

Deciphering the Influential Role of E-Service Quality, E-WOM, and E-Payment in Shaping Customer Purchase Decisions in Tiktok Shop



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ABSTRACT: This study aims to enhance our understanding of digital marketing management, particularly the impact of electronic service quality, electronic word-of-mouth, and electronic payment on customers' purchasing decisions within the realm of TikTok shops. Employing a quantitative research approach, the study encompasses a population of customers who have installed TikTok Shop on their smartphones, with a sample size of 160 respondents surveyed. The collected questionnaire data underwent analysis using SPSS, revealing that E-Service Quality, E-WOM, and E-Payment significantly influence customers' buying decisions. The research outcomes offer valuable insights for developing effective strategies to enhance business sales through TikTok Shop.

KEYWORDS: Purchase Decision, E-service Quality, Electronic Word of Mouth, Electronic Payment

I. INTRODUCTION

The research delves into the digital marketing landscape, specifically exploring the impact of electronic service quality, electronic word-of-mouth, and electronic payment on consumers' purchasing decisions within the TikTok Shop platform. With a quantitative research approach, the study encompasses a population of Indonesian TikTok users, reaching 99.1 million, predominantly aged 18 and above. The TikTok Shop feature, operational since April 2021, serves as a valuable avenue for Micro, Small, and Medium Enterprises (MSMEs) to broaden their audience, leverage live streaming, and enhance product sales. The study aims to provide actionable insights for MSMEs based on rigorous quantitative data analysis. Notably, the research aligns with theories such as the Theory of Reasoned Action and findings from Situmorang et al. (2022), emphasizing the role of hedonic & utilitarian outcome expectations, information quality, and subjective norms in influencing Generation Z's purchase intention on TikTok Shop. The significance of e-service quality, electronic Word-Of-Mouth, and electronic payment safety in social media marketing is highlighted by various researchers (Suganda & Arrifianti, 2023; Kurniawan et al., 2022; Havidz, 2022; Wardhana, 2021), reinforcing their impact on purchasing decisions. However, challenges such as perceived risk and security concerns in online transactions underscore the multifaceted nature of the digital marketing landscape (Yucha, 2022; Lim et al., 2022)..

II. LITERATURE REVIEW

Service quality is a metric assessing a company's ability to deliver a specific level of service in line with customer expectations, as defined by Pakurár et al. (2019). Naini et al. (2022) characterize service quality as the process of harmonizing customer expectations with their desires and requirements. The service industry is expanding, accelerated by the surge in internet usage, leading to the online availability of information databases, according to Çelik (2021). Businesses with robust infrastructures can more seamlessly adapt to the online environment, offering services previously conducted in-person now in a virtual setting, known as "e-service," as articulated by Lee et al. and Bozbay et al. (2021). The emergence of e-service has given rise to the term "e-service quality," denoting the extent to which a website facilitates efficient and successful shopping, purchasing, and delivery of goods and services, according to Suhartanto et al. (2018). Further elaborating, Murhadi and Reski (2022) define electronic service quality as the website's capacity to effectively and efficiently support shopping, buying, and selling activities. The recent surge in e-service quality in the e-commerce sector has amplified the importance of measuring and monitoring e-service quality in the virtual realm. Parasuraman (2021) specifies that e-service quality evaluates how well a website facilitates the sale and distribution of goods and services. This area has become a pivotal focus in business research, encompassing four dimensions

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based on E-S-QUAL (electronic service quality) adapted from Parasuraman (2021): efficiency, system availability, fulfillment, and privacy.

As per Mahadevan and Joshi (2021), traditional word of mouth (WOM) plays a significant role in influencing customer interest in purchasing, but Electronic Word of Mouth (eWOM), defined by Rahman and Islam (2021) as "any positive or negative claim made by potential, actual, or previous customers about a product or company, available to various people and organizations via the Internet," has surpassed WOM in impact. Goyette (2021) describes eWOM as direct information sharing through various means, such as phone, email, mailing lists, or other forms of contact. The three key indicators of eWOM include intensity, valence of opinion, and content. Intensity measures user engagement frequency on social networking sites and the number of reviews posted. Valence of opinion encompasses positive and negative comments and recommendations from social networking site users. Content includes information on product or service changes, quality, and costs.

Modern consumerism has evolved with the introduction of various online shopping alternatives, creating a new dimension in consumer behavior, according to Dahlberg (2022). The convenience and accessibility of online transaction processing have become commonplace, with electronic payments, or 'cashless transactions,' occurring digitally without the exchange of physical cash. Dahlberg et al. (2022) define digital payment as transactions using a digital medium, such as mobile devices, via wireless connections. Yucha et al. (2020) highlight challenges individuals face in online transactions, including perceived risks and security concerns during payments. Electronic payment methods encompass credit cards, stored value, mobile payment, m-banking, and electronic wallets. Customers, as per Chang (2023), often worry about payment security, data protection, and privacy during electronic transactions. Electronic payments, also known as digital payments, involve transferring money between payment accounts using digital devices. Nugraha (2020) identifies indicators of ease of use for electronic payments, including convenience in placing product orders, a user-friendly interface with an easily understandable system menu, and instant acceptance of payment transactions by the system.

According to Buchari (2022), the purchasing decision is a complex process influenced by various factors, including price, technology, politics, location, and promotional activities. To aid customers in navigating this decision-making process and assimilating available information, marketing researchers Kotler and Keller (2021) have developed a "five-stage model" of the purchasing decision process. This model comprises problem recognition, background data search, alternative evaluation, purchase decision, and post-purchase behavior, providing a comprehensive framework for assessing consumer purchasing decisions. While these stages are generally followed in a sequential manner, certain stages, such as evaluating alternatives, may occur at different points during the purchase process. The time and effort invested in each stage are influenced by factors like perceived risk and consumer motivation. Additionally, Wissen and Anatan (2023) emphasized in their research that purchasing decisions influenced by social media promotions often require a significant amount of time.

Drawing upon the Theory of Planned Behavior, attitudes towards specific activities are shaped by ideas about subjective norms and internalized behavioral constraints. The interaction among these three elements determines intention, influencing whether an individual will engage in a particular behavior. The Theory of Planned Behavior posits that individuals cannot fully regulate their conduct in advance, and non-motivational factors, such as opportunities or resources, also impact behavior (Asadifard, 2015). Thus the conceptual framework of this studies can be seen in figure 1.

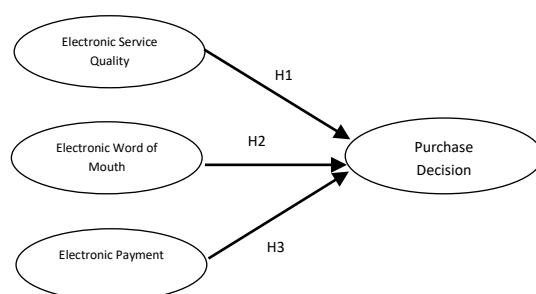


Figure 1. The Conceptual Research Framework

The study results of Sinurat et al. (2023) state that the quality of e-service positively and significantly influences purchasing decisions. Customers are more inclined to purchase goods when they perceive the company's service as very high quality. In other words, if e-service quality has improved, it will influence purchasing decisions. The results of this study also indicate that the dimensions of e-service quality, including websites, reliability, responsiveness, and trust, are generally capable of boosting

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customer satisfaction, which is then strongly correlated with a customer purchasing decision. Several studies provide supporting findings that having better online services encourage consumers' tendency to make purchases (Goutam et al., 2022).

H1: Customer purchasing decisions are positively impacted by the quality of e-services

Electronic Word of Mouth (eWOM) and Purchase Decision

According to Mahadevan and Joshi (2021), word-of-mouth through social media initiates a massive number of potential customers to look for recommendations from people who have tried the product and have experience with the product. According to Mahmud's (2020) research, customers are more likely to believe the reviews from other customers than any of those found in advertisements and other forms of media. Customers considering buying a product will undoubtedly look for information, including reviews or comments from other customers who have already purchased the product. Here is where eWOM plays a crucial role in purchasing decisions. In other words, after reading online reviews on social media, the customer decides to purchase the product.

H2: Electronic word-of-mouth influences customers' purchase decisions. Has a significant effect on consumer loyalty.

Misra (2019) states that adopting electronic payments significantly affects user perceptions. Several other elements, such as social media, the human factor, and user interactions, can also influence the use of digital payments. Meanwhile, Chakraborty et al. (2022) argue that adopting electronic payments affects customers' purchase decisions. This is based on the notion that the relevant information technology is the e-payment system, which has evolved into a tool for transaction facilitation. According to Nurjihan & Subaweh (2021), digital payments are popular among consumers because they save some of their money safely and more conveniently than transactions with cash or personal account transfers. Payments are no longer solely dependent on bank transfer services, also known as m-banking. Customers that use digital payments tend to shop more frequently because they make the most of their convenience. Digital payment measurement uses the UTAUT (Unified Theory of Acceptance and Use of Technology) model, which considers factors like social influence, effort, and performance expectations.

H3: Digital payments affect purchasing decisions for customers.

III. RESEARCH METHOD

This research is quantitative, where the data collected from questionnaires will be analyzed statistically using multiple regression analysis (SPSS). The type of this research is included as a summary, which refers to further research regarding the correlation between variables. Quantitative research collects and analyzes numerical data (Rashid et al., 2021). It can identify trends and averages, formulate hypotheses, examine cause and effect, and apply findings to larger populations (Bhandari, 2022). Wu & Thompson (2020) defined the population as the whole set of individuals or things from which the sample was drawn. The population consists of individuals. The population used in this research are all customers who have purchased products in TikTok Shop. Hence, the population number is unlimited because there is no official data regarding the exact number of TikTok Shop customers.

Sampling is selecting a statistically representative sample of individuals from a population (Rahman et al., 2022). Sampling is the primary research method because the population of this study has a significant number of participants. The purposive sampling method, one of the non-probability sampling methods, is used in this analysis since the researcher must select which population members meet the criteria. From the customers that have done transactions in East Java, the sample group will be chosen with the criteria samples, Gen Z of 18 to 24, that have installed TikTok Shop on their smartphone and purchased at least once. The number of indicators will be used as a multiplier based on the sampling method. Hair et al. sampling method in Rashid et al. (2021) stated that the sample number must be at least 5 to 10 times the total number of indicators used in order to comprehend the concept in more detail. The research consists of 3 independent variables and one dependent variable with a total indicator of 16. Therefore, the total sample used according to this formula will be 160 samples.

As this research is quantitative, the researcher could get the primary data via questionnaires and analyze the data using SPSS software. The Likert scale will be used for the questionnaires. To collect the data, the researcher first shared the questionnaire consisting of questions and choices of answers that could be chosen in the form of Likert points (Anjaria, 2022). In this research, the scale will be mentioned as 1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), and 5 (Strongly Agree).

A validity and reliability test were used to test the questionnaires before the classical assumption test was conducted. The classical assumption test has a multicollinearity test, normality test, heteroscedasticity test, and linearity test. Multiple linear regression analysis is used to understand and interpret a relationship between several independent variables and a dependent variable. A hypothesis testing t-test will be done to determine the findings of this research. F-test will support the goodness of fit of the research framework. Furthermore, a Coefficient of Correlation (R) and Coefficient of Determination (R²) analysis will show the correlation between the independent and dependent variables.

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IV. RESULT AND DISCUSSION

The distribution of the respondents' gender, based on the data collected, mostly consists of female respondents with the total percentage of 61.3% meanwhile the male respondents only around 38.8% out of 160 samples. It can be said that TikTok Shop dominated by mostly women, because the product sold on TikTokShop as previously mentioned in the preceding chapter is mostly related to fashion and beauty product. Respondents are mostly at the age of 18-21 for 55,5% and 22-25 around 44.5% out of 160 samples.

Table 1. Descriptive Analysis of Variables

Variables	Mean	Category
E-Service Quality (X1)	4.32	Agree
E-WOM (X2)	4.17	Agree
igital Payment (X3)	4.32	Agree

Results of PLS-SEM Analysis

Table 1 showed that the overall mean value for e-service quality was 4.32. This value suggests that customers agreed that e-service quality, as an independent variable, can affect their purchase decision. Meanwhile, mean value for electronic word of mouth is 4.17. It also indicates that customers agree that e-WOM, as an independent variable, can affect their purchase decision. Although the mean value for e-WOM is slightly lower than e-service quality, it still suggests that e-WOM is an important factor for customers when making purchase decisions. The last mean value in Table 1 showed that digital payment mean value is 4.32. This number indicates that most customers strongly agree that digital payment, as an independent variable, can significantly affect their purchase decision. The questionnaire validity and reliability were analyzed using Pearson Correlation, and the results of the test are presented in Table 2 and Table 3. The validity and reliability tests are an important part of any research study, as they help to determine if the data being collected is accurate and consistent. Once these tests have been passed, hypothesis testing can be used to evaluate the study's hypotheses.

Table 2. Validity Test

Variables	Indicator	Significant (2-tailed)	(2-Description)
E-Service Quality	X1.2	0.000	Valid
	X1.3	0.000	Valid
	X1.4	0.000	Valid
	X1.5	0.000	Valid
	X1.6	0.000	Valid
	X1.7	0.000	Valid
E- WOM	X1.8	0.000	Valid
	X2.1	0.000	Valid
	X2.2	0.000	Valid
	X2.3	0.000	Valid
	X2.4	0.000	Valid
	X2.5	0.000	Valid
	X3.1	0.000	Valid
	X3.2	0.000	Valid
Digital Payment	X3.3	0.000	Valid
	X3.4	0.000	Valid
	X3.5	0.000	Valid
	X3.1	0.000	Valid
	X3.2	0.000	Valid
Purchase Decision	X3.3	0.000	Valid
	X3.4	0.000	Valid
	X3.5	0.000	Valid
	Y1.1	0.000	Valid
	Y1.2	0.000	Valid
	Y1.3	0.000	Valid
	Y1.4	0.000	Valid
	Y1.5	0.000	Valid

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	Y1.6	0.000	Valid
	Y1.7	0.000	Valid
	Y1.8	0.000	Valid

Results of SPSS Analysis

Based on Table 2, all of the statements in the questionnaire were valid, as the significant value for each statement was less than 0.05. This means that statistically, the questionnaires collected valid and accurate data for this research.

Table 3. Reliability Test

<i>Variables</i>	<i>Mean</i>	<i>Description</i>
E-Service Quality	0.876	Reliable
E- WOM	0.865	Reliable
igital Payment	0.846	Reliable
urchase Decision	0.899	Reliable

Results of SPSS Analysis

In addition to a validity test, Table 3 provides the reliability test result to ensure the questionnaire in this research can provide trustworthy data. Since the Cronbach Alpha is greater than 0.70, the reliability test result demonstrates that all the statements included in each variable are considered reliable. To test the data quality, a classical assumption test was conducted. Accurate data is needed in order to be able to trust the hypothetical testing.

Table 4. Multicollinearity Test

<i>Variables</i>	<i>Multicollinearity Test</i>		<i>Description</i>
	Tolerance	VIF	
E-Service Quality	0.734	1.363	No Multicollinearity
E-WOM	0.484	2.067	No Multicollinearity
Digital Payment	0.461	2.169	No Multicollinearity

Results of SPSS Analysis

Multicollinearity testing in Table 4 uses the provision that if the tolerance value is more significant than 0.1 and the VIF value is < 10, then there is no multicollinearity in the research data. The result showed no correlation or intercorrelation between independent variables in the regression model.

Table 5. Normality Test

<i>Standardize Residual</i>	<i>Kalmogorov Smimov</i>	
	<i>Statistic</i>	<i>Sig.</i>
	0.61	0.2000

Results of SPSS Analysis

The Normality test in Table 5 uses the Kolmogorov-Smirnov test by looking at the probability value; if the probability value is more significant than 0.05, then the data is normally distributed; the following shows the results of the normality test data.

Table 6. Heteroscedasticity Test

<i>Variables</i>	<i>Sig.</i>	<i>Description</i>
E-Service Quality	0.806	Homoscedasticity
E- WOM	0.054	Homoscedasticity
igital Payment	0.283	Homoscedasticity

Results of SPSS Analysis

The results of the heteroscedasticity test in Table 6 with the Spearman rho test obtained a probability value for each variable, namely e-service quality of 0.806; EWOM 0.054, and digital payment 0.283 so that the probability value has a value greater than 0.05 so that the data in the data research fulfills the heteroscedasticity test. Homoscedasticity describes a situation in which the "noise" or random disruption in the relationship between the independent and dependent variables is constant across all independent variable values.

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Table 7. Linearity Test

<i>Variables</i>	<i>Deviation from Linearity</i>	<i>from Linearity</i>	<i>Description</i>
E-Service Quality (X1)	0.091 > 0.05	0.000 < 0.05	Passed
E-WOM (X2)	0.814 > 0.05	0.000 < 0.05	Passed
Digital Payment (X3)	0.477 > 0.05	0.000 < 0.05	Passed

Results of SPSS Analysis

The linearity test results in Table 7 indicated that the data in the study passed the linearity test, as the deviation from the linearity probability value was more significant than 0.05, or the linearity value was less than 0.05.

Table 8. F-test Statistic Result

<i>Variables</i>	<i>Sig.</i>
E-Service Quality (X1)	0.000
E- WOM (X2)	0.000
igital Payment (X3)	0.000

Results of SPSS Analysis

A probability value in Table 8 (Sig.) of 0.000 < 0.05 indicates that the suggested regression model accurately predicts the data.

Table 9. T-test Statistic Result

<i>Variables</i>	<i>Sig.</i>	<i>Hypothesis</i>
(constant)	0.038	
E-Service Quality (X1)	0.014	Accepted
E- WOM (X2)	0.000	Accepted
igital Payment (X3)	0.000	Accepted

Results of SPSS Analysis

Based on Table 9, it can be described the result of hypothesis testing as follows:

1. The quality of e-service on purchasing decisions obtained a *p-value* of 0.014 < 0.05 so that it can be declared that the hypothesis is accepted, meaning that there is a positive and significant influence between the quality of e-service variables on purchasing decisions.
2. EWOM on Purchase Decisions obtained a *p-value* of 0.000 < 0.05 so that it can be declared that the hypothesis is accepted, meaning that there is a positive and significant influence between the EWOM variable on Purchase Decisions.
3. Digital payment on purchasing decisions obtained a *p-value* of 0.000 < 0.05 so that it can be declared that the hypothesis is accepted, meaning there is a positive and significant influence between the digital payment variables on purchasing decisions.

Table 10. Multiple Linear Regression Analysis

<i>Variables</i>	<i>Unstandardize Coefficient</i>	
	<i>B</i>	<i>Std. Error</i>
(Constant)	4.465	2.137
E-Service Quality (X1)	0.164	0.066
E- WOM (X2)	0.412	0.102
Digital Payment (X3)	0.700	0.144

Results of SPSS Analysis

Based on Table 10, the regression equation can be described as follows:

$$y = 4.465 + 0.164X1 + 0.412X2 + 0.700X3$$

The results can be explained as follows:

1. The constant value in the regression equation is 4.465, meaning that if the variable e-service quality, EWOM, and digital payment are zero or fixed, then the Purchase Decision will increase by 4.465 points.
2. The coefficient value on the e-service quality variable is 0.164, meaning that if there is an increase of one point, assuming the other variables are zero and fixed, the Purchase Decision will increase by 0.164 points.
3. The coefficient value on the EWOM variable is 0.412, meaning that if there is an increase of one point, assuming the other variables are zero and fixed, the Purchase Decision will increase by 0.412 points.
4. The coefficient value on the digital payment variable is 0.700, meaning that if there is an increase of one point, assuming the other variables are zero and fixed, the purchase decision will increase by 0.700 points.

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The test reveals that the independent variables significantly impact the dependent variable, namely Purchase Decision. This suggests that the value of the purchase decision will grow following the coefficients when the value of each independent variable increases by 1.

Table 11. Coefficient of Determination Test Result

Model Summary ^b	
R	Adjusted R Square
0.778	0.598

Results of SPSS Analysis

The influence of e-service quality, EWOM, and digital payment on purchasing decisions is shown in Table 11 by an adjusted r square value of 0.598, indicating that the variables of e-service quality, EWOM, and digital payment could explain 59.8% of purchasing decisions. The remaining 40.2% could be attributed to other variables not examined in the study. Additionally, the R-count value of the correlation between the variables of e-service quality, EWOM, digital payment, and purchasing decisions was 0.778, which exceeded the R-table value of 0.155. This suggests a strong, positive, and significant relationship between e-service quality, EWOM, digital payments, and purchasing decisions.

The outcomes and discourse presented earlier have several implications businesses can use to influence customer purchase decisions. The result and findings can serve as a reference in developing effective strategies that boost Gen Z's purchase decisions, especially within electronic service quality, electronic word of mouth, and digital payment factors. The result of this study states that the quality of e-service positively and significantly influences purchasing decisions. Customers are more inclined to purchase goods when they perceive the company's service as very high quality. In other words, if e-service quality has improved, it will influence purchasing decisions. Another previous study by Suganda and Arrifianti (2023) also mentioned how the services offered by a business via a website or application might influence consumer purchasing behavior. Customers will think if the service they received was a good or bad experience whenever they obtain it.

The result of the variable of e-service quality is consistent with the previous studies that found e-service quality has a significant impact on Gen Z's purchase decision. Although the hypotheses have been accepted, a few indicators that should be elevated more according to the survey results show that improving e-service quality in TikTok Shop should be noted regarding site errors and order delivery estimation accuracy. Customers are likelier to purchase from a company that provides high-quality e-services, such as easy-to-use websites, fast response times, and reliable delivery. In contrast, poor e-service quality can lead to customer dissatisfaction, negative reviews, and decreased sales. TikTok Shop can achieve this by investing in high-quality servers and technology and conducting regular application maintenance. However, SME businesses may also provide excellent customer service by monitoring user feedback and streamlining their online processes. Doing so will improve the reliability and usability of its e-commerce platform, leading to better user experience and increased customer satisfaction.

The result of multiple regression analysis indicates that EWOM has a positive relationship with customer purchase decision. eWOM plays a vital part in purchase decision especially because those who are considering buying an item will without a doubt seek data, evaluate the review and comments from other customer who have as of now obtained the item. This result supported by several previous journal (Astuti, 2023; Perkasa et al., 2020), but in contrary to Badir, & Andjarwati (2020) findings that stated there was no significant effect of the eWOM variable on purchasing decisions. Positive E-WOM can increase customer trust, reduce perceived risk, and influence customers' attitudes towards a brand. In contrast, negative E-WOM can lead to a decrease in sales and a negative brand image. Although the hypothesis has been accepted, there is still an indicator that should be elevated and that is how to encourage Gen Z to feel more confident about purchasing a product after reading other people's reviews. Interestingly, Gen Z's respondents still find that recommendations from other people might be manufactured or paid by the business owner. Hence, businesses that chase five-star product review should never fabricated their review since it will cost them the customer trust in the long run and won't help the business.

The research findings from Liao and Yang (2020) suggest that digital payment significantly impacts customers' purchase decisions. This result aligns with this research finding. Astuti and Diansyah (2022); Kurniawan et al. (2022) also support the argument finding. These results are also consistent with Suganda's (2023) research, which indicates that Digital Payment significantly positively impacts customer purchase decisions in the digital era. Overall, the study's findings highlight the importance of Digital Payment methods in the context of customer purchase decisions and offer valuable insights for businesses looking to optimize their payment options. With the growing trend of online shopping and the increasing popularity of social media platforms, it is becoming more critical for businesses to offer various payment options to their customers.

Although the hypotheses have been accepted, there is still an indicator that should be evaluated, and that is how to make it easier for customers to understand the simplicity of the app's visualization when it comes to the payment process that Tiktok Shop offers. Customers are more likely to purchase from businesses that offer secure, convenient, and user-friendly digital

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payment methods. Digital payment methods like e-wallets, mobile payments, and online banking can reduce perceived risk, increase convenience, and improve customer experience

CONCLUSIONS

Based on the statistical analysis, several conclusions can be made regarding the impact of E-Service Quality, Electronic Word of Mouth, and Electronic Payment on Purchase Decisions in the Tiktok Shop Application. It is proven that each of these variables affects purchase decisions significantly. Businesses should improve e-service quality, encourage positive electronic word of mouth, and provide digital payment options to increase customer purchase decisions in similar e-commerce platforms like Tiktok Shop. Therefore, a good suggestion for business owners would be to assess their e-service quality, ensure excellent customer service, and make it simple for customers to pay digitally.

Businesses should emphasize their electronic service quality strategies, such as setting realistic delivery timelines, communicating them clearly to customers using the available chat feature in TikTok Shop, using reliable shipping partners to ensure timely delivery, providing regular updates on the tracking status of the order, and plan for contingencies such as unexpected delays or disruptions, and have a backup plan in place to improve the accuracy and reliability of its delivery process, leading to increased customer referral purchase decision. Business owners should monitor and manage E-WOM to ensure customers receive accurate and positive information about their brand. TikTok Shop owners can achieve this by engaging with customers throughout the process, responding to customer reviews, and providing excellent customer service. By doing so, they can create a positive brand perception, retain existing customers, and attract new ones.

Nevertheless, businesses should also prioritize offering various digital payment options to cater to different customer preferences in TikTokShop. Companies can achieve this by partnering with digital payment providers, optimizing their online payment systems, and promoting the benefits of digital payment to their customers. By doing so, they can create a positive brand perception, retain existing customers, and attract new ones.

Although this research provides valuable insights into the impact of e-service quality, electronic word of mouth, digital payment, and customer purchase decisions, it has several limitations. Implications may not apply to all industries. Furthermore, the study used a limited number of indicators, consisting of only three independent variables. It is important to note that the remaining 40.2% factor in increasing purchase decisions could be attributed to other independent variables not examined in the study. This may not fully capture the complexity of customer purchase decisions. Therefore, the findings of this study should be interpreted with caution.

Therefore, future research might investigate these factors to provide a more comprehensive understanding. Future research may consider the cultural differences between different generations and how they affect their purchasing behavior. This can provide valuable insights into how businesses can tailor their marketing strategies to different generations to increase customer purchase decisions. In conclusion, future research should investigate other factors or variables that affect e-service quality, electronic word of mouth, digital payment, and purchase decisions and analyze specific generations and cultural differences to provide a more comprehensive understanding of the subject matter. This can help businesses develop effective strategies that positively influence customer purchase decisions.

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