

Factors Affecting the Willingness to Purchase on TikTok Live Streaming Among Pensioners

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Abstract: The popularity of TikTok live streaming among pensioners has been gaining momentum lately. During live streaming, TikTok has been drawing viewers with live videos that are interactive and engaging, allowing consumers to interact in real time. It is well understood that the willingness to purchase on TikTok live streaming has been dominant among the younger generation. However, there has been a lack of understanding of the popular use of TikTok among pensioners from a different generation. Therefore, this study aims to understand pensioners' willingness to purchase on TikTok live streaming using the extended Theory of Planned Behavior (TPB). The extended TPB factors that have been considered in this study are subjective norms, perceived behavioral control, attitude, and trust to break down the relationships with willingness to purchase during TikTok live streaming. As Malaysia is entering an ageing population, this study is very much relevant to assist marketers in implementing the right marketing strategies. The study intends to utilize a self-administered online survey via Google Forms. Sampling techniques to use are convenience and snowball sampling techniques, and the target demographic is pensioners who are using the TikTok app. The statistical methods to apply are Structural Equation Modelling (SEM)-SmartPLS 4, and the Statistical Package for the Social Sciences (SPSS). The results of the study would help marketers to develop targeted marketing strategies that resonate with the unique characteristics and preferences of pensioners engaging with live stream platforms. At the same time, the study would help businesses to improve their outreach and effectiveness in turning viewer engagement into purchase decisions.

Keywords: *TikTok live streaming, pensioners, willingness to purchase, Theory of Planned Behavior.*

1. Introduction and Background

A significant movement towards more engagement among a variety of demographic groups, including pensioners who may have been less engaged in the past, was marked by the spike in social media usage during events like the COVID-19 pandemic (Ayub & Bakar, 2021). Many people have been using TikTok as an entertainment platform as well as a channel to connect with their peers. Thus, TikTok has the potential to be used as a platform to reduce the feeling of isolation, which is common among pensioners (Ayub & Bakar, 2021). Social networking has numerous effects on Malaysia's pensioners where they tend to use it for social interaction, educational and business purposes as well as to get support or shared learning experiences (Hassan et al., 2021). The pensioners' increasing use of social media can be seen as a large cultural change that shows even people who are typically less tech-savvy are willingly adopting the emerging technologies. Malaysia's pensioners have a dynamic demographic profile that is characterized by a range of experiences that affect how they connect with social media sites like TikTok. Social media has served as a connecting tool for this group of people, and it also acts as a platform for a broader cultural engagement in a growing digital age.

TikTok has become an important medium for live streaming businesses in the modern digital landscape, attracting viewers with engaging and interactive approaches. The interactive and engaging approaches are very useful among certain population categories like the elderly folks with unique limits and reasons influencing their buying behavior during live streams. It is important for marketers to understand this demographic's readiness to buy through the Theory of Planned Behavior (TPB) to effectively customize their strategies. The TPB suggests that behavioral intentions are guided by three primary factors namely attitude, subjective norms, and perceived behavioral control, where each of these factors influences the probability of exhibiting a specific behavior in online purchases like on TikTok live streams. The social (family and friends) influence on a person's decision-making process is reflected in subjective norms. This is especially important for older people who prioritize community and family advice in their purchasing behavior (Gallardo et al., 2024; Kumar &

Permatasari, 2021). Empirical study shows that subjective norms have a big impact on older populations' intentions to use new technology and services thus accentuating the need to take social factors into consideration while examining their online purchasing behavior (Ajzen, 2020; Wu & Gong, 2023; Kumar & Permatasari, 2021).

Attitude towards behavior inclusive of an individual's positive or negative evaluation of purchasing during a TikTok live stream. According to research, older individuals' behavioral intention is heavily influenced by their positive attitude (Ajzen, 2020; Mawar & Adiati, 2024; Yang et al., 2022). A pensioner's tendency to buy may be increased when there is a positive assessment of the exciting and interactive nature of TikTok live streams, especially if they believe that the purchases will increase their social involvement or provide them with value (Ajzen, 2020; Putri, 2021).

In an online context, trust plays a significant role in shaping attitudes. The older people regularly demonstrate greater levels of trust when interacting with well-known platforms or influencers (Gallardo et al., 2024; Kumar & Permatasari, 2021; Mawar & Adiati, 2024). Transparent communication about product quality, and authenticity helps to build trust, and it directly affects consumers' purchase intentions during live streams, as shown in studies that highlight the role of trust in online shopping behavior (Gallardo et al., 2024; Kumar & Permatasari, 2021).

Perceived behavioral control (PBC), which is a person's assessment of their ability to carry out their behavior has a significant influence on purchase intentions. PBC could influence a person's confidence level and financial ability to make purchases on TikTok's platform. The older people may be hampered by concerns about their computer literacy. Thus, enhancing digital literacy or streamlining the purchasing process may have a positive impact on their participation in live shopping (Wu & Gong, 2023; Chang & Chen, 2022; Thi & Duong, 2022).

TPB factors (subjective norms, attitudes, and perceived behavioral control) are essential determinants in pensioners' willingness to buy from TikTok livestreams. This study has added the dimension of trust, which substantially helped improve our understanding of older adults' purchase intention on TikTok live streaming. Acknowledging and addressing these interrelated elements will be important for firms that want to attract the older demographic to create marketing strategies that meet their expectations and spending patterns.

2. Literature Review

The overview of TikTok livestream content

TikTok Live streaming's rise has revolutionized internet marketing strategies by giving consumers and brands access to an engaging and participatory platform. TikTok live streaming improves the buying experience by enabling real-time communication and enabling customers to ask questions about products directly (Safitri & Marsasi, 2023; Asmoro & Rofiah, 2024). In addition to offering immediate feedback, this feature helps firms build stronger bonds with customers, which is in line with contemporary marketing ideas like Marketing Strategy 5.0, which places a strong emphasis on customer cooperation and involvement (Asmoro & Rofiah, 2024).

Hence, the consumers' buying inclinations are increased by TikTok Live's dynamic nature. The consumers' trust in sellers is positively impacted by persuasive live streaming content, which in turn influences their purchasing decisions (Elsholiha et al., 2023; Susanti & Adha, 2023). Pongratte et al. (2023) state that a sizeable portion of users have shown an increased interest in buying apparel products because live streaming facilitates successful word-of-mouth communication. Furthermore, the immersive experience provided by live streaming improves consumer trust and perceived value, two important elements that influence purchases (Oktaviani et al., 2024; Susanti & Adha, 2023).

Several elements, such as the influence of live hosts and TikTok Live's capacity to showcase products entertainingly, contribute to its efficacy as a commercial tool. Consumer confidence is greatly influenced by the streamers' presentation style and the genuineness of the content during live interactions. According to a few studies, high-quality streaming promotes sales, and it is linked to greater consumer trust (Oktaviani et al., 2024; Cynthia, 2024). Furthermore, the entertainment and the interactive components of streaming have been

impactful on viewers' impulsive purchasing habits, allowing brands to gain profit from these elements (Dwitya & Hartono, 2023; Harahap & Wahyuni, 2024).

Additionally, the TikTok Live platform helps small retailers to increase their brand awareness. Influencer collaborations and strategic marketing initiatives do help businesses to effectively reach their target market while preserving authenticity, which is a key component in customer engagement (Sabila & Andni, 2023; Khotijah et al., 2024). Combining hedonistic values with utilitarian marketing elements has vastly increased the likelihood of repeat purchases, which is mediated by streamers' trust (Shaadiqiin & Sari, 2024). The systematic use of influencers and the interactive aspects of live streaming presented as a strong marketing approach, which combined entertainment and commerce which has a big impact on consumer behavior (Haryani et al., 2023; Widiani & Maradona, 2024).

In conclusion, TikTok Live streaming has become a powerful instrument in digital marketing, allowing for real-time communication that increases consumer trust and purchase intent. Live streaming's interactive features, when paired with clever marketing techniques, revolutionize traditional e-commerce by giving customers a distinctively interesting purchasing experience and promoting impulsive purchases.

Pensioners' Willingness to Purchase on TikTok Live Streaming

Age, cultural beliefs, and socioeconomic considerations have all had a considerable impact on Malaysia's pensioner demographic profiles. The Malaysian Department of Statistics has projected that Malaysia's elderly population is expected to increase significantly by 2030, where approximately 15% of the country's total population will be 60 years of age or older, signalling the country's transition to an ageing nation (Ismail et al., 2023).

The demographic profile of pensioners in Malaysia is diverse, encompassing a range of age groups, educational levels, and socioeconomic statuses would have a big impact on how they interact with digital platforms, particularly on social networking sites like TikTok. The younger generation tends to use social media more frequently than their older counterpart (Bakar et al., 2022). Though the pensioners are older, their degree of social media activity may vary based on their level of computer proficiency (Rosman et al., 2022). Educational backgrounds are equally important determinants as people with higher education levels are more likely to embrace and use social media for numerous objectives such as commercial and personal connections (Hassan et al., 2015).

The association between demographic profiles and social media usage reflects broader Malaysian socio-cultural trends. Various social media usage patterns are influenced by age and ethnicity, where younger demographics are more likely to favour TikTok for its more contemporary and viral content, while older users might favour content that echoes with their experiences (Ayub & Bakar, 2021). Rosman et al. (2022) find that digital literacy among Malaysian users indicates that digital competency and demographic backgrounds are positively correlated, which affects how effectively the users navigate platforms like TikTok. Thus, understanding how pensioners adopt virtual spaces is essential in designing meaningful interactions and potential business engagements through social media.

Consumer behaviour, particularly among pensioners, has changed dramatically with the arrival of TikTok as a focal live streaming platform. This literature review synthesises existing research on the factors influencing the purchase intention of pensioners within the context of TikTok live streaming. TikTok's live streaming is known for using social interaction and influencer credibility to effectively increase consumer engagement and buying intent (Pongratte et al., 2023; Chandra et al., 2023). According to Pongratte et al. (2023), there is a significant influence of word-of-mouth communication through TikTok's features, emphasising that a rise in the persuasiveness of the content offered can directly improve consumers' decisions to buy. Chandra et al. (2023) also echo the same note, where they found that influencer credibility also encourages hedonic buying motives, leading to impulsive purchases during live streaming. This is important to attract pensioners who might react positively to relatable influencers (Chandra et al., 2023). When users are successfully engaged by live streaming's immersive experience and engaging qualities, this will enhance their sense of connection to the content and thus raise the intent to purchase (Sim et al., 2023).

According to Ping et al.(2022), purchase intentions are greatly influenced by streamers' professionalism and the parasocial bonds that streamers build with their audience, especially when pensioners can relate to the streamers. This reflects the broader tendency for older consumers to derive satisfaction from personal connections within the marketplace, encouraging them to participate in live shopping environments.

Perceived values are very closely linked to the psychological processes behind purchasing intentions. Fan and Zheng (2021) describe how perceived luxury value improves customer engagement and directly influences buying intentions during live streaming shopping sessions. This is consistent with research by Qing and Jin (2022), who highlight how consumers' trust is increased by perceived information quality and engagement, which in turn encourages them to make purchases. In the context of pensioners, these aspects are particularly relevant as pensioners may prioritise trust and quality when making purchase decisions (Zhou et.al., 2024).

The live streaming interactive aspects allow its users to explore their purchasing experiences easily. According to Liu et al. (2022), experience flow, namely the feeling of being absorbed in an activity and trust mediate purchase intentions in the live streaming context. The captivating format of live streaming that creates a safer and more pleasurable shopping experience might draw pensioners who at the beginning reluctant to purchase online (Liu et al., 2022).

Ultimately, social connection, influencer impact, perceived value, and overall user experience do play a part in pensioners' TikTok live streaming purchasing behaviour. The interaction of these elements emphasises how important it is for marketers to modify their strategies while keeping in mind the particular preferences and driving forces of this particular consumer group. Brands could think about using relatable influencers and creating genuine relationships with pensioners to increase their entire buying experience and thus encourage successful participation on platforms such as TikTok.

In conclusion, understanding the dynamics that influence pensioners' purchase intentions on TikTok live streaming is vital for marketers aiming to tap into this demographic. Future research should focus on exploring the specific needs and preferences of pensioners to develop effective communication strategies within live streaming contexts.

Subjective Norm and Willingness to Purchase

The growth of social media sites like TikTok in recent years has changed how customers connect with brands and their decisions on what to buy, especially among certain demographics like senior citizens. This literature review investigates the relationship between subjective norms and willingness to purchase on TikTok live streaming among pensioners. The Theory of Planned Behavior (TPB) indicates that the intention to engage in buying behavior is strongly influenced by attitudes, perceived behavioral control and subjective norms (Ajzen, 1985).

According to Ajzen (1985), subjective norms have a significant influence on purchase decisions. Subjective norms refer to people's sense of social pressure to engage in a behavior (Ajzen, 1985). Studies have suggested that subjective norms may increase the tendency to purchase when consumers' social surroundings (like family, friends or colleagues) support a product purchase. Hung et al. (2022) study shows that a significant correlation between subjective norms and the inclination to buy healthy foods during the COVID-19 pandemic. Yu et al. (2021) discovered the usefulness of TPB in many situations where subjective norms have a favorable impact on contractors' willingness to purchase environmentally friendly products.

As peer involvement and social connections are important parts of TikTok's setting, this setting indicates the importance of subjective norms in TikTok ecology. Febriandika et al. (2023) investigate how TikTok shop generates space where users may display things through live streaming that inspires peer approval and easier to perform impulse purchases. However, not every group of consumers may experience the same effects from the subjective norms. This is proven by Liu et al. (2022), where in their study found that different social groups can have a varying degree of influence on consumer purchases. It can be concluded that it is important to consider context when analyzing how subjective norms affect consumers' intentions to buy.

Additionally, age-related factors may moderate the influence of subjective norms. The consumption patterns

and social interactions of an older person may be different from younger individuals. Thus, for older people, their peers and family impact on their purchase intentions will be different if compared to younger people (Saut & Saing, 2021). Therefore, it is understandable that older adults tend to react differently to subjective norms when they make decisions about what to buy on TikTok live streams.

Though subjective norm is essential, individual attitudes towards the product and perceived behavioral control (PBC) often outweigh it. This has been proven by Jain (2020) where in his study found that though subjective norms are important, they are more impactful when attitudes are neutral or unfavorable towards a product. The closeness of attitudes and subjective norms raises questions about the degree to which older adults prioritize social validation over personal preferences while engaging in live-streaming purchases.

From the above discussions, though subjective norms are important in influencing consumers' purchase intention on social media sites like TikTok, elements like attitudes, perceived behavioral control (PBC) and demographic traits like age should be considered to get a complete picture. The differences between various demographic groups indicated the need for focused marketing tactics that include both societal effects and unique consumer behavior.

In conclusion, an interesting direction for future research is to understand the dynamics of subjective norms and how they affect older consumers' propensity to buy on TikTok live streaming. Researchers and marketers need to remain vigilant of the various factors that influence customer behavior in digital spaces as the online purchasing landscape changes. Hence,

H1: Subjective norm has a significant positive effect on pensioners' willingness to purchase on TikTok live streams

Perceived Behavioral Control (PBC) and Willingness to Purchase

One of the constructs in the TPB framework is perceived behavioral control (PBC) which was formulated by Ajzen (2002). It is defined as a person's belief in their capacity to perform a certain action (Ajzen, 2002). The concept states that an individual's intention to engage in a behavior and the actual behavioral outcomes depend on internal and external variables (Ajzen, 2002).

In today's rapid and evolving digital marketplace, the major force behind the changing consumer behavior particularly among pensioners is live streaming shopping on sites such as TikTok. Thus, marketers need to get a good understanding of perceived behavioral control (PBC) to comprehend its impact on buyer purchase intention. According to Ajzen (2002), PBC represents a person's confidence in executing an action necessary to obtain a particular result.

As demonstrated by Li et al. (2019), a higher tendency to purchase is closely correlated with an increase in PBC. Consumers with higher PBC are more likely to buy energy-efficient equipment which is vastly influenced by their prior experience and resource availability (Li et al., 2019). The same analogy can be applied in TikTok live streaming situations where pensioners with higher PBC might feel more secure about their purchases given their prior experience and availability of resources.

Sun (2023) discovered that in live-stream shopping situations, customer satisfaction completely mediated the relationship between enabling conditions and usage behavior. This suggests that elements like user interface, perceived benefits, and trust can support PBC. These elements are essential given the situation where pensioners might be reluctant to make purchases online as they are unfamiliar with technology (Sun, 2023).

The effect of live streaming on customer attitudes and actions is an important element to consider. Men et al. (2023) study highlights how observational learning and the social dynamics that are present in live-streaming situations tend to increase credibility and reduce viewers' doubt. Therefore, when pensioners are engaged in live streaming and when they watch how others interact online, it may help them to feel more confident in their purchases. User behavior patterns while in live streaming have a major impact on their purchase timing and decisions, which will in turn affect their PBC (Wang & Liu, 2024).

An empirical study on various customer demographics suggests that PBC does influence purchase intentions.

Hasim et al. (2023) state that during live-stream situations, Malaysian consumers' purchase intentions were highly influenced by subjective norms and PBC. This suggests that social networks and societal expectations may also have an impact on pensioners who join live-streams on TikTok. Additionally, Iisnawati et al. (2022) suggest that the trust element which exists during live-stream interactions has a major impact on consumers' decisions, which then are related to their PBC.

The psychological influence on pensioners is another factor to consider in this study. Widodo (2023) states that elements like "fear of missing out" (FOMO) and promotional offers make it hard to resist the urge to impulse on live streaming. Marketers who want to effectively engage with the pensioners need to understand how they manage these effects since emotional reaction may conflict with logical decision-making processes.

While Lin et al. (2022) highlight the sensory stimuli that influence impulse purchase intentions. Their research offers some insights into the S-O-R (Stimulus-Organism-Response) model during live streaming purchase behavior. Therefore, due to the combination of various stimulating stimuli, pensioners' PBC and purchase intent may be impacted.

In conclusion, a variety of factors combined to shape the willingness to purchase during TikTok live streaming among pensioners. Purchase decisions are greatly aided by elevated perceived behavioral control (PBC), which is bolstered by enabling circumstances, social influences, and emotional inputs. Subsequent studies must concentrate on more thorough demographic assessments and customize marketing plans that can be created to particularly address the requirements of the older generation. Therefore,

H2: Perceived behavioral control (PBC) has a significant positive effect on pensioners' willingness to purchase on TikTok live streams.

Attitude And Willingness to Purchase

The emergence of TikTok's live streaming on e-commerce platforms has altered how consumers make purchases particularly among the pensioners and other generations. This review of the literature highlights the elements that affect the pensioners' purchasing decisions while synthesizing several studies that address attitudes and readiness to buy during TikTok live broadcasting.

The growth of live streaming e-commerce on sites like TikTok has greatly influenced customers' opinions and purchase intentions. Studies have shown that TikTok live streaming's interactive features do promote trust and raise the perceived credibility of sellers and their goods. According to Elsholiha et al. (2023), live streaming viewers' trust in the vendor is positively correlated which will generate a better attitude on purchase intentions. On the same note, Saktiawan et al. (2023) report that emotional trust and perceived risk significantly influence consumers' purchase intentions on TikTok. Susanti and Adha (2023) report that live streaming content authenticity also has a significant role in developing customer trust and consequently will promote buying behaviors.

Another aspect to consider is TikTok live broadcast displays and interaction which serve as an important factor that influences consumers' intent to purchase. In their study, Pongratte et al. (2023) highlight the presentation style during live streaming which can boost consumer purchasing decisions. They also note that word-of-mouth promotion can improve purchase intentions. In support of this, Hendriana et al. (2022) found that entertaining and personalized video advertisements can develop a positive attitude towards purchases. The key element for this situation is user engagement which plays a significant role in influencing consumer behavior.

Live streaming events do create a unique opportunity for impulse purchases. According to Harahap and Wahyuni (2024), customers who watch live streams may make impulse buys due to frequent spontaneous exchanges and promotional offers. Marketers can intentionally use features like visual appeals and interactive elements to maximize their marketing effectiveness on impulse buying (Fajar & Otok, 2024).

According to Asmoro & Rofiah (2024), for firms to improve the whole purchasing experience, they need to adjust their products in real time based on viewer input because successful marketing tactics used on TikTok live streaming allow immediate customer interactivity and personalization. This kind of response is consistent with contemporary consumer trends where accessibility and urgency are important when making a judgment

regarding what to buy.

In conclusion, TikTok live streaming can encourage an atmosphere that leads to positive consumer attitudes and increase purchasing intentions. The relevance of interactive and genuine content on TikTok live streaming in influencing consumer behavior in the fiercely competitive world of social commerce is emphasized by this study. Thus,

H3: Attitude has a significant positive effect on pensioners' willingness to purchase on TikTok live streams.

Trust And Willingness to Purchase

TikTok's live streaming function has been crucial in changing consumer interactions as the platform continues to rule the social media scene, especially when it comes to older demographics like pensioners. During live streaming, trust in the seller has a significant impact on purchase intentions. There are several studies that highlight trust and how it affects consumers' tendency to purchase on TikTok live streaming.

Trust is one of the important factors that influence consumer buying behavior. This is especially crucial for online purchase settings because consumers do not have the chance to engage with sellers. An authentic presentation during live streaming and viewer interaction are important to build customer trust, which will directly connect to enhanced purchase decisions (Susanti & Adha, 2023). Additionally, Elsholiha et al. (2023) state that the authenticity perceived during live streaming sessions is a main positive factor that influences purchase intentions which in turn drives trust in sellers.

The interaction during the live streaming session enabled the prospective customers to communicate with sellers by asking questions directly and get updated product information. The customer participation during live streaming has allowed transparency to be present. Transparency is a crucial element in developing trust. Rinanda et al. (2024) have mentioned that increased seller trust is positively related to purchase intentions in live streaming sessions. Also, trust mechanisms are shaped by TikTok's unique features where the platform has emphasized personality and presentation style (Rinanda et al., 2024). Orlando and Fachira (2023) mention that consumer trust is positively influenced by visual attractiveness, humor of the live host and interaction quality.

Pensioners may have different purchasing patterns and psychological blocks than the younger consumers and they may need personalized trust-building strategies. Considering the importance of direct engagement and credibility in fostering trust, marketers should examine information authenticity and broadcast style that fits the tastes of the target viewers (Pongratte et al., 2023; Priambodo, 2023). Thus, TikTok live streaming interactive elements act as an engagement platform where personable interactions can build trust that enables to connect with older viewers.

Features like the quality of live stream and the perceived value of the products offered for sale are vital in enhancing customer trust. High-quality live broadcast is necessary considering it has a big effect on customer trust and perceived product value which leads to purchase intention (Oktaviani et al., 2024). Hence, these features might be more attractive to pensioners who would prefer simplicity and value over flashiness.

Viewer loyalty can be increased from live streaming because it creates stronger rhetorical ties which are important to retain older customers (Asmoro and Rofiah, 2024). Furthermore, word-of-mouth recommendations among customers developed in live streaming events increase the chance of a purchase decision (Pongratte et al. 2023).

Live streaming marketing permits real-time interaction and helps develop a sense of urgency among viewers which may make them buy on impulse (Agistiani et al., 2023). Furthermore, Agistiani et al. (2023) add that trust can alleviate the pensioners' barriers to online purchasing which then will increase the likelihood of making impulse purchases.

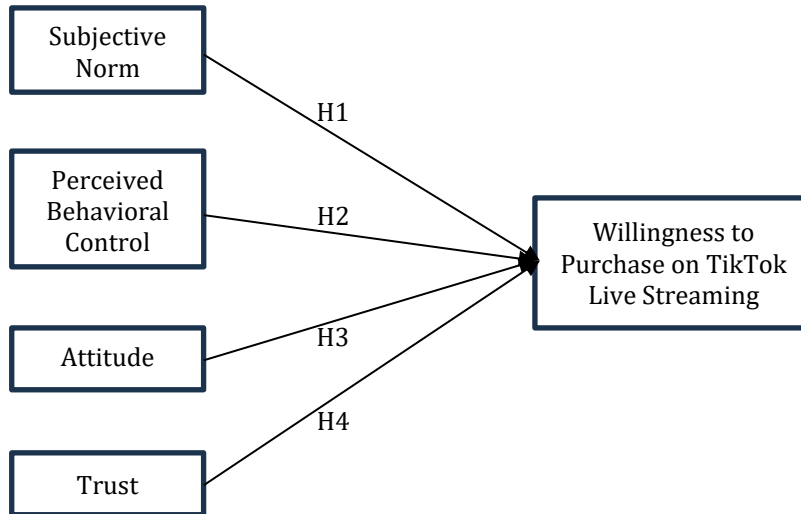
Further research on the relationship between trust and purchase intention among pensioners during TikTok live streaming is extremely encouraging. Enhancing purchase intentions requires establishing client trust via genuine participation and excellent interactions. In addition to better serving older audiences, the possibility of tailored marketing strategies that make use of these data will also increase live streaming's overall

effectiveness as a commercial marketing tool.

Marketers must continue to be mindful of how trust affects consumer behavior as TikTok and related platforms develop and modify their strategies to suit the needs of consumers, especially those in older generations who may be more dubious but are just as valuable in the rapidly changing digital economy. Thus,

H4: Trust has a significant positive effect on pensioners' willingness to purchase on TikTok live streams.

Figure 1: Proposed Conceptual Framework



3. Methodology

A self-administered (voluntary) online survey or e-questionnaire via Google Forms is being used for the investigation. Using convenience and snowball sampling techniques, the target demographic is pensioners who are using the TikTok app. The circulation of the survey website's hyperlink is through the social media platforms, namely Facebook, TikTok, and WhatsApp Messenger. There are two sections to the questionnaire. The personal data or demographic profiles of the respondents are the focus of Section A. It includes general enquiries as well as more focused ones about how often they buy from TikTok live streaming, how much they spend overall on social media, and so on. To ascertain how customer attributes (such as age or wealth) affect the connection between these constructs and intention to buy, it will also be crucial to include demographic variables (Mardhiana, 2022).

The purpose of the questions in Section B is to collect responses about the dependent construct (willingness to purchase) and the independent variables (subjective norm, perceived behavioral control, attitude, and trust). Validated scales from the body of existing TPB literature should be used in the questionnaire's construction. Wong et al. (2018), for instance, investigate the direct correlation between attitudes and purchase intentions, offering valuable information that may guide the development of the attitude scales.

Every item in the survey will include one of the following response categories: 1 (strongly disagree) to 5 (strongly agree). The study will be using a five-point Likert scale to measure all variables. The pilot test will include 25 pensioner participants. The statistical methods used in the study are Structural Equation Modelling (SEM), SmartPLS 4, and the Statistical Package for the Social Sciences (SPSS). The most effective analytical tool for assessing human behavior is SEM (via SmartPLS 4) (Limpanitgul, 2009).

4. Conclusion

In summary, various psychological and social elements, particularly attitude, subjective norms, perceived behavioral control (PBC), and trust, have a substantial impact on pensioners' readiness to use TikTok live streaming for purchasing choices. Consumers, especially the pensioners, have higher purchase intentions when they have favorable opinions about the effectiveness and validity of live streaming content. Live streaming that is engaging added with the seller's credibility tends to form positive attitudes among its viewers (Elsholiha et al., 2023; Kakar et al., 2024).

Subjective norms that represent the perceived social pressure to engage in purchasing behaviors that are influenced by peer recommendations or influencer endorsements help shape the pensioners' perception of their purchase decisions (Pongratte et al., 2023; Ping et al., 2022). TikTok live broadcasting that comes with interactive features and real-time feedback helps to promote community participation which is important for people who need approval on their purchase decisions (Asmoro & Rofiah, 2024).

Additionally, a basic purchasing decision that comes along with live streams' promotions or discounts can improve perceived behavioral control which is the perceived ease or difficulty of executing a behavior (Harahap & Wahyuni, 2024; Febriah & Febriyantoro, 2023). Direct communication with sellers has empowered the pensioners' confidence to execute their purchase plans and thus increase their control over the purchasing process (Cynthia, 2024).

Finally, trust acts as the main factor in judging what to buy in an online setting. When genuine relationships between live streaming hosts and their followers are built, these relationships help to create and increase trust in a seller and its products which helps change a positive attitude into actual buying behavior (Sari et al., 2023). Purchasing on social media sites like TikTok represents a dynamic landscape where all the elements like subjective norms, perceived behavioral control (PBC), attitude and trust will interact and thus influence willingness to purchase. The digital platform must adapt to distinct buying preferences, engagement patterns and actions of the target market, in this case the pensioners.

The objective of the study is to provide information about the purchase behavior of pensioners on TikTok live streaming. The information is essential for marketers as there is a vast elderly population that is ready to enter social media live streaming scenes to buy goods online. This category of the population is a valuable market as they represent the population with wealth and spending power. Thus, a better understanding of their buying behavior can help marketers, brand owners, and market researchers to formulate the right marketing strategies for their products.

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