



**KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS BUDI LUHUR
NOMOR : K/UBL/FEB/000/018/02/25**

TENTANG :

**PENUGASAN KEGIATAN TRI DHARMA & PENUNJANG BAGI DOSEN
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BUDI LUHUR
SEMESTER GENAP TAHUN AKADEMIK 2024/2025**

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Ditetapkan di : Jakarta
Pada Tanggal : 24 Februari 2025

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Dekan Fakultas Ekonomi dan Bisnis



Prof. Dr. Selamat Riyadi, M.Si



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KEY DRIVERS OF LIVE STREAMING ADOPTION: AN EMPIRICAL ANALYSIS USING THE UTAUT MODEL

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Abstract: This study is important considering the rapid adoption of live streaming technology in the fashion industry, which has become a primary tool for boosting sales. Understanding the factors influencing fashion vendors' use of this technology is crucial, as it can help businesses and marketplace platforms design more effective and interactive marketing strategies. This research examines how behavioral intention affects the actual use of live streaming technology, while also considering the moderating role of gender in the relationships between these variables. The study adopts a quantitative approach, collecting data through a questionnaire survey. The population for this research consists of fashion vendors who actively use live streaming features on marketplaces such as Shopee, Tokopedia, and Lazada in the Tanah Abang area. Purposive sampling was employed as the sampling technique, as the study requires fashion vendors who meet specific criteria, namely, those who have used live streaming technology to sell their products on marketplaces. As a result, the sample size amounted to 211 participants. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software to test the model's validity and the relationships between variables. The findings show that trust significantly affects performance expectancy and effort expectancy. Both performance expectancy and effort expectancy significantly influence behavioral intention, and behavioral intention, in turn, positively affects the actual use of live streaming. This study offers new insights into how gender differences influence fashion vendors' perceptions and decisions when using live streaming technology as a marketing tool. Furthermore, it provides a deeper understanding of how trust in technology can strengthen performance and effort expectancies, ultimately enhancing behavioral intention and the actual use of live streaming technology.

Keywords: Behavioral Intention, Effort Expectancy, Live Streaming, Performance Expectancy, Trust

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INTRODUCTION

In recent years, live streaming as a marketing and sales tool has experienced rapid growth. Live streaming offers a more interactive and dynamic experience for sellers and buyers, allowing sellers to showcase products in real-time, engage with the audience, and answer questions instantly. This trend has been widely adopted by businesses of all sizes to boost sales and expand market reach. Particularly during the COVID-19 pandemic, live streaming became a crucial strategy for businesses to maintain operations amidst physical restrictions and the decline of conventional trade (Ma et al., 2024). Research has shown that live streaming increases consumer trust, as customers can view products firsthand and receive detailed information from the seller (Song et al., 2023). Additionally, it allows sellers to build emotional connections with their audience, which can, in turn, enhance customer loyalty (Zhou et al., 2021). More specifically, the live streaming phenomenon also significantly impacts the Micro, Small, and Medium Enterprises (MSMEs) sector, especially clothing traders. MSMEs in this sector face challenges, such as tight competition, limited market access, and limited capital (Li et al. 2018). By adopting live streaming, SME clothing traders can overcome several of these obstacles (Chen et al., 2024a). They can leverage digital platforms to showcase their products to a wider audience, without the high costs of opening a physical store or marketing products conventionally (Yang et al., 2024). This is in accordance with a study that states that MSMEs that utilize live streaming can experience an increase in sales of up to 30% compared to traditional marketing methods (Singh et al., 2021).

Several recent studies have documented the growing importance of live streaming in e-commerce. For example, a report by Chui et al. (2023) found that live streaming increased online retail sales by 40% in Southeast Asia, with significant growth in platforms like Shopee and Lazada, where live streaming sessions now account for nearly 15% of total sales. Additionally, a study by Pu (2023) highlighted that the live streaming market in China alone reached over \$60 billion in 2021, with over 400 million viewers, signaling a global shift towards this form of digital commerce. In Indonesia, a 2023 survey by Statista revealed that 52% of online shoppers had participated in a

live streaming session, and 63% of them purchased directly through these sessions. This can be supported by data released by Coresight Research in 2023, which shows an increase in the use of live streaming from several platforms on social media and marketplaces. The popularity of livestream shopping platforms in the United States is now increasing, with YouTube in the top position as the most favorite platform chosen by 30.2 % of respondents. Followed by Facebook Live, which was chosen by 29.2% of respondents, and Instagram Live, with 28.9% of respondents. Amazon Live and TikTok are also used, although they have lower percentages, namely 20.7% and 19.8% respectively. The high popularity of livestream platforms as a place to shop in the United States has had an impact domestically and globally, including in developing countries such as Indonesia. This trend has caused platforms such as YouTube, Instagram, TikTok, and other widely used marketplaces in Indonesia to be increasingly used for buying and selling via livestream.

Indonesian consumers, highly interested in video content and direct interaction with sellers, are increasingly encouraged to use livestream platforms for online shopping. In proving the above conditions, the GMV value on several marketplaces significantly increases by utilizing the live streaming feature on their applications. E-commerce data with the largest Gross Merchandise Value (GMV) in Southeast Asia for 2023, Shopee is at the top with GMV reaching 55.1 billion USD, far surpassing its other competitors. In second place is Lazada, which has 18.8 billion USD, followed by TikTok Shop and Tokopedia, which recorded a GMV of 16.3 billion USD. Bukalapak follows with 5.7 billion USD, while Blibli, Amazon, and Tiki have much smaller transaction values, namely 1.9 billion USD, 400 million USD, and 200 million USD.

Shopee dominates the e-commerce market in Indonesia, given its large user base and frequent promotions that attract consumers nationwide. Shopee's popularity as a major e-commerce platform in Indonesia contributes significantly to the high GMV figures in Southeast Asia. In addition, the presence of Tokopedia as part of the Indonesian e-commerce ecosystem also shows that the Indonesian market has a major influence on contributing to GMV in this region. Ensuring the most

popular sales categories of e-commerce sites, based on data from the We Are Social survey (2024), shows that fashion is second in meeting online shopping needs. Survey data by We Are Social (2023) shows the estimated annual spending data for various categories of e-commerce consumer goods in Indonesia in January 2024. The fashion category ranks second highest, total spending reaching \$5.49 billion USD. Despite the large figure, the fashion category experienced a 2.0% decline compared to the previous year, equivalent to a \$110 million USD decline. The high spending in the fashion category shows that fashion remains one of the main needs of e-commerce consumers in Indonesia, especially among the younger generation who tend to be more interested in modern trends and lifestyles. Despite the slight decline, demand for online fashion remains strong, supported by the trend of practical shopping, easy access to various product choices, and promotions and discounts often provided by e-commerce platforms (Oktaviani and Meidiyustiani, 2025).

However, despite its great potential, the implementation of live streaming by clothing merchant SMEs also faces several obstacles. Most SMEs still have difficulties in technical matters, such as managing live streaming content, building effective interactions with audiences, and maintaining buyer interest in the long term (Zhang et al., 2025). In addition, the challenge of building trust and a consistent brand image is also one of the problems often faced by MSMEs who are just starting live streaming as a marketing strategy (Luo et al., 2023). What sets this research apart is its exploration of the moderating role of gender. This area of technology adoption by small business owners in Indonesia remains underexplored in the literature. This study offers new insights into how gender differences shape fashion vendors' perceptions and decisions when using live streaming technology as a marketing tool. Given the rapid digitalization of commerce, understanding these dynamics is crucial. Therefore, it becomes essential to delve deeper into how live streaming can serve as an effective solution for SMEs, particularly in the fashion sector, to overcome marketing and sales challenges in today's digital era. This research sheds light on a gap in the existing literature. It presents a timely opportunity to har-

ness live streaming as a powerful tool for boosting business resilience and growth in a competitive digital landscape.

LITERATURE REVIEW

Unified Theory of Acceptance and Use of Technology

Research on technology adoption, especially on live streaming, continues to grow along with the increasing use of digital technology in business and commerce activities. Various theories and models have been developed to understand the factors influencing the intention and behavior of technology use. One of the most widely used models is the Unified Theory of Acceptance and Use of Technology (UTAUT), which combines several key variables such as performance expectancy, effort expectancy, social influence, and facilitating conditions to explain technology adoption behavior (Venkatesh et al., 2003). The proposed research focuses on the influence of trust, performance expectancy, and effort expectancy on behavioral intention and the impact of behavioral intention on actual use in the context of live streaming commerce. This study also considers the moderating role of age and gender, which are rarely studied in depth in live streaming.

Trust

In several previous studies, trust has been identified as an important variable influencing technology adoption, especially in e-commerce and live streaming. Trust gives users confidence that the technology or platform is safe and reliable, thus increasing behavioral intention (Singh et al., 2024). Trust can affect performance expectancy and effort expectancy, where users who trust a platform or technology will perceive that the technology provides good performance and is easy to use (Krishnan et al., 2023; Polyportis and Pahos, 2024). Meanwhile, studies conducted by Emon et al. (2023) and Tanantong and Wongras (2024) stated that trust does not influence performance expectancy and effort expectancy. However, research that directly links trust with performance and effort expectancy is still relatively limited, so this study has broadened the understanding of trust's role in various aspects of user intentions and expectations.

Performance Expectancy

Performance expectancy is the user's expectation that using a particular technology will improve performance. In research referring to the UTAUT model, performance expectancy is often found as one of the main predictors of behavioral intention (Venkatesh et al., 2003). Previous studies have shown that users are more likely to use technology if they believe it can help them achieve their goals or improve efficiency. This is supported by studies of Alshammari and Alshammari (2024) and Marmoah et al. (2024) which states that performance expectancy can influence behavioral intention. However, studies conducted by Almogren et al. (2024) and Grassini et al. (2024) provided conflicting results and stated that performance expectancy cannot influence behavioral intention. This relationship needs to be re-examined when using live streaming because the dynamics of user interaction with this platform may be different from those with other technologies.

Effort Expectancy

Effort expectancy refers to how easy the technology is for users to use. Many studies have shown that the easier a technology is to use, the greater the user's intention to adopt it (Venkatesh et al., 2003). Although this variable consistently appears in various studies on technology adoption, this study aims to examine whether this relationship remains strong in live streaming, which requires real-time user engagement, and how ease of use affects users' intention to continue using the platform. Based on the study conducted by Moonkyoung et al. (2020) and Singh et al. (2024) can support effort expectancy in influencing behavioral intention. Meanwhile, studies conducted by Chen et al. (2024b) and Madani et al. (2024) provides a statement that effort expectancy cannot influence behavioral intention.

Behavioral Intention

One of the main assumptions of technology adoption theory is that behavioral intention will directly affect actual use. Previous studies support this assumption, which has been conducted by Fundi et al. (2024), Li et al. (2024), Sabeh (2024), and Xu and Thien (2024) where the user's intention to use technology is a strong predictor of actual usage (Davis, 1989). This study seeks to test

this assumption in live streaming, where user interaction and real-time dynamics can influence the transition from intention to actual use.

Actual Use

This study addresses several research gaps by examining the relationship between trust, performance expectancy, effort expectancy, behavioral intention, and actual use in live streaming commerce. In addition, it will broaden understanding by examining the moderating role of age and gender in the relationship, which is still rarely discussed in depth in the existing literature. Thus, this study will provide theoretical and practical contributions in developing technology adoption models, especially in the MSME sector and live streaming platforms.

HYPOTHESIS DEVELOPMENT

Trust is fundamental in technology adoption, especially in digital environments like e-commerce and live streaming. Trust drives user confidence that technology is reliable and safe to use, thus influencing user intentions, as supported by the study of Singh et al. (2024). Trust can influence performance expectancy and effort expectancy (Krishnan et al., 2023; Polyportis and Pahos, 2024).

H1: Trust affects behavioral intention.

The higher the level of trust an individual has in a system or organization, the greater their expectations regarding the performance or outcomes will be achieved using that system. A study by Wan et al. (2022) suggests that trust acts as a factor that strengthens an individual's belief that the system or service provided will be effective, efficient, and meet expectations, which in turn increases the expectations for the anticipated performance.

H2: Trust affects performance expectancy.

Trust in a system or organization positively influences an individual's performance expectancy, meaning that as trust increases, individuals are more likely to expect better performance outcomes from using the system. A study by Lai et al. (2024) suggests that trust acts as a foundational belief that enhances the individual's perception of the system's effectiveness and reliability, thereby

increasing their expectations of the results.

H3: Trust affects effort expectancy.

Performance expectancy refers to consumers' beliefs that using a particular technology will improve their performance in completing a task, such as shopping online (Negm, 2023). Performance expectancy is the user's expectation that using a particular technology will improve their performance, influencing the intention to adopt the technology in their business. This statement is supported by Alshammari and Alshammari (2024) and Marmoah et al. (2024) which states that performance expectancy can influence behavioral intention.

H4: Performance expectancy effect on behavioral intention.

Effort expectancy is the extent to which users believe a technology is easy to use. (Venkatesh et al., 2012). If consumers feel that the live streaming platform is easy to navigate, interactive, and provides a hassle-free shopping experience, they will have a greater intention to use it. In many cases, live streaming with an easy-to-understand interface and a simple purchasing process tends to attract more users. This is supported by studies conducted by Moonkyoung et al. (2020) and Singh et al. (2024), which states that effort expectancy influences behavioral intention.

H5: Effort expectancy affects behavioral intention.

Behavioral intention is one of the main predictors of using a technology. Users who strongly intend to use live streaming as a shopping medium are more likely to use the technology. For example, consumers who intend to follow a merchant's live streaming session tend to be more involved in transactions resulting from that activity. Previous studies support this assumption, which has been conducted by Fundi et al. (2024), Li et al. (2024), Sabeih (2024), and Xu and Thien (2024) where user intention to use technology is a strong predictor of actual usage.

H6: Behavioral intention affects the actual use of live streaming.

Trust influences the intention to use a particular system, product, or service, affecting usage

behavior. In other words, when users trust a system, this trust positively impacts their intention to use it. However, it is not trust alone that directly leads to actual usage; rather, the intention to use, shaped by trust, is the intermediary factor. The hypothesis implies that trust acts as a catalyst for forming a positive behavioral intention, which then translates into the real-world application or use of the system. Therefore, understanding how trust shapes user intention is crucial for predicting and enhancing actual usage outcomes.

H7: Behavioral intention mediates the effect of trust on actual use.

Performance expectancy, how much users believe that using a system will improve their performance, affects their intention to use it, influencing their actual usage behavior. In this context, performance expectancy directly shapes the user's attitude toward using the system, enhancing their belief in its usefulness. However, the intention to use the system, fueled by this expectation of improved performance, ultimately determines whether or not they will use it. Performance expectancy does not directly lead to actual use; instead, it shapes behavioral intention, translating into real-world usage. This hypothesis highlights the importance of understanding how users' expectations about performance influence their willingness to engage with the system.

H8: Behavioral intention mediates the effect of performance Expectancy on actual use.

Ease of use or how much effort a user expects to invest in using a system impacts their intention to use that system, influencing whether they will use it. If users perceive a system as easy to use, this perception positively influences their intention to engage with the system. However, the behavioral intention, driven by the perceived ease of use, ultimately leads to actual use. In other words, effort expectancy shapes the user's intention, and this intention is what directly affects the real-world usage behavior. This hypothesis emphasizes the role of perceived effortlessness in motivating users to adopt and use a system, showing that lower perceived effort can boost the likelihood of actual use through strengthened intentions.

H9: Behavioral intention mediates the effect of

effort expectancy on actual use.

Gender can be identified as a moderating variable in technology adoption. Gender differences influence the strength of the relationship between trust and behavioral intention, with trust having a more substantial impact on behavioral intention for one gender than the other. A previous study by Elshaer et al. (2024) suggests that trust in technology and systems may lead to different levels of behavioral intention based on gender. Women potentially require higher levels of trust before intending to adopt new technologies, while men may exhibit a more direct relationship between trust and intention.

H10: Gender can moderate the effect of trust on behavioral intention.

Women are more sensitive to the ease of use of technology and trust aspects, while men are more interested in the benefits of technology in improving efficiency and performance. A Study conducted by Bhat et al. (2024) states that gender can mediate factors in the UTAUT model. Previous

studies by Venkatesh et al. (2012) in the Unified Theory of Acceptance and Use of Technology (UTAUT) suggests that men and women may differ in how they perceive the usefulness of technology, with women often placing greater emphasis on perceived ease of use and social influence, which may affect how performance expectancy influences their behavioral intention.

H11: Gender can moderate the effect of performance expectancy on behavioral intention.

Men and women may differ in how performance expectancy influences their intentions to adopt technology, with men often placing more weight on the perceived performance and benefits of the technology. In contrast, women may require additional contextual factors (e.g., ease of use, social influence) to form their intention. The study by Venkatesh et al. (2012) shows that men tend to focus more on performance expectancy, while women are more influenced by effort expectancy and trust factors.

H12: Gender can moderate the effect of effort expectancy on behavioral intention.

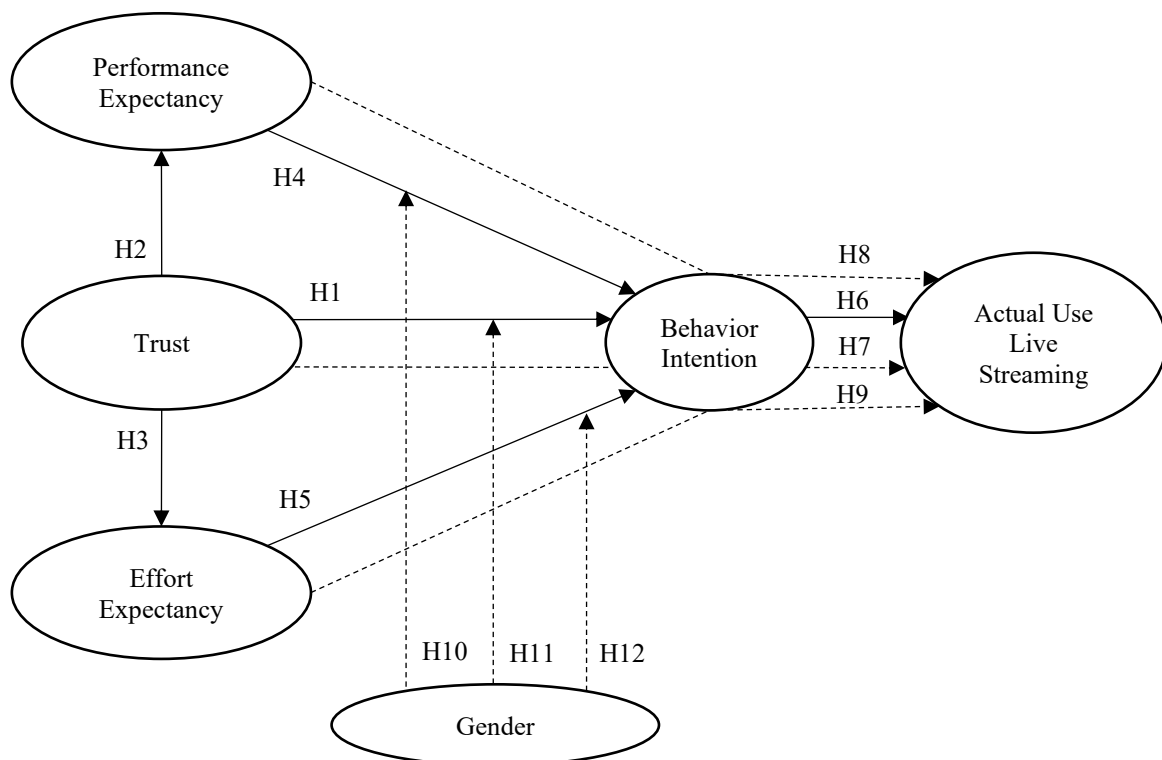


Figure 1. Research Model

Table 1. Instrument Development

Variable	Operational Definition	Indicator
Trust (Venkatesh et al., 2012)	User confidence in the live streaming platform's noise, security, and integrity in providing the services it promises.	Platform security during transactions User data privacy is well maintained Platform confidence can meet expectations System reliability during use Quality of information provided by the platform Platform reputation in protecting users
Performance Expectancy (Venkatesh et al., 2003)	The level of user confidence is that using live streaming will improve performance and make it easier to achieve desired goals.	Platform use helps achieve goals Platform effectiveness in supporting needs Platform ability to provide relevant features Increased productivity when using the platform Accessibility of additional useful features Better results when using live streaming
Effort Expectancy (Venkatesh et al., 2003)	Users feel the ease of use of live streaming when interacting with the platform.	Ease of understanding the initial use Ease of daily platform operation Simplicity in the user interface Ease of learning to use new features Doesn't take long to get used to Intuitive user experience
Behavior Intention (Venkatesh et al., 2003)	Users intend to use live streaming in the future based on their experience and beliefs.	Desire to use the platform again Desire to continue learning new features Likelihood of recommending to others Plans to use the platform in daily activities Satisfaction with previous user experience Preference for the platform over other alternatives
Actual Use (Venkatesh et al., 2003)	The actual frequency or time users spend using the live streaming platform.	Average time per session of use Daily frequency of use Number of features utilized during use Cumulative time spent per month Suitability of use to needs, daily Regularity of platform use for similar activities

METHOD

The research method employed in this study is quantitative research, which emphasizes the statistical measurement and analysis of variables to test previously established hypotheses. The research population refers to all elements or subjects that share specific characteristics relevant to the

study objectives (Oktaviani, 2024a). In this study, the population consists of all fashion traders in Tanah Abang, Jakarta, who sell clothing and accessories, both offline and online. Tanah Abang is renowned as Southeast Asia's largest textile trading hub, hosting a wide array of traders in physical markets and on various online marketplace plat-

forms. Specifically, the research population includes traders dealing in diverse fashion products such as garments, bags, shoes, hijabs, and other accessories. This encompasses vendors operating in Tanah Abang's Block A and Block B markets and those in surrounding retail locations. Additionally, the population includes traders who employ live streaming technology as a channel for selling their products through marketplace platforms.

Given the large and undefined number of fashion traders in Tanah Abang, it is impractical to reach every member of the population. Consequently, a sample was drawn from this population using a non-probability sampling method. Specifically, purposive sampling was employed, which is appropriate when the study requires participants who meet certain predefined criteria. In this case, the sample was limited to fashion traders who have utilized live streaming technology as part of their sales strategy on marketplace platforms. As a result, the sample size for this study was 211 traders from 225 data points collected.

Data collection involved the distribution of an online questionnaire, administered over three

months from August to October 2024. The questionnaire was accompanied by direct guidance to ensure respondents understood the technical aspects of completing it. Structural Equation Modeling (SEM) is a statistical analysis technique used to analyze complex relationships between direct and indirect latent variables. SEM allows researchers to test models consisting of multiple relationships between variables simultaneously. One of the commonly used tools for Partial Least Squares (PLS)-based SEM is SmartPLS.

RESULTS

This study used a questionnaire distributed directly to the research respondents, namely fashion traders in Tanah Abang, Jakarta. The total research subjects was 211 respondents, who were reviewed according to gender, trading duration, and type of business run. Based on Table 2. It can be seen that the largest number of respondents are women at 65%, while the remaining 35% are men. For the length of trading, it is dominated by sellers who have been selling for > 3 years to 5 years, which is 40%, while based on the type of product sold, the most are other accessories at 42%.

Table 2. Respondent Identity

	Amount	Percentage
Gender		
Woman	138	65%
Man	73	35%
Trading Period		
<= 1 Year	25	12%
> 1 Year - 3 Years	27	13%
> 3 Years - 5 Years	84	40%
> 5 years	75	36%
Type of business		
Clothes	66	32%
Bag	15	7%
Shoe	10	5%
Headscarf	32	15%
Other accessories	88	42%

Validity Test

In this study, the validity of the instruments in PLS is tested using convergent validity, which includes examining the Factor Loading (Outer Loading) and Average Variance Extracted (AVE) values. Discriminant validity tests are measured using the Fornell-Larcker Criterion and Cross-Loading.

Factor Loading

Outer loading can be explained that the results of the validity test of the variables Trust, Performance Expectancy, Effort Expectancy, Behavior Intention, Actual Use Live Streaming have a loading factor value of $PE_1 < 0.7$ so that it is removed from the research model, while the rest of each indicator has a loading factor value > 0.6 where the indicator with a value > 0.7 is high validation.

Average Variance Extracted (AVE)

AVE can be explained that Trust, Performance Expectancy, Effort Expectancy, Behavioral Intention, and Actual Use of Live Streaming each have an AVE value of 0.882, 0.776, 0.841, 0.918, 0.839, indicating that all variables have satisfied the evaluation criteria as the AVE coefficient values are greater than 0.5.

Reliability Test

Reliability test results can be explained that Trust, Performance Expectancy, Effort Expectancy, Behavior Intention, and Actual Use Live Streaming each have values of 0.978, 0.945, 0.969, 0.985, 0.969, indicating a high level of reliability as the coefficient value exceeds 0.8.

Fornell Larcker

Based on the result that the AVE value for all variables, Trust, Performance Expectancy, Effort Expectancy, Behavior Intention, and Actual Use of Live Streaming, has a value greater than the correlation between constructs in the model.

R Square Test

R Square can be explained that Trust has a large influence on Performance Expectancy, which is 80.9%, and Trust has a large influence on Effort Expectancy, which is 87%. Furthermore, Trust, Performance Expectancy, and Effort Expectancy

greatly influence Behavior Intention, which is 91%, and Trust, Performance Expectancy, Effort Expectancy, and Behavior Intention greatly influence Actual Use of Live Streaming, which is 86.6%. This means that every change in the variables Trust, Performance Expectancy, Effort Expectancy, and Behavior Intention, business success will also experience a change of 86.6%.

F Square

Effect test results can be summarized as follows: The Trust variable has a substantial impact on the F square values of the Performance Expectancy and Effort Expectancy variables, with values of 4.261 and 6.743, respectively, while it has a minimal impact on Behavior Intention with a value of 0.001. The Performance Expectancy variable moderates the F-squared value of Behavior Intention, measured at 0.037. The Effort Expectancy variable also moderately affects Behavior Intention, with an F-squared value of 0.115. Lastly, the Behavior Intention variable significantly impacts the F-squared value of Actual Use of Live Streaming, with a value of 6.517.

Hypothesis Testing

Table 3 shows the results of the significance level test through T-statistics or P-values. Based on the test results, the trust variable on Behavior Intention has a P-value of 0.758, so H1 is rejected. Thus, it is concluded that the trust variable does not significantly influence the Behavior Intention of fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the trust variable on Performance Expectancy has a p-value of 0.000, so H2 is accepted. Thus, it is concluded that the trust variable significantly influences performance expectancy in fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the trust variable towards Effort Expectancy has a P-value of 0.000, so H3 is accepted. Thus, it is concluded that the trust variable significantly influences effort expectancy in fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the Performance Expectancy variable on Behavior Intention has a P-value of 0.026, so H4 is accepted. Thus, it is concluded that the performance expectation variable significantly influences behavioral intention in fashion sector traders at Tanah Abang Market, Jakarta.

Based on the test results, the Effort Expectancy variable on Behavior Intention has a P-value of 0.000, so H5 is accepted. Thus, it is concluded that the Effort Expectancy variable significantly influences Behavior Intention on fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the Behavior Intention variable towards Actual Use Live Streaming has a P-value of 0.000, so H6 is accepted. Thus, it is concluded that the behavior intention variable significantly influences actual use of live streaming by fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the behaviour intention mediates the effect of the variable trust on actual use, with a P-value of 0.758, so H7 is rejected. Thus, it is concluded that the behavioral intention can not mediate the effect of the variable trust on actual use in the fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the behaviour intention mediates the effect of performance expectancy on actual use, with a P-value of 0.025, so H8 is accepted. Thus, it is concluded that the behaviour intention can mediate the effect of performance expectancy on actual use in the fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the behaviour intention

mediates the effect of effort expectancy on actual use, with a P-value of 0.025, so H9 is accepted. Thus, it is concluded that behavioral intention can mediate the effect of effort expectancy on actual use by fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the gender variable mediates the influence of trust on Behavioral Intention, has a P-value of 0.789, then H10 is rejected. Thus, it is concluded that the gender variable cannot mediate the influence of trust on Behavioral Intention at the fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the gender variable mediates the influence of performance expectancy on behavioral intention, with a P-value of 0.113, and H11 is rejected. Thus, it is concluded that the gender variable cannot mediate the influence of Performance Expectancy on Behavioral Intention in the fashion sector traders at Tanah Abang Market, Jakarta. Based on the test results, the gender variable mediates the influence of effort expectancy on behavioral intention, with a P Value of 0.067, and H12 is rejected. Thus, it is concluded that the gender variable cannot mediate the influence of Effort Expectancy on Behavioral Intention in the fashion sector traders at Tanah Abang Market, Jakarta.

Table 3. Hypothesis Testing

	Sample mean	P values	Information
BI -> AU	0.932	0,000	H6 support
EE -> BI	0.565	0,000	H5 support
PE -> BI	0.335	0.026	H4 support
Trust -> BI	0.036	0.758	H1 not supported
Trust -> EE	0.932	0,000	H3 support
Trust -> PE	0.899	0,000	H2 support
Gender x PE -> BI	-0.262	0.113	H10 not supported
Gender x Trust -> BI	-0.037	0.789	H11 not supported
Gender x EE -> BI	0.344	0.067	H12 not supported
Trust -> Behavior Intention -> Actual Use Live Streaming	0,152	0,758	H7 not supported
Performance Expectancy -> Behavior Intention -> Actual Use Live Streaming	0,135	0,026	H8 support
Effort Expectancy -> Behavior Intention -> Actual Use Live Streaming	0,150	0,000	H9 support

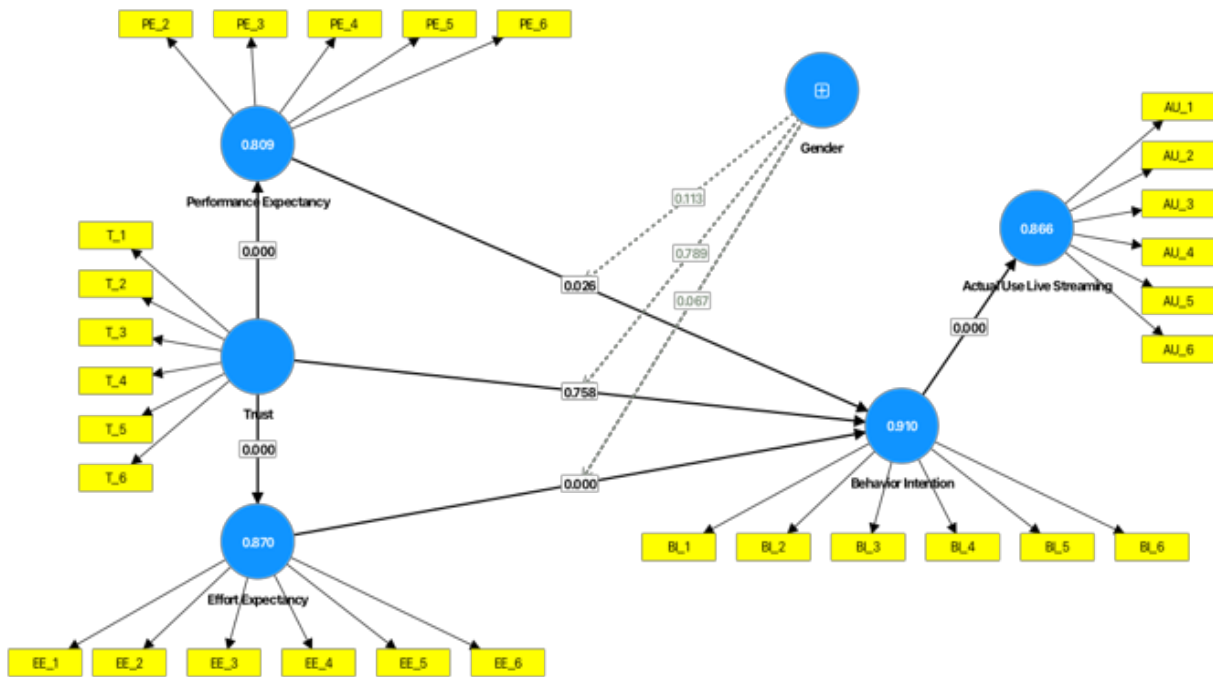


Figure 2. Research Result Model

Based on the results of direct testing between genders, memorable tourism experiences affected positively and significantly to the tourist loyalty for both men and women. Interestingly, the gender difference results state that there is no difference in the effect of gender on the relationship between memorable tourism experience and tourist loyalty, indicating that both men and women have the same perception of experience of tourist destinations, which will affect the final decision, thus H8 is rejected. In contrast to the relationship of authenticity to tourist loyalty, which results in differences in authenticity perceptions between men and women, H9 was accepted.

DISCUSSION

Trust Influences Behavioral Intention

Trust does not significantly affect the behavioral intention to use live streaming among fashion sector traders at Tanah Abang Market, Jakarta. This finding suggests that although trust is an important factor in online transactions, it is not the primary determinant influencing the behavioral intention of fashion traders in Tanah Abang to use live streaming. This result aligns with the study by Shih et al. (2024), which found that trust is often not a major concern in live streaming in markets with a high price orientation, such as the

fashion sector in conventional markets. The difference in this study can be explained by several potential reasons (Zhang et al., 2022): traders in this market tend to prioritize factors like price, product quality, and the interactions that occur during live streaming sessions over trust in the platform or the transaction process (Wongkitrungrueng and Asarut, 2020).

Trust Influences Performance Expectancy

Trust significantly influences performance expectancy when fashion sector traders use live streaming at Tanah Abang Market, Jakarta. This indicates that trust in the live streaming platform or the interactions that occur during the live streaming session play an important role in shaping traders' expectations regarding the performance of the platform (Rosniati et al., 2023). Traders with a high level of trust tend to believe that live streaming can provide benefits that match their expectations, such as increased sales, access to more customers, and efficiency in the marketing process. These results are consistent with the study conducted by Krishnan et al. (2023), which states that trust is a key factor in determining performance expectancy in online-based technology. The difference in this study can be explained by Wan et al. (2022) trust helps reduce uncertainty and increase

performance expectancy for technology, including live streaming platforms.

Trust Influences Performance Expectancy

Trust significantly influences effort expectancy in the use of live streaming by fashion sector traders at Tanah Abang Market, Jakarta. This finding suggests that trust in the live streaming platform or interactions during live streaming sessions helps increase traders' perceptions of the platform's effort expectancy. Traders who have high trust in the platform tend to feel that using live streaming is easier and does not require much effort (Wan et al., 2022). This is because trust reduces doubts and risk perceptions that can make technology seem more difficult to use. This finding is consistent with the study by Polyportis and Pahos (2024), which states that trust in technology can affect users' perceptions of effort expectancy. Trust helps users feel more comfortable and confident with new technology, reducing their perception of the effort required to master it. In using live streaming media, merchants who trust the platform tend to feel that it is easy to use and supports their productivity in reaching customers efficiently (Rosniati et al., 2023).

Performance Expectancy Influences Behavioral Intention

Performance expectancy significantly influences behavioral intention in the use of live streaming by fashion sector traders at Tanah Abang Market, Jakarta. This finding confirms that traders have high expectations of live streaming performance, such as the platform's ability to increase sales, expand customer reach, and provide added value to their business. These expectations then encourage them to intend to use or continue to use live streaming as a primary marketing tool. This finding is consistent with the UTAUT developed by Venkatesh et al. (2003). In this model, performance expectancy is one of the most powerful factors influencing behavioral intention. When individuals believe that a particular technology will help them achieve a desired outcome, they tend to have a greater intention to adopt the technology (Yi et al., 2023). In this study, traders at Tanah Abang Market who saw live streaming as an effective tool to increase sales and market reach had a strong intention to use the platform (Peng et

al., 2024).

Effort Expectancy Influences Behavioral Intention

Effort expectancy significantly influences behavioral intention in the use of live streaming by fashion sector traders at Tanah Abang Market, Jakarta. This finding indicates that the perception of ease of use of live streaming is one of the important factors that encourages traders to intend to use the platform. In other words, the easier it is for traders to operate live streaming features, the more likely they are to consider using it continuously in their marketing strategy. This finding is consistent with the UTAUT developed by Venkatesh et al. (2003), which states that effort expectancy is a factor that can influence behavioral intention in technology adoption. Merchants' perceptions of ease of use when using marketing technology, such as live streaming, will increase their intention to utilize it. A study by Singh and Singh (2022) also supports this finding, where they found that merchants who felt that live streaming was easy to use were more willing to adopt it as part of their business strategy (Oktaviani, 2024b).

Behavioral Intention Has a Motivational Influence on Actual Use of Live Streaming

Behavioral intention significantly influences the actual use of live streaming in fashion sector traders at Tanah Abang Market, Jakarta. This finding suggests that the intention or motivation of traders to use live streaming directly contributes to how often and how effectively they use the technology in their daily business activities. Traders who strongly intend to use live streaming tend to be more active in applying this platform as a marketing and sales tool. This finding is consistent with the Theory of Planned Behavior developed by Ajzen (1991), which states that behavioral intention is the main predictor of actual use. In technology adoption, the stronger the user's intention or motivation to use a particular technology, the greater the likelihood that the technology will be used. The study by Venkatesh et al. (2003) in the UTAUT model also supports this finding, where behavioral intention is stated to have a direct influence on actual use. This shows that if traders in Tanah Abang Market believe that live streaming benefits their business, they will be motivated to

use it consistently. The study by Sabeh (2024) strengthens this finding, where behavioral intention towards digital marketing technology, including live streaming, was found to be an important factor driving the actual use of the technology (Zhang and Zhang, 2024). They found that merchants' motivation to increase market reach and achieve greater sales through live streaming increases the frequency and intensity of their use in daily business activities (Mulla, 2022).

Behavioral Intention Mediates the Effect of Trust on Actual Use

Behavioral intention cannot mediate the effect of trust on actual use, suggesting that trust may have a direct, immediate influence on actual use, bypassing the need for behavioral intention as an intermediary. The study by Venkatesh et al. (2012) in the UTAUT model suggests that in some cases, especially with highly trusted systems or services, users may engage with a system directly because of their confidence in it, rather than forming a deliberate intention first. Additionally, studies by Wan et al. (2022) argue that strong trust can prompt immediate use, especially in contexts where security or reliability is crucial, such as in online banking or health technology. These findings highlight how trust, particularly in high-stakes or highly trusted environments, can drive action directly, diminishing the role of behavioral intention as a mediator.

Behavioral Intention Mediates the Effect of Performance Expectancy on Actual Use

Behavioral intention mediates the effect of performance expectancy on actual use of live streaming. It posits that users' beliefs about the platform's ability to enhance their experience (performance expectancy) influence their intention to use it, which determines actual usage. A study by Shilpa and Menon (2024) in the UTAUT model supports this, showing that performance expectancy shapes behavioral intention, which is a key predictor of actual usage. In live streaming, users are more likely to engage with platforms they believe will meet their performance needs, such as providing high-quality video or interactive features. Thus, performance expectancy indirectly drives usage through its effect on users' intentions.

Behavioral Intention Mediates the Effect of Effort Expectancy on Actual Use

Behavioral intention mediates the effect of effort expectancy on actual use, suggesting that users' perceptions of how easy or effort-free a system is to use influence their intention to use it, impacting whether they use it. According to the study by Lai et al. (2024), when users perceive a system as easy to use, this belief strengthens their intention to engage with it. However, the behavioral intention, influenced by effort expectancy, ultimately leads to actual usage. In the context of live streaming or any technology, if users expect the platform to be easy to use, they are more likely to form an intention to use it, and this intention subsequently leads to real-world use. Therefore, effort expectancy affects actual use indirectly by first shaping users' intentions.

Moderation Role of Gender

Gender cannot moderate the influence of trust, performance expectancy, and effort expectancy on behavioral intention in using live streaming by fashion sector traders at Tanah Abang Market, Jakarta. Although there are gender differences, gender factors do not affect or strengthen the relationship between trust, performance expectancy, and effort expectancy on the behavioral intention of traders to use live streaming. This shows that male and female traders have similar mindsets and attitudes towards adopting live streaming technology, despite gender differences. These results are consistent with the study conducted by Elshaer et al. (2024), which suggests that while gender can influence an individual's response to factors such as effort expectancy and performance expectancy, not all contexts require moderation by gender. In some situations, other factors such as social support, prior experience with the technology, or availability of resources are more influential on technology acceptance (Oktaviani and Meidiyustiani, 2025). Gender was more influential on an individual's decision to adopt a technology when there were significant differences in social or cultural factors, but in more practical and utilitarian contexts, such as traditional markets, factors such as the convenience and immediate benefits of the technology were more determinative (Yingqing et al., 2024).

IMPLICATIONS

The findings of this study have significant implications for traders, marketplace service providers, and the government. Traders across various sectors, including fashion, can benefit from understanding that live streaming adoption is influenced by expectations of improved sales and ease of use. By simplifying the technology and highlighting its benefits, traders are more likely to integrate it into their business strategies. Marketplace providers should focus on enhancing user-friendly features and offering support to encourage adoption, thus improving engagement. For the government, policies promoting digital literacy, offering incentives for technology adoption, and ensuring equitable access to digital tools can help foster growth across sectors. In summary, a collaborative effort from traders, platform providers, and the government is essential for maximizing the benefits of live streaming technology and driving digital transformation in business.

RECOMMENDATIONS

Further research is recommended to expand the scope of samples and locations by involving traders from various regions so that the results are more representative. More diverse data collection methods, such as interviews or focus groups (FGDs), will provide deeper insights into the factors of live streaming adoption. Refinement of the questionnaire and instrument trials is needed to improve data accuracy. In addition, other factors need to be explored as mediators or moderators, such as age and digital literacy, and additional analysis methods, such as multiple regression or SEM, to enrich understanding. External factors such as government regulations also need to be considered, and a more comprehensive technology adoption model can be developed by including psychological and social aspects.

This study has several limitations that need to be considered, including the focus on fashion sector traders in Tanah Abang Market, which may not fully represent the characteristics of traders in other locations, so the results are less generalizable. In addition, the questionnaire design that relies on self-reporting can cause bias, such as social bias or different interpretations of questions by respondents. The moderate number of respondents (211 people) also limits the generalizability of the

results of this study. Therefore, further research is recommended to expand the scope of the sample, use more varied data collection methods, and correct potential bias in measurement to obtain more representative results.

CONCLUSIONS

Based on the results of this study, it can be concluded that although trust plays a role in shaping traders' expectations of the performance and ease of use of live streaming technology, this factor does not significantly affect the behavioral intention of traders at Tanah Abang Market to use live streaming. On the contrary, expectations of performance expectancy and effort expectancy have a significant influence on shaping traders' intentions to utilize live streaming as a marketing strategy. Traders with high expectations of the potential of live streaming to increase sales and facilitate marketing, and feel the ease of operation, tend to be more motivated to use it actively. In addition, strong behavioral intentions have been shown to directly affect the frequency and effectiveness of using live streaming in their business. Gender does not have a moderating role in the influence of trust, performance expectancy, and effort expectancy on behavioral intentions, indicating that these factors apply equally to male and female traders.

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