accounts, followed by Brazil in third place with 84 million accounts, and Mexico in fourth with 62 million accounts, with other countries trailing behind.

**Figure 1. Countries with the Highest Number of TikTok Users in 2023**



Source: data.goodstats.id, 2023

TikTok Shop introduces a shopping concept that is directly integrated into video content, allowing users to make purchases without leaving the application. This feature is equipped with an Affiliate Marketing system, which enables users to earn commissions from promoting products, as well as an Online Customer Rating feature that provides direct reviews and ratings of products. The combination of entertainment, promotion, and interactivity offers a unique appeal to consumers, particularly among younger generations.

However, despite the convenience and appeal, questions arise regarding whether marketing strategies such as Affiliate Marketing and customer reviews are truly effective in influencing purchasing decisions. On the other hand, internal factors such as financial literacy also warrant consideration. Consumers with a strong understanding of financial concepts are believed to be more rational and selective in making purchase decisions. Samarinda, as one of the developing cities in Indonesia, has also experienced growth in TikTok usage and e-commerce transactions. Therefore, this study aims to examine the

extent to which Affiliate Marketing, Financial Literacy, and Online Customer Ratings influence consumer Purchase Intention on TikTok Shop in Samarinda. This research is expected to provide both theoretical and practical contributions to the development of more effective and responsible digital marketing strategies.

## **2. Method**

This study employs a quantitative approach aimed at examining the influence of Affiliate Marketing, Financial Literacy, and Online Customer Ratings on Purchase Intention among TikTok Shop consumers in Samarinda City. The quantitative approach was selected because this research focuses on testing the relationships between variables and measuring data numerically, which is analyzed using inferential statistics. The data used in this study is primary data obtained directly from respondents through the distribution of an online questionnaire. The primary data was collected from individuals who are active TikTok Shop users residing in Samarinda City.

The population in this study comprises all consumers who have made transactions or purchases through TikTok Shop within the Samarinda area. The sampling technique employed is purposive sampling, a method of selecting respondents based on specific criteria. The sample size used in this study is 100 respondents, which is considered adequate for multiple linear regression analysis. Data were collected through an online questionnaire designed using a five-point Likert scale, ranging from “strongly disagree” (1) to “strongly agree” (5). The questionnaire instrument consists of statements measuring the variables of Affiliate Marketing, Financial Literacy, Online Customer Rating, and Purchase Intention.

Prior to the main analysis, validity and reliability tests were conducted to ensure the suitability of the data collection instrument. The data were then analyzed using SPSS version 22 with the following statistical techniques: Classical Assumption Tests, including normality, multicollinearity, and heteroscedasticity tests; Multiple Linear Regression Analysis to assess both simultaneous and partial effects of the independent variables on the dependent variable; the t-test (partial) to evaluate the individual effect of each variable; the F-test (simultaneous) to assess the collective effect of all independent variables on the dependent variable; and the Coefficient of Determination ( $R^2$ ) to measure the proportion of variance in the dependent variable explained by the independent variables.

## **3. Results and Discussion**

### **3.1 Description of Respondents**

This study involved 100 respondents residing in Samarinda City. The respondents were selected based on the criteria of being active TikTok Shop users with experience in online shopping. To provide an overview of the respondents' profile, the following characteristics are presented: gender, age, type of occupation, and monthly income.

**Table 3.1 Based on Gender**

Variable	Characteristic	Frequency	%
Gender	Male	46	46%
	Female	54	54%
	<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Processed Data, 2025

Table 3.1 shows that the proportion of female respondents is slightly higher than that of male respondents. This difference suggests that interest or engagement in online shopping activities on the TikTok Shop platform in Samarinda City is slightly more dominated by women.

**Table 3.2 Based on Age**

Variable	Characteristic	Frequency	%
Age	17-21 years	43	43%
	22-26 years	51	51%
	27-31 years	2	2%
	32-36 years	3	3%
	> 36	1	1%
	<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Processed Data, 2025

Based on Table 3.2, it can be seen that 43 respondents were in the 17–21 age range, 51 respondents were in the 22–26 age range, followed by 2 respondents aged 27–31 years, 3 respondents aged 32–36 years, and 1 respondent aged over 36 years. It can be concluded that the majority of respondents were in the 22–26 age range (51 people), followed by those aged 17–21 years (43 people). This indicates that most respondents belong to the younger generation Gen Z and early millennials who are known for their high adaptability to technology and active use of social media platforms, including TikTok.

**Table 3.3 Based on Occupation**

Variable	Characteristic	Frequency	%
Occupation	Student/University Student	65	65%
	Civil Servant	2	2%
	Private Employee	24	24%
	Entrepreneur	5	5%
	Others	4	4%
	<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Processed Data, 2025

Based on Table 3.3, it can be observed that the majority of respondents were students or university students, indicating that individuals in the productive age group and still engaged in formal education are active users of TikTok Shop in Samarinda, both as passive users (content viewers) and active users (buyers). Meanwhile, private employees ranked second with 24 respondents, followed by entrepreneurs (5 respondents), others (4 respondents), and civil servants (2 respondents). Although not dominant in number, the participation of respondents from various occupational backgrounds offers broader insights into consumer behavior across different socioeconomic contexts.

**Table 3.4 Based on Monthly Income**

Variable	Characteristic	Frequency	%
Income	< Rp.2.000.000	55	55%
	Rp. 2.000.000 – Rp. 5.000.000	30	30%
	Rp. 5.000.000 – Rp. 8.000.000	8	8%
	Rp. 8.000.000 – Rp. 10.000.000	2	2%
	>Rp.10.000.000	5	5%
	<b>Total</b>	<b>100</b>	<b>100%</b>

Source: Processed Data, 2025

Based on Table 3.4, the majority of respondents (55 individuals) reported a monthly income of less than Rp 2,000,000, indicating that most participants fall into the low-income group, likely comprised of students. Additionally, 30 respondents earn between Rp 2,000,000 and Rp 5,000,000, which can be categorized as lower-middle income. A smaller portion, totaling 15 respondents, reported incomes above Rp 5,000,000, representing the upper-middle to high-income groups. This distribution highlights that even respondents with limited purchasing power show interest in shopping through TikTok Shop, potentially influenced by attractive promotions, competitive pricing, as well as the effects of affiliate marketing and online reviews.

## 3.2 Hypothesis Testing

### 3.2.1 T-Test (Partial Test)

The t-test (partial test) is used to determine the individual effect of each independent variable on the dependent variable in the regression model. This test is conducted using a significance level of 0,05. The decision-making criteria for the t-test are as follows, if the significance value (p-value) is less than 0.05 or the calculated t-value is greater than the critical t-value, then  $H_0$  is rejected and  $H_a$  is accepted, indicating that the independent variable has a significant effect on the dependent variable. Conversely, if the significance value (p-value) is greater than

0.05 or the calculated  $t$ -value is less than the critical  $t$ -value, then  $H_0$  is accepted and  $H_a$  is rejected, meaning that the independent variable does not have a significant effect on the dependent variable. The results of the partial hypothesis testing in this study are presented in the following table:

**Table 3.5 Partial Test of the Effect of Independent Variables**

Variable	$t_{hitung}$	$p$ -value
<i>Affiliate Marketing</i> ( $X_1$ )	4,185	0,000
<i>Financial Literacy</i> ( $X_2$ )	2,918	0,004
<i>Online Customer Rating</i> ( $X_3$ )	3,344	0,001

Partial Hypothesis Testing of Independent Variables on the Dependent Variable in This Study is as Follows:

a. Hypothesis Testing for the *Affiliate Marketing* Variable ( $X_1$ )

Hypotheses

$H_0$  : *Affiliate Marketing* has no significant effect on *Purchase Intention*

$H_a$  : *Affiliate Marketing* has a significant effect on *Purchase Intention*

Based on the results for the *Affiliate Marketing* variable in Table 13 above, the calculated  $t$ -value is 4.185, which is greater than the  $t$ -table value of 1.985, and the  $p$ -value is 0.000, which is less than the significance level of 0.05. Therefore,  $H_0$  is rejected and  $H_a$  is accepted, indicating that *Affiliate Marketing* has a significant effect on *Purchase Intention*.

b. Hypothesis Testing for the *Financial Literacy* Variable ( $X_2$ )

Hypotheses

$H_0$  : *Financial Literacy* has no significant effect on *Purchase Intention*

$H_a$  : *Financial Literacy* has a significant effect on *Purchase Intention*

Based on the results for the *Financial Literacy* variable in Table 3.5 above, the calculated  $t$ -value is 2.918, which is greater than the  $t$ -table value of 1.985, and the  $p$ -value is 0.004, which is less than the significance level of 0.05. Therefore,  $H_0$  is rejected and  $H_a$  is accepted, indicating that *Financial Literacy* has a significant effect on *Purchase Intention*.

c. Hypothesis Testing for the *Online Customer Rating* Variable ( $X_3$ )

Hypotheses

$H_0$  : *Online Customer Rating* has no significant effect on *Purchase Intention*

$H_a$  : *Online Customer Rating* has a significant effect on *Purchase Intention*

Based on the results for the *Online Customer Rating* variable in Table 13 above, the calculated  $t$ -value is 3.344, which is greater than the  $t$ -table value of

1.985, and the  $p$ -value is 0.001, which is less than the significance level of 0.05. Therefore,  $H_0$  is rejected and  $H_a$  is accepted, indicating that Online Customer Rating has a significant effect on Purchase Intention.

### 3.3 Uji F (Simultan)

The F-test or simultaneous test is used to determine whether all independent variables collectively have a significant effect on the dependent variable in the multiple linear regression model. This test is conducted using a significance level of 0.05. The decision criteria for the F-test are if the significance value ( $p$ -value) is less than 0.05 or the calculated F-value,  $F_{hitung}$  is greater than the F-table value then  $H_0$  is rejected and  $H_a$  is accepted, indicating that the independent variables simultaneously have a significant effect on the dependent variable. Conversely, if the  $p$ -value is greater than 0.05 or  $F_{value}$  is less than  $F_{table}$ , then  $H_0$  is accepted and  $H_a$  is rejected, indicating that the independent variables do not simultaneously have a significant effect on the dependent variable. The results of the F-test in this study are presented in the following table:

**Table 3.6 Simultaneous Effect Test of Independent Variables**

Variable	$F_{hitung}$	$p$ -value
<i>Affiliate Marketing</i> ( $X_1$ ) + <i>Financial Literacy</i> ( $X_2$ ) + <i>Online Customer Rating</i> ( $X_3$ )	172,630	0,000

Simultaneous Hypothesis Testing of Independent Variables on the Dependent Variable The simultaneous hypothesis testing of the independent variables on the dependent variable in this study is as follows:

Hypotheses

$H_0$  : *Affiliate Marketing, Financial Literacy, and Online Customer Rating do not simultaneously affect Purchase Intention*

$H_a$  : *Affiliate Marketing, Financial Literacy, and Online Customer Rating simultaneously affect Purchase Intention*

Based on the results of the variables *Affiliate Marketing, Financial Literacy, and Online Customer Rating* simultaneously in Table 3.6 above, the calculated  $F_{value}$  is 172,630 which is greater than the  $F_{table}$  of 2.699, and the  $p$ -value yaitu 0,000 is 0.000, which is smaller than the significance level of 0.05. Therefore  $H_0$  is rejected and  $H_a$  is accepted, indicating that *Affiliate Marketing, Financial Literacy, and Online Customer Rating* simultaneously have a significant influence on *Purchase Intention*.



Based on the results of the analysis above, the following conclusions can be drawn

**a. The Influence of *Affiliate Marketing* ( $X_1$ ), *Financial Literacy* ( $X_2$ ), and *Online Customer Rating* ( $X_3$ ) on *Purchase Intention* (Y)**

Based on the results of the multiple linear regression analysis conducted, it was found that the independent variables *Affiliate Marketing*, *Financial Literacy*, and *Online Customer Rating* simultaneously have a significant influence on the dependent variable, namely *Purchase Intention*.

**b. The Influence of *Affiliate Marketing* ( $X_1$ ) on *Purchase Intention* (Y)**

Partial analysis results show that the *Affiliate Marketing* variable has a significant effect on *Purchase Intention*. Affiliate marketing strategies are a key factor in shaping consumers' buying intentions on social media-based e-commerce platforms such as TikTok Shop. *Affiliate Marketing* on TikTok Shop is typically carried out by content creators or influencers who promote products through short videos presented in a creative, informative, and persuasive way. This form of promotion is powerful because it combines visual appeal, personal storytelling, and social trust in a single piece of content. Consumers especially younger generations who dominate TikTok's user base tend to be more receptive to information delivered by figures they follow and trust. Affiliate marketing not only functions as a promotional tool but also fosters social interaction between content creators or influencers and their audience.

**c. The Influence of *Financial Literacy* ( $X_2$ ) on *Purchase Intention* (Y)**

The analysis results indicate that *Financial* has a significant partial effect on *Purchase Intention*. This implies that the level of consumer understanding and ability to manage their finances plays an important role in shaping their intention to purchase—even in the context of entertainment-based shopping platforms like TikTok Shop, which tend to encourage impulsive and visual-driven purchases. *Financial Literacy* includes understanding fundamental financial concepts such as budgeting, credit use, financial planning, and the ability to make wise economic decisions. In the context of e-commerce—especially on TikTok Shop which integrates entertainment content with instant shopping features (like the "buy now" or "yellow cart" button during live streaming)—consumers with high financial literacy tend to be more selective and **risk-aware** when making purchase decisions.

**d. The Influence of *Online Customer Rating* ( $X_3$ ) on *Purchase Intention* (Y)**

Based on the partial test results, the Online Customer Rating variable has a significant effect on Purchase Intention. This confirms that online customer reviews—typically presented in the form of star ratings, written comments, and proof of purchase—play an important role in shaping consumers' purchase intentions on digital platforms. In the context of TikTok Shop, which



emphasizes fast, content-based shopping experiences, trust is the main currency, and customer ratings serve as one of the strongest indicators in shaping perceptions of quality and credibility. Online Customer Ratings function as a source of social proof that helps consumers reduce uncertainty about a product.

#### 4. Conclusion and Suggestions

Based on the results of the analysis and discussion conducted, the following conclusions were drawn:

- 1) Affiliate Marketing has a significant effect on Purchase Intention on TikTok Shop.

This strategy is effective because it relies on promotions from content creators or influencers who are trusted by their audiences, especially younger generations. Through creative and persuasive content, affiliate marketing not only delivers product information but also builds emotional closeness and social trust. Consumers tend to perceive recommendations from content creators or influencers as personal suggestions rather than advertisements, making them more inclined to purchase. Therefore, affiliate marketing is one of the most effective promotional approaches in increasing purchase intention on social media-based e-commerce platforms.

- 2) Financial Literacy has a significant effect on Purchase Intention on TikTok Shop. Consumers with good financial knowledge such as the ability to manage budgets, understand the value of money, and assess their needs tend to be more rational and cautious in making shopping decisions. Although TikTok Shop offers an impulsive and visually driven shopping experience, financial literacy functions as an internal control that helps consumers resist emotional impulses and focus on logical considerations. Thus, financial literacy fosters wiser, more targeted, and more responsible purchase intentions.

- 3) Online Customer Rating has a significant effect on Purchase Intention on TikTok Shop. Customer ratings and reviews serve as a major source of trust for consumers when making purchase decisions, especially since they cannot assess the product directly. High ratings and positive reviews increase perceptions of product quality and credibility, while negative feedback can reduce purchase intention. This emphasizes that in a competitive digital shopping ecosystem, online reputation shaped by other consumers' experiences is a key factor in forming purchase intentions.

- 4) Affiliate Marketing, Financial Literacy, and Online Customer Rating simultaneously have a significant effect on Purchase Intention. These three variables represent different yet complementary aspects in shaping digital consumers' purchase intentions. Affiliate marketing creates social influence through personal and trusted promotion, financial literacy enhances consumers' ability to make wise financial decisions, while online customer

ratings provide social proof that strengthens trust in a product. The combination of all three allows consumers to feel more confident, rational, and assured in making purchase decisions on digital platforms like TikTok Shop.

Based on the results of the research conducted, several suggestions are presented that are expected to provide benefits for various stakeholders, as follows:

1) For Business Actors and Marketers on TikTok Shop

Optimize collaboration with credible and influential affiliate marketers to enhance the attractiveness of promotional efforts. In addition, businesses should provide educational content related to financial literacy that is simple and easy to understand, in order to help consumers make wiser purchasing decisions.

Maintaining product and service quality to ensure positive customer ratings is also strongly recommended, as this can strengthen consumer trust and increase purchase intention.

2) For the TikTok Shop Platform

It is advisable to continuously develop features that facilitate affiliate marketing and encourage positive user interaction—for example, by providing incentives for high-performing affiliate marketers and presenting customer reviews in a more transparent and interactive way. The platform can also provide regular financial literacy content so users become more informed and responsible in their shopping behavior.

3) For Future Researchers

Future studies are encouraged to include other variables that may influence purchase intention on TikTok Shop, such as psychological factors, user experience, or technological aspects. Longitudinal research could also be conducted to observe how these variables influence purchase intention over a longer period.

4) For Consumers

It is important to enhance personal financial literacy and be more critical in evaluating products and customer reviews before making purchases, in order to avoid impulsive or misguided buying decisions.

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