



SWIPE, STREAM AND TRUST: THE NEW FORMULA FOR FASHION PURCHASE INTENTIONS

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Article Information Abstract

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This study research examines the essential role of Brand Trust as a mediator that transforms digital marketing stimuli, namely Live Streaming and Online Customer Reviews, into Purchase Intention in the fashion industry. In the digital era, the fashion industry demands strategic adaptation to the latest marketing trends, especially through marketplaces. This study focuses on fashion consumers in Makassar City who have experience buying or intend to purchase fashion products through online marketplace platforms. Data were collected from 216 respondents through a questionnaire using a 5-point Likert scale and analyzed using the PLS-SEM method with SmartPLS. The results indicate that Brand Trust is the strongest causal predictor of Purchase Intention. A crucial finding is the confirmation of full mediation by Brand Trust, showing that the effectiveness of Live Streaming and Online Customer Reviews does not lie in their ability to directly trigger purchase intentions, but rather in their capacity to build Brand Trust first. Furthermore, Online Customer Reviews contribute more strongly to the formation of Brand Trust than Live Streaming. These findings suggest that there are two key stages in forming fashion purchase intentions in marketplaces, particularly among consumers in Makassar.

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INTRODUCTION

The evolution of information and communication technology has transformed the global trade architecture, positioning e-commerce as a significant catalyst for economic growth (Yang et al., 2023). Normatively, the success of business actors in the digital ecosystem requires a deep understanding of the determinants of consumer purchase intent, particularly in product categories with high transaction volumes, such as fashion (Mao et al., 2024; Vafaei-Zadeh et al., 2025). The shift in shopping behavior from offline to online formats, accelerated by ease of access, product diversity, and time efficiency, demands strategic innovation (Agrawal & Gupta, 2022). In

Indonesia, as one of the largest e-commerce markets in Southeast Asia with the existence of a marketplace (Narayan, 2025), the fashion industry must move beyond just product functions, focusing on providing an interactive, informative, and guaranteed shopping experience, making purchase intention a critical outcome that needs to be optimized by business entities.

Empirical evidence suggests that marketplace platforms respond to the demands of interactivity and information by adopting Live Streaming and Online Customer Reviews (OCR) as the dominant marketing strategies (Chen & Liao, 2022; Li et al., 2022; Camilleri & Filieri, 2023; Bolun et al., 2024). Live Streaming presents

a simulation of real-time face-to-face interactions, facilitating product demonstrations and live dialogues, which can significantly increase engagement and purchase intent instantly (Wang et al., 2024; Wu & Yu, 2024; Xin et al., 2024). Correspondingly, OCR serves as a highly credible form of electronic word-of-mouth, providing social validation and unbiased information from fellow consumers. These two instruments were implemented to mitigate the intrinsic challenges of online shopping, namely physical absence and perception of product uncertainty (Wang et al., 2023; Velnadar et al., 2024; Erislan, 2025).

Previous literature has confirmed a positive correlation between live streaming and online customer reviews, as well as consumer purchase intent (Giertz et al., 2021; He et al., 2022; Lv et al., 2022; Kim, 2023; Lee et al., 2023; Wei et al., 2023). For example, studies on streaming commerce show that broadcaster interactions and visual features reinforce exploration and purchase intent (Giertz et al., 2021; Lv et al., 2022; Li et al., 2023; Rubenking et al., 2024); meanwhile, electronic word-of-mouth Research has consistently confirmed the role of OCR, particularly valence and volume attributes (He et al., 2022; Li et al., 2022; Camilleri & Filieri, 2023; Wang et al., 2023; Wei et al., 2023), as a strong predictor of customer intention. However, some findings indicate variability in the power of such direct influences, suggesting that the effectiveness of these digital tools is not always linear. This disparity creates an opportunity to examine the role of mediating variables.

The power of Live Streaming and OCR influences often depend on the foundations of consumer trust, specifically Brand Trust (Kim, 2023; Tian, 2024; Boaler & Rao, 2025). In the context of fashion products, where subjective risks related to quality, fit, and visual representation are high, Brand Trust acts as a mechanism for reducing perceived risks (Tripopsakul & Puriwat, 2022; Rather et al., 2022; Liu & Zheng, 2024; Boaler & Rao, 2025). Brand trust—as a consumer's belief in brand integrity and competence—allows consumers to interpret input from Live Streaming and OCR more affirmatively, facilitating the conversion of intent into a purchase action. However, the literature that simultaneously tests the Brand Trust mediation model, which integrates these two digital inputs (Live Streaming and OCR), is still limited, especially in the context of the Indonesian regional market. This Research gap is narrowed by targeting consumers in Makassar City, which represents a regional market with a high level of technology adoption but with consumer dynamics that have not been adequately explored.

The testing of this mediation model has a high scientific urgency, not only to enrich the theory of digital consumer behavior but also to

provide a specific empirical basis. This study aims to holistically examine the influence of Live Streaming and Online Customer Reviews on Purchase Intention, with Brand Trust as a mediator, focusing on fashion consumers in Makassar City. The results of this study are expected to provide precise managerial implications for marketers and e-commerce platforms in formulating optimal digital communication and trust strategies to succeed in a rapidly growing market.

Live Streaming (LS)

Live Streaming has transformed into a contemporary digital marketing paradigm that revolutionizes consumer-brand interaction and sales channels, particularly in the fashion sector (Tian, 2024; Wu & Yu, 2024; Erwin et al., 2025). This trend enables business entities to conduct real-time product demonstrations and create an immersive and interactive shopping environment (Wang et al., 2024; Xin et al., 2024). The massive adoption of live streaming is driven by its ability to facilitate instant, two-way communication, which mimics the physical shopping experience while addressing the information asymmetry inherent in traditional e-commerce transactions (Lv et al., 2022; Rubenking et al., 2024). For fashion businesses, the main benefits include increased consumer engagement (Li et al., 2023), increased product transparency through in-person displays and functions (Rubenking et al., 2024), and the use of interactive features such as chats and giveaways to drive the urgency of purchases (Chen & Liao, 2022; Bolun et al., 2024; Triad et al., 2025). This live commerce phenomenon has been empirically proven to shorten the purchase cycle and strengthen the parasocial relationship between streamers and their audiences, which can contribute significantly to improving sales performance and consumer purchase intent overall.

Measuring the effectiveness of Live Streaming in influencing consumer behavior requires the determination of comprehensive indicators that accurately reflect the quality of the stream's presentation and the interactions created (Wang et al., 2024; Erwin et al., 2025). Based on a synthesis of the latest literature, the dimension of Live Streaming can be measured through two main categories: the Content aspect and the Interaction aspect (Giertz et al., 2021; Lv et al., 2022; Triad et al., 2025). In the Content aspect, crucial indicators include Information Quality, which includes the completeness and accuracy of the product's technical description (size, material, suitability), and Visual Quality, which is related to display resolution, lighting, Product Aesthetics, and Audio Clarity (Li et al., 2023; Rubenking et al., 2024). Meanwhile, the Interaction aspect was assessed through interactivity, which was

measured by the streamer's responsiveness to questions, the availability of the Live Chat Feature, and the ease of navigation during the session (Bolun et al., 2024). Further, the Social Presence element reflects the extent to which audiences feel a connection, including Intimacy and a sense of community with the broadcaster (Chen & Liao, 2022), which collectively fosters a social environment conducive to purchase intent conversions (Lee et al., 2023).

Online Customer Review (OCR)

Online Customer Review (OCR) is a crucial manifestation of electronic word-of-mouth (eWOM), which serves as the most influential non-personal information mechanism in the online shopping ecosystem (Velnadar et al., 2024; Thios et al., 2025). The integration of OCR in marketing strategies is essential for modern business entities, particularly in the fashion industry, where quality and fit aspects carry significant and subjective risks (Erislan, 2025). The use of OCR provides credible social validation (Kim, 2023), as the reviews originate from fellow consumers, rather than the brand itself, resulting in a higher perception of objectivity (Camilleri & Filieri, 2023; Wang et al., 2023). The primary benefit that companies derive from OCR is its ability to alleviate the uncertainty felt by online shoppers (Dhar & Bose, 2022; Wei et al., 2023). Through the aggregation of previous buyer experiences, OCR effectively shapes potential consumer expectations, accelerates the decision-making process, and directly influences customer intent, making it a strategic asset for increasing sales conversion and brand credibility (He et al., 2022; Li et al., 2022; Wang et al., 2023).

Analysis of Online Customer Reviews (OCR) as a critical manifestation of electronic word-of-mouth requires the establishment of structured indicators that encompass the dimensions of Information Quality, Information Quantity, and Sentiment (Camilleri & Filieri, 2023; Wei et al., 2023). For the Informational Quality dimension, measurements can be made through indicators such as the Relevance of reviews, the level of Detail and Comprehensive fashion product descriptions, as well as the accuracy of specific information (e.g., size and authenticity of materials) presented by reviewers (Camilleri & Filieri, 2023; Wang et al., 2023; Thios et al., 2025). The Information Quantity Dimension (Volume) is measured through the Total Number of Reviews available on the platform, as well as the recent frequency of such reviews, which indicates the popularity and Relevance of the latest information (He et al., 2022; Kim, 2023). Finally, the dimension of Sentiment (Valence) is assessed based on the Overall Rating, Proportion of Positive Reviews, and Emotional Suitability of the review text,

which collectively reflect overall satisfaction and trigger cognitive responses in potential buyers (Dhar & Bose, 2022; Li et al., 2022).

Brand Trust (BT)

Brand Trust plays a fundamental role as a non-material strategic asset that is essential to the sustainability and profitability of contemporary business entities (Tripopsakul & Puriwat, 2022). In the midst of hyper-competition in the digital market, particularly in the fashion industry driven by e-commerce, and especially marketplace platforms, the formation of brand trust is imperative (Boaler & Rao, 2025). Brands that successfully build trust will gain a comparative advantage in the form of stable consumer loyalty and a higher risk tolerance from buyers (Rivaroli et al., 2022; Liu & Zheng, 2024; Wang & Chan-Olmsted, 2024). Brand trust serves as a risk mitigation mechanism that consumers perceive when shopping online, especially when physical product information is unavailable (Rather et al., 2022; Boaler & Rao, 2025; You, 2025). The crucial benefits of Brand Trust include increased customer lifetime value, reduced price sensitivity, and most importantly, the conversion of purchase intent into actual transactional action, as internalized trust validates consumer purchase decisions (Tripopsakul & Puriwat, 2022; Boaler & Rao, 2025; Riharjo et al., 2025).

Assessment of Brand Trust variables requires a multidimensional approach that captures consumers' rational and emotional beliefs, which are generally conceptualized through two main components: Brand Credibility and Brand Benevolence. (Rivaroli et al., 2022; Wang & Chan-Olmsted, 2024). The Brand Credibility dimension, which centers on perceived competence and reliability, can be measured through indicators such as Superior Technical Ability, Consistent Product Quality, Reliability of Delivery Promises, Integrity of Product Information presented, and Functional Competence (Rather et al., 2022; Liu & Zheng, 2024; Low et al., 2025). Meanwhile, Brand Benevolence reflects the perception that brands are acting in the best interests of customers, measured through indicators such as Brand Concern for consumer issues, Ethical and social Commitments, Long-Term Motivation to maintain relationships, and Honesty in interactions (Rivaroli et al., 2022; Riharjo et al., 2025; You, 2025). This nine-indicator framework provides a solid measurement foundation for assessing the role of Brand Trust as a crucial mediator in the digital marketing ecosystem.

Purchase Intention (PI)

Purchase Intention represents the subjective probability of a consumer to make a

specific purchase action in the future, making it a crucial predictive metric for successful marketing performance (Mao et al., 2024). For business professionals, purchasing intent optimization is a top priority due to its strong positive correlation with actual sales volume and short-term profitability (Khandokar et al., 2023; Vafaei-Zadeh et al., 2025). In the e-commerce environment of fashion marketplaces, where visual stimuli and real-time information often influence decisions, increased purchase intent is a prerequisite for conversions (Mican & Sitar-Tăut, 2023; Beyari & Garamoun, 2024; Triad et al., 2025). The significant benefits of high purchase intent include increased market share, measurable marketing campaign effectiveness, and a strong foundation for building customer loyalty, thus allowing companies to efficiently allocate resources towards the most prospective market segments (Lazaris et al., 2022; Ao et al., 2023; Hoang & Tung, 2023; Yang & Han, 2023; Vafaei-Zadeh et al., 2025).

Measuring Purchase Intention in the digital context requires focusing on the cognitive and

conative dimensions that indicate the actual readiness of consumers to transact (Lazaris et al., 2022; Vafaei-Zadeh et al., 2025). Fundamentally, purchase intent is measured through Likelihood to Buy, which encompasses indicators such as Transaction Probability, Near-Term Purchase Plan, and product entry into the Shopping Cart (Xu et al., 2022; Ao et al., 2023; Khandokar et al., 2023; Suciawan et al., 2025). Additionally, it is essential to measure Purchase Preferences, which include the brand's Relative Preference over competitors and its First Choice in a particular fashion category. The deeper dimension of behavior is represented by Willingness to Recommend, measured by Willingness to Spread Positive Word-of-Mouth and Repurchase Intention (Hoang & Tung, 2023; Beyari & Garamoun, 2024). The integration of these indicators, coupled with Further Information Search and Product Page Return Visits, provides a comprehensive and robust assessment of consumer purchase intent (Mican & Sitar-Tăut, 2023; Yang & Han, 2023).

Research Model

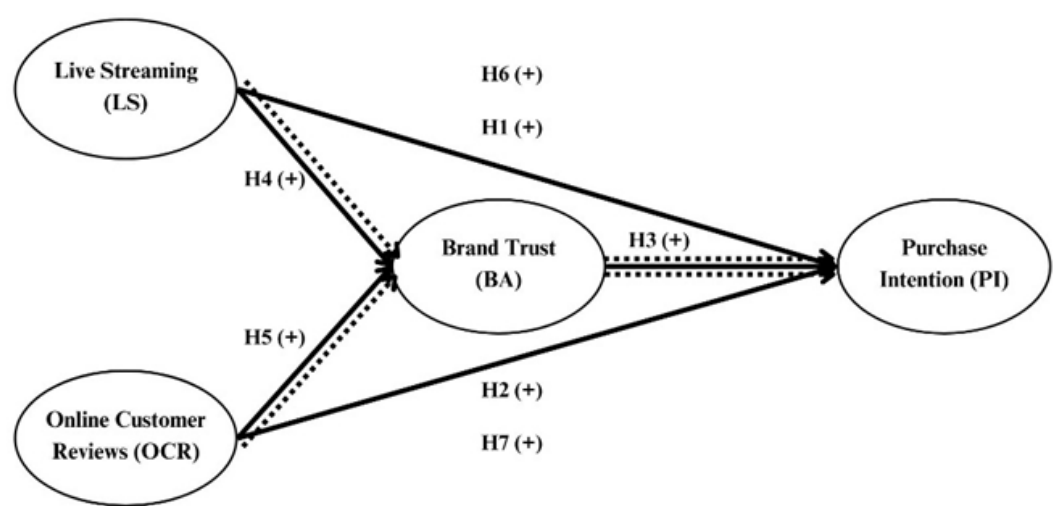


Figure 1. Research Model

HYPOTHESES DEVELOPMENT

The phenomenon of Live Streaming and Online Customer Review (OCR) is believed to be the main driver of purchase intent in online fashion transactions (Camilleri & Filieri, 2023; Lee et al., 2023; Wang et al., 2023; Wang et al., 2024; Xin et al., 2024; Erwin et al., 2025; Vafaei-Zadeh et al., 2025). Live Streaming offers real-time transparency and simulation of face-to-face interactions, which can reduce product uncertainty and thereby trigger the desire to make a direct purchase (Lv et al., 2022; Tian, 2024; Xin et al., 2024; Triad et al., 2025). Meanwhile, OCR presents credible social proof, which serves as electronic word-of-mouth information that accelerates the process of consumer affection and cognition on a product (Li et al., 2022; Wang et

al., 2023; Kim, 2023; Erislan, 2025). Thus, the following Research hypotheses are proposed:

- H1: There is a significant positive effect of Live Streaming on Purchase Intention.
- H2: There is a significant positive effect of Online Customer Reviews on Purchase Intention.

Nevertheless, in the context of the risks inherent in fashion products, Brand Trust is expected to be a more determinant predictor (Rather et al., 2022; Liu & Zheng, 2024; Boaler & Rao, 2025; Low et al., 2025). Consumers tend to choose brands that are perceived as competent and benevolent to mitigate risks (Boaler & Rao, 2025; You, 2025). Thus, purchase intent is directly

influenced by belief in brand integrity (Gkouna et al., 2022; Rivaroli et al., 2022; Ao et al., 2023; Hoang & Tung; Riharjo et al., 2025; You, 2025):

H3: There is a significant positive influence of Brand Trust on Purchase Intention.

The effectiveness of digital stimulus in encouraging purchase intent often depends on its ability to build trust first (Khandokar et al., 2023; Mao et al., 2024; Vafaei-Zadeh et al., 2025). Live Streaming is considered to increase Brand Trust through the provision of honest visual information and transparent interactions, thereby forming a sense of social presence and closeness (Giertz et al., 2021; Lv et al., 2022; Tripopsakul & Puriwat, 2022; Boaler & Rao, 2025). Similarly, the accumulation and positive quality of OCR is a manifestation of collective satisfaction that empirically validates the reliability and integrity of the brand (Dhar & Bose, 2022; He et al., 2022; Rivaroli et al., 2022; Wang & Chan-Olmsted, 2024). This leads to the following belief formation hypothesis:

H4: There is a significant positive effect of Live Streaming on Brand Trust.

H5: There is a significant positive influence of Online Customer Reviews on Brand Trust.

Based on the argument that trust serves as a cognitive filter, it is hypothesized that Brand Trust will mediate the influence of Live Streaming and OCR on purchase intent. In a risk-laden online shopping environment, information derived from Live Streaming (Tian, 2024; Wang et al., 2024; Wu & Yu, 2024; Xin et al., 2024) and Online Customer Review (He et al., 2022; Kim,

2023; Velnadar et al., 2024; Erislan, 2025) will be interpreted positively and transformed into conative actions such as buying intent (Xu et al., 2022; Mao et al., 2024; Vafaei-Zadeh et al., 2025) only after the information has succeeded in forming a strong belief in the integrity of the brand (Rather et al., 2022; Rivaroli et al., 2022; Liu & Zheng, 2024; Wang & Chan-Olmsted, 2024; Low et al., 2025). Therefore, this study tested the mediation hypothesis:

H6: Brand Trust can mediate the influence of Live Streaming on Purchase Intention.

H7: Brand Trust can mediate the influence of Online Customer Reviews on Purchase Intention.

METHOD

In this study, the unit of analysis was individual consumers from Makassar City, with a focus on their online shopping activities for fashion products. The respondents' specific criteria include having a buying experience or an intention to purchase fashion products through online marketplace platforms, as well as actively watching live streaming sessions and paying critical attention to the Online Customer Reviews (OCR) available at fashion stores on the Marketplace. Of the total 243 questionnaires collected, 216 respondents were considered valid and worthy of analysis, resulting in a high and representative response rate of 88.89%. Data collection was conducted from May to August 2025 using a hybrid survey method, where questionnaires were distributed both physically and digitally through platforms such as Google Forms. The following are the characteristics of the respondents of this study:

Table 1. Characteristics of Research Respondents

Respondent's Location	Number	%
Bontoala	18	8.33%
Mamajang	20	9.26%
Manggala	41	18.98%
Mariso	32	14.81%
Panakukang	52	24.07%
Tamalanrea	25	11.57%
Tamalate	21	9.72%
Other	7	3.24%
Total	216	100.00%
Gender	Number	%
Male	103	47.69%
Female	113	52.31%
Total	216	100.00%

Respondent's Age	Number	%
21 - 24 Years Old	13	6.02%
25 - 28 Years Old	24	11.11%
29 - 32 Years old	153	70.83%
33 Years Old <	26	12.04%
Total	216	100.00%
Current Activities	Number	%
Student (College/University)	44	20.37%
Employees	109	50.46%
Business Owners/Entrepreneurs	40	18.52%
Job Seekers	15	6.94%
Other	8	3.70%
Total	216	100.00%
Respondent's Income	Number	%
1 - 5 million Rupiah	57	26.39%
6 - 10 million Rupiah	105	48.61%
11 - 15 million Rupiah	45	20.83%
Other	9	4.17%
Total	216	100.00%
Platform Frequently Used	Number	%
Shopee	127	58.80%
Tokopedia	72	33.33%
Other	17	7.87%
Total	216	100.00%

To test the causal relationship model in this study, data were collected using a questionnaire instrument designed specifically for online customer respondents.

All constructs were measured using a 5-point Likert scale, where a score of 1 reflects 'strongly disagree' with a statement (the lowest value) and a score of 5 indicates 'strongly agree' (the highest value). Each statement item in this

questionnaire is systematically developed based on indicators adapted from various credible previous Research findings.

The use of this extensively validated indicator aims to ensure content validity and measurement reliability. The variables measured in this study include two independent variables, one mediating variable, and one dependent variable, as summarized in Table 2 below:

Table 2. Research Variable Measurement Indicators

Variables	Indicators	Source
Live Streaming (LS)	Information Quality (LS1)	Giertz et al., 2021; Chen & Liao, 2022; Lv et al., 2022; Li et al., 2023; Bolun et al., 2024; Rubenking et al., 2024; Wang et al., 2024
	Visual Quality (LS2)	
	Audio Clarity (LS3)	
	Interactivity (LS4)	
	Social Presence/Intimacy (LS5)	
	Ease of Navigation (LS6)	

Online Customer Reviews (OCR)	Review Accuracy (OCR1)	
	Review Relevance (OCR2)	
	Total Number of Reviews (OCR3)	Dhar & Bose, 2022; He et al., 2022; Li et al., 2022; Camilleri & Filieri, 2023; Kim, 2023; Wang et al., 2023; Wei & Wang, 2023
	Frequency of Recent Reviews (OCR4)	
	Average Numeric Rating (Overall Rating) (OCR5)	
	Proportion of Positive Reviews (OCR6)	
Brand Trust (BT)	Consistent Product Quality (BT1)	
	Delivery Promise Reliability (BT2)	
	Product Information Integrity (BT3)	Rather et al., 2022; Rivaroli et al., 2022; Liu & Zheng, 2024; Wang & Chan-Olmsted, 2024; Low et al., 2025; Riharjo et al., 2025; You, 2025
	Brand Concern for Customers (BT4)	
	Long-Term Relationship Motivation (BT5)	
	Superior Functional Competence (BT6)	
Purchase Intention (PI)	Likelihood to Buy (PI1)	
	Short-Term Purchase Plan (PI2)	Lazaris et al., 2022; Xu et al., 2022; Ao et al., 2023; Hoang & Tung, 2023; Khandokar et al., 2023; Mican & Sitar-Tăut, 2023; Yang & Han, 2023; Beyari & Garamoun, 2024; Vafaei-Zadeh et al., 2025
	Adding Products to Shopping Cart (PI3)	
	Relative Brand Preference (PI4)	
	Search for Further Information (PI5)	
	Willingness to Recommend (PI6)	

The data analysis in this study was conducted using the Partial Least Squares Structural Equation Model (PLS-SEM) method. The decision to adopt PLS-SEM was based on the specific characteristics of the data obtained, specifically that it was not normally distributed (Becker et al., 2022; Hair & Alamer, 2022).

PLS-SEM was chosen because it is considered to have superior robustness in processing and testing structural models, even when the assumption of normality of data distribution is not met (Hair & Alamer, 2022). In addition, this methodology is highly effective in the context of predictive Research, where the primary focus is on maximizing the variance explained by dependent and mediated variables, aligning with the purpose of this study, which is to predict consumer purchase intent. The entire process of processing and calculating structural models is carried out using Smart PLS statistical software.

RESULT AND DISCUSSION

Validity Test

This study assessed validity using two primary indicators: convergent validity (measured through loading factor and average variance extracted/AVE values) and discriminant validity (Hair & Alamer, 2022; Cheah et al., 2024). The conclusions of the Validity test are presented in Table 3.

Convergent validity

Convergent validity is incorporated into the measurement model in SEM-PLS, also known as

the outer model (Hair & Alamer, 2022). There are two main criteria used to evaluate whether the outer model meets the requirements for convergent validity in a construct: (1) the loading value must be ≥ 0.70 (Hair & Alamer, 2022) and (2) the p value must be significant (< 0.05) (Hair & Alamer, 2022; Cheah et al., 2024).

Based on these requirements, construct testing or Research instruments, both Live Streaming (LS), Online Customer Review (OCR), Brand Trust (BT), and Purchase Intention (PI), have met the conditions for convergent validity because the loadings value of each construct is above 0.70 (Hair & Alamer, 2022).

The next convergent validity test involves examining AVE values, where the AVE value requirement is ≥ 0.5 to be considered valid (Hair & Alamer, 2022). Based on the results of data analysis, it was obtained that the AVE value of each variable was greater than 0.50.

Discriminant Validity

The discriminant validity test was carried out using cross-loading values, where the loading value of other constructs is expected to be lower than the loading value of the construct itself. (Hair & Alamer, 2022; Cheah et al., 2024). Based on the results of data analysis, the value of all constructs in the variables was found to have larger loadings than cross-loadings to constructs in other variables. These results indicate the fulfillment of the criteria for discriminatory validity.

Table 3. Instrument Validation Test

Variables and Indicators	Loading Factor	P-values	Cross Loadings				AVE
			LS	OCR	BT	PI	
Live Streaming (LS)							0.754
LS1	0.858	0.000	0	0.373	0.499	0.101	
LS2	0.851	0.000	0	0.371	0.412	0.165	
LS3	0.889	0.000	0	0.352	0.423	0.106	
LS4	0.900	0.000	0	0.438	0.434	0.163	
LS5	0.836	0.000	0	0.372	0.387	0.121	
LS6	0.875	0.000	0	0.379	0.382	0.127	
Oline Customer Review (OCR)							0.693
OCR1	0.828	0.000	0.349	0	0.645	0.183	
OCR2	0.835	0.000	0.321	0	0.686	0.252	
OCR3	0.856	0.000	0.422	0	0.711	0.135	
OCR4	0.836	0.000	0.325	0	0.716	0.162	
OCR5	0.824	0.000	0.368	0	0.690	0.126	
OCR6	0.814	0.000	0.415	0	0.612	0.142	
Brand Trust (BT)							0.642
BT1	0.881	0.000	0.485	0.680	0	0.409	
BT2	0.804	0.000	0.418	0.601	0	0.330	
BT3	0.802	0.000	0.376	0.583	0	0.349	
BT4	0.779	0.000	0.362	0.588	0	0.268	
BT5	0.790	0.000	0.328	0.757	0	0.273	
BT6	0.746	0.000	0.383	0.692	0	0.141	
Purchase Intention (PI)							0.776
PI1	0.892	0.000	0.050	0.136	0.248	0	
PI2	0.904	0.000	0.136	0.154	0.301	0	
PI3	0.808	0.000	0.111	0.149	0.284	0	
PI4	0.885	0.000	0.147	0.189	0.373	0	
PI5	0.883	0.000	0.197	0.230	0.406	0	
PI6	0.908	0.000	0.111	0.177	0.296	0	

Reliability Test

The reliability in this study was tested through internal consistency by examining Cronbach's Alpha (CA) and Composite Reliability (CR) values. According to Hair & Alamer (2022), the minimum acceptable value for these two indicators is 0.70 or greater. The results of the data analysis showed that this Research instrument met the reliability requirements, as the CA and CR values for each study construct variable were above 0.70, indicating that it could be categorized as reliable. Cronbach's alpha and composite reliability values are presented in Table 4, respectively.

Table 4. Instrument Reliability Test

Variables	Cronbach's Alpha	Composite Reliability
Live Streaming (LS)	0.905	0.919
Online Customer Review (OCR)	0.881	0.901
Brand Trust (BT)	0.858	0.885
Purchase Intention (PI)	0.913	0.924

Hypothesis Testing

Hypothesis testing in this study was conducted by analyzing data using SmartPLS software, with a focus on three key indicators. First, the path coefficient value (β) indicates the direction of influence, where a positive value indicates a positive influence and a negative value indicates a negative influence. Second, the significance value (ρ) determines the level of significance of the influence, provided that the ρ value below 0.05 indicates a significant influence, while the ρ value above 0.05 means an insignificant influence (Hair & Alamer, 2022; Cheah et al., 2024). Third, each influence must have a T-statistic value of at least 1,960. These three indicators are the basis for evaluating the relationship between variables in the Research model.

The conclusion of the hypothesis test results is presented in Table 5. There are 7 (seven) hypotheses in this study, namely H1-H7. Based on the results of data processing, it was found that none of the hypotheses showing a direct influence of independent variables on dependent variables were supported. Where H1 is a significant positive influence of Live Streaming (LS) on Purchase Intention (PI), but the result obtained is H1 ($\beta = -0.027$, $\rho = 0.791$, T-statistic = 0.265), so H1 is not

supported. H2 is the significant positive influence of Online Customer Review (OCR) on Purchase Intention (PI), but the result obtained is H2 ($\beta = -0.299$, $p = 0.007$, T-statistic = 2.693), so H2 is not supported.

H3 showed a significant positive influence of Brand Trust (TS) on Purchase Intention (PI), as indicated by H3 ($\beta = 0.628$, $p = 0.000$, T-statistic = 5.730), supporting H3. The results of the H4 test showed that Live Streaming (LS) had a significant positive effect on Brand Trust (BT), as indicated by H4 ($\beta = 0.164$, $p = 0.001$, T-statistic = 3.263), supporting H4. Likewise, H5 showed a significant positive influence of Online Customer Reviews (OCR) on Brand Trust (BT), with H5 ($\beta = 0.743$, $p = 0.000$, T-statistic = 13,689), supporting the hypothesis.

H6 and H7 are hypotheses that show the contribution of the mediation variable, namely Brand Trust. According to the test results, H6 and H7 were supported. H6 shows that Brand Trust (BT) can mediate the influence of Live Streaming (LS) on Purchase Intention (PI), as indicated by H6 ($\beta = 0.103$, $p = 0.005$, T-Stat = 2.824). At the same time, H7 shows that Brand Trust (BT) can mediate the influence of Online Customer Reviews (OCR) on Purchase Intention (PI), as indicated by H7 ($\beta = 0.467$, $p = 0.000$, T-statistic = 4.988). This indicates that the mediation provided by Brand Trust (BT) is full mediation, as the mediation results are significantly different from the direct influence of independent variables on dependent variables.

Table 5. Hypothesis Test Results

Hypothesis	Coefficient (β)	P-Value	T-Statistic	Result
H1: LS $\rightarrow$ PI	-0.027	0.791	0.265	H1 Not Supported
H2: OCR $\rightarrow$ PI	-0.299	0.007	2.693	H2 Not Supported
H3: BT $\rightarrow$ PI	0.628	0.000	5.730	H3 Supported
H4: LS $\rightarrow$ BT	0.164	0.001	3.263	H4 Supported
H5: OCR $\rightarrow$ BT	0.743	0.000	13.689	H5 Supported
H6: LS $\rightarrow$ BT $\rightarrow$ PI	0.103	0.005	2.824	H6 Supported
H7: OCR $\rightarrow$ BT $\rightarrow$ PI	0.467	0.000	4.988	H7 Supported

Discussion

The empirical findings of this study reveal a significant discrepancy between the direct and indirect influences of independent variables on Purchase Intention (PI), confirming the full mediation of Brand Trust (BT) in this relationship. The hypothesis that tests the direct influence of Live Streaming (LS) on Purchase Intention and Online Customer Review (OCR) on Purchase Intention is rejected. In contrast, hypotheses involving Brand Trust, both as a directly independent variable and as a mediator, are generally accepted with a strong degree of significance. This result structure indicates that the digital marketing stimulus in the context of fashion products in Makassar City does not directly trigger purchase actions. In contrast, the cognitive processes of the Millennial consumer are largely driven by risk considerations, and brand trust serves as a crucial filter that converts information into intent.

The strongest and most consistent outcome was the acceptance of Brand Trust's influence on Purchase Intention, confirming that Brand Trust is the most significant causal predictor of purchase intent (Kim et al., 2023; Liu & Zheng, 2024; Wang & Chan-Olmsted, 2024; Beyari & Garamoun, 2024; Vafaei-Zadeh et al., 2025).

These findings align with the relational marketing literature, which views trust as the foundation for transactions, particularly in products that carry a high perceptual risk, such as online fashion (Chaihanchai et al., 2024; Low et al., 2025; Riharjo et al., 2025; Vafaei-Zadeh et al., 2025). For the segment of respondents in this study, which the Millennial Generation dominates with middle-to-upper incomes (Rp 6-10 million), purchase decisions tend to be planned and value-based, rather than impulsive. This group prioritizes the quality and reliability of the brand (Brand Trust) as a mitigation of financial and functional risks. Consumers with this purchasing power choose to interact with brands they believe have integrity, thus placing Brand Trust as the primary gatekeeper before purchase intent is formed (Hood et al., 2023; ElSayad & Mamdouh, 2024).

The rejection of the direct influence of Live Streaming on purchase intention contradicts several global studies on live commerce. Theoretically, this failure can be explained through the information saturation and Stream Quality hypothesis (Qing & Jin, 2022; Yang & Lee, 2023). Although Live Streaming offers interaction, the quality of presentation and the focus of content on the Marketplace (Chen &

Liao, 2022; Lv et al., 2022; Li et al., 2023; Bolun et al., 2024; Rubenking et al., 2024; Wang et al., 2024) in Makassar may still not be optimal, causing Millennial audiences to view the session more as entertainment or a price comparison tool, rather than as a direct transactional stimulus. Additionally, Millennials' innate skepticism of hard-selling can lead them to separate a pleasant viewing experience from a serious purchase decision, unless an element of brand trust has been established first (Román et al., 2023).

A more interesting finding is the rejection of the positive influence of Online Customer Reviews (OCR) on Purchase Intent. An empirical interpretation of these results suggests that, for digitally savvy and stable-income Millennial consumers, OCR no longer functions as a positive purchasing driver, but rather as a vetting mechanism or inhibitor in the event of a non-conformity or suspected false review (Ahn & Lee, 2024). Consumers in this segment are already able to filter reviews, and the extensive presence of OCR can actually trigger information anxiety or doubt, which ultimately directly inhibits purchase intent (Xu & Jin, 2022). This means that for fashion marketplaces, OCR's failure to build brand trust will have a direct negative impact on purchase intent (Ahn & Lee, 2024; Kim, 2023). Coupled with the issue of businesses buying reviews on the Marketplace, this further erodes the trust of the millennial generation in products on the Marketplace. (Cabeza-Ramírez et al., 2022).

Although the direct influence was rejected, the two Independent variables, namely Live Streaming and Online Customer Review, were proven to have a positive and significant influence on Brand Trust. The role of Online Customer Reviews shows a significantly superior coefficient of influence compared to Live Streaming, underscoring the importance of credible social proof as a trust builder (He et al., 2022; Li et al., 2022; Camilleri & Filieri, 2023; Kim, 2023). Millennial consumers in Makassar tend to validate brand integrity and promise through real-world experiences shared by the community. Meanwhile, Live Streaming builds trust through visual transparency and direct interaction (Giertz et al., 2021; Lv et al., 2022; Li et al., 2023; Rubenking et al., 2024; Erwin et al., 2025). The collective validation of thousands of OCRs is a much stronger indicator for assessing the consistency of fashion brand quality (Velnadar et al., 2024; Erislan, 2025; Low et al., 2025; Riharjo et al., 2025).

The acceptance of mediating factors from Brand Trust is the main theoretical contribution of this study. The results of full mediation confirm that Brand Trust is not only a facilitator but also an absolute prerequisite for Live Streaming and Online Customer Reviews to be successfully converted into purchase intent. Causally, this model presents a decisive two-step process: first,

digital stimulus (LS and OCR) (Giertz et al., 2021; Chen & Liao, 2022; Dhar & Bose, 2022; He et al., 2022; Li et al., 2022; Lv et al., 2022; Li et al., 2023; Kim, 2023; Wei et al., 2023; Bolun et al., 2024; Camilleri & Filieri, 2023; Rubenking et al., 2024; Wang et al., 2024) processed by consumers to build brand trust (Brand Trust) (Rivaroli et al., 2022; Liu & Zheng, 2024; Low et al., 2025; Riharjo et al., 2025); second, it is the trust that has been built that directly and significantly encourages consumers to intend to buy (Rather et al., 2022; Ao et al., 2023; Hoang & Tung, 2023; Wang & Chan-Olmsted, 2024; Vafaei-Zadeh et al., 2025; You, 2025). The implication is that for fashion products and the established Millennial respondent base, the effectiveness of digital marketing must be measured not only by reach or view, but by its capacity to foster confidence in brand integrity.

Managerially, the findings of this full mediation suggest a shift in strategic focus for fashion business people in the Marketplace. Rather than investing heavily in the quantity of live streams or the volume of reviews alone, resources should be directed towards content optimization (LS) and reviews (OCR) that explicitly increase credibility. Credibility must be strengthened through the delivery of highly accurate product information during live streams and by demonstrating integrity in handling negative reviews. Thus, this model concludes that in a mature digital market like Makassar, Brand Trust serves as a transaction currency that must be formed first before other digital stimuli can trigger purchase intent in cautious Millennial consumers.

CONCLUSION AND RECOMMENDATION

This Research fundamentally changes the understanding of the effectiveness of digital stimuli in encouraging purchase intentions for fashion products among the middle-income Millennial Generation in mature markets, such as Makassar City. Key findings confirm full mediation by Brand Trust, meaning that neither Live Streaming nor Online Customer Reviews has a direct influence on triggering purchases. Instead, the causality process essentially takes place through two stages: digital stimulus (LS and OCR) must first successfully build Brand Trust, and only then does Brand Trust directly and significantly drive purchase intent. The failure of the direct influence of LS and OCR is due to information saturation, Millennials' innate skepticism of hard selling, and the issue of doubts about the authenticity of reviews, which has led digitally savvy consumers to use these tools as a risk-vetting mechanism rather than as a driver of positive transactions.

The strategic implications of this full mediation model are crucial: Brand Trust is proving to be the absolute prerequisite and

transaction currency in today's fashion e-commerce ecosystem. For businesses, this signals the need for a shift in focus from broadcasting Live Streams or Cumulative Review Quantity (OCR) to optimizing content quality and social proof that explicitly increases brand credibility and philanthropy. Millennial consumers with planned purchasing power prioritize risk mitigation through brand integrity. Therefore, the effectiveness of digital marketing must be measured by its capacity to foster trust—ensuring the accuracy of information during live streams and responsiveness in handling reviews—before the digital stimulus can be converted into purchase intent.

The next research can test the contribution of other mediations, such as Brand Engagement, Brand Image, or Brand Awareness, within the same industry or across different industries in the same city, or in other big cities, to see how the results of the trends used (LS and OCR) in the developed model are. The majority of respondents in this study are millennials, and it will be interesting to compare them with other generational respondents, especially Generation Z, who were born as digital natives.

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