



Exploring the Mediating Role of Attitude between Serendipity and Trust in Seller toward Online Purchase

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Abstract

This study examines the influence of serendipity and trust in seller on online purchase intention, with attitude serving as a mediating variable among Shopee Live users in Central Java, Indonesia. Using a quantitative approach, data were collected from 150 respondents through a survey and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that serendipity and trust in seller positively influence both attitude and online purchase intention. Furthermore, attitude mediates the relationships between serendipity, trust in seller, and online purchase intention. These findings suggest that affective experiences and cognitive trust operate synergistically in shaping consumers' purchasing intentions within live commerce environments. Theoretically, this study extends the application of the Theory of Reasoned Action and the Stimulus–Organism–Response (S-O-R) framework in the context of live-streaming commerce. Practically, the findings provide insights for e-commerce platforms and online sellers to enhance interactive shopping experiences and strengthen consumer trust in digital marketplaces.

Keywords: Serendipity, Trust in Seller, Attitude, Online Purchase Intention, Live Commerce

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INTRODUCTION

The rapid expansion of the e-commerce landscape in Southeast Asia, particularly in Indonesia, has significantly reshaped consumer decision-making processes in online purchasing contexts. Prior research consistently identifies trust, attitude, perceived usefulness, and perceived ease of use as central predictors of online purchase intention (Al-Debei et al., 2015; Q. Zhang et al., 2024). In the domain of live streaming commerce, emotional and social value have been shown to strengthen consumers' willingness to purchase products promoted in real time (Q. Zhang et al., 2024). Moreover, platform interactivity and seller credibility contribute to the formation of trust, which in turn fosters favorable attitudes toward both the product and the digital marketplace. Nevertheless, most of these studies predominantly emphasize cognitive

determinants, while giving limited attention to serendipity as an affective experience that may spontaneously stimulate positive purchase intentions (Liang et al., 2022).

Serendipity refers to the experience of encountering unexpected yet meaningful and enjoyable discoveries. Although this concept has been widely examined within recommendation system research (Kotkov & Medlar, 2023; Ziarani & Ravanmehr, 2021), its integration into consumer behavior models remains limited. research (Ziarani & Ravanmehr, 2021) argue that serendipitous experiences enhance user satisfaction and deepen emotional engagement, thereby encouraging further product exploration. Similarly, (Kotkov & Medlar, 2023) highlight the importance of “unexpected relevance” in strengthening users’ perceptions of value when interacting with online information. Despite its theoretical relevance to impulsive purchasing and spontaneous decision-making, serendipity has rarely been incorporated into online purchase intention models, particularly within the context of Indonesian marketplaces.

Beyond affective experiences, trust in seller has been consistently identified as a critical determinant of online purchase intention. (Yang et al., 2019) conceptualize trust in seller as consumers’ beliefs regarding the seller’s integrity, honesty, and competence in fulfilling transactional obligations. In social commerce environments, (Y. Zhang et al., 2025) demonstrate that trust mediates the influence of source credibility and social interaction on consumers’ purchase intentions. Empirical evidence from Indonesia further confirms that trust in seller plays a significant role in shaping positive attitudes, which subsequently enhance purchase intention among users of platforms such as Shopee and Tokopedia (Sintia et al., 2023). These findings underscore the importance of trust as a psychological foundation that strengthens the linkage between external stimuli and behavioral responses.

.Despite the growing body of literature on online purchase intention, previous studies rarely examine serendipity and trust in seller simultaneously within a unified explanatory framework. Much of the existing research primarily focuses on the direct influence of trust on purchase intention, while discussions of serendipity are largely confined to technological recommendation systems rather than consumer behavior contexts (Wu et al., 2021). Consequently, the potential role of serendipitous experiences as an affective driver of consumers’ purchasing decisions remains underexplored. Furthermore, empirical studies that incorporate serendipity as a psychological antecedent in online purchase intention models are still limited, particularly within emerging e-commerce markets such as Indonesia. Considering the rapid development of live commerce platforms, understanding how unexpected product discovery interacts with consumer trust becomes increasingly important in explaining online purchasing behavior. Therefore, this study proposes an integrative model that combines cognitive (trust in seller) and affective (serendipity) determinants to explain online purchase intention through the mediating role of attitude, thereby offering a more comprehensive perspective on consumer behavior in live-streaming commerce environments.

THEORITICAL REVIEW AND HYPOTHESIS DEVELOPMENT

This study is primarily grounded in the Theory of Reasoned Action (TRA) proposed by Ajzen (1991). TRA posits that attitude toward a specific behavior serves as the most immediate predictor of behavioral intention. External factors such as trust, prior experiences, and social norms do not directly determine behavioral intention but instead influence it through the formation of attitudes. Within the context of online shopping, attitude represents consumers’ overall evaluative judgment either favorable or unfavourable toward purchasing products via digital platforms. In contrast, online purchase intention reflects an individual’s readiness and willingness to engage in future online transactions (Ajzen, 1991; Pavlou & Gefen, 2004).

In addition to TRA, this research incorporates the Stimulus–Organism–Response framework (S–O–R) introduced by Mehrabian & Russell (1974). The S–O–R framework explains how environmental stimuli influence individuals' internal psychological states, which subsequently shape behavioral responses. In the present study, serendipitous experiences and trust in seller function as external stimuli that trigger cognitive and emotional evaluations within consumers (organism). These internal evaluations are reflected in consumers' attitudes, which ultimately influence their behavioral responses in the form of online purchase intention.

The integration of TRA and S–O–R provides a complementary theoretical perspective for explaining consumer behavior in digital commerce environments. While S–O–R emphasizes how external stimuli generate internal psychological reactions, TRA clarifies how these internal evaluations particularly attitudes translate into behavioral intentions. Therefore, combining both frameworks enables a more comprehensive explanation of how affective experiences (serendipity) and cognitive trust (trust in seller) shape consumers' attitudes and ultimately influence online purchase intention in live commerce contexts.

The Effect of Serendipity on Attitude

Serendipity refers to the experience of encountering unexpected yet meaningful and enjoyable discoveries, often accompanied by curiosity, excitement, and satisfaction (Ziarani & Ravanmehr, 2021). In consumer behavior settings, meaningful unexpected encounters can enhance favorable evaluations of digital brands or platforms (Kotkov & Medlar, 2023). This mechanism aligns with the S–O–R framework, which suggests that external stimuli such as serendipitous discoveries—trigger emotional reactions that subsequently influence attitudinal formation. Empirical findings indicate that positive and cognitively relevant surprise strengthens users' affective evaluations (Binst et al., 2025; Q. Zhang et al., 2024). Therefore, when consumers experience higher levels of serendipity while interacting with an online platform, they are more likely to develop a favorable attitude toward online shopping activities.

H1: Serendipity positively influences attitude.

The Effect of Trust in Seller on Attitude

Trust in seller reflects consumers' confidence in a seller's integrity, capability, and benevolent intentions in fulfilling transactional commitments (Pavlou & Gefen, 2004). In digital commerce environments, trust mitigates uncertainty and lowers perceived transactional risk, thereby enhancing emotional comfort during purchasing processes (Handoyo, 2024). When consumers perceive sellers as reliable and honest, they are inclined to form positive evaluations of both the seller and the platform (Q. Zhang et al., 2024). Prior empirical studies consistently demonstrate that trust serves as a key antecedent of consumer attitudes in online purchasing contexts (Sintia et al., 2023; Xu et al., 2025). Accordingly, stronger trust in seller is expected to generate more favorable attitudes toward engaging in online shopping.

H2: Trust in seller positively influences attitude.

The Effect of Serendipity on Online Purchase Intention

Beyond shaping attitudes, serendipity may directly stimulate online purchase intention. Discovering relevant information unexpectedly can evoke positive affect, heighten engagement, and encourage exploratory behavior (Ziarani & Ravanmehr, 2021). In digital settings, pleasant surprise often generates spontaneous desire to purchase the newly discovered product (Binst et al., 2025). (Kotkov & Medlar, 2023) further argue that serendipitous experiences enhance users' motivation to explore content more deeply, which

may culminate in purchasing intentions. Consistent with hedonic consumption theory (Hirschman & Holbrook, 1982), enjoyment and emotional excitement derived from positive experiences can directly motivate buying decisions. Recent evidence also confirms that “unexpected yet meaningful” experiences significantly elevate purchase intention (Liang et al., 2022).

H3: Serendipity positively influences online purchase intention.

The Effect of Trust in Seller on Online Purchase Intention

Trust in seller has long been recognized as a central determinant of online purchase intention across diverse e-commerce contexts (Pavlou & Gefen, 2004). When consumers perceive sellers as trustworthy, uncertainty diminishes and transactional willingness increases (Y. Zhang et al., 2025). Empirical research suggests that trust not only exerts a direct influence on purchase intention but also strengthens relational bonds between consumers and sellers (Q. Zhang et al., 2024). A meta-analytic review by (Handoyo, 2024) identifies trust as one of the most consistent psychological predictors of purchase intention across countries and platforms. Similar findings have been reported in Indonesia, where trust in seller significantly reinforces consumers’ confidence in engaging in online transactions (Sintia et al., 2023).

H4: Trust in seller positively influences online purchase intention.

The Effect of Attitude on Online Purchase Intention

According to the Theory of Reasoned Action Ajzen (1991), attitude toward a behavior directly shapes behavioral intention. A favorable evaluation of online shopping increases the likelihood that individuals will intend to make purchases through digital platforms (Yadav & Pavlou, 2014). Empirical evidence from Indonesian marketplace contexts confirms that attitude significantly predicts online purchase intention (Ikhlah & Linda, 2024). Furthermore, meta-analytic findings indicate that attitude is among the most stable predictors of purchase intention across sectors (Handoyo, 2024). Positive emotional experiences during online shopping further reinforce favorable attitudes, thereby strengthening purchase intention (Al-Khateeb et al., 2023).

H5: Attitude positively influences online purchase intention.

The Mediating Role of Attitude

Within both the TRA and S–O–R frameworks, attitude operates as a psychological conduit through which external stimuli and cognitive evaluations translate into behavioral intentions. Serendipitous experiences generate positive emotions—such as excitement and curiosity—that enhance consumers’ evaluative perceptions of online shopping (Ziarani & Ravanmehr, 2021). When consumers encounter unexpectedly relevant products, they are likely to form positive attitudes that subsequently encourage purchasing intentions (Binst et al., 2025; Kotkov & Medlar, 2023). Similarly, trust in seller contributes to favorable attitudinal formation by reducing psychological risk and enhancing perceptions of credibility (Yadav & Pavlou, 2014). Therefore, both affective experiences (serendipity) and cognitive trust are expected to influence online purchase intention indirectly through attitude. This mediating mechanism underscores the interplay between emotional and rational processes: affective stimulation and cognitive assurance jointly shape positive attitudes, which ultimately strengthen consumers’ online purchasing intentions (Handoyo, 2024; Sintia et al., 2023).

H6: Attitude mediates the relationship between serendipity and online purchase intention.

H7: Attitude mediates the relationship between trust in seller and online purchase intention

RESEARCH METHODS

This study employed a quantitative research design using a survey method to empirically examine the relationships among trust in seller, serendipity, attitude, and online purchase intention among users of Shopee Live in Central Java Province, Indonesia. A quantitative approach was deemed appropriate as the objective of the study was to test hypothesized causal relationships through statistical analysis of numerical data.

The target population comprised residents of Central Java who had previously watched or conducted purchases through the Shopee Live feature. A total of 150 respondents were selected using a purposive sampling technique. The inclusion criteria required that participants had (1) watched live streaming sessions on Shopee Live and (2) either made a purchase or expressed an intention to purchase through the platform. The sample size satisfies the recommendation proposed by Hair et al. (2019) for Partial Least Squares–Structural Equation Modeling (PLS-SEM), which suggests a minimum sample of ten times the largest number of structural paths directed at a dependent construct. Considering the mediating structure and moderate complexity of the proposed model, the sample size was considered adequate for reliable estimation.

Data were collected through an online questionnaire administered via Google Forms. The measurement items were adapted from established empirical scales in prior scholarly studies. All constructs were assessed using a four-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree). The use of a four-point scale was intentionally selected to eliminate the neutral midpoint and encourage respondents to provide clearer evaluative judgments regarding each statement. Methodological studies suggest that even-numbered Likert scales can reduce central tendency bias and prompt respondents to take a more definitive position when evaluating survey items (Garland, 1991; Krosnick & Presser, 2010). In consumer behavior research, such forced-choice scales are often employed to capture more distinct attitudes and perceptions toward products or services (Hair et al., 2019). Therefore, the four-point Likert scale was considered appropriate for obtaining more decisive responses related to consumers' perceptions and online purchasing intentions..

The data analysis was conducted in two stages: descriptive and inferential analysis. Descriptive statistics were used to summarize respondents' demographic characteristics and to describe the distribution of responses across variables. Inferential analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. This analytical technique was selected due to its suitability for analyzing complex structural relationships, its robustness with moderate sample sizes, and its ability to simultaneously assess measurement model validity and structural model relationships (Hair, 2022).

Regarding construct operationalization, each variable was measured using indicators derived from well-established academic sources. Serendipity was operationalized based on McCay-Peet & Toms (2011), encompassing five dimensions: unexpectedness, insight, perceived value, sagacity (the ability to recognize opportunities), and satisfying outcome. Trust in seller was measured using three indicators adapted from Kotler and Keller (2016), namely reliability, honesty, and benevolence. The construct of attitude was adapted from Nugroho (2010) and reflected through positive evaluation, feelings of enjoyment, and a tendency to continue engaging in online shopping. Finally, online purchase intention was measured following Zhou et al. (2017), including future purchase intention, preference for online shopping, and willingness to recommend the platform to others.

RESULTS AND DISCUSSION

Results

A total of 150 valid responses were analyzed in this study. The demographic characteristics indicate that female respondents constituted the majority (58%), while males accounted for 42%. In terms of age distribution, most participants were between 21 and 30 years old (52%), followed by those aged 31–40 (22%), under 20 years (16%), and above 40 years (10%). This pattern suggests that young adults represent the dominant segment of Shopee Live users in Central Java.

Regarding educational attainment, the largest proportion of respondents held a bachelor's degree (44%), followed by senior high school graduates (32%), diploma holders (14%), and postgraduate degree holders (10%). From an occupational perspective, students comprised the largest group (36%), followed by private-sector employees (28%), entrepreneurs (18%), civil servants (8%), and other occupations (10%).

Table 1. Demographic Characteristics of Respondents

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	63	42
	Female	87	58
Age	< 20 years	24	16
	21–30 years	78	52
	31–40 years	33	22
	> 40 years	15	10
Education	High School	48	32
	Diploma	21	14
	Bachelor's Degree	66	44
	Postgraduate Degree	15	10
Occupation	Student	54	36
	Private Employee	42	28
	Self-Employed	27	18
	Civil Servant	12	8
	Others	15	10

Source: SmartPLS 4 Output Results

Overall, the respondent profile indicates that Shopee Live users in Central Java are predominantly young, relatively well-educated, and digitally active individuals. This demographic composition reflects the prominence of technologically literate consumers in live-streaming commerce environments.

All measurement indicators demonstrated outer loading values exceeding the recommended threshold of 0.70. The loadings ranged from 0.795 to 0.865, indicating that each item contributes substantially to its respective latent construct. These results confirm satisfactory indicator reliability and suggest that the observed variables adequately represent their underlying constructs.

Tabel 2. Outer Loading Results

Construct / Indicator	Outer Loading
Attitude1	0,830
Attitude2	0,807
Attitude3	0,834
Online Purchase Intention1	0,828
Online Purchase Intention2	0,795
Online Purchase Intention3	0,865
Serendipity1	0,811
Serendipity2	0,838
Serendipity3	0,855
Serendipity4	0,808
Serendipity5	0,798
Trust in Seller1	0,842
Trust in Seller2	0,808
Trust in Seller3	0,809

Source: SmartPLS 4 Output Results

Reliability and convergent validity were further assessed using Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE). Cronbach's Alpha values ranged between 0.818 and 0.881, suggesting strong internal consistency. Composite Reliability values (0.887–0.910) exceeded the recommended cutoff of 0.70, reinforcing construct reliability. Additionally, all AVE values were above 0.50 (0.672–0.688), indicating that each construct explained more than half of the variance of its indicators. Collectively, these results confirm that the measurement model meets established criteria for reliability and convergent validity, thereby justifying further evaluation of the structural model.

Table 3. Result Cronbach's Alpha (CA), Composite Reliability (CR), and Average Variance Extracted (AVE)

Construct	Cronbach's Alpha (CA)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Serendipity	0,881	0,91	0,676
Trust in Seller	0,819	0,887	0,672
Attitude	0,818	0,891	0,678
Online Purchase Intention	0,832	0,897	0,688

Source: SmartPLS 4 Output Results

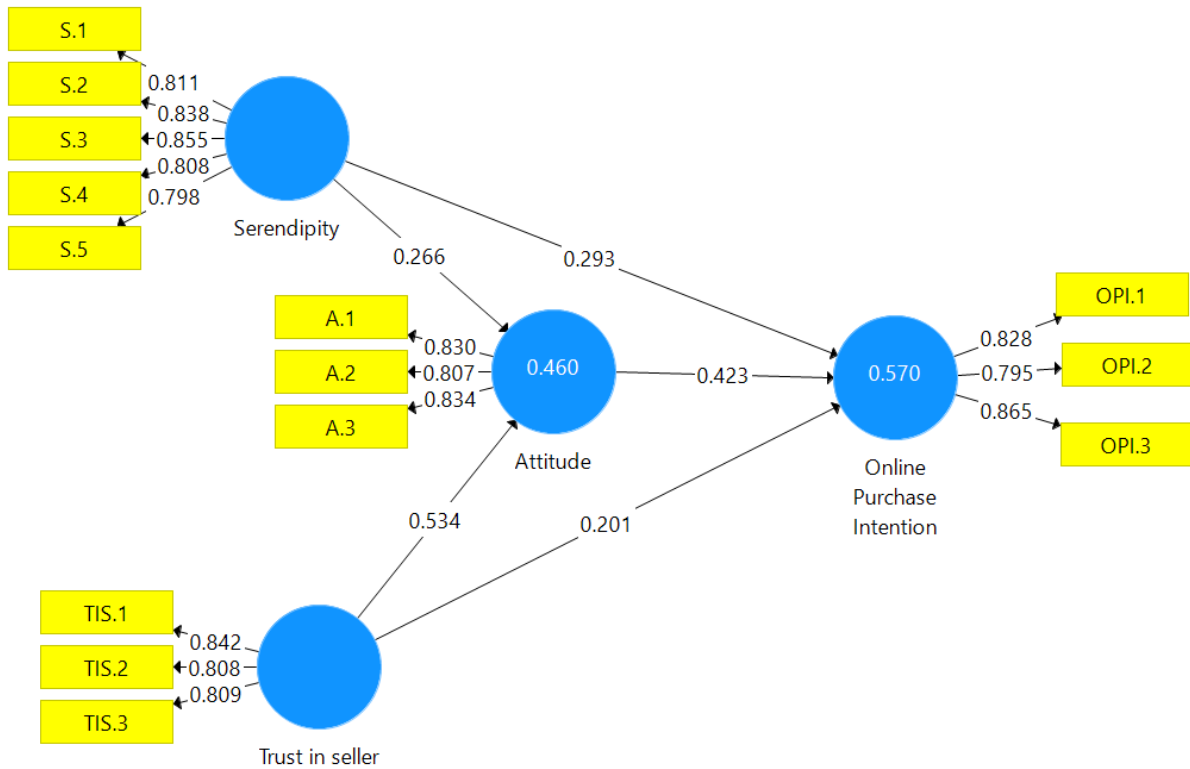


Figure 1. Structural Model

The structural model assessment reveals that all hypothesized relationships are statistically significant ($p < 0.05$), supporting hypotheses H1 through H7.

Serendipity positively influences Attitude ($\beta = 0.266$; $p = 0.009$), indicating that unexpected yet meaningful product discoveries enhance consumers' favorable evaluations toward online shopping. Trust in Seller exerts a stronger positive effect on Attitude ($\beta = 0.534$; $p < 0.001$), suggesting that trust serves as a primary determinant in shaping consumers' positive perceptions.

Both Serendipity ($\beta = 0.293$; $p = 0.001$) and Trust in Seller ($\beta = 0.201$; $p = 0.034$) also directly influence Online Purchase Intention. These findings imply that positive surprise experiences and cognitive trust independently stimulate consumers' intention to purchase.

Attitude significantly predicts Online Purchase Intention ($\beta = 0.423$; $p < 0.001$), providing empirical support for the Theory of Reasoned Action, which posits that behavioral intention is primarily determined by an individual's attitude toward the behavior.

The mediation analysis further indicates that Attitude partially mediates the relationship between Serendipity and Online Purchase Intention ($\beta = 0.112$; $p = 0.035$), as well as between Trust in Seller and Online Purchase Intention ($\beta = 0.226$; $p < 0.001$). This demonstrates that both emotional experiences and cognitive trust enhance purchase intention not only directly but also indirectly through the formation of positive attitudes.

Table 4. Results of the Inter-Variable Relationship Test

Relationship between variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Results
Serendipity -> Attitude	0,266	0,256	0,102	2,617	0,009	Supported
Trust in seller -> Attitude	0,534	0,554	0,114	4,676	0,000	Supported
Serendipity -> Online Purchase Intention	0,293	0,304	0,089	3,289	0,001	Supported
Trust in seller -> Online Purchase Intention	0,201	0,220	0,095	2,122	0,034	Supported
Attitude -> Online Purchase Intention	0,423	0,399	0,094	4,499	0,000	Supported
Serendipity -> Attitude -> Online Purchase Intention	0,112	0,105	0,053	2,109	0,035	Supported
Trust in seller -> Attitude -> Online Purchase Intention	0,226	0,216	0,055	4,140	0,000	Supported

Source: SmartPLS 4 Output Results

Discussion

This study provides empirical support for the proposed framework grounded in the Theory of Reasoned Action (Ajzen, 1991) and the Stimulus–Organism–Response model (Mehrabian & Russell, 1974). The findings confirm that serendipity and trust in seller are important determinants of attitude and online purchase intention within the context of Shopee Live commerce in Indonesia.

The results demonstrate that serendipity positively shapes consumer attitude. Unexpected yet relevant product encounters generate emotional engagement and perceived value, which in turn foster favorable evaluations of the online shopping experience. This finding aligns with McCay-Peet and Toms (2011) and Kotkov & Medlar (2023), who argue that unexpected relevance in digital environments enhances user involvement and satisfaction. In live commerce settings, spontaneous product discovery and interactive presentation amplify the positive surprise effect, strengthening consumers' attitudes toward digital shopping activities. Trust in seller also plays a crucial role in shaping attitude, reinforcing prior research that positions trust as a central mechanism for reducing uncertainty and perceived risk in online transactions (Pavlou & Gefen, 2004; Yadav & Pavlou, 2014). When consumers perceive sellers as reliable, honest, and benevolent, they are more likely to develop positive evaluations toward both the seller and the platform. This finding is consistent with Y. Zhang et al. (2025) and Sintia et al. (2023), who identify trust as a primary determinant of consumer attitude in social commerce contexts.

Furthermore, both serendipity and trust in seller directly influence online purchase intention. This suggests that consumer decision-making in live commerce involves both affective and cognitive processes. Serendipitous experiences stimulate exploratory motivation and spontaneous desire (Ziarani & Ravanmehr, 2021), while trust provides rational assurance that supports transactional commitment (Handoyo, 2024; Pavlou & Gefen, 2004).

Attitude itself significantly predicts online purchase intention, reaffirming the central proposition of the Theory of Reasoned Action that behavioral intention is driven by evaluative judgments (Ajzen, 1991). Consumers who hold favorable perceptions toward online shopping

are more likely to intend future purchases. Moreover, the mediating role of attitude indicates that emotional experiences and cognitive trust do not automatically translate into purchase intention; rather, they first shape positive evaluations, which subsequently motivate behavioral intention. This mechanism supports the integrative perspective proposed by Hair et al. (2019) and strengthens the explanatory relevance of the S–O–R framework Mehrabian & Russell (1974).

From a managerial perspective, the findings highlight the importance of designing live commerce experiences that intentionally stimulate serendipitous discovery. Live streaming platforms and sellers can incorporate strategies such as limited-time surprise promotions, spontaneous product demonstrations, interactive quizzes, or unexpected product bundles during live sessions to create moments of pleasant surprise for viewers. Such tactics may increase consumer engagement and encourage exploratory behavior that ultimately strengthens purchase intention. In addition, maintaining seller credibility through transparent product information, authentic communication, and consistent service quality remains essential for sustaining consumer trust during live transactions.

Theoretically, this study contributes by integrating serendipity and trust in seller within a unified structural model and demonstrating the pivotal role of attitude as a psychological bridge between affective and cognitive factors. Practically, the findings suggest that live commerce platforms should simultaneously cultivate engaging, surprise-driven experiences and maintain seller transparency and credibility to foster sustainable consumer intention.

In conclusion, online purchase intention in live commerce emerges from the synergy between emotional stimulation, cognitive trust, and positive evaluation, reaffirming the continuing relevance of the Theory of Reasoned Action and the Stimulus–Organism–Response framework in explaining digital consumer behavior.

CONCLUSION

This study concludes that serendipity and trust in seller significantly influence attitude and online purchase intention, both directly and indirectly through the mediating role of attitude. These findings provide empirical support for the Theory of Reasoned Action (Ajzen, 1991) and the Stimulus–Organism–Response framework (Mehrabian & Russell, 1974), confirming that emotional stimuli and cognitive evaluations jointly shape behavioral intention in live commerce contexts.

From a theoretical perspective, this research extends the digital consumer behavior literature by integrating serendipity as an affective construct and trust in seller as a cognitive construct within a unified predictive model of online purchase intention. In particular, the study highlights the novelty of incorporating serendipity an unexpected yet meaningful discovery experience into the online consumer behavior framework within the context of live commerce. While prior research has primarily emphasized trust, perceived risk, or technological factors, this study demonstrates that serendipitous experiences can serve as a significant emotional driver that shapes consumer attitudes and ultimately influences purchasing intentions. Furthermore, the findings emphasize the pivotal role of attitude as a psychological mechanism that bridges emotional experience and behavioral intention, offering a more comprehensive explanation of consumer decision-making in live streaming commerce.

From a practical standpoint, the findings suggest that e-commerce practitioners should design engaging and unexpected shopping experiences through interactive live-streaming features while simultaneously strengthening consumer trust through transparency, honesty, and consistent service quality. The synergy between emotional engagement and cognitive assurance appears essential for fostering sustainable purchase intention.

Nevertheless, this study is subject to several limitations. The sample was geographically restricted to Shopee Live users in Central Java, Indonesia, which may limit generalizability. Additionally, the use of a cross-sectional survey design does not fully capture the dynamic nature of consumer behavior over time. Future research is therefore encouraged to expand the geographical scope, employ longitudinal or experimental approaches, and incorporate additional variables such as customer engagement or perceived enjoyment to further enrich understanding of purchase intention formation in the evolving live streaming commerce environment.

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