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DETERMINANTS OF CUSTOMERS' PURCHASE INTENTION IN LIVE-STREAMING COMMERCE: THE ROLE OF STREAMER CHARACTERISTICS

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Abstract: *Live-streaming commerce has transformed online shopping by integrating real-time product presentation, social interaction, and immediate purchasing opportunities. Within this environment, streamers serve as important information sources whose characteristics may influence consumers' purchasing decisions. This study examines the influence of three streamer characteristics—expertise, attractiveness/personality, and trustworthiness—on customers' purchase intention in live-streaming commerce. A quantitative cross-sectional design was employed, and data were collected through a structured questionnaire from 183 respondents with experience using live-streaming shopping platforms. The research model was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4. The measurement model demonstrated satisfactory reliability, convergent validity, and discriminant validity. The structural model results revealed that streamer expertise had a significant positive influence on customer purchase intention (β = 0.265, t = 2.745, p = 0.006), while streamer trustworthiness exerted the strongest significant positive influence (β = 0.399, t = 4.072, p < 0.001). In contrast, streamer attractiveness/personality did not significantly*

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influence purchase intention (β = −0.072, t = 0.690, p = 0.490). The three streamer characteristics collectively explained 29.7% of the variance in customer purchase intention (R^2 = 0.297), while the Q^2 value of 0.261 indicated predictive relevance. The findings demonstrate that credibility-related characteristics, particularly trustworthiness and expertise, are more important than attractiveness/personality in shaping purchase intention. The study extends Source Credibility Theory to live-streaming commerce and provides practical guidance for businesses in selecting and developing effective streamers.

Keywords: *Live-Streaming Commerce; Streamer Expertise; Streamer Attractiveness; Streamer Trustworthiness; Purchase Intention*

Introduction

Live-streaming commerce (LSC) has emerged as an important form of digital commerce that combines real-time video, social interaction, product presentation, and transactional activities within an integrated online environment. Unlike conventional e-commerce, where consumers primarily depend on static product descriptions, images, ratings, and asynchronous reviews, live-streaming commerce enables consumers to observe products in real time while interacting directly with streamers and other viewers. This combination of immediacy, interaction, entertainment, and social presence has transformed the online shopping experience and created new mechanisms through which consumers evaluate products and make purchase decisions (Luo et al., 2023).

The rapid development of live-streaming commerce has also shifted attention from the product and platform alone toward the individual who presents and recommends the product—the streamer. Streamers increasingly function as product demonstrators, information providers, opinion leaders, entertainers, and social intermediaries between sellers and consumers. Consequently, consumers may evaluate not only the products being promoted but also the characteristics of the streamer delivering the information. A systematic review by Luo et al. (2023) identified streamer-related factors as an important stream of research in LSC and highlighted streamer credibility, particularly attractiveness, expertise, and trustworthiness, as central characteristics associated with consumer attitudes and behavioural intentions.

Among these characteristics, streamer expertise is particularly relevant because live-stream shopping requires consumers to make judgments about product information in an environment characterised by limited physical inspection. A knowledgeable streamer can demonstrate product functions, explain product attributes, answer questions, and reduce consumers' uncertainty. Recent empirical research supports this argument. Jiang et al. (2024) found that streamer expertise positively contributes to consumers' trust and flow experience, which subsequently influence purchase intention in live-streaming e-commerce.

Streamer attractiveness and personality represent another important dimension. Attractiveness in live-streaming commerce extends beyond physical appearance and may encompass perceived appeal, likeability, communication style, intelligence, humour, and the overall personality of the streamer. Recent evidence indicates that consumers respond to both visual and interpersonal characteristics of streamers. For example, Zhang et al. (2025) found that facial cues of streamers influence consumers' perceptions of warmth and competence, which subsequently affect purchase intention. Similarly, research on virtual streamers indicates that

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attractiveness and related source-credibility characteristics can contribute to consumers' perceptions and subsequently influence purchase intention (Na et al., 2025).
Streamer trustworthiness is equally important because consumers must decide whether information presented during a live session is credible and whether the streamer's recommendations are genuinely useful rather than merely promotional. Trust can reduce perceived uncertainty and facilitate consumers' willingness to accept recommendations. Recent research has identified trust as an important mechanism connecting streamer characteristics with consumer responses. Jiang et al. (2024), for example, demonstrated that streamer characteristics such as expertise can enhance trust, which subsequently contributes to purchase intention. More recent evidence also indicates that streamer characteristics can shape consumer responses through credibility- and trust-related mechanisms in live-streaming commerce (Na et al., 2025).

Although previous research has established the importance of streamer characteristics, the literature remains fragmented. Some studies have examined individual streamer attributes, such as expertise, attractiveness, entertainment, or trustworthiness, while others have incorporated streamer characteristics into broader models involving platform affordances, social presence, flow experience, trust, and perceived value. For example, Zhou and Lou (2024) identified expertise, trustworthiness, attractiveness, sincerity, and excitement as important streamer characteristics associated with online purchasing behaviour. This suggests that streamer characteristics constitute a multidimensional phenomenon and that their individual effects on consumers' purchase decisions warrant further empirical examination.

Accordingly, this study quantitatively examines the influence of three key streamer characteristics—streamer expertise, streamer attractiveness/personality, and streamer trustworthiness—on customers' purchase intention in live-streaming commerce. Grounded in Source Credibility Theory, the study seeks to determine whether these characteristics exert significant and differing effects on customers' purchase intention. By examining the three dimensions simultaneously, the study provides empirical evidence regarding which streamer characteristics are most influential in shaping consumers' purchase intentions within the live-streaming commerce environment.

Problem Statement

The expansion of live-streaming commerce has fundamentally altered the relationship between online sellers, streamers, and consumers. Consumers are no longer passive recipients of product information; instead, they participate in real-time interactions in which product demonstrations, recommendations, questions, entertainment, and social interactions occur simultaneously. This creates an environment in which consumers' purchase decisions may depend not only on the objective characteristics of a product but also on their perceptions of the person presenting the product.

Despite the growing importance of streamers, there remains a need to understand precisely which streamer characteristics consumers consider important when deciding whether to purchase products through live-streaming commerce. Existing research provides evidence that expertise, attractiveness, and trustworthiness are important dimensions of streamer credibility. Luo et al. (2023), through a systematic review of the LSC literature, identified these three characteristics as major dimensions of streamer credibility. However, the relative meanings and manifestations of these characteristics can differ substantially across live-streaming environments.

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First, streamer expertise may influence purchase intention because consumers depend on streamers to provide product-related information that may be difficult to obtain through conventional online shopping. A streamer perceived as knowledgeable, experienced, and competent may reduce uncertainty and strengthen consumer confidence in the information provided. Jiang et al. (2024) found that streamer expertise contributes to trust and flow experience, which subsequently support purchase intention. Nevertheless, the direct influence of perceived streamer expertise on customers' purchase intention requires further empirical examination, particularly when expertise is considered simultaneously with other dimensions of source credibility.

Second, streamer attractiveness/personality represents another potentially important determinant of purchase intention. In live-streaming commerce, attractiveness extends beyond physical appearance and may include communication style, humour, friendliness, intelligence, likeability, charisma, and the ability to create an enjoyable shopping experience. Recent research demonstrates that physical and behavioural characteristics of streamers can influence consumer perceptions and purchase-related responses. Zhang et al. (2025), for example, demonstrated that facial cues can affect perceptions of warmth and competence, which subsequently influence purchase intention. However, the extent to which streamer attractiveness/personality directly influences purchase intention when considered alongside expertise and trustworthiness remains insufficiently established.

Third, streamer trustworthiness is particularly important because live-streaming commerce involves information asymmetry between sellers and consumers. Consumers generally cannot physically inspect products before purchasing and therefore rely substantially on streamers' product claims, demonstrations, recommendations, and responses. A streamer perceived as honest, reliable, benevolent, and sincere may reduce consumers' uncertainty and strengthen confidence in purchasing decisions. Although previous research has linked trust and streamer credibility to consumer responses in live-streaming commerce, further empirical evidence is required to determine the direct contribution of streamer trustworthiness to purchase intention relative to other streamer characteristics.

A further issue concerns the fragmented treatment of streamer characteristics in previous studies. Some studies have examined individual characteristics, whereas others have incorporated streamer attributes into broader models involving trust, flow, social presence, platform affordances, and perceived value. Consequently, the relative influence of the core source-credibility dimensions on purchase intention remains insufficiently clear. Therefore, this study examines the direct effects of streamer expertise, streamer attractiveness/personality, and streamer trustworthiness on customers' purchase intention in live-streaming commerce.

Thus, this study aims to examine the influence of streamer characteristics, specifically streamer expertise, streamer attractiveness/personality, and streamer trustworthiness, on customers' purchase intention in live-streaming commerce.

Research Objectives

The study seeks to achieve the following objectives:

1) RO1: To examine the influence of streamer expertise on customers' purchase intention in live-streaming commerce.
2) RO2: To examine the influence of streamer attractiveness/personality on customers' purchase intention in live-streaming commerce.

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3) RO3: To examine the influence of streamer trustworthiness on customers' purchase intention in live-streaming commerce.

Literature Review

The literature review examines four key constructs: streamer expertise, streamer attractiveness/personality, streamer trustworthiness, and customer purchase intention. Drawing primarily on Source Credibility Theory and recent empirical evidence, the following sections establish the theoretical relationships among these constructs and develop the hypotheses proposed in this study.

Streamer Expertise

Streamer expertise refers to the extent to which consumers perceive a streamer as knowledgeable, experienced, competent, and capable of providing accurate product-related information. Source credibility theory suggests that the perceived expertise of a communicator affects the persuasiveness of the communication. In LSC, this becomes particularly relevant because consumers frequently depend on streamers to explain product specifications, demonstrate usage, compare alternatives, and answer questions in real time.

Within Source Credibility Theory, expertise increases the persuasive capacity of an information source because consumers are more likely to accept information from individuals perceived as knowledgeable, experienced, and competent. This argument is particularly relevant in live-streaming commerce, where consumers depend on streamers to explain product attributes, demonstrate product usage, answer questions, and reduce uncertainty associated with the inability to physically examine products. Jiang et al. (2024) demonstrated that streamer expertise contributes positively to trust and flow experience, which subsequently enhance purchase-related intentions. Thus, consumers who perceive a streamer as possessing greater product knowledge and competence are expected to exhibit stronger intentions to purchase the products being presented. Based on the theoretical argument and empirical evidence, the following hypothesis is proposed:

H1: Streamer expertise has a significant positive influence on customers' purchase intention in live-streaming commerce.

Streamer Attractiveness and Personality

Streamer attractiveness refers to the perceived appeal of the streamer, including physical appearance, likeability, communication style, personality, charisma, and interpersonal qualities. Importantly, attractiveness in the context of LSC should not be reduced to physical appearance. Live-streaming involves continuous interpersonal communication, meaning that personality characteristics may become highly visible. Humour, friendliness, confidence, enthusiasm, intelligence, and communication style may all contribute to a streamer's overall attractiveness. From the perspective of Source Credibility Theory, attractiveness enhances the persuasive appeal of a source because consumers may respond more favourably to communicators whom they perceive as appealing, likeable, and engaging. In live-streaming commerce, attractiveness is not limited to physical appearance but may also encompass personality, communication style, humour, intelligence, charisma, and the ability to create an enjoyable interaction with viewers. Zhang et al. (2025) demonstrated that streamers' facial cues can influence perceptions of warmth and competence, which subsequently affect purchase intention, while Zhou and Lou (2024) identified attractiveness as an important streamer characteristic associated with consumers' purchasing behaviour. Accordingly, a streamer who is perceived as more attractive

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and personally appealing is expected to generate more favourable consumer responses and stronger purchase intentions. Therefore, the following hypothesis is proposed:

H2: Streamer attractiveness/personality has a significant positive influence on customers' purchase intention in live-streaming commerce.

Streamer Trustworthiness

Streamer trustworthiness refers to the extent to which consumers perceive the streamer as honest, reliable, sincere, benevolent, and unlikely to intentionally mislead them. Trust is particularly important in online commerce because consumers face uncertainty concerning product quality, product performance, seller claims, and transaction outcomes. In LSC, the streamer can potentially reduce this uncertainty by demonstrating the product and responding directly to consumer concerns.

Recent research consistently positions trust as an important mechanism in LSC. Jiang et al. (2024) demonstrated that streamer expertise contributes to trust, which subsequently supports purchase intention. A 2025 study further found that streamer characteristics and platform characteristics can influence trust in both streamers and products, with trust subsequently contributing to consumer engagement. Trustworthiness may therefore be reflected through observable behaviours such as providing honest product information, acknowledging product weaknesses, avoiding exaggerated claims, demonstrating products transparently, providing consistent information, keeping promises made during the live session and showing concern for consumers rather than focusing exclusively on sales.

Source Credibility Theory identifies trustworthiness as a fundamental dimension of source credibility, reflecting the extent to which an information source is perceived as honest, reliable, sincere, and dependable. Trustworthiness is particularly important in live-streaming commerce because consumers frequently make purchasing decisions without physically examining the promoted products and must therefore rely on the information and recommendations provided by streamers. When consumers believe that a streamer provides honest information, keeps promises, avoids misleading claims, and demonstrates genuine concern for viewers, perceived uncertainty associated with the purchase may be reduced. Previous live-streaming research has similarly emphasised the role of trust in facilitating favourable consumer responses and purchase-related intentions. Therefore, consumers who perceive streamers as more trustworthy are expected to demonstrate stronger intentions to purchase products recommended during live-streaming sessions. Accordingly, the following hypothesis is proposed:

H3: Streamer trustworthiness has a significant positive influence on customers' purchase intention in live-streaming commerce.

Customer Purchase Intention

Purchase intention represents a consumer's willingness or likelihood to purchase a product or service. Within LSC, purchase intention is particularly important because live-streaming platforms are designed to move consumers from attention and engagement toward an immediate commercial transaction. Recent research has examined purchase intention from several theoretical perspectives. Zhang et al. (2024), for example, examined purchase intention in LSC from the consumption-value perspective and considered the role of streamer popularity. Jiang et al. (2024) demonstrated that streamer expertise can ultimately contribute to purchase intention through trust and flow experience.

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Other recent studies similarly demonstrate that streamer-related and social characteristics can affect purchase intention. Research examining social presence found that the perceived presence of both streamers and other viewers can positively influence purchase intention. Collectively, these findings indicate that purchase intention in live-streaming commerce is shaped by cognitive, emotional, social, and interpersonal factors. In the present study, customer purchase intention is conceptualised as the principal behavioural outcome and is examined as a function of three streamer characteristics derived from Source Credibility Theory: expertise, attractiveness/personality, and trustworthiness. Examining these relationships simultaneously enables the study to determine the relative contribution of each streamer characteristic to customers' purchase intention.

Proposed Conceptual Framework

Based on the preceding literature, the study proposes the following framework:

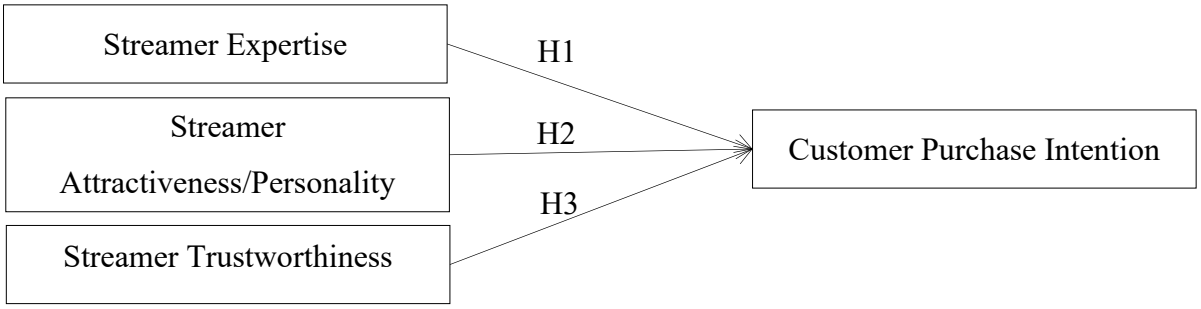

Figure 1: Proposed Conceptual Framework

The proposed conceptual framework presented in Figure 1 is primarily grounded in Source Credibility Theory, which identifies expertise, attractiveness, and trustworthiness as important dimensions through which individuals evaluate the credibility and persuasiveness of an information source. In the context of live-streaming commerce, the streamer functions as an information source who communicates product information, demonstrates products, interacts with viewers, and makes product recommendations. Accordingly, this study proposes that customers' evaluations of streamer expertise, streamer attractiveness/personality, and streamer trustworthiness influence their purchase intention. The framework therefore specifies three direct relationships corresponding to H1, H2, and H3, with the three streamer characteristics serving as exogenous constructs and customer purchase intention as the endogenous construct.

Methodology

Research Design

This study employed a quantitative research approach to examine the influence of streamer characteristics on customers' purchase intention in live-streaming commerce. Specifically, the study investigated three dimensions of streamer characteristics, namely streamer expertise, streamer attractiveness/personality, and streamer trustworthiness, as predictors of customer purchase intention. A cross-sectional research design was adopted, whereby data were collected from respondents at a single point in time. This design was considered appropriate because the study sought to empirically examine the relationships between the identified independent variables and customers' purchase intention based on respondents' perceptions and experiences with live-streaming commerce. The quantitative approach also enabled the proposed

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relationships to be statistically assessed and the relative influence of each streamer characteristic on purchase intention to be determined.

Population and Sampling

The target population of this study comprised consumers who had experience with live-streaming commerce and were familiar with online shopping through live-streaming platforms. The selection of respondents with relevant exposure to live-streaming commerce was important because the constructs investigated in this study required respondents to evaluate streamer expertise, attractiveness/personality, trustworthiness, and their own purchase intention within a live-streaming shopping environment. Following the data collection process and data screening, a total of 183 usable responses were available for analysis. The final sample was considered for subsequent statistical analysis to evaluate the measurement properties of the constructs and test the hypothesised relationships between streamer characteristics and customer purchase intention.

Data Collection

Primary data were collected using a structured questionnaire designed to obtain information regarding respondents' perceptions of streamer characteristics and their purchase intention in live-streaming commerce. The questionnaire consisted of demographic questions and measurement items representing the main constructs investigated in the study. Respondents were required to indicate their level of agreement with statements concerning their experiences and perceptions of streamers during live-streaming shopping sessions. The questionnaire format provided a standardised method of collecting responses from all participants and facilitated subsequent quantitative analysis. Upon completion of the data collection process, the responses were reviewed and prepared for statistical analysis. A total of 183 usable responses constituted the final dataset used in this study.

Measurement Instrument

The measurement instrument was structured around four principal constructs: streamer expertise, streamer attractiveness/personality, streamer trustworthiness, and customer purchase intention. Streamer expertise represented the extent to which customers perceived a streamer as knowledgeable, experienced, competent, and capable of providing useful information concerning the products or services being presented. The items relating to expertise therefore captured respondents' evaluations of the streamer's knowledge, experience, and ability to provide relevant product information.

Streamer attractiveness/personality reflected customers' perceptions of the streamer's overall interpersonal and personal appeal. In the context of this study, the construct extended beyond physical attractiveness to include characteristics such as intelligence, an enjoyable live-streaming style, a humorous personality, and an appealing appearance. These attributes were considered relevant because live-streaming commerce involves continuous interpersonal communication between streamers and viewers, whereby the personality and presentation style of a streamer may influence how customers respond to product recommendations.

Streamer trustworthiness referred to the degree to which customers perceived the streamer as reliable, benevolent, and capable of fulfilling promises made during live-streaming sessions. The construct captured respondents' expectations that streamers would keep their promises, demonstrate good intentions towards viewers, and act in a benevolent manner. Trustworthiness was included because consumers in live-streaming commerce frequently rely on information

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communicated by streamers when evaluating products that cannot be physically examined before purchase.

Customer purchase intention represented the dependent variable of the study and reflected customers' willingness or likelihood to purchase products through live-streaming commerce. The measurement items assessed respondents' preference for purchasing through live streaming, their consideration of purchasing products through live-streaming channels, and their tendency to develop purchase intentions while watching live-streaming sessions. The construct therefore captured the behavioural intention of consumers to consider or undertake purchases within a live-streaming commerce environment.

All construct items were measured using a Likert-type response format, allowing respondents to indicate the extent to which they agreed or disagreed with each statement. The use of multi-item measures was intended to capture the different aspects of each latent construct more comprehensively and to facilitate subsequent assessment of construct reliability and validity.

Operationalisation of Variables

The conceptual model consisted of three independent variables and one dependent variable. Streamer expertise, streamer attractiveness/personality, and streamer trustworthiness were operationalised as the independent variables, while customer purchase intention was operationalised as the dependent variable. Streamer expertise captured the respondent's assessment of the streamer's product knowledge, experience, and competence. Streamer attractiveness/personality captured the perceived interpersonal appeal of the streamer, including intelligence, presentation style, humour, personality, and appearance. Streamer trustworthiness represented the respondent's perception that the streamer was reliable, benevolent, and likely to act in the customer's interest. Customer purchase intention represented the respondent's willingness or inclination to consider purchasing products through live-streaming commerce.

The operationalisation of these variables was consistent with the conceptual premise that consumers' purchase intentions in live-streaming commerce may be influenced by their evaluation of the individual delivering the product information. Rather than conceptualising live streaming as a single general characteristic, the present study distinguished among specific characteristics of the streamer. This approach enabled the study to determine whether expertise, attractiveness/personality, and trustworthiness exerted different levels of influence on customer purchase intention.

Data Analysis

The collected data were subjected to a systematic quantitative analysis to assess the quality of the dataset, evaluate the measurement properties of the constructs, and test the hypothesised relationships. Preliminary data screening was first conducted to identify potential data-quality issues, including missing values, incomplete responses, and other irregularities that could affect subsequent statistical analysis. Descriptive statistics were subsequently used to summarise the characteristics of the respondents and provide an overview of the distribution of responses for the study variables.

The reliability of the measurement scales was assessed to determine the internal consistency of the items representing each construct. Cronbach's alpha was used as an initial indicator of internal consistency, while composite reliability was additionally assessed within the PLS-SEM measurement model because it accounts for the different outer loadings of individual indicators.

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The validity of the measurement model was subsequently assessed through convergent and discriminant validity. Convergent validity was evaluated using indicator loadings and average variance extracted (AVE). Indicator loadings were examined to determine the extent to which individual measurement items represented their intended constructs, while AVE was used to determine the amount of variance captured by each construct relative to measurement error. Discriminant validity was assessed to establish whether streamer expertise, streamer attractiveness/personality, streamer trustworthiness, and customer purchase intention represented empirically distinct constructs. The heterotrait-monotrait ratio of correlations (HTMT) was considered for this purpose, as it provides an appropriate assessment of discriminant validity in PLS-SEM.

Given the potential conceptual similarity among some of the streamer-characteristic measures, collinearity was also assessed before evaluating the structural relationships. Variance inflation factor (VIF) values were examined to determine whether excessive multicollinearity existed among streamer expertise, streamer attractiveness/personality, and streamer trustworthiness. Establishing acceptable collinearity levels was necessary to ensure that the estimated effects of each independent variable on purchase intention could be interpreted appropriately.

Following confirmation of the reliability and validity of the measurement model, the structural model was evaluated to test the proposed hypotheses. The path coefficients were examined to determine the direction and magnitude of the relationships between streamer expertise and purchase intention, streamer attractiveness/personality and purchase intention, and streamer trustworthiness and purchase intention. Bootstrapping procedures were used to determine the statistical significance of the estimated path coefficients based on the corresponding t-statistics and p-values. The results were then used to determine whether the proposed hypotheses were supported or not supported.

The explanatory capability of the structural model was assessed using the coefficient of determination (R^2) for customer purchase intention. The R^2 value indicated the proportion of variance in purchase intention collectively explained by streamer expertise, streamer attractiveness/personality, and streamer trustworthiness. In addition, effect size (f^2) was considered to assess the individual contribution of each independent variable to the explanatory power of the model. Predictive relevance (Q^2) was also assessed using the blindfolding procedure to determine whether the model demonstrates predictive relevance for the endogenous construct. Collectively, these procedures enabled the study to evaluate not only whether the hypothesised relationships were statistically significant but also the explanatory and predictive capability of the proposed research model.

The empirical analysis was therefore designed to test three principal relationships: the influence of streamer expertise on customer purchase intention, the influence of streamer attractiveness/personality on customer purchase intention, and the influence of streamer trustworthiness on customer purchase intention. This analytical approach provides a systematic basis for determining which characteristics of streamers are most influential in shaping customers' purchase intentions within the live-streaming commerce environment.

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Findings

Respondent Profile and Descriptive Analysis

A total of 183 respondents participated in this study. The demographic profile of the respondents was examined based on age and gender, while their live-streaming shopping behaviour was assessed according to the online shopping platform most frequently used, the amount of time spent on live-streaming shopping platforms per day, and the types of products commonly purchased through these platforms.

Table 1: Age of Respondent

Age	Frequency	Percent
18 - 23	138	75.4
24 - 29	23	12.6
30 - 35	7	3.8
36 and above	15	8.2
Total	183	100.0

In terms of age, the majority of respondents were between 18 and 23 years old, comprising 138 respondents or 75.4% of the total sample. This was followed by respondents aged between 24 and 29 years, with 23 respondents representing 12.6% of the sample. A further 15 respondents (8.2%) were aged 36 years and above, while only seven respondents (3.8%) were between 30 and 35 years old. The findings in Table 1 therefore indicate that the sample was predominantly composed of younger consumers, particularly those within the 18–23 age category. This demographic composition is relevant to the context of live-streaming commerce, as the study primarily captures the perceptions and shopping behaviours of younger consumers who engage with live-streaming online shopping platforms.

Table 2: Gender of Respondent

Gender	Frequency	Percent
Male	43	23.5
Female	140	76.5
Total	183	100.0

With respect to gender, female respondents represented the majority of the sample. Referring to Table 2, of the 183 respondents, 140 (76.5%) were female, while 43 respondents (23.5%) were male. Thus, approximately three-quarters of the respondents were female. The gender distribution suggests that the findings of this study predominantly reflect the perceptions and experiences of female consumers in relation to streamer characteristics and purchase intention in live-streaming commerce.

Table 3: What is your most used live streaming online shopping platform?

Platform	Frequency	Percent
Instagram	3	1.6
Lazada	2	1.1
Shopee	47	25.7
TikTok	131	71.6
Total	183	100.0

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The respondents were also asked to identify the live-streaming online shopping platform that they used most frequently. Based on Table 3, TikTok emerged as the dominant platform, with 131 respondents (71.6%) identifying it as their most frequently used platform. Shopee was the second most frequently used platform, reported by 47 respondents (25.7%). In comparison, only three respondents (1.6%) indicated Instagram as their most frequently used platform, while two respondents (1.1%) selected Lazada. These findings demonstrate the strong dominance of TikTok within the study sample, with more than seven out of ten respondents identifying the platform as their primary live-streaming shopping channel. Nevertheless, the study is not restricted exclusively to TikTok, as respondents also reported using Shopee, Instagram, and Lazada.

Table 4: How long do you spend per day on the live streaming online shopping platform?

Amount Of Time	Frequency	Percent
30 minutes and below	92	50.3
30 minutes - 1 hour	52	28.4
1 - 2 hours	25	13.7
2 hours and above	14	7.7
Total	183	100.0

Regarding Table 4, the amount of time spent on live-streaming online shopping platforms, half of the respondents reported relatively short daily usage. Specifically, 92 respondents (50.3%) spent 30 minutes or less per day on live-streaming shopping platforms. This was followed by 52 respondents (28.4%) who spent between 30 minutes and one hour per day. Meanwhile, 25 respondents (13.7%) reported spending between one and two hours per day, while only 14 respondents (7.7%) spent two hours or more per day on such platforms. Collectively, 78.7% of the respondents spent no more than one hour per day on live-streaming shopping platforms. This indicates that although live-streaming commerce was familiar to the respondents, engagement with these platforms was generally characterised by relatively short periods of daily usage.

Table 5: What kind of things do you often purchase through the live streaming online shopping platform?

Item Purchased	Frequency	Percent
Clothes	96	52.5
Skincare	41	22.4
Technology	8	4.4
Others	38	20.8
Total	183	100.0

The respondents were further asked about the types of products they most frequently purchased through live-streaming online shopping platforms. Table 5 shows that clothing was the most commonly purchased product category, reported by 96 respondents (52.5%). Skincare products represented the second most common category, with 41 respondents (22.4%), followed by other types of products with 38 respondents (20.8%). Technology-related products were the least frequently purchased category, accounting for only eight respondents (4.4%). These results indicate that more than half of the respondents primarily used live-streaming commerce to

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purchase clothing, while skincare products also represented a notable proportion of live-streaming purchases.

Overall, the descriptive findings portray the respondents as predominantly young female consumers with considerable exposure to live-streaming commerce. Most respondents were between 18 and 23 years old, and TikTok was clearly the dominant live-streaming shopping platform among the participants. Although the majority spent no more than one hour per day on live-streaming shopping platforms, they demonstrated actual engagement with live-streaming commerce through their reported purchasing behaviour, particularly for clothing and skincare products. The demographic and behavioural characteristics of the sample therefore provide an appropriate context for examining how streamer expertise, streamer attractiveness/personality, and streamer trustworthiness are associated with customers' purchase intention in live-streaming commerce.

Measurement Model Evaluation

The measurement model was assessed using SmartPLS 4 to evaluate internal consistency reliability, convergent validity, and discriminant validity. The assessment followed the recommended guidelines by Hair et al. (2022), including factor loadings, composite reliability (CR), Cronbach's alpha, average variance extracted (AVE), and the Heterotrait-Monotrait (HTMT) ratio.

Internal Consistency Reliability

The internal consistency reliability of the constructs was evaluated using Cronbach's alpha and composite reliability values. As presented in Table 6, all constructs demonstrated satisfactory reliability, with composite reliability values ranging from 0.867 to 0.911, which exceed the recommended threshold of 0.70. Similarly, Cronbach's alpha values ranged from 0.857 to 0.901, indicating strong internal consistency among the measurement items.

Specifically, streamer expertise recorded a composite reliability of 0.911 and Cronbach's alpha of 0.901, while streamer attractiveness/personality demonstrated satisfactory reliability, with composite reliability and Cronbach's alpha values of 0.903 and 0.891, respectively. Streamer trustworthiness and customer purchase intention also demonstrated adequate reliability, confirming that all constructs are consistently measured. These results indicate that the measurement model possesses satisfactory internal consistency reliability and is suitable for further analysis.

Table 6: Internal Consistency Reliability

Construct	Item	Loading range (>0.70)	Composite Reliability (>0.70)	Cronbach's Alpha (α) (>0.60)
Streamer Expertise	8 items	0.709 – 0.876	0.911	0.901
Streamer Attractiveness / Personality	4 items	0.860– 0.879	0.903	0.891
Streamer Trustworthiness	3 items	0.848– 0.898	0.867	0.857
Customer Purchase Intention	4 items	0.836– 0.862	0.875	0.873

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Convergent Validity

Convergent validity was assessed by examining factor loadings, composite reliability, and AVE values. As shown in Table 7, all item loadings exceeded the minimum threshold of 0.70, ranging from 0.709 to 0.898, indicating that the indicators adequately represent their respective constructs. In addition, the AVE values for all constructs ranged from 0.669 to 0.777, which are above the recommended threshold of 0.50. This indicates that each construct explains more than 50% of the variance in its indicators. The composite reliability values also remained above 0.70, further supporting convergent validity. Overall, these results confirm that the measurement model achieves adequate convergent validity, suggesting that the constructs are well represented by their respective indicators.

Table 7: Convergent Validity of Measurement Model

Construct	Loading range (>0.70)	CR (>0.70)	AVE (>0.50)	Cronbach Alpha (α) (>0.60)
Streamer Expertise	0.709 – 0.876	0.911	0.669	0.901
Streamer Attractiveness / Personality	0.860– 0.879	0.903	0.752	0.891
Streamer Trustworthiness	0.848– 0.898	0.867	0.777	0.857
Customer Purchase Intention	0.836– 0.862	0.875	0.723	0.873

Discriminant Validity

Discriminant validity was assessed using cross-loadings, HTMT ratio, and the Fornell-Larcker criterion. The cross-loading results in Table 8 indicate that each indicator loads higher on its respective construct compared to other constructs, confirming that the constructs are distinct from one another.

Table 8: Loadings and Cross-Loading of Each Item

Item/Construct	Customer Purchase Intention	Streamer Attractiveness / Personality	Streamer Expertise	Streamer Trustworthiness
CPI1	0.836	0.267	0.366	0.375
CPI2	0.862	0.407	0.417	0.437
CPI3	0.854	0.339	0.375	0.464
CPI4	0.850	0.374	0.403	0.466
SA1	0.421	0.860	0.739	0.651
SA2	0.299	0.879	0.671	0.572
SA3	0.339	0.864	0.605	0.571
SA4	0.339	0.865	0.621	0.618
SE1	0.292	0.540	0.813	0.458
SE2	0.385	0.663	0.876	0.504
SE3	0.323	0.594	0.845	0.436
SE4	0.469	0.649	0.850	0.538
SE5	0.373	0.601	0.709	0.538
SE8	0.361	0.683	0.805	0.566
ST1	0.478	0.608	0.570	0.897
ST2	0.390	0.635	0.553	0.848
ST3	0.481	0.617	0.534	0.898

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The HTMT values presented in Table 9 range from 0.454 to 0.842, which are below the conservative threshold of 0.90. This indicates that there is no issue of discriminant validity among the constructs. The highest HTMT value (0.842) is still within acceptable limits, suggesting that the constructs are sufficiently distinct.

Table 9: Heterotrait– Monotrait (HTMT)

Construct	Customer Purchase Intention	Streamer Attractiveness / Personality	Streamer Expertise	Streamer Trustworthiness
Customer Purchase Intention				
Streamer Attractiveness / Personality	0.454			
Streamer Expertise	0.506	0.842		
Streamer Trustworthiness	0.587	0.799	0.707	

Furthermore, the Fornell–Larcker criterion results presented in Table 10 indicate that the square root of the AVE for each construct is greater than its correlations with the other constructs. For example, streamer trustworthiness has a square root of AVE of 0.881, which exceeds its correlations with customer purchase intention (0.514), streamer attractiveness/personality (0.701), and streamer expertise (0.625). These results provide further evidence that discriminant validity has been established.

Table 10: Fornell-Larcker Criterion

Construct	Customer Purchase Intention	Streamer Attractiveness / Personality	Streamer Expertise	Streamer Trustworthiness
Customer Purchase Intention	0.851			
Streamer Attractiveness / Personality	0.410	0.867		
Streamer Expertise	0.459	0.766	0.818	
Streamer Trustworthiness	0.514	0.701	0.625	0.881

In summary, the results from cross-loadings, HTMT ratio, and Fornell-Larcker criterion consistently demonstrate that the measurement model has achieved adequate discriminant validity.

Structural Model Evaluation

The structural model was assessed to examine the relationships between constructs, including collinearity, path coefficients, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2).

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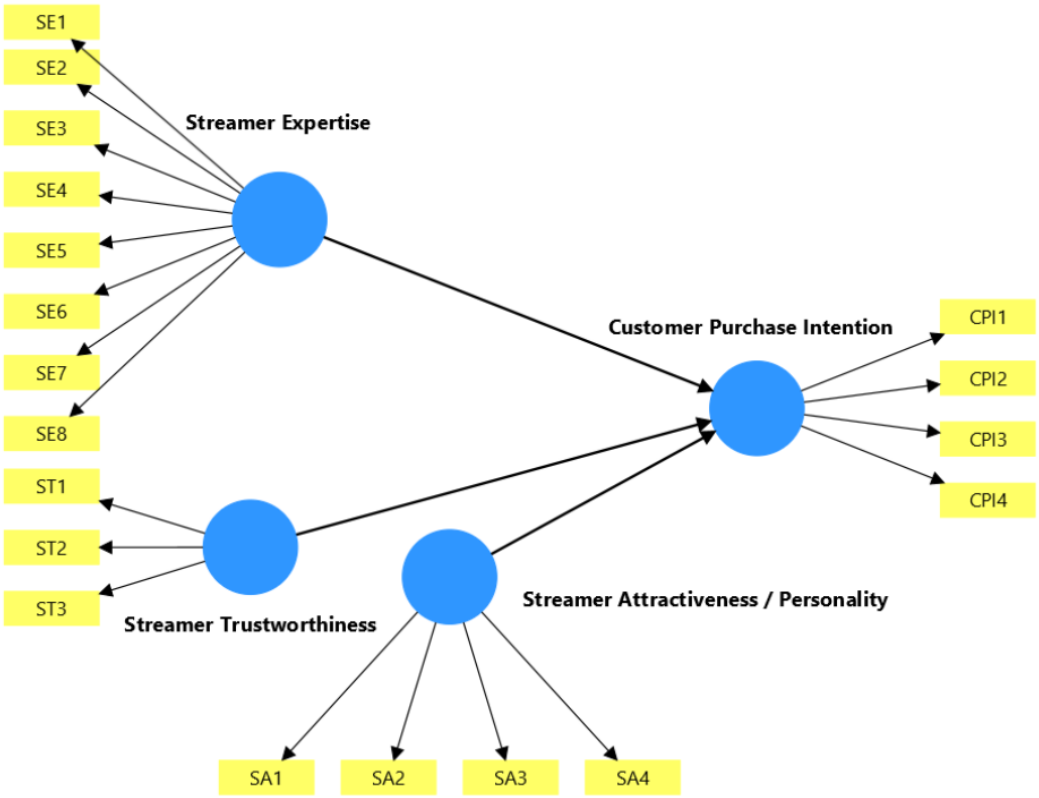

Figure 2: Structural Model

Assessment of Collinearity among the Constructs

Collinearity among the predictor constructs was evaluated using Variance Inflation Factor (VIF) values. As shown in Table 11, all VIF values range from 2.040 to 3.006, which are below the threshold value of 5. This indicates that multicollinearity is not a concern in the model, and the predictor constructs do not exhibit high correlations that could distort the results.

Table 11: Collinearity Assessment of the Constructs

Construct	VIF
Streamer Attractiveness / Personality	3.006
Streamer Expertise	2.512
Streamer Trustworthiness	2.040

Assessment of Path Coefficients

The path coefficients were examined to test the hypothesized relationships. The results in Table 12 indicate that streamer expertise and streamer trustworthiness have significant positive relationships with customer purchase intention. Specifically, streamer expertise shows a significant positive effect on customer purchase intention ($\beta = 0.265$, $t = 2.745$, $p = 0.006$), indicating that higher levels of streamer expertise lead to improved customer purchase intention. Similarly, streamer trustworthiness has a significant positive effect on customer purchase intention ($\beta = 0.399$, $t = 4.072$, $p = 0.000$), suggesting that streamer trustworthiness enhances customer purchase intention. However, streamer attractiveness/personality ($\beta = -0.072$, $t = 0.690$, $p = 0.490$) was found to be statistically insignificant. This indicates that these variables do not have a direct influence on customer purchase intention in this study.

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Table 12: Significant Testing Results of the Structural Model Path Coefficients

Structural Path	Path coefficient (β)	t- value	P-value
Streamer Expertise → Customer Purchase Intention	0.265	2.745	0.006
Streamer Attractiveness / Personality → Customer Purchase Intention	-0.072	0.690	0.490
Streamer Trustworthiness → Customer Purchase Intention	0.399	4.072	0.000

* 1.645 - 2.32 ** 2.33 and above ***p<0.01

Assessment of Coefficient of Determination (R^2)

The coefficient of determination (R^2) was assessed to determine the explanatory power of the structural model. As shown in Table 13, the R^2 value for customer purchase intention was 0.297, indicating that streamer expertise, streamer attractiveness/personality, and streamer trustworthiness collectively explain 29.7% of the variance in customer purchase intention. The remaining 70.3% of the variance is attributable to other factors not incorporated into the present model. According to Chin (1998), R^2 values of approximately 0.67, 0.33, and 0.19 can be described as substantial, moderate, and weak, respectively. Accordingly, the R^2 value of 0.297 falls between the weak (0.19) and moderate (0.33) benchmarks and is therefore more appropriately interpreted as demonstrating weak explanatory power, although it approaches the moderate threshold. The result nevertheless indicates that streamer characteristics account for a meaningful proportion of customers' purchase intention, particularly considering that purchase decisions in live-streaming commerce may also be influenced by numerous product-, platform-, price-, social-, and consumer-related factors.

Table 13: Determination Coefficient (R^2)

Endogenous Variable	R^2 value	Threshold
Customer Purchase Intention	0.297	≥0.19 (weak)

Note: The values of R^2; 0.67 = substantial, 0.33 = moderate, and 0.19 = weak

Assessment of Effect Size (f^2)

The effect size (f^2) was examined to determine the relative contribution of each predictor to customer purchase intention. As shown in Table 14, streamer trustworthiness recorded the largest effect size ($f^2 = 0.111$), although it remained within the small-effect category. Streamer expertise also demonstrated a small effect size ($f^2 = 0.040$), whereas streamer attractiveness/personality showed a negligible effect size ($f^2 = 0.002$). These findings indicate that trustworthiness made the largest individual contribution to the explanatory power of the model, followed by expertise, while attractiveness/personality contributed very little.

Table 14: Effect Size (f^2) of the Latent Variable

Structural Path	Effect Size (f^2)	Rating
Streamer Expertise → Customer Purchase Intention	0.040	Small
Streamer Attractiveness / Personality → Customer Purchase Intention	0.002	Negligible
Streamer Trustworthiness → Customer Purchase Intention	0.111	Small

Note: The values of f^2; 0.02=small, 0.15=medium, 0.35=large

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Assessment of Predictive Relevance (Q^2) and Blindfolding

The predictive relevance of the model was assessed using the blindfolding procedure. As shown in Table 15, the Q^2 value for customer purchase intention was 0.261, which is greater than zero. This result indicates that the model possesses predictive relevance for the endogenous construct of customer purchase intention. Thus, the exogenous constructs included in the model provide predictive relevance in explaining customer purchase intention within the context of live-streaming commerce.

Table 15: Predictive Relevance (Q^2) of Endogenous (Omission distance=7)

Endogenous variable	$Q^2>0$
Customer Purchase Intention	0.261

Overall Results of Structural Model Analysis

The results of the hypothesis testing, as presented in Table 16, reveal that streamer expertise and streamer trustworthiness have significant positive effects on customer purchase intention, while streamer attractiveness/personality does not demonstrate significant direct relationships. Specifically, the relationship between streamer trustworthiness and customer purchase intention is supported, indicating that higher levels of streamer trustworthiness led to improved customer purchase intention. Similarly, streamer expertise is found to have a significant positive influence on customer purchase intention, suggesting that streamer expertise plays an important role in enhancing customer purchase intention. In contrast, the hypothesis examining the direct effect of streamer attractiveness/personality on customer purchase intention was not supported. These findings imply that, within the context of this study, streamer expertise and streamer trustworthiness serve as the primary determinants of customer purchase intention, whereas streamer attractiveness/personality may not directly influence customer purchase intention but could potentially exert indirect effects through other mechanisms.

Table 16: Results of the Structural Model Analysis (Hypotheses Testing)

Hypotheses	Relationship	Standard Beta	Standard Error	t-value	f^2	P-value	Decision
H1	Streamer Expertise → Customer Purchase Intention	0.265	0.097	2.745	0.040	0.006	Supported
H2	Streamer Attractiveness / Personality → Customer Purchase Intention	-0.072	0.105	0.690	0.002	0.490	Not Supported
H3	Streamer Trustworthiness → Customer Purchase Intention	0.399	0.098	4.072	0.111	0.000	Supported

Note: A hypothesis was considered statistically significant at $p < 0.05$.

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Discussion

This study examined the influence of streamer expertise, streamer attractiveness/personality, and streamer trustworthiness on customers' purchase intention in live-streaming commerce. Overall, the findings provide partial support for the proposed research model. Of the three hypothesised relationships, streamer expertise and streamer trustworthiness demonstrated significant positive influences on purchase intention, whereas streamer attractiveness/personality did not exhibit a significant direct influence. These results suggest that customers' purchase intentions are influenced more strongly by credibility-related evaluations of streamers than by their interpersonal or aesthetic appeal.

The first objective was to examine the influence of streamer expertise on customers' purchase intention. The results demonstrate that streamer expertise has a significant positive influence on purchase intention ($\beta = 0.265$, $t = 2.745$, $p = 0.006$), thereby supporting H1. This finding suggests that consumers are more inclined to consider purchasing products when they perceive streamers as knowledgeable, experienced, and competent in explaining and demonstrating the products being promoted. In live-streaming commerce, where consumers are unable to physically inspect products prior to purchase, knowledgeable streamers can reduce informational uncertainty by explaining product attributes, demonstrating product usage, responding to questions, and providing relevant product information.

This result is consistent with Jiang et al. (2024), who demonstrated the importance of streamer expertise in live-streaming e-commerce and showed that expertise contributes to consumers' trust and flow experience, which subsequently support purchase-related intentions. More recent research similarly demonstrates the importance of expertise as a source characteristic in live-streaming environments. Zhang and Lee (2025), for example, found professional expertise to be positively associated with purchase intention and to strengthen the influence of trustworthiness on purchase intention. The finding is therefore consistent with Source Credibility Theory, which proposes that messages delivered by sources perceived as knowledgeable and competent are more persuasive. In the context of live-streaming commerce, expertise appears to provide consumers with cognitive assurance regarding the quality and usefulness of product information.

The second objective examined whether streamer attractiveness/personality influences customers' purchase intention. Contrary to expectations, streamer attractiveness/personality demonstrated a negative but statistically insignificant relationship with purchase intention ($\beta = -0.072$, $t = 0.690$, $p = 0.490$). Consequently, H2 was not supported. This result indicates that characteristics such as appealing appearance, intelligence, humour, and an enjoyable presentation style may not independently be sufficient to translate consumers' favourable perceptions of a streamer into an intention to purchase.

This finding is particularly noteworthy because previous studies have demonstrated that streamer attractiveness can influence consumer perceptions. Zhang et al. (2025), for example, found that streamers' facial cues affect consumers' perceptions of warmth and competence, which subsequently influence purchase intention. However, such findings also indicate that attractiveness may operate through intervening psychological mechanisms rather than exerting a straightforward direct effect. Similarly, recent research on streamer attributes has shown that attractiveness may influence emotional trust and engagement, which can subsequently shape purchasing behaviour. Thus, the insignificant direct relationship found in the present study does not necessarily imply that attractiveness and personality are irrelevant. Instead, their influence

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may depend on mediating mechanisms such as trust, emotional attachment, parasocial interaction, engagement, perceived similarity, or product–streamer congruence.

Another plausible explanation may relate to the characteristics of the respondents. The sample predominantly consisted of young consumers, with 75.4% aged between 18 and 23 years, while 71.6% identified TikTok as their most frequently used live-streaming shopping platform. Within such a highly visual and interactive social-commerce environment, attractiveness may function primarily as an attention-generating characteristic rather than as a decisive factor in purchase formation. Consumers may therefore place greater emphasis on credibility-related cues, such as expertise and trustworthiness, when progressing from viewing a live stream to considering an actual purchase. This interpretation, however, warrants further empirical investigation.

The third objective was to examine the influence of streamer trustworthiness on customer purchase intention. The findings indicate that trustworthiness has a significant positive relationship with purchase intention ($\beta = 0.399$, $t = 4.072$, $p < 0.001$), thereby supporting H3. Furthermore, trustworthiness recorded the largest path coefficient among the three predictors, indicating that it was the strongest direct determinant of purchase intention in the proposed model. This finding highlights the importance of consumers believing that streamers are honest, reliable, benevolent, and capable of keeping the promises communicated during live-streaming sessions.

The prominence of trustworthiness is theoretically and practically meaningful. Live-streaming commerce is characterised by information asymmetry because consumers generally cannot physically examine products before purchasing them. They must instead rely on the information, demonstrations, claims, and recommendations presented by the streamer. Consequently, the perceived integrity of the information source becomes central to reducing uncertainty. Recent evidence supports this interpretation. Zhang and Lee (2025) reported a significant positive association between trustworthiness and purchase intention, while other contemporary live-streaming research has shown that trust positively influences purchase intention and actual purchasing behaviour. The present result therefore reinforces the proposition of Source Credibility Theory that trustworthiness represents a fundamental component of persuasive source credibility.

Taken together, the findings reveal an important hierarchy among streamer characteristics. Trustworthiness emerged as the strongest predictor ($\beta = 0.399$), followed by expertise ($\beta = 0.265$), whereas attractiveness/personality was insignificant ($\beta = -0.072$). The results therefore suggest that consumers distinguish between characteristics that make a streamer enjoyable to watch and characteristics that make a streamer credible enough to influence a purchase decision. In other words, attractiveness may attract viewers, but trustworthiness and expertise appear more capable of converting viewers into potential buyers.

The structural model explained 29.7% of the variance in customer purchase intention ($R^2 = 0.297$). Based on Chin's (1998) conventional PLS benchmarks, this represents weak explanatory power while approaching the moderate benchmark of 0.33. This finding is nevertheless meaningful because purchase intention in live-streaming commerce is inherently multidimensional. Consumers' decisions can be influenced not only by streamer characteristics but also by product quality, price promotions, platform characteristics, perceived value, social interaction, scarcity cues, product involvement, and other situational and psychological factors.

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Recent live-streaming research similarly demonstrates that purchase intention arises from combinations of streamer-, consumer-, product-, and platform-related factors rather than from streamer characteristics alone.

The predictive relevance assessment further produced a Q^2 value of 0.261, which is greater than zero and therefore indicates that the structural model possesses predictive relevance for customer purchase intention. Taken together with the significant effects of expertise and trustworthiness, the findings demonstrate that streamer characteristics contribute meaningfully to understanding customer purchase intention, although substantial variance remains to be explained by additional determinants.

Conclusion and Recommendations

This study investigated the role of streamer characteristics in determining customers' purchase intention in live-streaming commerce by examining streamer expertise, streamer attractiveness/personality, and streamer trustworthiness. Using data from 183 live-streaming commerce users and PLS-SEM analysis, the study demonstrates that streamer characteristics do not contribute equally to customers' purchase intentions. Streamer expertise and streamer trustworthiness significantly enhance purchase intention, whereas streamer attractiveness/personality does not demonstrate a significant direct effect.

Among the three characteristics examined, trustworthiness emerged as the strongest predictor of purchase intention. This finding indicates that customers place considerable importance on whether a streamer appears honest, reliable, benevolent, and credible when evaluating purchasing opportunities during live-streaming sessions. Expertise was also significant, demonstrating that product knowledge, experience, and the ability to communicate useful product information remain important in shaping purchasing intentions. In contrast, attractiveness/personality alone was insufficient to directly stimulate purchase intention.

The study therefore concludes that effective live-streaming commerce depends less on merely having visually attractive or entertaining presenters and more on developing streamers who can establish credibility through trustworthy behaviour and product-related competence. Although visually appealing and engaging personalities may contribute to attracting audiences and sustaining attention, credibility appears more important when consumers progress from watching a live stream to considering an actual purchase.

The model explained 29.7% of the variance in purchase intention, indicating that streamer characteristics constitute an important but incomplete explanation of consumer purchasing decisions. Future studies should therefore extend the present framework by incorporating additional variables such as perceived value, product attractiveness, price promotions, social presence, interactivity, parasocial relationships, consumer engagement, product involvement, and platform characteristics. Future research may also examine potential mediators, particularly trust and engagement, to determine whether attractiveness/personality exerts an indirect rather than direct effect on purchase intention.

The demographic concentration of the sample should also be considered when interpreting the findings. As the respondents were predominantly young and female and most frequently used TikTok, future research should examine more diverse consumer groups and compare different live-streaming platforms. Comparative studies across age groups, product categories, platforms, and countries could establish whether the relative importance of expertise, attractiveness, and trustworthiness changes across different live-commerce contexts.

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Practical Recommendations

The findings provide several practical implications for businesses, sellers, brands, streamers, and live-streaming platforms. First, organisations should prioritise trustworthiness when selecting streamers for commercial campaigns. The strongest path coefficient was recorded for streamer trustworthiness, indicating that consumers are particularly responsive to streamers whom they perceive as honest, reliable, and benevolent. Businesses should therefore avoid selecting streamers solely on the basis of popularity, appearance, or follower numbers. Selection criteria should also include reputation, communication transparency, consistency, ethical behaviour, and the ability to establish credible relationships with audiences.

Businesses should also establish clear standards for product claims made during live-streaming sessions. Streamers should be encouraged to provide balanced product information, avoid exaggerated claims, acknowledge relevant product limitations, and clearly differentiate personal opinions from factual product information. Such practices may strengthen credibility and reduce the perceived risk associated with purchasing products that consumers cannot physically inspect.

Second, organisations should invest in improving streamers' product expertise. Before conducting live sessions, streamers should receive structured product training covering product specifications, functionality, usage, advantages, limitations, target users, and comparisons with competing alternatives. Streamers should also be prepared to respond accurately to viewers' questions in real time. The significant effect of expertise indicates that consumers value streamers who function as knowledgeable information sources rather than merely as promotional personalities.

Third, the insignificant effect of attractiveness/personality suggests that businesses should reconsider strategies that place excessive emphasis on physical appearance or entertainment value when selecting streamers. This does not mean that attractiveness and personality are unimportant. They may remain useful for gaining attention, increasing viewing duration, or creating engagement. However, the findings suggest that these characteristics should complement rather than substitute for credibility and expertise. An attractive streamer who lacks product knowledge or is perceived as commercially insincere may attract viewers without necessarily increasing purchase intention.

Finally, live-streaming platforms can support credibility by developing features that enable consumers to evaluate streamers more effectively. Verified seller or streamer profiles, transparent disclosure of sponsorships, accessible product information, visible customer feedback, transaction protection, and mechanisms for reporting misleading claims can strengthen consumer confidence. Given that TikTok was the dominant platform among respondents, such credibility-building mechanisms are particularly relevant in highly interactive, fast-moving social-commerce environments.

Theoretical Recommendations

The findings contribute to Source Credibility Theory by demonstrating that its core dimensions do not necessarily exert equivalent direct effects in live-streaming commerce. Traditional source credibility research conceptualises expertise, trustworthiness, and attractiveness as important dimensions of persuasive sources. The present study confirms the relevance of expertise and trustworthiness but reveals that attractiveness/personality does not significantly predict purchase intention when all three characteristics are considered simultaneously. This

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indicates that the persuasive value of source characteristics may depend on the behavioural outcome and digital context being investigated.

The findings particularly strengthen the cognitive credibility component of Source Credibility Theory. Expertise provides consumers with informational assurance, while trustworthiness reduces uncertainty concerning the intentions and reliability of the source. Their significant relationships with purchase intention suggest that live-streaming commerce represents a high-information-dependence environment in which consumers prioritise credible information when making purchase decisions.

At the same time, the insignificant direct effect of attractiveness/personality suggests an important theoretical extension. Attractiveness may operate through indirect psychological mechanisms rather than directly influencing purchase intention. Future research should therefore examine trust, parasocial interaction, social presence, emotional attachment, flow experience, and consumer engagement as potential mediators between attractiveness/personality and purchase intention. This would move beyond a simple direct-effects interpretation of Source Credibility Theory and provide a more nuanced explanation of how different source characteristics operate in interactive digital commerce.

Future theoretical models could also integrate Source Credibility Theory with the Stimulus–Organism–Response framework. Streamer characteristics could be conceptualised as external stimuli, psychological responses such as trust, perceived value, engagement, or flow as organismic states, and purchase intention or actual purchase behaviour as behavioural responses. Such integration would provide a stronger theoretical explanation of why some streamer characteristics influence purchasing directly while others may operate indirectly.

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