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The Effect of Transaction Security and Influencer Credibility on the Trust of Generation Z Consumers in Live Commerce on Startup E-Commerce

Saiyidatul Kamalia Saudah[1]
Universitas Nurul Jadid, Probolinggo, Indonesia
kamalia892@gmail.com

Rizki Febri Eka Pradani[2]
Universitas Nurul Jadid, Probolinggo, Indonesia
febriunuja.ac.id

ABSTRACT

The rapid growth of live commerce in Indonesia presents both significant opportunities and challenges, particularly regarding the trust of Generation Z consumers. This study aims to analyze the effect of transaction security and influencer credibility on the trust of Gen Z consumers in live commerce on startup e-commerce platforms. A quantitative approach was employed using a survey method with a four-point Likert scale questionnaire distributed to 271 students of the Faculty of Social Sciences and Humanities, Universitas Nurul Jadid, Paiton Probolinggo, who belong to Generation Z and have used live commerce. Data were analyzed using multiple linear regression with SPSS version 27. The results indicate that: (1) transaction security has a positive and significant effect on Gen Z consumer trust (t-value = 3.939 > t-table = 1.969; sig. < 0.001); (2) influencer credibility has a positive and significant effect on Gen Z consumer trust (t-value = 17.387 > t-table = 1.969; sig. < 0.001); and (3) both variables simultaneously have a significant effect (F-value = 497.665 > F-table = 3.03; sig. < 0.001). The coefficient of determination (R^2) of 78.8% indicates that both variables substantially explain the variation in Gen Z consumer trust. These findings imply that startup e-commerce platforms need to simultaneously strengthen transaction security systems and select highly credible influencers to enhance consumer trust in the live commerce ecosystem.

Keywords: E-Commerce, Gen Z, Consumer Trust, Influencer Credibility, Live Commerce

INTRODUCTION

The proliferation of digital technology and increasing internet penetration have fundamentally transformed how people interact, communicate, and transact economically. Among the most significant innovations in this digital ecosystem is *live commerce*, an integration of *live streaming*, real-time interaction, and transaction facilities within a single platform. Unlike conventional online shopping, *live commerce* offers a more interactive and personal experience, allowing consumers to observe live product demonstrations, ask questions, and complete purchases instantly.

This phenomenon is particularly relevant in Indonesia, where *e-commerce* transaction values rose from approximately IDR 205.5 trillion in 2019 to IDR 487 trillion in 2024, with projections reaching IDR 738 trillion in 2025 (Bank Indonesia, 2025), while a (Jakpat, 2025) report indicates that around 62% of Generation Z respondents have purchased through *live shopping*, spending an average of IDR 414,309 per month. Rather than a marginal channel, *live commerce* is thus becoming a routine mode of transaction for Generation Z, the cohort born between 1997 and 2012 whose purchasing behavior this study examines.

Despite this potential, *live commerce* raises non-trivial concerns for consumer trust, particularly because consumers cannot physically inspect products before purchase and transactions frequently occur under real-time, impulse-driven conditions. Perceived transaction security has been shown to significantly influence consumer trust in online transactions (Primadineska & Jannah, 2021), and high-profile cases of *live-streaming* fraud, in which sellers accepted payment without delivering goods (Putri, 2023), have made many consumers more cautious about engaging in *live commerce* transactions.

Beyond transaction security, influencer credibility constitutes a second determinant of consumer trust in *live commerce*, where influencers function as intermediaries between products and consumers. The credibility dimensions most commonly applied, *trustworthiness*, *expertise*, and *attractiveness*, are grounded in Source Credibility Theory Ohanian, 1990, as cited in (Rodriguez-l et al., 2024), and empirical studies confirm that influencer credibility positively and significantly affects consumer trust and purchase intention(Adrianto,2023)

Although transaction security and influencer credibility have each been examined as antecedents of trust, prior studies have generally treated them in isolation or applied them to

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conventional *e-commerce* rather than *live commerce*. To date, no identified study has simultaneously modeled transaction security and influencer credibility as joint predictors of Generation Z consumer trust within the specific context of *live commerce* on Indonesian startup *e-commerce* platforms. This constitutes a conceptual as well as empirical gap: technical antecedents of trust (security) and social-relational antecedents (credibility) are typically examined through separate theoretical lenses, Perceived Risk Theory and Source Credibility Theory respectively, yet *live commerce* is precisely the setting in which both mechanisms operate simultaneously and may jointly shape consumer behavior. This study addresses that gap by analyzing both variables among students at Universitas Nurul Jadid, Paiton Probolinggo, a population of digitally literate Generation Z consumers with substantial *live commerce* exposure.

Building on this gap, the present study aims to examine the partial and simultaneous effects of transaction security and influencer credibility on the trust of Generation Z consumers in *live commerce* on startup *e-commerce* platforms. Its novelty lies in integrating these two theoretically distinct antecedents, one technical and one social-relational, into a single explanatory model, a combination that, to the authors' knowledge, has not been empirically tested in the Indonesian *live commerce* literature.

RESEARCH METHOD

Research Design

This study employs a quantitative approach with deductive reasoning, deriving hypotheses from established theoretical frameworks, *Trust Theory*, *Source Credibility Theory*, and *Perceived Risk Theory,* and testing them empirically (Creswell, 2014; Sugiyono, 2022). An explanatory survey design was adopted to examine the causal relationships among variables.

Population and Sample

The study population comprised all active students of the Faculty of Social Sciences and Humanities, Universitas Nurul Jadid, who belong to Generation Z and have used *live commerce* on startup *e-commerce* platforms. Based on PDDIKTI data, the total population was 837 students across four study programs: Economics (356), English Education (207), Law (154), and Mathematics Education (120).

The sample size was determined using the Slovin formula with a 5% margin of error, yielding a minimum of 271 respondents. A *purposive sampling* technique was applied through a two-

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step screening procedure: the questionnaire opened with filter questions confirming that respondents were (1) registered as active students of the Faculty of Social Sciences and Humanities, (2) within the Generation Z age range, and (3) had prior experience using *live commerce* features; only respondents who satisfied all three criteria proceeded to the main questionnaire (Sugiyono, 2022). The instrument was distributed across the four study programs proportionally to their share of the population, although the realized sample was ultimately shaped by differential response engagement across programs, most notably the higher participation rate among Economics students (71.2% of the final sample versus 42.5% of the population), a pattern acknowledged as a limitation in generalizing findings across programs.

Research Instrument

Data were collected using a structured questionnaire measuring three variables: Transaction Security (X_1), Influencer Credibility (X_2), and Gen Z Consumer Trust (Y). A four-point Likert scale (1 = Strongly Disagree; 4 = Strongly Agree) was used, modified to eliminate the neutral option and encourage respondents to express a definitive stance (Hartanto, 2017; Sugiyono, 2022). The questionnaire comprised 23 items distributed as follows: 8 items for Transaction Security (X_1), covering personal data protection, site/application authenticity, payment system security, and transaction verification reliability; 8 items for Influencer Credibility (X_2), covering expertise, trustworthiness, attractiveness, and content-product alignment; and 7 items for Gen Z Consumer Trust (Y), covering product quality confidence, perceived influencer honesty, willingness to purchase, and willingness to recommend. This item distribution is consistent with the validity-test results reported in Table 1.

Data Analysis

Data were analyzed using SPSS for Windows version 27. Instrument quality was first established through *Pearson Product-Moment* validity testing and *Cronbach's Alpha* reliability testing (minimum threshold of 0.70), followed by classical assumption tests for normality, multicollinearity (VIF < 10), and heteroscedasticity. The proposed relationships were then tested using multiple linear regression, with the t-test, F-test, and coefficient of determination (R^2) used to evaluate partial, simultaneous, and overall explanatory effects, respectively (Ghozali, 2021).

Because all three variables were measured through respondent self-report within a single questionnaire administered at one point in time, the design is susceptible to *common method bias* and social desirability effects, particularly in reporting trust-related attitudes. To mitigate this risk, several procedural safeguards were applied: item order was varied across constructs to reduce priming effects, respondents were assured of anonymity to encourage candid responses, and the four-point scale removed the neutral midpoint to limit acquiescence bias. Nonetheless, as no post-hoc statistical remedy such as Harman's single-factor test was applied, the possibility of common method variance inflating the observed relationships cannot be fully ruled out and is acknowledged as a methodological limitation of this study.

Research specifically examining the combined effects of transaction security and influencer credibility on Gen Z consumer trust within the context of *live commerce* on Indonesian startup *e-commerce* platforms remains scarce. Most existing studies focus on conventional *e-commerce* settings or examine these variables in isolation. This study addresses that gap by simultaneously analyzing the influence of both variables on Gen Z consumer trust among students at Universitas Nurul Jadid, Paiton Probolinggo, a population representing digitally literate Generation Z consumers with high internet usage intensity.

This study poses three research questions: (1) Does transaction security significantly affect the trust of Gen Z consumers in live commerce on startup e-commerce? (2) Does influencer credibility significantly affect the trust of Gen Z consumers in live commerce on startup e-commerce? (3) Do transaction security and influencer credibility simultaneously have a significant effect on the trust of Gen Z consumers in live commerce on startup e-commerce?

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RESULT AND DISCUSSION

Respondent Characteristics

Based on the research method described in the previous chapter, this study involved 271 student respondents from the Faculty of Social Sciences and Humanities at Nurul Jadid University who belong to Generation Z and have made purchases through the live commerce feature on an e-commerce startup. Research data were collected by distributing a questionnaire to respondents who met the study's criteria. Subsequently, the data were analyzed using IBM SPSS Statistics software to obtain the research results. The research results are presented as follows.

Table 1. Characteristics of Respondents by Academic Program

Program Study	Frequency	Percentage (%)
Ekonomi	193	71,2
Pendidikan Matematika	53	19,6
Hukum	9	3,3
Pendidikan Bahasa Inggris	16	5,9
Total	**271**	**100**

Source: Primary data processed 2026

Based on Table 1, it is evident that the study's respondents came from several academic programs within the Faculty of Social Sciences and Humanities at Nurul Jadid University. Each academic program had a different number of respondents, as reflected in the questionnaire distribution results. The study program with the highest number of respondents indicates that students from that program participated more in this study than those from other programs. Thus, it can be concluded that the characteristics of respondents by study program are dominated by the program with the highest percentage in the table.

Table 2. Characteristics of Respondents by Semester

Semester	Frequency	Percentage (%)
2	74	27,3
4	54	19,9
6	88	32,5
8	55	20,3
Total	**271**	**100**

Source: Primary data processed 2026

Based on Table 2, it is evident that the respondents come from various semesters. The number of respondents in each semester indicates differences in participation rates in the study. The semester with the highest frequency indicates that the majority of respondents are in that semester. Therefore, it can be concluded that the majority of respondents in this study come from the semester with the largest number of respondents.

Table 3. Characteristics of Respondents by Age

Age	Frequency	Percentage%
18	10	3,7
19	40	14,8
20	85	31,4
21	82	30,3
22	40	14,8
23	13	4,8
24	1	0,4
Jumlah	**271**	**100**

Source: Primary data processed 2026

Based on Table 3, all respondents fall within the Generation Z age range, in accordance with the established research criteria. The age group with the largest number of respondents indicates that the live commerce users who are the subject of this study predominantly come from that age range. Thus, the characteristics of the respondents by age

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align with the research objectives.

Of the 271 respondents, the majority came from the Economics study program (193 respondents; 71.2%), followed by Mathematics Education (53; 19.6%), English Education (16; 5.9%), and Law (9; 3.3%). By semester, most respondents were in semester 6 (88; 32.5%), followed by semester 2 (74; 27.3%), semester 8 (55; 20.3%), and semester 4 (54; 19.9%). In terms of age, the majority were 20 years old (85; 31.4%) and 21 years old (82; 30.3%), all of whom fall within the Generation Z category.

Validity and Reliability Testing

Table 4. Summary of Validity Test Results

Variable	No. of Items	r-value Range	Result
Transaction Security (X_1)	8	0.739 – 0.882	All Valid
Influencer Credibility (X_2)	8	0.739 – 0.877	All Valid
Gen Z Consumer Trust (Y)	7	0.811 – 0.880	All Valid

Source: SPSS 27 Output, processed 2026

Reliability testing results show that all variables achieved *Cronbach's Alpha* values exceeding the 0.70 threshold: Transaction Security ($\alpha = 0.919$), Influencer Credibility ($\alpha = 0.926$), and Gen Z Consumer Trust ($\alpha = 0.930$). All instruments are therefore declared reliable and suitable as measurement tools (Ghozali, 2021).

Classical Assumption Tests

The normality test using the residual histogram and normal Q-Q plot confirmed that residuals are normally distributed (bell-shaped pattern; data points follow the diagonal line). Although minor outliers appear in the Q-Q plot, the large sample size ($n = 271$) mitigates any violation of the normality assumption based on the Central Limit Theorem (Sarjono & Julianita, 2011).

The multicollinearity test yielded VIF values of 2.360 for both transaction security and influencer credibility, well below the threshold of 10. Tolerance values for both variables exceeded 0.1, confirming the absence of multicollinearity. The heteroscedasticity test using a

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scatterplot showed that data points were randomly scattered above and below the zero line on the Y-axis, indicating no heteroscedasticity in the regression model (Ghozali, 2021).

Multiple Linear Regression Analysis

The multiple linear regression analysis produced the following equation:

$$\mathbf{Y = 0.448 + 0.168X_1 + 0.684X_2 + e}$$

The constant of 0.448 indicates that when both transaction security and influencer credibility equal zero, Gen Z consumer trust remains positive at 0.448. The regression coefficient of transaction security (X_1) is 0.168, meaning that each one-unit increase in transaction security increases consumer trust by 0.168 (assuming other variables are held constant). The regression coefficient of influencer credibility (X_2) is 0.684—considerably larger—indicating that each one-unit increase in influencer credibility increases consumer trust by 0.684.

Hypothesis Testing

Table 5. Partial Test Results (t-test)

Variable	t-value	t-table	Sig.	Result
Transaction Security (X_1)	3.939	1.969	< 0.001	Significant
Influencer Credibility (X_2)	17.387	1.969	< 0.001	Significant

Source: SPSS 27 Output, processed 2026

Table 6. Simultaneous Test Results (F-test) and Coefficient of Determination

Model	F-value	F-table	Sig.	
$X_1, X_2 \rightarrow Y$	497.665	3.03	< 0.001	

Source: SPSS 27 Output, processed 2026

Effect of Transaction Security on Gen Z Consumer Trust

The t-test results confirm that transaction security (X_1) has a positive and significant effect on Gen Z consumer trust (t-value = 3.939 > t-table = 1.969; sig. < 0.001), thereby supporting H_1.

This finding is consistent with the *Trust Theory* proposed by Mayer, Davis, and Schoorman (1995), which posits that trust develops when the service provider demonstrates ability and integrity. A secure transaction system embodies both dimensions by signifying the platform's capacity to manage transactions professionally and responsibly.

This result aligns with the studies of Primadineska and Jannah (2021) and Setiawan (2025), who found that perceived security significantly influences trust and the intention to use digital payment services. In the context of *live commerce*, transaction security becomes especially critical given that purchases occur in real time and often involve impulse buying; when Gen Z consumers perceive the system as secure, their perceived risk decreases and trust in the platform increases correspondingly. Even so, the comparatively smaller coefficient of transaction security ($\beta = 0.168$) relative to influencer credibility ($\beta = 0.684$) suggests that, for this generation, *risk perception* functions more as a baseline precondition than as a decisive driver of trust: a secure system reassures consumers that a transaction is safe to attempt, but it does not by itself generate the emotional confidence that converts a viewer into a buyer. In *live commerce*, that confidence appears to be supplied predominantly through the social cues discussed below, which is consistent with the *Perceived Risk Theory* view that security primarily reduces uncertainty rather than actively building trust.

Effect of Influencer Credibility on Gen Z Consumer Trust

Influencer credibility (X_2) demonstrated a substantially stronger positive and significant effect on Gen Z consumer trust (t-value = 17.387; sig. < 0.001), supporting H_2. This finding validates the applicability of the *Source Credibility Theory* to the *live commerce* context: influencers who possess high expertise, trustworthiness, and attractiveness are capable of building stronger consumer trust (Rodriguez-l et al., 2024).

The result corroborates the findings of Fadilah, Yunigsih, and Palahuddin (2025), who reported that influencers positively and significantly affect trust and purchase intention. In *live commerce*, real-time interaction between influencers and audiences adds a unique evaluative dimension, enabling consumers to assess the competence and honesty of influencers directly. For Gen Z consumers, who place high value on authenticity in digital content, the presence of a credible influencer becomes a decisive factor in shaping trust toward products and platforms. The magnitude of this effect ($\beta = 0.684$, more than four times that of transaction security) is consistent

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with the argument that Gen Z, having been socialized within platforms built around continuous *social influence*, creators, reviews, and algorithmically curated recommendations, tends to evaluate trustworthiness through relational and social cues rather than through technical verification alone. Sustained exposure to a streamer's live narration, spontaneous responses to viewer questions, and consistent on-screen persona can foster a *parasocial relationship*, a one-sided sense of familiarity and intimacy that viewers develop toward a media figure they interact with repeatedly. Within that relationship, trust is transferred from the influencer to the product and platform in a way that a static security badge or encryption notice cannot replicate, which plausibly explains why influencer credibility dominates the regression model.

Simultaneous Effect on Gen Z Consumer Trust

The F-test results confirm that transaction security and influencer credibility simultaneously exert a significant effect on Gen Z consumer trust (F-value = 497.665 > F-table = 3.03; sig. < 0.001), supporting H_3. The R^2 value of 0.788 indicates that 78.8% of the variation in Gen Z consumer trust is statistically explained by these two variables, with the remaining 21.2% attributable to factors outside the model, such as information quality, platform reputation, or prior online shopping experience. A figure this high, however, warrants cautious rather than celebratory interpretation.

In behavioral research, an R^2 approaching 80% from only two predictors can reflect *overestimation* risk stemming from shared method variance, since all constructs were measured through self-report on the same instrument and at the same point in time, from conceptual overlap between the trust items and the credibility items (both partly capturing perceived honesty), or from a relatively homogeneous sample drawn from a single institution, which restricts the variance available for the model to explain. Accordingly, the 78.8% figure is best read as an upper-bound estimate of explanatory strength under these specific sampling and measurement conditions rather than a generalizable population parameter, and it should be corroborated in future work using multi-source data or samples drawn from more heterogeneous populations.

These findings substantiate that Gen Z consumer trust in *live commerce* is shaped by the interplay of technical factors (transaction security) and social-personal factors (influencer credibility). The two variables are complementary: transaction security reduces technical risk, while influencer credibility reduces information asymmetry and fosters emotional closeness. This pattern is consistent with Syafruddin Chan and Kurnia Asni (2025), who found that *live streaming* attributes and security assurances mutually reinforce consumer trust and purchase intention. The clear dominance of influencer credibility found here nonetheless contrasts with studies conducted in more security-sensitive transaction contexts, such as Primadineska and Jannah (2021) on electronic payment systems and Setiawan (2025) on marketplace purchase decisions, where perceived security emerged as the stronger or co-equal predictor of trust. This divergence is plausibly explained by differences in transaction modality: marketplace and payment-system studies typically involve deliberate, asynchronous decision-making in which consumers can independently verify security cues before committing, whereas *live commerce* compresses evaluation and purchase into a real-time social encounter in which an influencer's on-screen credibility is often the only cue immediately available to the viewer.

Sample composition may further contribute to this divergence: the present study surveyed a young, digitally-native, single-institution Gen Z population for whom social platforms are a primary mode of information seeking, whereas the contrasting studies drew on broader or older consumer populations less embedded in influencer-mediated commerce. Taken together, these comparisons suggest that the relative weight of security versus social cues in shaping trust is context-dependent rather than universal, and that *live commerce* specifically elevates the role of social-relational antecedents.

CONCLUSION

This study investigated the effects of transaction security and influencer credibility on the trust of Generation Z consumers in *live commerce* on startup *e-commerce* platforms, using a sample of 271 students from the Faculty of Social Sciences and Humanities, Universitas Nurul Jadid. Three main conclusions are drawn from the multiple linear regression analysis.

First, transaction security has a positive and significant effect on Gen Z consumer trust, indicating that personal data protection, payment system security, and transaction verification reliability constitute indispensable foundations of digital trust for startup *e-commerce* platforms. Second, influencer credibility exerts a more dominant effect on Gen Z consumer trust compared to transaction security, underscoring the importance of selecting influencers with high expertise, trustworthiness, and attractiveness as part of a *live commerce* marketing strategy.

Third, both variables simultaneously explain 78.8% of the variation in Gen Z consumer trust, demonstrating the robustness of the proposed model.

The practical implication is that startup *e-commerce* platforms should pursue two parallel strategies: (1) strengthening transaction security infrastructure through data encryption, multi-layered payment verification, and transparent privacy policies; and (2) selecting influencers based on credibility dimensions, expertise, trustworthiness, and attractiveness relevant to the characteristics of Gen Z audiences. The limitations of this study include the restriction of respondents to a single educational institution, reliance on a single survey method, and the exclusion of potential mediating variables such as *perceived value* or *purchase intention*. Future research is encouraged to broaden the respondent base across generations, adopt mixed methods approaches, and incorporate additional variables such as information quality, platform reputation, or electronic word of mouth (e-WOM) for a more comprehensive understanding.

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