

Professionalism, Interaction, Price Discount, Social Bonds: The Influencing Factors of Gen-Z And Millennial Purchase Intentions on E-Commerce Live Streaming

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Article Info

Article History:

Submitted 15 July 2025

Revised 14 November 2025

Accepted 18 November 2025

Keywords:

Interaction, Price Discount,
Professionalism, Purchase
Intention, Social Bonds, Trust

Abstract

This study aims to identify the key determinants of purchase intentions among Generation Z and Millennials in live-streaming e-commerce and to examine the mediating role of consumer trust. This is based on live-streaming commerce has rapidly transformed online shopping behavior among digital-native consumers, yet limited evidence explains what drives their purchase intentions. Using a quantitative explanatory design, 312 respondents were selected through purposive sampling based on the following criteria: aged 18–42 years, active users of live-stream shopping in the past three months, and connected to the Batam or Tanjungpinang digital-commerce ecosystem. Variance-based SEM (VB-SEM) was used due to its predictive orientation and suitability for mediation analysis with non-normal data. The results show that professionalism does not significantly affect trust or purchase intentions, while interaction influences purchase intentions only through trust. Price discounts and social bonding have both direct and indirect positive effects. Trust emerges as a central mediator. The study contributes by showing the declining importance of seller professionalism and reinforcing the critical role of trust in real-time commerce.

Profesionalisme, Interaksi, Diskon Harga, Ikatan Sosial: Faktor-Faktor yang Mempengaruhi Niat Pembelian Generasi Z dan Milenial pada Live Streaming E-Commerce

Abstrak

Studi ini bertujuan untuk mengidentifikasi penentu utama niat pembelian di antara Generasi Z dan Milenial dalam e-commerce streaming langsung dan untuk memeriksa peran mediasi kepercayaan konsumen. Ini didasarkan pada perdagangan streaming langsung telah dengan cepat mengubah perilaku belanja online di antara konsumen asli digital, namun bukti terbatas menjelaskan apa yang mendorong niat pembelian mereka. Dengan menggunakan desain eksplanasi kuantitatif, 312 responden dipilih melalui purposive sampling berdasarkan kriteria: berusia 18-42 tahun, pengguna aktif live-stream shopping dalam tiga bulan terakhir, dan terhubung dengan ekosistem digital-commerce Batam atau Tanjungpinang. SEM Berbasis Varians (VB-SEM) digunakan karena orientasi prediktif dan kesesuaiannya untuk analisis mediasi dengan data non-normal. Hasilnya menunjukkan bahwa profesionalisme tidak secara signifikan mempengaruhi kepercayaan atau niat membeli, sedangkan interaksi mempengaruhi niat pembelian hanya melalui kepercayaan. Diskon harga dan ikatan sosial memiliki efek positif langsung dan tidak langsung. Kepercayaan muncul sebagai mediator pusat. Studi ini berkontribusi dengan menunjukkan menurunnya pentingnya profesionalisme penjual dan memperkuat peran penting kepercayaan dalam perdagangan real-time.

JEL Classification: M31, D12, L81

How to Cite: Kesumahati, E., Lien, T. P., & Putra, E. T. (2025). Professionalism, Interaction, Price Discount, Social Bonds: The Influencing Factors of Gen-Z And Millennial Purchase Intentions on E-Commerce Live Streaming. *JDM (Jurnal Dinamika Manajemen)*, 16(2), 418-437.

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INTRODUCTION

The rapid advancement of the digital era has profoundly transformed people's lifestyles and purchasing behaviors. The continuous evolution of technology and media has not only changed how individuals communicate but also how they market and purchase products. In the past, consumers depended heavily on traditional media such as newspapers, radio, television, slogans, and brochures to obtain information and buy products directly in physical stores (Zhong et al., 2022). However, during the Covid-19 pandemic, purchasing patterns shifted drastically due to lockdowns, mobility restrictions, and mandatory self-isolation, which triggered panic buying and compelled people to remain at home (Putra, 2021). This situation accelerated the transition from conventional purchasing methods to online shopping through e-commerce platforms, making digital transactions an essential part of modern consumer behavior.

Among online shoppers, Generation Z and Millennials are recognized as the primary drivers of digital consumption. These generations are characterized by their high digital literacy, tendency to seek convenience, and preference for interactive shopping experiences. They demand not only complete product information but also an immersive and engaging buying experience that allows them to participate actively in the purchasing process (Zhong et al, 2022). This shift in behavior has given rise to a new trend in digital commerce known as live streaming shopping, where sellers interact with consumers in real time to introduce, demonstrate, and promote products directly through live broadcast features available on e-commerce platforms (Zhong et al., 2022; Rui, 2022). Live streaming shopping has become one of the most influential forms of digital marketing, combining elements

of entertainment, social interaction, and direct sales to enhance the consumer experience and stimulate purchase intention.

Despite its rapid growth and popularity, research shows inconsistencies in the factors that influence consumers' purchase intentions in live streaming contexts. Zhong et al. (2022) and Tan et al. (2024) emphasize that trust plays a mediating role in strengthening the relationship between various independent variables and purchase intention, particularly among Gen Z and Millennials. Trust is crucial in minimizing perceived risks, enhancing confidence, and sustaining long-term relationships between consumers and sellers in virtual environments. However, contrary findings from Sim et al. (2023) and Ma et al. (2022) indicate that variables such as professionalism, interaction, price discounts, and social bonds do not have a significant effect on purchase intention. These contradictory results reveal a research gap, highlighting the need for deeper exploration into how these factors interact and how trust functions as a mediating mechanism in live streaming e-commerce, especially in emerging markets such as Indonesia.

The inclusion of each variable in this study is based on strong theoretical and empirical foundations. Professionalism represents the credibility, expertise, and communication skills of a live streamer in presenting a product convincingly. A professional streamer can build trust by delivering accurate product explanations, demonstrating usage clearly, and sharing authentic experiences (Zhang et al., 2023). Interaction reflects the real-time two-way communication that occurs between the streamer and consumers during live sessions. Effective interaction fosters engagement, reduces uncertainty, and builds a sense of connection that strengthens consumer trust (Zhong et al., 2022). Price discounts serve as transactional motivators

that increase consumer interest by offering financial incentives and perceived value advantages compared to other platforms (Yoga & Pratiwi, 2022). Meanwhile, social bonds describe the emotional and interpersonal relationships built between streamers and consumers. Strong social bonds help create positive impressions, enhance loyalty, and reinforce trust (Tan et al., 2024). Lastly, trust itself acts as a mediating variable that diminishes perceived risk and uncertainty in purchasing decisions, influencing consumers' willingness to buy products during live streaming (Lu & Chen, 2021; Rui, 2022).

Although e-commerce live streaming continues to expand rapidly in Indonesia through platforms such as Shopee Live, TikTok Shop, and Lazada Live, the level of trust among Gen Z and Millennial consumers in making direct purchase transactions remains relatively low. This indicates a practical problem, where consumers are still hesitant to complete purchases despite the engaging and interactive nature of the platform. Understanding the underlying determinants that build trust and influence purchase intention is therefore essential for businesses to improve consumer confidence and optimize their live streaming strategies.

Accordingly, this study aims to identify and analyze the key determinants that affect trust and purchase intention among Generation Z and Millennials on e-commerce live streaming platforms. It seeks to examine how professionalism, interaction, price discounts, and social bonds influence consumer trust and purchase intention, both directly and indirectly through trust as a mediating variable. By doing so, this study contributes to a more comprehensive understanding of consumer behavior in the live streaming shopping environment.

The novelty of this research lies in its holistic approach that integrates both psychological factors (trust, interaction, and social bonds) and transactional factors

(professionalism and price discounts) within the context of e-commerce live streaming. Unlike previous studies that focused on isolated variables, this study simultaneously investigates multiple determinants and the mediating role of trust, providing a multidimensional analysis of consumer decision-making processes. The findings are expected to offer theoretical contributions by filling existing research gaps and practical implications for e-commerce platforms and live streamers to develop more effective strategies in enhancing consumer trust and purchase intention among Gen Z and Millennials in Indonesia's rapidly evolving digital marketplace.

Hypothesis Development

The Relationship between Professionalism and Trust

In transacting, Gen-Z and Millennials tend to rely on the advice provided by live streamers and trust the information they convey during product introductions. When a live streamer presents a product and explains its advantages from various aspects, they help consumers better understand the product's value, foster trust, and ultimately influence their purchasing decisions (Jia, 2021). Professionalism has been verified to have a positive and significant impact on the trust of Gen-Z and millennials during live streaming (Rui, 2022). Therefore, live streamers are expected to demonstrate professional behavior and attitudes to attract consumer attention and strengthen their credibility (Zhang et al., 2023). The sense of professionalism displayed by a live streamer also reflects the perceived product quality, which plays an important role in building trust and encouraging purchasing behavior (Deng et al., 2021). However, Zhong et al. (2022) revealed no significant relationship between professionalism and trust, suggesting that professionalism alone may not always determine consumers' trust levels in live streaming contexts. Therefore, this

study proposes the following hypotheses:

H1: Professionalism has a significant positive effect on trust in e-commerce live streaming platforms.

The Relationship between Interaction and Trust

Interaction can increase the trust of Gen-Z and millennials when watching live streaming (Hulu & Christiarini, 2023). Interacting by presenting products in detail and answering questions asked by Gen-Z and millennials has a positive impact on Gen-Z and millennials on live streamers (Rui, 2022). Gen-Z and millennials who can interact directly with streamers will create a feeling like they are transacting in person. Based on these experiences, Gen-Z and millennials will develop a sense of trust in streamers (Dabbous, Aoun Barakat, et al., 2020; Zhang et al., 2023). However, according to research by Zhong et al. (2022), interaction does not foster a sense of trust in live streamers, which shows that interaction does not have a significant effect on creating a sense of trust. Therefore, this study proposes the following hypotheses:

H2: Interaction has a significant positive effect on trust in the e-commerce live streaming platform.

The Relationship between Price Discount and Trust

A particular advantage of live streaming is the ability to negotiate for a lower price without sacrificing the quality of the product being sold (Yunseo et al., 2020). Prices that tend to be lower than those obtained by Gen-Z and millennials outside of live streaming sessions, the greater and more discounts given by streamers to Gen-Z and millennials, the greater the trust of Gen-Z and millennials (Zhong et al., 2022). This statement is also supported by Deza & Honeyta Lubis (2022), who found a significant influence on price discounts and the sense of trust of Gen-Z and mil-

lennials when they want to buy products on live streaming. Meanwhile, according to a statement from Victoria & Purwianti (2022), price discounts do not have a positive influence to support the trust of Gen-Z and millennials in purchasing products. Therefore, this study proposes the following hypotheses:

H3: Price Discount has a significant positive effect on the trust in e-commerce live streaming platforms.

The Relationship between Social Bonds and Trust

Gen-Z and millennials are very fixated on information and criticism from live streamers and fellow Gen-Z and other millennials to obtain more information about the product physically (Hu & Chaudhry, 2020). Gen Z and millennials are more likely to choose to be involved in a more interesting approach, where the way Gen Z and millennials socialize by expressing themselves and presenting themselves is the reason why Gen Z and millennials choose to buy these products (Tan et al., 2024). Social bonds can create a connection between Gen-Z and millennial thinking with products and brands through interpersonal interaction. Therefore, social bonds indirectly affect the confidence of Gen-Z and millennials (Alagarsamy et al., 2021). In contrast to the existing statement, Victoria & Purwianti (2022) said that social bonds are not a guideline or benchmark for Gen-Z and millennials to foster trust in buying a product. Therefore, this study proposes the following hypotheses:

H4: Social bonds have a significant positive effect on trust in e-commerce live streaming platforms.

The Relationship between Professionalism and Purchase Intention

According to Chang et al. (2021), Zhong et al. (2022), and Tan et al. (2024), professionalism does not have a significant

enough influence to encourage Gen-Z and millennials to buy products. Meanwhile, according to Mega & Marwan (2022), Xu et al. (2022), the performance of live streamers to be professional significantly increases the purchase intention of Gen-Z and millennials, because the more professional a streamer is, the wider and higher the quality of the streamer's knowledge of the products sold. Therefore, this study proposes the following hypotheses:

H5: Professionalism has a significant positive effect on the purchase intention on e-commerce live streaming platforms.

The Relationship between Interaction and Purchase Intention

How a streamer interacts with Gen-Z and millennials is one of the determining factors in product buying interest. Interaction is one of the components that supports the closer relationship between Gen-Z, millennials, and live streamers, which is getting better (Sim et al., 2023). The interaction between live streamers and Gen-Z and millennials can lead to social attraction that fosters purchase intent on e-commerce live streaming platforms (Sokolova & Kefi, 2020). However, according to research by Yazdanian et al. (2019), Zhong et al. (2022), Hulu & Christiarini (2023), Interaction does not have a significant influence on the buying interest of Gen-Z and millennials towards the product. The buying interest is not driven by the interaction of streamers. Therefore, this study proposes the following hypotheses:

H6: Interaction has a significant positive effect on the purchase intention of millennials on e-commerce live streaming platforms.

The Relationship between Price Discount and Purchase Intention

Price discounts can be a motivation for Gen-Z and millennials to watch an e-commerce live stream. Price discounts can

be shown by prices that tend to be lower than on ordinary e-commerce platforms (Liao et al., 2023). The purchase intention of Gen-Z and millennials is also determined by the price of the product; the greater the discount from the price of the product given by the live streamer, the lower the price of the product will fall (Zhong et al., 2022). Christiarini & Rosha (2022) and Kesumahati & Jecki (2022) said that prices that tend to be low can spur Gen-Z and millennials to buy these products. Meanwhile, according to Subagio & Hastari (2021), price discounts do not have a strong enough influence to encourage millennials' buying interest in Gen-Z because they only want to buy good quality products. Therefore, this study proposes the following hypotheses:

H7: Price discounts have a significant positive effect on the purchase intention on e-commerce live streaming platforms.

The Relationship between Trust and Purchase Intention

Research by Chen & Yang (2023) states that trust indirectly exerts a 78% influence on the buying interest of Gen-Z and millennials. Live streamers can have a positive impact when presenting products that generate the trust of Gen-Z and millennials. When Gen-Z and millennials have trust in streamers, streamers are considered convincing enough and trustworthy for repeated transactions (Chan & Asni, 2023). According to Christiarini & Rosha (2022) and Victoria & Purwianti (2022), Gen-Z and millennials who give full trust to a brand will give rise to repeated purchases. Kesumahati & Jecki (2022), Maydeline & Christiarini (2023), and Tan et al. (2024) said that trust does not affect the purchase intention of Gen-Z and millennials, which makes trust insignificant in the study. Therefore, this study proposes the following hypotheses:

H8: Trust has a significant positive effect

on the purchase intention on e-commerce live streaming platforms.

The Relationship between Professionalism and Purchase Intention Mediated by Trust

The behavior of a streamer can be used to assess his or her level of professionalism. Professionalism is the skill of a streamer in presenting the products he sells (Chang et al., 2021). Professionalism shows the ability or excellence of a streamer in knowing the products being sold, providing accurate information, and suggesting products that can be efficient for Gen-Z and millennials (Wang et al., 2020). Ajzen's research (2020) states that Gen-Z and millennials prefer to take action to buy a product for the needs they have. Based on the results of the above study, it is believed that Gen-Z and millennials can foster purchase intention, which is strengthened by professionalism mediated by trust (Zhong et al., 2022). Therefore, this study proposes the following hypotheses:

H9: Trust mediates the relationship between professionalism and purchase intention in e-commerce live streaming.

The Relationship between Interaction and Purchase Intention Mediated by Trust

Interaction is an activity for live streamers to communicate with Gen-Z and millennials that aims to attract the attention of Gen-Z and millennials to buy products on live streamer platforms (Ham & Lee, 2020). The interaction of a live streamer is needed to strengthen the trust of Gen-Z and millennials in order to have a high purchase intention (Zhong et al., 2022). Research (Wang et al., 2020) believes that the greater the interaction made by live streamers to Gen-Z and millennials, the higher the level of trust of Gen-Z and millennials to buy products on live

streaming platforms. However, there are also studies that show that professionalism mediated by trust does not have a significant impact on increasing purchase intention (Ma et al., 2022). Therefore, this study proposes the following hypotheses:

H10: Trust mediates the relationship between interaction and purchase intention in e-commerce live streaming.

The Relationship between Price Discount and Purchase Intention Mediated by Trust

Negotiating is one of the activities that cannot be spared from the life of transactions, with the aim of getting lower prices or discounted prices without compromising the quality of products and services during live streaming activities (Wang et al., 2020). Liao et al. (2023) stated that streamers with a large audience and high purchasing power of Gen-Z and millennials can affect the prices given by streamers to Gen-Z and millennials, which is certainly lower than those of other live streaming platforms. Lu & Chen (2021) reinforced that price discounts have a positive impact on Gen-Z and millennial behavior, which can increase trust, which has an impact on purchase intention. Refuted by Victoria & Purwianti (2022), who stated that the price of a product does not guarantee trust, which is a factor that affects the growth of Gen-Z and millennials' buying intentions on live streaming platforms. Therefore, this study proposes the following hypotheses:

H11: Trust mediates the relationship between price discount and purchase intention in e-commerce live streaming.

The Relationship between Social Bonds and Purchase Intention Mediated by Trust

Interpersonal relationships between live streamers and Gen-Z and millennials, assisted by social bonds, can foster a sense

of trust among Gen-Z and millennials towards streamers (Zhong et al., 2022). Streamers can give personalized attention to Gen-Z and millennials, answer all questions extraordinarily, and give special treatment to Gen-Z and millennials (Alagarsamy et al., 2021). This causes live streamers to build strong relationships with Gen-Z and millennials, which leaves a good impression when transacting. With a better understanding of Gen-Z and millennials, build good relationships and interact well

to increase the sense of trust among Gen-Z and millennials. According to Victoria & Purwianti (2022), social bonds also do not have a significant influence on supporting the trust of Gen-Z and millennials in fostering purchase intention. Therefore, this study proposes the following hypotheses:
H12: Trust mediates the relationship between social bonds and purchase intention in e-commerce live streaming.

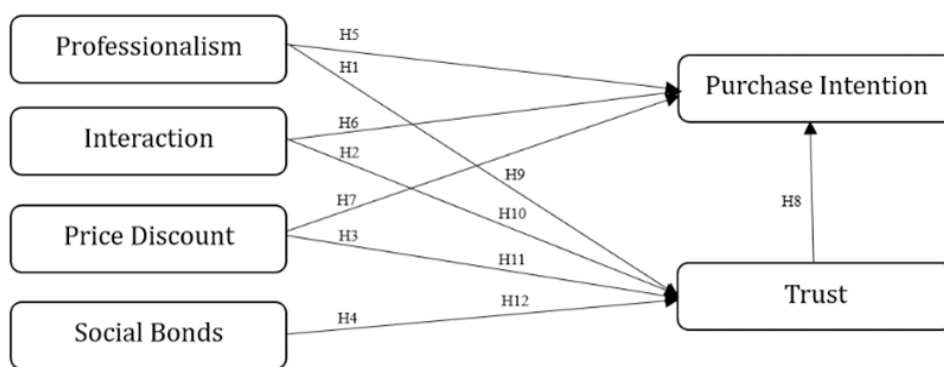


Figure 1. Research Model

METHOD

This study employs a quantitative research approach with an explanatory research design, aiming to test the causal relationships among variables through statistical analysis. The quantitative approach was chosen because it allows for the systematic collection of numerical data to identify patterns and relationships between factors influencing trust and purchase intention in e-commerce live streaming.

Data were collected through an online questionnaire distributed via social media platforms such as Instagram, WhatsApp, and Telegram, targeting individuals who actively engage in live streaming shopping. A purposive sampling technique was used to ensure that only respondents meeting specific criteria participated in the study. The inclusion criteria required respondents to be members of Generation Z or Millennials (aged 17 years and above) residing in Batam and

Tanjungpinang City, who have made at least one purchase through e-commerce live streaming platforms such as Shopee Live, TikTok Shop, or Lazada Live.

This study uses a Likert scale starting from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). The research variables, which included professionalism, interaction, price discount, trust, and purchase intention, each consisted of 4 questions adopted from Zhong et al. (2022). Meanwhile, the social bonds variable consists of 6 questions adopted from Tan et al. (2024). Based on the research of Hair et al. (2010), the minimum number of samples required is the number of questionnaire questions multiplied by 10, which is 290 respondents. The questionnaire was distributed online, with a total of 312 valid respondents. The questionnaire data were analyzed using the PLS-SEM method with Smart PLS software version 3.0 and SPSS Statistics version 26.

RESULT AND DISCUSSION

Demography

Table 1. Demographic of Respondents

Criterion	Category	Total	Percentage
Gender	Woman	193	61.9%
	Man	119	38.1%
Total		312	100%
Age	17 - 26 Years	247	79.2%
	27 - 36 Years	65	20.8%
Total		312	100%
Education	Junior High School or Equivalent	14	4.5%
	High School / Senior High School or Equivalent	167	53.5%
	Bachelor	120	38.5%
	Master	8	2.6%
	Doctoral	3	1%
Total		312	100%
Domicile	Batam City, Riau Islands	232	74.4%
	Tanjungpinang City, Riau Islands	80	25.6%
Total		312	100%
Work	Private Employees	89	28.5%
	State Employees	50	16%
	Students	126	4.4%
	Self employed	38	12.2%
	Unemployed	9	2.9%
Total		312	100%
Criterion	Category	Total	Percentage
Monthly Income	< Rp1.500.000	62	19.9%
	Rp1.500.000 - Rp3.000.000	64	20.5%
	Rp3.000.001 - Rp4.500.000	86	27.6%
	Rp4.500.001 - Rp6.000.000	73	23.4%
	> Rp6.000.000	27	8.7%
Total		312	100%
What e-commerce platforms do you usually participate in live streaming activities?	Shopee	209	67%
	Tokopedia	69	22.2%
	Lazada	34	10.8%
Total		312	100%
How often do you watch e-commerce live streams?	Once a month	78	25%
	Twice a month	80	25.6%
	Three times a month	83	26.6%
	Four times a month	34	10.9%
	Five times a month	37	11.9%
Total		312	100%

What products	Household appliances	33	10.6%
are you usu-	Electronic	79	25.3%
ally interested in	Makeup/ Skincare	134	43%
when watching	Fashion	66	21.1%
live streams?			
Total		312	100%

Source: Processed Data (2025)

The demographic of respondents, as seen in Table 1, includes gender, age, last education, domicile, occupation, monthly income, live streaming platforms followed, how often respondents watch live streaming, and what products are most often in demand by respondents. The results that have been collected state that most respondents are female, with a total of 193 respondents. A total of 232 respondents, or 74.4% were domiciled in Batam City. Based on the age of most respondents who filled out the questionnaire, namely 17-26 years old, as many as 247 respondents, or 79.2%. Meanwhile, based on the last education, most of the respondents were high school/junior high school graduates or equivalent, as many as 167 respondents or 53.5%.

According to the results of demographic data, respondents tend to work as students, as many as 126 respondents or 40.4%. With the work done, of course, the monthly income generated by the respondents varies, but the majority are 86 respondents or 27.6% of Rp3,000,001 - Rp4,500,000. The e-commerce platform that is usually followed by most respondents is Shopee, with 209 respondents or 67%. How often respondents watched e-commerce live streaming, the majority of 83 respondents, or 26.6% watched for 3 times a month. The products that respondents are interested in when watching e-commerce live streaming are mostly makeup/skincare, with as many as 134 respondents or 43%.

Outer Model

Validity and Reliability Result

Table 2. Validity and Reliability Result

Variable	Outer Loadings	Cronbach's Alpha	Composite Reliability	AVE	Result
Interaction		0.792	0.865	0.615	Valid
IN1	0.753				Valid
IN2	0.810				Valid
IN3	0.781				Valid
IN4	0.793				Valid
Price Discount		0.814	0.877	0.642	Valid
PD1	0.773				Valid
PD2	0.803				Valid
PD3	0.840				Valid
PD4	0.787				Valid
Professionalism		0.760	0.847	0.581	Valid
PR1	0.700				Valid
PR2	0.792				Valid

PR3	0.794				Valid
PR4	0.761				Valid
Social Bonds		0.834	0.878	0.547	Valid
SB1	0.741				Valid
SB2	0.776				Valid
SB3	0.726				Valid
SB4	0.782				Valid
SB5	0.741				Valid
SB6	0.665				Valid
Trust		0.824	0.884	0.655	Valid
TR1	0.765				Valid
TR2	0.805				Valid
TR3	0.845				Valid
TR4	0.821				Valid
Purchase Intention		0.810	0.875	0.638	Valid
PI1	0.758				Valid
PI2	0.811				Valid
PI3	0.830				Valid
PI4	0.793				Valid

Source: Processed Data (2025)

In Table 2, there are Outer Loadings, Cronbach's Alpha, Composite Reliability, and AVE, which show how valid these variables are. The outer loadings test value can be said to be valid if the correlation value is at least 0.6 (Hair et al., 2019). In the outer loading table, all variables are valid because there are no values below 0.6. According to the research of Hair et al. (2019), the Composite Reliability test

value is above 0.7, and the Cronbach's alpha test value is above 0.6, which indicates that all variables are valid in the Cronbach's Alpha and composite reliability tests. In the AVE test score, the required value criterion is more than 0.5 (Shmueli et al., 2019). So it can be concluded that the AVE value of the above variable is valid.

Fornell-Lacker Criterion

Table 3. Fornell Lacker

Variable	IN	PD	PR	PUI	SB	TR
IN	0.784					
PD	0.659	0.801				
PR	0.699	0.645	0.762			
PUI	0.622	0.693	0.634	0.799		
SB	0.713	0.722	0.700	0.743	0.740	
TR	0.651	0.672	0.613	0.716	0.739	0.809

Source: Processed Data (2025)

According to the research of Hair & Brunsveld (2019), the Fornell-Lacker test is rated based on the correlation between the same variables, which is higher than

the correlation between other variables. Based on the data in Table 3, all correlation values between variables have met the criteria of the Fornell-Lacker test.

Heterotrait-Monotrait Ratio (HTMT)

Table 4. HTMT

Variable	Interaction	Price Discount	Professionalism	Purchase Intention	Social Bonds	Trust
Interaction						
Price Discount	0.820					
Professionalism	0.895	0.819				
Purchase Intention	0.774	0.853	0.803			
Social Bonds	0.872	0.878	0.871	0.902		
Trust	0.799	0.818	0.764	0.869	0.891	

Source: Processed Data (2025)

The standard HTMT test value is less than 0.9 (Henseler et al., 2016). It can be seen in Table 4 that the overall HTMT

value is below 0.9; therefore, the variable is a valid discriminator.

Structural Model

Path Coefficients

Table 5. Patch Coefficients

Variable	Sample Mean	T-Statistic	P-Value	Result
H1: PR -> TR	0.069	0.821	0.412	Not Supported
H2: IN -> TR	0.164	2.230	0.026	Supported
H3: PD -> TR	0.222	3.017	0.003	Supported
H4: SB -> TR	0.413	5.627	0.000	Supported
H5: PR -> PI	0.115	1.488	0.137	Not Supported
H6: IN -> PI	0.016	0.188	0.851	Not Supported
H7: PD -> PI	0.207	2.828	0.005	Supported
H8: TR -> PI	0.270	3.641	0.000	Supported

Source: Processed Data (2025)

The path coefficients test aims to assess how significant the relationship between variables is without mediation. According to Shmueli et al. (2019), this value is tested based on the results of the T-statistic and P-value values, where the criteria that must be met are that the T-statistic value must be higher than 1.96 and the P-value value must be lower than 0.05. Based

on the table above, H1 ($\beta=0.069$, t-value=0.821), H5 ($\beta=0.115$, t-value=1.488), and H6 ($\beta=0.016$, t-value=0.188) have high values. The results show that only the PR variable cannot directly affect the TR variable or the PI variable significantly. In addition, IN was also found to have a limited influence on the PI variable.

Indirect Effects Results

Table 6. Indirect Effects

Variabel	Sample Mean	T-Statistic	P-Value	Result
H9: PR -> TR -> PI	0.017	0.834	0.404	Not Supported
H10: IN -> TR -> PI	0.044	1.948	0.052	Supported
H11: PD -> TR -> PI	0.060	2.252	0.025	Supported
H12: SB -> TR -> PI	0.113	2.768	0.006	Supported

Source: Processed Data (2025)

The indirect effects test aims to assess how significant the relationship between variables is if there is a mediating variable. According to Joseph Franklin Hair et al. (2021), the value of indirect effects is tested based on the results of the T-statistic and P-value values, where the criteria that must be met are that the T-statistic value must be higher than 1.96 and the P-value

value must be lower than 0.05. Table 6 shows that IN ($\beta=0.044$, $t\text{-value}=1.948$), PD ($\beta=0.060$, $t\text{-value}=2.252$), and SB ($\beta=0.113$, $t\text{-value}=2.768$) have an indirect influence on PI through TR mediation. However, PR ($\beta=0.017$, $t\text{-value}=0.834$) still has no significant effect on PI even though it has been mediated by TR.

Adjusted R-Square

Table 7. Adjusted R2

Variable	Adjusted R ²	Percentage (%)	Category
Purchase Intention	0.639	63.9%	Moderate
Trust	0.598	59.8%	Moderate

Source: Processed Data (2025)

According to Hair et al. (2021), based on Table 7 above, Purchase Intention can be explained by the variables Professionalism, Interaction, Price Discount, Social Bonds, and Trust by 63.9%. Meanwhile, 36.1% is explained by variables that are

not in this study. The Trust variable can be explained by the variables Professionalism, Interaction, Price Discount, and Social Bonds by 59.8%. Variables that are not included in this analysis account for 40.2% of the variance.

Quality Index Result

Table 8. Quality Index

AVE	R ²	GoF
0.613	0.619	0.616

Source: Processed Data (2025)

The quality index value has three index categories, namely above 0.36 in the strong category, above 0.25 in the medium category, and above 0.10 in the weak category (Joseph F. Hair et al., 2019). From the results of the goodness of fit (GoF) calculation, the index test result was 0.616. Therefore, the value of the GoF is declared strong.

Discussion

The following is a comprehensive discussion of the hypothesis. This study examines the factors that affect the trust and purchase intention of Millennials and Gen Z in Batam and Tanjungpinang cities. Furthermore, this study also aims to investigate the level of influence of trust as a mediator in this relationship.

The results of the first study found that PR did not have a significant effect on the TR of young people. The findings are similar to those by Zhong et al. (2022), who stated that professionalism does not significantly affect young people's beliefs. This is because young people (Millennials & Gen-Z) are very informed and often do online research before participating in live-streaming, so they tend to make decisions with online information to make a purchase. What's more, research by Ling et al. (2023) shows that young people pay less attention to the seller's skill when watching live-streams. This result is in contrast to most other research results, such as a study by Rui (2022) and Zhang et al. (2023), which argues that young people tend to believe and feel more confident in what professional streamers are saying.

The results of this study show that interaction does not have a significant positive effect on trust among young consumers in e-commerce live streaming platforms. This finding suggests that even though interaction is an important element in building engagement, it does not automatically translate into trust toward the streamer. In live-streaming contexts, interaction often occurs in the form of product demonstrations, real-time responses to comments, or explanations about purchasing procedures. However, the intensity of interaction alone may not be sufficient to create emotional closeness or perceived credibility, especially for Gen-Z and millennials who are already accustomed to high interactivity across various digital platforms. This statement is also supported by Rui (2022), who states that live-streaming viewers can interact with streamers online and feel the sensation of shopping in person. With this experience, consumers can develop trust in streamers (Zhang et al., 2023). Ma et al. (2022) found that interactions between consumers and streamers will make consumers feel closer and more personalized.

This will improve service experience and trust, where consumers can assess the popularity of a product and decide whether to buy it (Sun et al., 2019; Wang & Wu, 2019; Clement Addo et al., 2021). Therefore, information-rich interactions will increase the trust of young people who are still skeptical of the product.

The findings of this study indicate that price discounts have a significant positive effect on consumer trust in e-commerce live streaming platforms. The results of the third study agree with a study by Deza & Honeyta Lubis (2022), which concluded that if the price discount is given according to what has been promised during live-streaming, then consumer trust will increase because they can feel the attention and benefit from the streamer, such as free shipping. Alagarsamy et al. (2021) and Zhong et al. (2022) explained that trust can also be formed from a person's capabilities, namely, a person's ability to fulfill their obligations. By setting competitive and friendly prices, sales through live-streaming can successfully capture the attention of the younger generation of consumers who care about affordable prices (Chan & Asni, 2023). Thus, prices will positively affect consumer behavior, including increased trust and perceived benefits (Lee & Chen, 2021).

The findings reveal that social bonds have a positive and significant influence on consumer trust in e-commerce live streaming platforms. This shows that the closer the relationship and emotional attachment between streamers and consumers, the greater the level of trust that can be established. Tan et al. (2024) have a similar opinion in their research, which states that the younger generation of consumers prefers authenticity in a product. Generally, young people are attracted to engagement strategies that demonstrate a more personalized approach (Zhong et al., 2022). Similarly, social bonds are crucial

in building trust in live-streamers. Ma et al. (2022) found that frequent interactions between consumers and streamers will make consumers feel warmer and more attached. A better service experience will also increase consumer trust. This statement is consistent with the findings of a study by Giovanis (2016) and Wang et al. (2019) on service quality, which shows that efficient service allows users to build trust in the system.

In contrast, professionalism was found to have no significant effect on purchase intention among young consumers in Batam and Tanjungpinang. The results of the subsequent test showed that professionalism had an insignificant effect on the purchase intention of young people in Batam and TPI. The results of this study are contrary to those of Xu et al. (2022), which show that the professional attitude of live-streamers significantly increases viewers' purchase intentions. Young people consider it an obligation to promote products. So professionalism has less effect because young people trust their own judgment more than the professionalism of streamers, as quoted from a study by Sim et al. (2023). In the view of young people, the understanding and mastery of product information by internet influencers is an obligation and is not the main factor to encourage purchase intention (Zhong et al., 2022). This factor weakens the influence of streamers' professionalism on young people's buying intentions (Zhao et al., 2024). Another research by Ma (2021) found that young people are more interested in emotional pleasure and social interaction through direct shopping at stores.

Furthermore, the results of the sixth hypothesis stated an insignificant relationship between the IN and PI variables felt by the young people of Batam and TPI. The results of research related to the relationship between IN & PI are still controversial in the literature. Some studies

prove that there is a direct relationship between social interaction and purchase intent, while other studies suggest that this relationship will be influential when mediated by trust (Dabbous, Aoun Barakat, et al., 2020). These results contradict the findings by Ming et al. (2021) and Sim et al. (2023), which state that social interaction is proven to positively influence young people's purchase intention in live-streaming because they can obtain more information through social interaction, such as sharing product experiences, product recommendations, community discussions, and so on. One of the possibilities behind the lack of influence of this interaction variable on purchase intention is that young consumers have been well informed through sophisticated technology, so that they can conduct research on products before participating in live broadcasts (Zhong et al., 2022).

This study found that the relationship between PD hypotheses was positively related to PI. One of the main motivations for young people to participate in live streaming is to get price discounts. The price discount is considered a lower price. According to Zhong et al. (2022), as the younger generation, most of whom are still students, it is natural to have limited shopping capabilities. This explanation is supported by Kuo & Nakhata (2016), who concluded that discounts affect young people's response to products positively, even products with low popularity. Rahmawati et al. (2023) in their research explained that discounted products are always the target of many consumers. The results of the study also show that consumers tend to buy more products when there is a discount offer, even though it is not really necessary. What's more, the result of Cho & Yang's (2021) research also says that many young consumers are aiming for special discounts when shopping through live broadcasts, so it is important

to emphasize product discount information. This opinion also agrees with research by Christiarini & Rosha (2022).

The results of the last direct influence hypothesis test proved that TR had a significant positive relationship with PI. Consumer trust has a positive and significant effect on purchase intention. Manzil & Vania (2023) in their study showed that the trust of young consumers will increase the desire to buy products that are being offered on live streaming. According to Chen & Yang (2023), if a consumer trusts and feels attached to a live-streaming streamer, then about 78% are more likely to trust the reliability of the product promoted by the streamer. A study by Rui (2022) states that in a live broadcast situation, trust can eliminate the uncertainty that exists in the shopping process and encourage consumer purchase intent. Trust leads to the belief that what the streamer says is reliable. In addition, a study by Singh and Sinha (2020), Hidayat et al. (2021), and Zhong et al. (2022), showed that trust is a strong factor for buying intention.

Based on the table of test results above, it can be seen that there is an insignificant influence between the two variables. This relationship must be re-linked to the previous discussion. Young people (Millennials & Gen-Z) are very informed and often do online research before participating in live-streaming, so they tend to make decisions with online information to determine the purchase of Ling et al. (2023). Thus, trust is also difficult to form, and buying intention behavior cannot be developed. This finding is contrary to the results of research by Ma et al. (2022) and Zhong et al. (2022), which show that this relationship has a positive effect. Professionalism is considered one of the external factors that develops trust, which will then produce behavior, namely buying intention in young people.

The results of this tenth hypothesis show a positive indirect relationship bet-

ween variables. This finding is in line with several studies by Dabbous et al. (2020), Alagarsamy et al. (2021), and Hulu & Christiarini (2023), who argue that communication and information sharing increase trust in the context of e-commerce. The interaction between streamers and viewers has an impact on building trust. Such trust can ultimately encourage purchase intention (Sun et al., 2019; Zhong et al., 2022). Overall, this evidence suggests that intention to buy requires the establishment of trust in the relationship between the viewer and the streamer in the live-stream.

The eleventh hypothesis explains the positive relationship between price discounts and trust-mediated purchase intent. Based on Table 1. It can be seen that most of the respondents are still students. Zhong et al. (2022) explained that limited purchasing capacity is natural. In addition to creating awareness of the product image, another powerful way to encourage purchase intentions, especially among students, is to offer discounts. This thinking is supported by Kuo & Nakhata (2016), who conducted an experiment and concluded that discounts positively affect students' responses to products, even to products with low consumer ratings. The study by Deza & Honeyta Lubis (2022) found a positive relationship between the three variables in this hypothesis.

Finally, based on the results of the above test, the Trust variable has succeeded in mediating the social bond variable significantly positively on the purchase intention of young people. The results of this test are an update of previous research by Dr. Lalitha Balakrishnan (2021), which only focused on female Gen Z and Millennials in the intention to buy in e-commerce. The research analyzed the direct relationship between SB, TR, and PI partially and found a positive influence between each variable. The article found that the attitude of young consumers is

positively influenced by the social bond between viewers and streamers. The personal bond between streamers and viewers has a much stronger impact on purchase intention (Wolf, 2020). In addition, Duffett (2017) and Huang & Copeland (2020) also support the positive influence of social bonding on trust and purchase intention in their findings.

CONCLUSION AND RECOMMENDATION

The results of this study indicate that several aspects play an important role in building the purchase intention of Gen Z and Millennials, such as streamer professionalism, competitive product prices, interactions between streamers and viewers, and social bonds formed through trust. This research aims to analyze the key factors that drive Gen Z and Millennials in Batam and Tanjungpinang to purchase products through e-commerce live streaming platforms. The findings show that professionalism does not affect trust or purchase intention, while interaction has no direct effect on purchase intention but has an indirect influence through trust. Meanwhile, price discounts and social bonds have both direct and indirect positive effects on purchase intention.

From a managerial perspective, these findings imply that streamers need to build authentic social relationships and maintain responsive interactions to strengthen audience trust. Companies are also encouraged to emphasize promotional strategies such as price discounts, which have proven effective in attracting young consumers. Although professionalism is important, Gen Z and Millennials value authenticity and emotional connection more than formality or a professional image.

The limitations of this study lie in its restricted scope, focusing only on Batam and Tanjungpinang, and the use of cross-sectional data, which cannot capture be-

havioral changes over time. Additionally, the research variables were limited to four main factors, without considering other aspects such as entertainment value or platform quality. Future research is recommended to expand the study area, adopt a longitudinal approach, and include additional variables to produce more comprehensive findings that better represent consumer behavior.

ACKNOWLEDGEMENT

We would like to express our deepest gratitude to Batam International University for the funds and support that have been provided during the development of this article. Assistance plays an important role in facilitating research to enable broad access to critical resources and thorough analysis. The institution's commitment to fostering academic excellence and innovation contributed significantly to the successful completion of this project.

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