
LIVE STREAMING, TRUST, AND RISK PERCEPTION: DETERMINING FACTORS FOR STUDENT PURCHASING DECISIONS THROUGH SHOPEE

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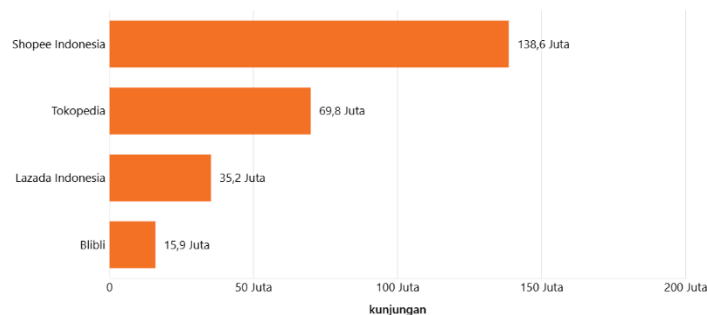
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Abstract: This research is based on the rapid development of information technology in the digital era in the economic sector, especially in online shopping activities through e-commerce such as Shopee. The live streaming feature is increasingly popular with e-commerce business people as a promotional medium. The level of trust and risk perception are important factors that affect consumers' purchasing decisions because online transactions have many concerns such as uncertainty of product quality and security in transactions. The purpose of this study is to test the influence of live streaming, trust and risk perception on student purchase decisions through Shopee, to test the influence of live streaming on student purchase decisions through Shopee, to test the influence of trust on student purchase decisions through Shopee, to test the influence of risk perception on student purchase decisions through Shopee. This study uses a quantitative approach with an associative type. The sampling technique in this study uses a probability sampling technique with a proportionate stratified random sampling method with a sample of 92 respondents, namely FEBI UIN Sayyid Ali Rahmatullah Tulungagung students class of 2021. The data analysis method uses multiple linear regression. The results of the study show that live streaming variables, trust and risk perception simultaneously affect students' purchasing decisions through Shopee. The variables of live streaming and partial trust have a positive and significant effect on student purchase decisions through Shopee. The risk perception variable did not have a significant effect on students' purchasing decisions through Shopee.

PENDAHULUAN

In the current era of globalization, information technology is developing very rapidly. The use of information technology is increasingly widespread in various daily activities. It is important for society to be open to technological and communication innovations that continue to develop (Prasetiyo et al., 2024). The rapid development of information technology has brought significant changes in people's lifestyles, especially in the way they shop. Shopping activities that were previously carried out in person are now starting to shift towards online shopping which is considered more practical and efficient.

The digital era is now growing and has an impact on the world economy known as the digital economy. The digital economy is able to make changes to people's and business economic activities, from initially manual to fully automated. The components of the digital economy that have been successfully identified for the first time are the technology, information, and communication (ICT) industry, e-commerce activities, and digital distribution of goods and services. The use of the internet in the business world is better known as 'electronic commerce'. The Covid-19 pandemic has caused the economy to deteriorate, but the growth of the e-commerce industry is actually accelerating amid the slowdown in the country's current economic pace. So it is not impossible that the e-commerce industry can become one of the backbones of the national economy (Handayani, 2022).



Gambar 1 E-commerce Pengunjung Terbanyak di Indonesia Mei 2025

Source: databoks.com

Based on this data, the most visited e-commerce platform in Indonesia in May 2025 is Shopee. Shopee offers a variety of products, ranging from daily necessities to fashion. The target of this application is teenagers who tend to actively use the platform to shop for online products (Fatimah, 2021).

Shopee offers a live streaming feature that allows for direct interaction between sellers and buyers. The live streaming feature on Shopee is used by sellers to increase sales of their products. A streamer can interact directly with consumers through virtual communication using live streaming. They can show the product from various angles, and even do tutorials on how to use it. In addition, streamers can also hold a variety of interesting activities, such as prize draws, cash voucher distribution, and provide in-depth information about products professionally (Septiyani & Hadi, 2024). This feature is one of the effective promotional strategies in attracting consumer attention and influencing purchase decisions.

In addition, in online shopping activities, trust is an important aspect that influences consumer behavior. Online shopping eliminates the physical element, so consumers rely heavily on the information provided by platforms like Shopee. Trust in transaction security, product quality, return policy, and customer service offered are the main determinants in motivating consumers to make online purchases.

Buying products online also requires consideration from consumers based on risks, benefits, and ease of use. Online buying and selling activities are often faced with risk problems, because buyers cannot see or touch the product they want to buy directly. This

perception of risk creates uncertainty, which naturally arises in online transactions (Salsabila et al., 2021).

Although live streaming is increasingly popular for e-commerce players, there are still few studies that simultaneously examine its influence along with trust and risk perception on purchase decisions, especially among students as a digital native generation. The scope of research is focused on FEBI UIN Sayyid Ali Rahmatullah Tulungagung students class of 2021 because they have online learning experience during the pandemic, are adaptive to technology and online shopping trends, and have taken a Digital Business Economics course that provides an understanding of consumer behavior in the digital economy. With a mature academic background and purchasing analysis skills, they are considered relevant as research objects. Therefore, the author raises the title: "Live Streaming, Trust and Risk Perception: Determining Factors for Student Purchase Decisions through Shopee".

LITERATURE REVIEW

Consumer Behavior

Consumer behavior is the decision-making process and activities of each individual that are carried out in order to evaluate, obtain, use, or regulate goods and services (Sinulingga & Sihotang, 2023). Meanwhile, according to Philip Kotler quoted in (Harahap et al., 2024), consumer behavior is an individual or household process in choosing, buying, using and disposing of products, services, ideas or experiences to satisfy needs and desires. Consumer behavior is influenced by cultural factors (culture, sub-culture and social class), social factors (group, family, roles and status), personal factors (age and life cycle stages, work and environment, lifestyle, personality and self-concept) and psychological factors (motivation, perception, learning, trust and attitudes) (Vania et al., 2024).

Purchase Decision

According to Kotler quoted in (Samsiyah et al., 2023) the purchase decision is the final stage of the decision-making process when the consumer chooses to buy after evaluating the alternative. According to Assauri quoted in (Gunawan et al., 2022), the purchase decision is a process of determining whether to buy or not to buy based on a previous series of activities. Kotler and Keller quoted in (Wijaya et al., 2022) purchase decision indicators, namely product selection, brand selection, selection of distribution venues, purchase time, purchase amount, and payment methods.

Live Streaming

Live streaming is a live broadcast that is broadcast to many people at the same time as the original event, through communication data or network media either connected by cable or wireless (Febriyanti & Ratnasari, 2024). According to Chen and Lin cited in (Rizkya et al., 2024), live streaming is a real-time audio and video broadcast that provides an interactive experience as if the audience is on location. Kotler quoted in (Ramadan, 2024) live streaming indicators are attractiveness, trustworthiness, expertise, product usefulness and purchase convenience.

Trust

According to Kotler and Keller quoted in (Pratama, 2019), consumer trust in the internet in online shops occurs because consumers are starting to be aroused by their needs and curiosity is increasing in the search for information to get what they want. According to Priansa quoted in (Istiqomah et al., 2019), trust is the pillar of business, where building and

creating consumers is one of the most important factors in creating consumer loyalty. McKnight quoted in (Tusyanah, 2022) is an indicator of trust, namely honesty, competence and the information provided is trustworthy.

Risk Perception

In general, risk perception can be defined as the uncertainty experienced by consumers when they cannot predict with certainty the outcome of the purchase decisions taken (Ikhsani et al., 2021). According to Rozana quoted in (Harto & Munir, 2021), risk perception refers to the possibility that the purchased product cannot be used or function according to expectations. Risk perception is the main factor that makes some people hesitate to shop online. Liau Xio quoted in (Haryani, 2019) risk perception indicators are financial risk, social risk, performance risk, time and comfort risk, physical risk and psychological risk

HYPOTHESIS

A research hypothesis is the result of a theoretical process or rational process, through a literature review or the study of relevant concepts and theories to support the research hypothesis so that it is believed that the research hypothesis has theoretical truth. However, the truth of the hypothesis still needs to be tested empirically using research data. Therefore, a hypothesis can also be considered as a temporary answer to a problem that has been formulated in a research, and its truth must still be tested using empirical data from the research results (Djaali, 2020). The hypothesis in this study can be formulated as follows:

H1: Live streaming, trust and risk perception have a simultaneous effect on purchasing decisions.

H2: Live streaming has a significant impact on purchasing decisions.

H3: Trust has a significant effect on purchasing decisions.

H4: Risk perception has a significant impact on purchasing decisions.

METHODS

This study uses a quantitative approach. In the quantitative approach, the nature of the relationship between variables is analyzed using objective theory (Darmawan, 2013). The type of research used is associative research, because it seeks to find causal relationships between related variables (Purwanza et al., 2022). The data used is primary data obtained directly from respondents through the distribution of questionnaires using google forms for FEBI UIN Sayyid Ali Rahmatullah Tulungagung students class of 2021. The data analysis method uses multiple linear regression analysis.

The sampling technique used is the probability sampling technique with the proportionate stratified random sampling method. According to Sugiyono, quoted in (Rudini & Azmi, 2023), this technique is a technique used if the population has members or elements that are not homogeneous and proportionally stratified. The sample measurement technique in this study uses the Slovin formula so that 92 respondents were obtained with the following details:

Table 1 Research Sample Details

Courses	Proportionate Sample Count
Sharia Accounting	$\frac{142}{1.145} \times 92 = 11$
Sharia Economics	$\frac{246}{1.145} \times 92 = 20$
Sharia Business Management	$\frac{250}{1.145} \times 92 = 20$
Sharia Financial Management	$\frac{193}{1.145} \times 92 = 15$
Management of Zakat and Waqaf	$\frac{47}{1.145} \times 92 = 4$
Sharia Tourism	$\frac{119}{1.145} \times 92 = 10$
Sharia Banking	$\frac{148}{1.145} \times 92 = 12$
TOTAL	92

Source: Primary data processed, 2025

The independent variables and the bound variables in this study. Independent variables are variables that affect or cause changes or the emergence of dependent variables (Darmawan, 2013). The independent variables used in this study were live streaming (X1), trust (X2), and risk perception (X3). Meanwhile, dependent variables are variables that are influenced or that are the result of the existence of independent variables (Darmawan, 2013). The dependent variable used in this study was the purchase decision (Y).

RESULTS

Validity Test

The validity test is a test used to measure the validity or not of each statement used in the research (Darma, 2021). The results of the validity test are as follows:

Table 2 Validity Test Results

Variable	Item	r count	r table	Information
<i>Live Streaming (X1)</i>	X1.1	0,630	0,264	Valid
	X1.2	0,711		Valid
	X1.3	0,721		Valid
	X1.4	0,848		Valid
	X1.5	0,755		Valid
Trust (X2)	X2.1	0,856	0,264	Valid
	X2.2	0,856		Valid
	X2.3	0,537		Valid
Risk Perception (X3)	X3.1	0,774	0,264	Valid
	X3.2	0,792		Valid
	X3.3	0,761		Valid
	X3.4	0,802		Valid
	X3.5	0,816		Valid

	X3.6	0,809		Valid
Purchase Decision (Y)	Y.1	0,662	0,264	Valid
	Y.2	0,850		Valid
	Y.3	0,768		Valid
	Y.4	0,750		Valid
	Y.5	0,743		Valid
	Y.6	0,809		Valid

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the overall results of the statements in the research questionnaire that have been shared with FEBI UIN Sayyid Ali Rahmatullah Tulungagung students class of 2021 as many as 40 respondents, show that r count is greater than r table (0.264) with a positive value, so it can be concluded that the statement item is valid.

Reliability Test

Instrument reliability tests are used to determine whether the data generated is reliable or robust. The reliability test was carried out by comparing the value of Cronbach's Alpha with the level or significant level used (Darma, 2021). The results of the reliability test are as follows:

Table 3 Reliability Test Results

Variable	Cronbach's Alpha	Criteria	Information
Live Streaming (X1)	0,786	0,600	Reliable
Trust (X2)	0,635	0,600	Reliable
Risk Perception (X3)	0,877	0,600	Reliable
Purchase Decision (Y)	0,848	0,600	Reliable

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the reliability test with Cronbach's Alpha method, the questionnaire is said to be reliable if it has a Cronbach's Alpha value > 0.600 . The overall variable tested resulted in a Cronbach's Alpha value > 0.600 . Thus, the variables used in this study are said to be reliable.

Normality Test

Through this test, a research result can be found out the form of data distribution, namely normal or abnormal distribution (Misbahuddin & Hasan, 2022). The results of the normality test are as follows:

Table 4 Normality Test Results

	Unstandardized Residual
Asymp. Sig. (2-tailed) ^c	0,138

Source: Primary Data, processed SPSS 27 2025

Based on the table above, Kolmogrov-Smirnov with the value of Asymp. Sig. (2-tailed) is 0.138. So it can be concluded that the data is normally distributed because of Asymp. Sig. (2-tailed) $0.138 > 0.1$.

Multicollinearity Test

The multicollinearity test aims to see whether or not there is a high correlation between independent variables in a multiple linear regression model (Mulyana et al., 2024). The results of the multicollinearity test are as follows:

Table 5 Multicollinearity Test Results

Variable	Tolerance	VIF
<i>Live Streaming</i> (X1)	0,512	1,953
Trust (X2)	0,410	2,437
Risk Perception (X3)	0,723	1,383

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the VIF is < 10 and the tolerance > 0.1 for each independent variable. Therefore, it is stated that there are no symptoms of multicollinearity in the regression model.

Heteroscedasticity Test

The heteroscedasticity test is a test to find out whether in a regression model in the study, there is variance disparity from the observed residual (Ismail, 2018). The results of the heteroscedasticity test are as follows:

Table 6 Heteroscedasticity Test Results

Variable	Sig.
<i>Live Streaming</i> (X1)	0,176
Trust (X2)	0,637
Risk Perception (X3)	0,747

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the significance value of the live streaming variable is 0.176, the confidence variable is 0.637 and the risk perception variable is 0.747. Therefore, from the three variables, it was stated that there were no symptoms of heteroscedasticity because the significance value was > 0.1 .

Analysis of the Regresi Linier Berganda

Multiple linear regression analysis is an analysis to find out whether there is a significant influence partially or simultaneously between two or more independent variables on one dependent variable, to find out how it affects (positive or negative), how much of an influence it has and to predict the value of dependent variables using independent variables (Priyatno, 2023). The results of multiple linear regression analysis are as follows:

Table 7 Multiple Linear Regression Analysis Results

Variable	Regression
Konstanta	3,991
<i>Live Streaming</i> (X1)	0,456
Trust (X2)	0,818
Risk Perception (X3)	0,068

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the results of the regression form are as follows:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 3.991 + 0.456 X_1 + 0.818 X_2 + 0.068 X_3$$

The regression equation above shows the relationship between independent variables and partially dependent variables, from the equation it can be concluded that:

- A constant value of 3.991 means that when the variables of live streaming, trust and risk perception are equal to zero (0), then the purchase decision is 3.991.
- The live streaming variable (X1) of 0.456 has a positive value, indicating that every increase in the value of live streaming (X1) can increase the value of purchase decisions (Y) by 0.456.
- The confidence variable (X2) of 0.818 has a positive value, indicating that every increase in the confidence value (X2) can increase the value of the purchase decision (Y) by 0.818.
- The risk perception variable (X3) of 0.068 has a positive value, indicating that every increase in the risk perception value (X3) can increase the value of the purchase decision (Y) by 0.068.

Partial Test (T Test)

The partial test or t-test is a partial regression coefficient test used to determine the magnitude of each independent variable in influencing the dependent variable (Rolianah et al., 2021). The results of the partial test (t-test) are as follows:

Table 8 Partial Test Results (T Test)

Variable	t	Sig.
<i>Live Streaming</i> (X1)	3,443	< 0,001
Trust (X2)	3,517	< 0,001
Risk Perception (X3)	1,009	0,316

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the amount of influence of each independent variable partially or separately on the dependent variable is obtained as follows:

- The live streaming variable (X1) gave a significance value of $< 0.001 < 0.1$ and t calculation of $3.443 > 1.662$. So the hypothesis conclusion obtained by the live streaming variable has a positive and significant effect on purchase decisions through Shopee.
- The confidence variable (X2) gave a significance value of $< 0.001 < 0.1$ and t calculation of $3.517 > 1.662$. Therefore, the hypothesis conclusions obtained from the

trust variable have a positive and significant effect on purchasing decisions through Shopee.

c. The risk perception variable (X3) gave a significance value of $0.316 > 0.1$ and t calculated $1.009 < 1.662$. Therefore, the hypothesis conclusions obtained from the risk perception variable do not have a significant effect on the purchase decision through Shopee.

Simultaneous Test (F Test)

Simultaneous tests (f tests) are joint regression coefficient tests to determine the influence of independent variables on dependent variables (Rolianah et al., 2021). The results of the simultaneous test (f-test) are as follows:

Table 9 Results of Simultaneous Test (F Test)

Model	F	Sig.
Regression	33,845	< 0,001

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the f-value is calculated as $33.845 > 2.364$ and the significance level is $<0.001 < 0.1$. Therefore, the conclusion is that independent variables (live streaming, trust and risk perception) simultaneously or simultaneously have a positive effect on dependent variables (purchase decisions).

Coefficient of Determination (R2)

The determination coefficient in principle looks at the influence of independent variables on dependent variables (Sahir, 2021). The results of the determination coefficient are as follows:

Table 10 Determination Coefficient Test Results

Model	Adjusted R Square
Regression	0,520

Source: Primary Data, processed SPSS 27 2025

Based on the table above, the Adjusted R Square value is 0.520 or 52%. Thus, it was concluded that independent variables had an influence on the dependent variable by 52% while the remaining 48% was influenced by other variables or factors that were not included in the study.

The Influence of Live Streaming, Trust and Risk Perception on Purchase Decisions through Shopee

The results showed that simultaneous tests (F tests) of live streaming variables, trust and risk perception simultaneously had a positive and significant effect on purchase decisions. The results of the determination coefficient showed that simultaneously the independent variable had an influence on the dependent variable by 52%.

According to Philip Kotler quoted in (Harahap et al., 2024), consumer behavior is the process by which individuals or households choose, buy, use, or dispose of products, services, ideas, or experiences to satisfy their needs and desires. This concept emphasizes on the entire process from identifying needs to evaluating them after purchase. This theory emphasizes that consumer behavior encompasses the entire decision-making process, from the identification of needs, the search for information, the evaluation of alternatives, the purchase decision to the post-purchase evaluation. In this study, live streaming plays a role as a means of searching and delivering information that affects the stages of information search and alternative evaluation. Trust greatly influences the final purchase decision. Risk perception reflects the process of evaluating risks and benefits in the stages of alternative evaluation and final decision.

The results of this study are supported by research (Suhyar & Pratminingsih, 2023) which shows that live streaming and trust have a simultaneous effect on impulsive buying. The results of the study (Wibisono, 2021) show that trust and risk perception have a simultaneous effect on purchasing decisions. The results of the study (Alghifari & Rahayu, 2021) show that risk perception and trust simultaneously affect purchasing decisions.

The Influence of Live Streaming on Purchase Decisions through Shopee

The results of the study show that the partial test (T test) of the live streaming variable has a positive and significant effect on purchase decisions through Shopee. . The better the quality of live streaming, the more interest for consumers to make purchasing decisions.

This is in line with Chen and Lin's theory cited in (Rizkya et al., 2024) live streaming is a real-time audio and video broadcast of a program over the internet, which provides an experience as if the audience is in that location. Live streaming can be used as a promotional tool that can influence purchasing decisions, as well as create interactive experiences that strengthen relationships with customers. The field fact that occurred was that the respondents carried out the transaction process through Shopee live streaming because the information provided by the host helped in understanding the specifications and benefits of the product as well as the ease of transacting.

The results of this study are supported by research (Purnomo & Arwana, 2024) and (Ibrahim et al., 2024) which shows that live streaming affects purchasing decisions. The results of the study (Ramadhan, 2024) also show that live streaming has an effect on students' buying interest.

The Influence of Trust on Purchase Decisions through Shopee

The results of the study showed that the partial test (T test) of the trust variable had a positive and significant effect on the purchase decision through Shopee. If consumer confidence increases, then purchasing decisions will also increase.

This is in line with Priansa's theory quoted in (Istiqomah et al., 2019) where trust is the pillar of business where building and creating consumers is one of the most important factors in creating consumer loyalty. Consistent product quality and satisfactory service are the main basis for forming consumer satisfaction at Shopee. This satisfaction then develops into trust in the platform and the seller, because consumers feel that their needs are well met. Over time, this trust has the potential to shape consumer loyalty. Features such as reviews and ratings of buyers on Shopee also strengthen consumer confidence, thereby encouraging purchase decisions.

The results of this study are supported by research (Wibisono, 2021), (Talunohi et al., 2022) and (Susanti & Mulyani, 2022) which shows that trust affects purchasing decisions.

The Effect of Risk Perception on Purchase Decisions through Shopee

The results showed that the partial test (T test) of the risk perception variable (X3) did not have a significant effect on the purchase decision. The level of perceived risk perception by consumers is not a factor that determines purchasing decisions. In other words, both high and low risk perceptions do not directly affect consumers' decisions to make purchases on Shopee.

According to Rozana's theory quoted in (Harto & Munir, 2021), risk perception refers to the possibility that the purchased product cannot be used or function as expected. This is a factor that makes some people hesitate to shop online. However, this study shows results that are not entirely in line with this theory. Although consumers are aware of potential risks such as product mismatches, damage during delivery, non-conformity with expectations or delay in delivery, these risks are not the main obstacles in purchasing decisions through Shopee. Shopee's guarantee features such as refunds, late compensation, and buyer reviews provide a sense of security that can reduce consumer risk perception.

The results of this study are supported by research (Wibisono, 2021) which shows that risk perception has no effect on purchase decisions on Shopee.

CONCLUSION

Live streaming variables, trust and risk perception can be concluded that simultaneously influence students' purchasing decisions through Shopee. Partially, live streaming and trust have a positive and significant effect on student purchasing decisions through Shopee. Meanwhile, risk perception does not have a significant effect on students' purchasing decisions through Shopee. This research still has limitations and has not yet reached perfection. Therefore, it is hoped that further research can overcome existing shortcomings by considering other variables. In addition, further research is also expected to further explore other factors that can influence consumers in making purchase decisions on Shopee.

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