










“Assessing the impact of seller and platform trust on consumer engagement matter in live streaming: evidence from Indonesia”

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ASSESSING THE IMPACT OF SELLER AND PLATFORM TRUST ON CONSUMER ENGAGEMENT MATTER IN LIVE STREAMING: EVIDENCE FROM INDONESIA

Abstract

The rapid transformation of live streaming commerce in Indonesia highlights the need to understand the psychological factors that drive Consumer Engagement (CE) and Loyalty. Therefore, this study aims to examine the dual mediating role of seller trust and platform trust in bridging the influence of customer-perceived value (utilitarian, hedonic, and symbolic) on customer engagement. The method used was a quantitative survey with a purposive sampling technique in Indonesia. The survey was conducted in early 2025, targeting 300 active TikTok Shop users who had made at least one purchase in the past three months. This sample is relevant because Gen Z (59%) and women (75.3%), which are the dominant market segments in the social commerce ecosystem, dominate it. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) as an extension of the Stimulus-Organism-Response (S-O-R) framework. The analysis results confirmed all significant hypotheses ($p < 0.01$). This structural model explained 42.4% of the variance in Customer Engagement (CE). It was found that all three value dimensions had a positive direct effect, with utilitarian value ($\beta = 0.250$), hedonic value ($\beta = 0.179$), and symbolic value ($\beta = 0.202$). Crucially, seller trust ($\beta = 0.239$) and platform trust ($\beta = 0.186$) served as significant, complementary partial mediators, strengthening the value-engagement relationship. Furthermore, the strongest path relationship in the overall model was between utilitarian value and Seller Trust ($\beta = 0.388$), indicating that the foundation of interpersonal trust in sellers relies heavily on functional signals and transparent information.

Keywords

value, trust, engagement, seller, platform, livestream, Indonesia

JEL Classification

M31, L81, D12, O33

INTRODUCTION

The rapid rise of live streaming commerce has reshaped the global digital marketplace by transforming online shopping into an interactive, real-time social experience. Indonesia represents one of the world's fastest-growing live streaming commerce ecosystems, driven primarily by platforms such as TikTok Shop and Shopee Live, which have significantly changed how consumers interact with sellers and digital platforms. Despite this rapid development, sustaining customer engagement remains a critical challenge because consumer decisions involve simultaneous evaluations of both interpersonal interactions with sellers and institutional trust in the platform (Wongkitrungrueng & Assarut, 2020).

Unlike conventional e-commerce, live streaming provides an interactive, social, and authentic shopping experience in real-time, enabling brands and sellers to build deeper emotional connections with their audiences (Ye et al., 2023). In Indonesia, the rapid growth of live streaming commerce has transformed the landscape of interactions

between sellers, platforms, and customers. In this digital ecosystem, trust is a key foundation for successful transactions and customer engagement (Chen et al., 2015; Wimolsophonkitti & Naipinit, 2024). Trust is built not only at the institutional level (platform) but also at the interpersonal level through direct interactions with sellers or streamers (Muna & Nadlifatin, 2025; Tohari et al., 2025). Indonesian society, known for its collectivist values and the importance of social relationships, tends to prioritize personal and authentic trust (Sabur et al., 2025).

Existing studies have extensively examined the roles of perceived value, interactivity, and entertainment features in driving consumer responses in live streaming commerce (Carolina et al., 2022; Zhang et al., 2024). However, three major gaps remain. First, prior work typically treats trust as a single construct, overlooking its dual nature: interpersonal trust in the seller and institutional trust in the platform, which may function differently within real-time digital commerce (Prasetio & Yudha, 2023; Zhang et al., 2024). Second, although perceived value is widely recognized as a key antecedent of engagement, little empirical evidence clarifies how different value dimensions (utilitarian, hedonic, and symbolic) channel through separate trust mechanisms (Ayaz & Jang, 2024). Third, research focusing on the Indonesian live-streaming market remains limited, even though its collectivist cultural context may influence trust formation uniquely compared to Western digital markets (Ananda et al., 2024; Zhang et al., 2024).

Addressing these gaps, this study investigates how customer-perceived value influences customer engagement through a dual-mediation mechanism consisting of seller trust and platform trust. By adopting the Stimulus-Organism-Response (S-O-R) framework and testing a multi-mediator structural model, this study provides empirical evidence on how interpersonal and institutional trust jointly shape engagement in the Indonesian live-streaming commerce environment.

1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

In a fast-paced digital business environment, live streaming commerce has emerged as a disruptive retail format that fundamentally alters consumer behavior by combining elements of entertainment and real-time transactions (Chung et al., 2025; Mai et al., 2023; Wu et al., 2023; Xu et al., 2023). This format offers a unique interactive and social experience, bridging the gap between traditional e-commerce and brick-and-mortar shopping, making it a crucial arena for researching consumer psychology (Wongkitrungrueng & Assarut, 2020; Ye et al., 2023). This phenomenon is particularly significant in Asia, including Indonesia, where social interaction and communal values play a dominant role in purchasing decisions (Sabur et al., 2025; Zhang et al., 2024; Santoso et al., 2025).

To analyze how this complex live streaming ecosystem shapes customer engagement, the Stimulus-Organism-Response (S-O-R) Framework offers a powerful theoretical lens (Imanuddin & Handayani,

2025; Li et al., 2022). This framework models the cognitive process in which environmental stimuli (S) trigger internal states or psychological evaluations (O) that then result in behavioral responses (R) (Fan et al., 2024; Ho et al., 2024).

Within the context of the Stimulus-Organism-Response (S-O-R) model, the Stimulus (S) component in live streaming commerce is comprehensively represented by Customer Perceived Value (CPV). CPV is defined as a holistic assessment made by consumers regarding the usefulness of a product or service, based on a comparison between what they receive and what they give or sacrifice (Prasetio & Yudha, 2023; Steenkamp et al., 2024; Santoso et al., 2019). Consensus in the literature on digital consumer behavior indicates that CPV is not monolithic, but can be classified into at least three main dimensions that are highly relevant and complementary in the interactive online shopping ecosystem.

CPV can be measured using several dimensions. The first dimension is utilitarian value, which focuses on the functional and instrumental benefits of the shopping process. This includes aspects such

as efficiency, accuracy of product information presented, and overall ease of transaction (Cai et al., 2018; Motoki et al., 2019). In a live streaming environment, this utilitarian value is triggered explicitly by the availability of clear product information, transparent product demonstrations, and the ability to obtain accurate details in real time (F. Liu et al., 2022). Furthermore, there is hedonic value, which refers to the pleasure, excitement, and emotional experiences consumers derive from the shopping process itself (Aboulnasr & Tran, 2020; Żymkowska, 2019). This value is driven by the high interactivity and unique entertainment elements provided by the streamer, making the shopping session a fun and engaging activity (Guo et al., 2021; Wang et al., 2022).

The third crucial dimension is symbolic value. This value is associated with more profound psychosocial benefits, such as the opportunity to express oneself, enhance one's social image among peers, or feel part of an exclusive community (Indah et al., 2024; Vayghan et al., 2023). The rich and structured social environment in live streaming facilitates the fulfillment of these psychosocial needs through real-time interactions and connections built between streamers and audiences (Shiu et al., 2023; Zheng et al., 2022).

The collective strength of these three dimensions of perceived value, whether functional (utilitarian), affective (hedonic), or social (symbolic), has been proven to be a strong foundation in shaping internal processes and consumer behavioral outcomes. Various empirical studies have consistently confirmed that high perceived value is a solid predictor of consumer intentions and subsequent behavior across various digital platforms (Liu, 2024; Zhang et al., 2024). Therefore, CPV serves as a primary trigger that drives consumers' psychological evaluations, leading to behavioral responses such as purchase intention or engagement.

The Organism (O) component in the Stimulus-Organism-Response (S-O-R) model represents the internal processes and psychological mechanisms that mediate the translation of received stimuli into behavioral responses. In the context of a social and high-risk digital transaction environment, Trust is widely recognized as the most critical and fundamental psychological media-

tor (Hossain et al., 2024; Wongkitrungrueng & Assarut, 2020; Wu et al., 2023). Trust acts as an indispensable risk mitigation mechanism, especially in fast-paced live streaming transactions, where purchasing decisions are often based on limited real-time information and spontaneous impulses (Muna & Nadlifatin, 2025; Tohari et al., 2025).

Although the central role of trust has been established, previous research often assumes trust is a monolithic construct, an approach that simplifies the complex reality of live streaming interactions (Mai et al., 2023; Tedjakusuma et al., 2025). This overly simplistic approach ignores the fact that consumers must simultaneously evaluate two distinct entities that influence their decisions: Seller Trust and Platform Trust. Seller Trust is interpersonal trust rooted in the credibility, expertise, and goodwill of the streamer or seller themselves (Amilia et al., 2025; Pono et al., 2019). This type of trust is crucial, particularly in collectivist markets like Indonesia (Sabur et al., 2025), and is built through authentic and transparent interactions between sellers and audiences (Li, 2024).

On the other hand, platform trust refers to systemic or institutional trust. This trust is based on technical security, system reliability, and guaranteed return or payment policies offered by the live streaming platform itself (Chen et al., 2015; Izzah et al., 2024; Jalil et al., 2024). Failing to recognize the distinct and specific roles of these two trust sites will lead to a less accurate psychological model for predicting behavior (Sung et al., 2023). Therefore, this study breaks down the Organism (O) component into two distinct pathways – Seller Trust and Platform Trust – to validate how CPV is channeled through these two mechanisms to influence consumer engagement (Fan et al., 2024; Nadeem et al., 2023).

The relationship between CPV (Stimulus) and the two types of Trust (Organism) is also stratified by value dimension. Utilitarian value tends to be a strong predictor of cognitive trust. Consumers assess the reliability and competence of sellers and platforms based on the accuracy of information, clarity of products, and efficiency of transaction systems (Aboulnasr & Tran, 2020; Liao et al., 2020). Conversely, hedonic value and symbolic value are more closely related to the affective and experiential

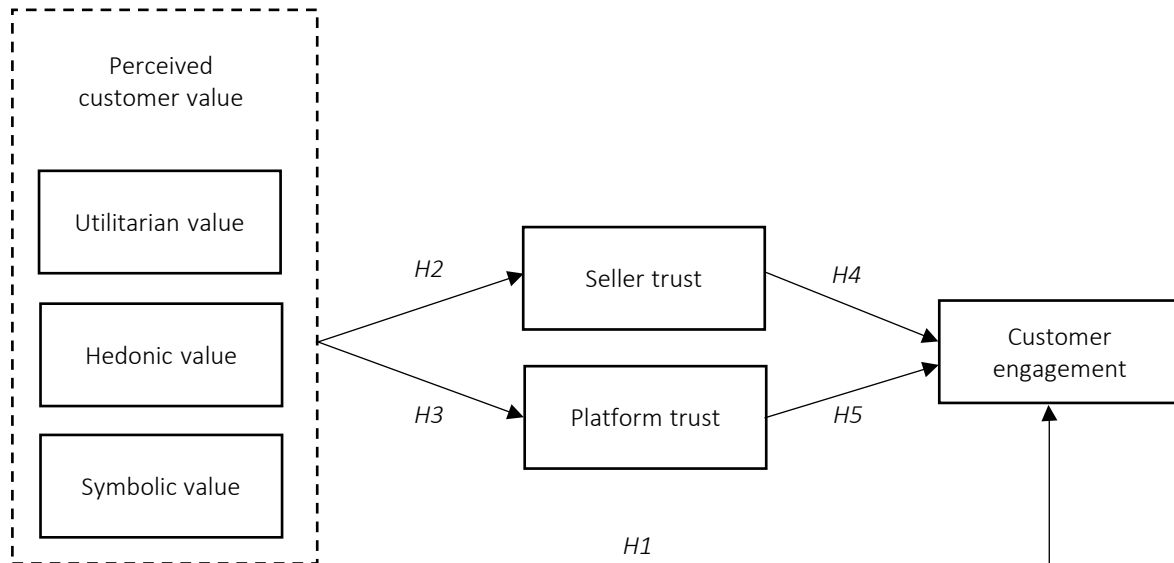


Figure 1. Research framework

dimensions of trust (Wongkitrungrueng & Assarut, 2020). A pleasant shopping experience and the creation of a strong sense of community can significantly reduce perceived inherent risk and, in turn, increase affective confidence in the seller’s integrity and the platform’s functional security (Wang et al., 2022).

Customer Engagement (CE) is a key customer response (R), defined as a manifestation of a customer’s psychological state that extends beyond the transaction and encompasses the customer’s cognitive, emotional, and behavioral states toward a brand or offering (Bilgihan et al., 2024; Kulikovskaja et al., 2023). In live streaming, CE is demonstrated through active participation in chats, content sharing, and repeat purchase intentions (Arisman & Imam, 2022; Sidik & Roostika, 2024).

The trust formed in the seller and platform is a crucial psychological channel for generating CE. Trust in the seller directly drives interaction and participation by reducing uncertainty and making consumers more willing to invest their time and attention (Chen et al., 2015; Wang et al., 2022). Similarly, trust in the platform ensures that transactions, payments, and order fulfillment processes will run smoothly, a prerequisite for sustained engagement (AlSokkar et al., 2024; Kuska et al., 2024).

Several studies confirm that live streaming commerce is a dual-trust ecosystem in which CPV

(utilitarian, hedonic, symbolic) plays a central role (Wang et al., 2024; Ye et al., 2023). However, there is an urgent need to empirically validate a dual mediation model that explicitly separates the Seller Trust and Platform Trust pathways in translating value into engagement, particularly in a highly social and dynamic market context like Indonesia (Nguyen et al., 2025; Tedjakusuma et al., 2025).

The primary objective of this study is to investigate the dual mediating roles of seller trust and platform trust in influencing customer engagement, as mediated by customer-perceived value (utilitarian, hedonic, and symbolic), in the context of Indonesian live streaming commerce, utilizing the extended S-O-R Framework.

Based on this expanded S-O-R framework, the following hypotheses are proposed:

H1a: Utilitarian value has a positive effect on customer engagement.

H1b: Hedonic value has a positive effect on customer engagement.

H1c: Symbolic value has a positive effect on customer engagement.

H2a: Utilitarian value has a positive effect on seller trust.

- H2b: *Hedonic value has a positive effect on seller trust.*
- H2c: *Symbolic value has a positive effect on seller trust.*
- H3a: *Utilitarian value has a positive effect on platform trust.*
- H3b: *Hedonic value has a positive effect on platform trust.*
- H3c: *Symbolic value has a positive effect on platform trust.*
- H4: *Seller trust has a positive effect on customer engagement.*
- H5: *Platform trust has a positive effect on customer engagement.*

2. METHODOLOGY

This study employed a quantitative research approach with a causal design to validate an extended multiple mediation model of the Stimulus-Organism-Response (S-O-R) Framework. The study was conducted in Indonesia in early 2025. This location selection was crucial because Indonesia represents a rapidly growing social commerce market in Southeast Asia, driven by the massive adoption of live streaming commerce, particularly through the TikTok Shop platform. Primary data were collected through an online questionnaire using a purposive sampling method targeting 300 consumers who were active TikTok users and had made at least one purchase through the live streaming feature in the past three months. These strict inclusion criteria ensured the sample's relevance to the dominant social commerce phenomenon (customer engagement was dominated by Gen Z (59%), and women (75.3%)).

In this survey, the anonymity and confidentiality of respondent data were fully guaranteed to ensure impartiality of responses. All respondents participated voluntarily, and informed consent was obtained digitally before completing the questionnaire. Given the nature of this study, a non-interventional quantitative survey, and the absence of clinical data, formal research ethics approval

was not required. The data collected from 300 respondents are primary, original, and exclusive to this publication, and have never been used as a basis for other scientific publications.

The research instrument was developed by adopting previously tested measurement scales from various empirical studies to ensure construct validity and facilitate comparison of the results with the existing literature (Imanuddin & Handayani, 2025; Nguyen et al., 2025; Tedjakusuma et al., 2025). All variables were measured using a five-item Likert scale. A pre-tested questionnaire was conducted to verify the validity and reliability of each item. The main items included Utilitarian Value, hedonic value, symbolic value, seller trust, platform trust, and customer engagement.

The analysis technique used was Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. The selection of PLS-SEM was based on the study's predictive objectives, the complexity of the multiple mediation model, and the characteristics of the data, which did not assume a normal distribution. The analysis procedure followed two standard stages: (1) Measurement Model Evaluation (testing reliability, convergent validity, and discriminant validity), and (2) Structural Model Evaluation (testing path, mediation effect, and coefficient of determination R²). The potential for Common Method Bias (CMB) was examined through a collinearity assessment, where all Variance Inflation Factor (VIF) values ranged from 1.32 to 2.91, below the threshold of 3.3, confirming that CMB was not significant (Hair et al., 2019).

Table 1. Demographic profile of the respondents

Source: Primary data, processed (2025).

Category	Number of respondents	Percentage (%)
Age		
Gen Z	177	59
Gen Y	103	34.3
Gen X	20	6.7
Gender		
Male	74	24.7
Female	226	75.3
Education		
High school diploma	75	25
Bachelor's degree	107	35.7
Master's degree	68	22.7

Table 1 (cont.). Demographic profile of the respondents

Category	Number of respondents	Percentage (%)
Doctoral degree	21	7
Other	29	9.6
Employment		
Student	48	16
Part-time worker	86	28.7
Full-time worker	122	40.7
Entrepreneur	44	14.6

3. RESULTS

The measurement model demonstrated strong reliability and validity. All constructs achieved high internal consistency, with Cronbach’s Alpha and Composite Reliability values ranging from 0.824 to 0.919, exceeding the recommended threshold

of 0.70. Convergent validity was established, as the Average Variance Extracted (AVE) of all constructs exceeded the minimum threshold of 0.50. Furthermore, discriminant validity was confirmed using the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT), all of which were below the threshold of 0.85 (Table 2). These results confirm that the measurement model is robust and suitable for structural model analysis (Hair et al., 2019).

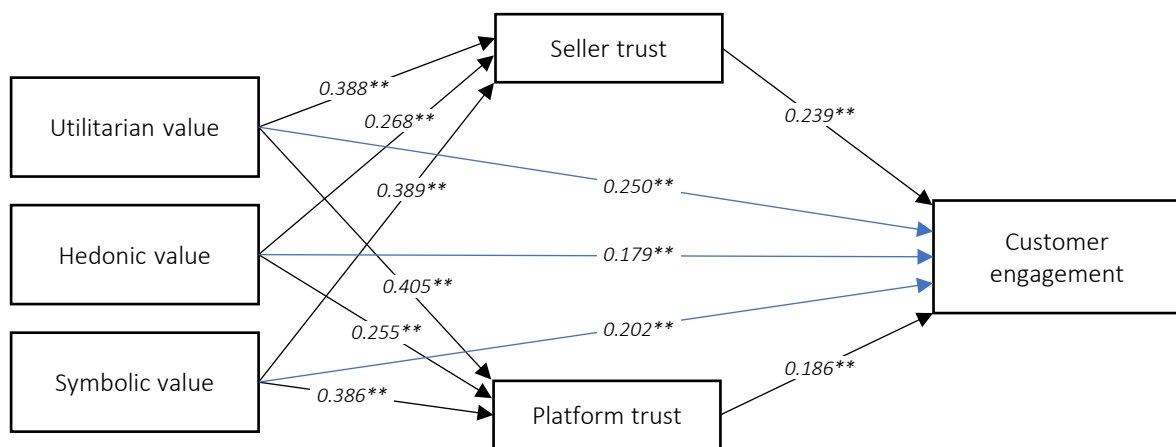
Structural model analysis revealed that all proposed path hypotheses were statistically supported ($p < 0.01$), providing strong support for the research framework (Table 3). The model explained 42.4% of the variance in Customer Engagement ($R^2 = 0.424$), indicating adequate predictive power. Specifically, all three dimensions of perceived value exhibited a significant positive influence on

Table 2. Summary of reliability and discriminant validity

Source: Primary data processed using Smart PLS (2025).

Construct	Customer engagement	Hedonic value	Platform trust	Seller trust	Symbolic value	Utilitarian value
Customer engagement	0.786	0.293	0.577	0.613	0.390	0.438
Hedonic value	0.254	0.829	0.252	0.269	0.061	0.082
Platform trust	0.486	0.219	0.773	0.486	0.420	0.427
Seller trust	0.517	0.233	0.402	0.766	0.417	0.418
Symbolic value	0.339	-0.025	0.360	0.364	0.833	0.072
Utilitarian value	0.382	-0.065	0.370	0.353	-0.046	0.833
Cronbach’s Alpha	0.846	0.886	0.831	0.824	0.889	0.890
Composite Reliability	0.890	0.916	0.881	0.877	0.919	0.919
AVE	0.618	0.687	0.597	0.587	0.693	0.694

Note: Diagonal (in bold) represents the square root of AVE. Below the diagonal are correlations among constructs (Fornell-Larcker criterion). Above the diagonal: HTMT ratios.



Note: ** < 0.01.

Figure 2. Structural model results

Table 3. Path coefficients

Source: Primary data processed using Smart PLS (2025).

IV	DV	O	M	STDEV	O/STDEV	p-values	Results
Hedonic value	Customer engagement	0.179	0.179	0.046	3.916	0.000	Supported
Hedonic value	Platform trust	0.255	0.257	0.046	5.573	0.000	Supported
Hedonic value	Seller trust	0.268	0.270	0.047	5.660	0.000	Supported
Platform trust	Customer engagement	0.186	0.186	0.058	3.206	0.001	Supported
Seller trust	Customer engagement	0.239	0.239	0.061	3.926	0.000	Supported
Symbolic value	Customer engagement	0.202	0.201	0.052	3.889	0.000	Supported
Symbolic value	Platform trust	0.386	0.388	0.044	8.795	0.000	Supported
Symbolic value	Seller trust	0.389	0.391	0.046	8.443	0.000	Supported
Utilitarian value	Customer engagement	0.250	0.250	0.053	4.707	0.000	Supported
Utilitarian value	Platform trust	0.405	0.404	0.046	8.795	0.000	Supported
Utilitarian value	Seller trust	0.388	0.388	0.048	8.050	0.000	Supported

Note: IV = Independent, DV = Dependent, O = Original sample, M = Sample mean, STDEV = Standard deviation, O/STDEV = t-statistics.

Customer Engagement (Utilitarian $\beta = 0.250$, hedonic $\beta = 0.179$, symbolic $\beta = 0.202$). Both Seller Trust ($\beta = 0.239$) and Platform Trust ($\beta = 0.186$) were found to be significant and positive predictors of Customer Engagement. The strongest relationship observed in the overall model was between Utilitarian Value and Seller Trust ($\beta = 0.388$), indicating the fundamental role of functional value in building interpersonal trust.

The specific indirect effects analysis further validated that Seller Trust and Platform Trust serve as significant complementary partial mediators in the relationship between the three value dimensions and customer engagement (Table 4).

4. DISCUSSION

The analysis results confirm the significance of CPV as a key driver of Customer Engagement, with the Utilitarian path coefficient ($\beta = 0.250$) being the strongest among the direct paths.

This interpretation supports existing theoretical frameworks and confirms that, despite the entertainment nature of live streaming, consumers still value rational and functional aspects (clear information, efficiency) (Cai et al., 2018; Żyminkowska, 2019). Meanwhile, the positive influence of hedonic and Symbolic Values confirms that engagement is supported by affective experiences and the social role of products, which is highly relevant to the Indonesian market dominated by Generation Z (Motoki et al., 2019). The main theoretical contribution lies in the validation of the Multiple Mediation Model of Trust. By separately testing Seller Trust ($\beta = 0.239$) and Platform Trust ($\beta = 0.186$), this study clearly compares its results with previous research that assumes trust as a monolithic construct (Mai et al., 2023; Tedjakusuma et al., 2025). Our results suggest that this simplification is inadequate; instead, two distinct mediating mechanisms operate synergistically and partially. This enriches the S-O-R Framework by mapping the organism as a dual evaluation

Table 4. Mediation effects

Source: Primary data processed using Smart PLS (2025).

IV	M	DV	O	M	STDEV	O/STDEV	p-values	Results
Hedonic value	Platform trust	Customer engagement	0.047	0.048	0.017	2.762	0.006	Supported
Hedonic value	Seller trust	Customer engagement	0.064	0.065	0.021	3.088	0.002	Supported
Symbolic value	Platform trust	Customer engagement	0.072	0.072	0.024	2.933	0.003	Supported
Symbolic value	Seller trust	Customer engagement	0.093	0.094	0.027	3.440	0.001	Supported
Utilitarian value	Platform trust	Customer engagement	0.075	0.075	0.025	2.965	0.003	Supported
Utilitarian value	Seller trust	Customer engagement	0.093	0.093	0.026	3.637	0.000	Supported

Note: IV = Independent, M = Mediation, DV = Dependent, O = Original sample, M = Sample mean, STDEV = Standard deviation, O/STDEV = t-statistics.

process. Further critical comparisons emerge from the analysis of the strongest path: utilitarian value to seller trust ($\beta = 0.388$). This finding contradicts the view that affective or social cues always drive interpersonal trust. In the context of fast-paced live streaming, our data demonstrates that cognitive competence (transparency and accuracy of product information) is the foundation for building trust in the seller (host). This aligns with research linking functional information to risk mitigation (Aboulnasr & Tran, 2020) and extends the understanding that in

volatile social commerce environments, functional competence is a crucial prerequisite for interpersonal trust (Wang et al., 2022). In contrast, platform trust is influenced by all value dimensions, serving as a security gateway that provides systemic assurance (Sung et al., 2023). Compensation dynamics are also evident, where strong trust in one party (e.g., the seller) can mitigate the gap in trust in the other party (e.g., the platform system, which creates its own complexity in risk management strategies (AlSokkar et al., 2024).

CONCLUSION

This study aimed to examine how customer-perceived value influences customer engagement through the dual mediating roles of seller trust and platform trust in Indonesian live-streaming commerce. The empirical results show that all three value dimensions utilitarian, hedonic, and symbolic significantly enhance customer engagement, and both seller trust and platform trust function as complementary mediators. Notably, all value dimensions consistently influenced platform trust, with utilitarian value emerging as the strongest driver of seller trust.

These findings conclude that live streaming commerce operates as a dual-trust ecosystem in which interpersonal trust (in sellers) and institutional trust (in platforms) jointly reinforce engagement. Platforms should strengthen systemic reliability and transactional safeguards to enhance platform trust, while sellers must prioritize transparency, competence, and real-time information accuracy to build interpersonal trust. The study contributes theoretically by refining the S-O-R framework through a two-path trust mechanism and offers helpful tips for optimizing engagement strategies in high-growth social commerce environments. Future research may adopt longitudinal or cross-platform designs to explore how trust and engagement evolve.

AUTHOR CONTRIBUTIONS

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Supervision: Adi Santoso, Adhi Prasetyo.

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Writing – original draft: Adi Santoso, Vigory Gloriman Manalu.

Writing – review & editing: Adi Santoso, Vigory Gloriman Manalu, Adhi Prasetyo, Erni Martini, Eman Sulaiman.

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ETHICAL APPROVAL

Ethical approval was not required as the study did not involve human participants.

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INFORMED CONSENT

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