

**Acceptance of Live Selling to Drive Purchase Intent in e-tailing during the COVID-19 Pandemic: Integration of Risk and Trust in the Technology Acceptance Model**

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— *Review of* —  
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**ABSTRACT**

Businesses need to innovate and use technology to stay afloat in ever-changing times. These improvements were evident during the COVID-19 pandemic. One of the strategies someetailers use is live selling, where goods and services are sold over the internet. Trust and risk are infused in this study as moderators based on the traditional Technology Acceptance Model (TAM) constructs. Using the WarpPLS software, a descriptive correlational design was employed to investigate the relationship between various variables and the acceptability of live selling among 394 respondents. A two (2) stage approach was made to ensure the validity and reliability of the constructs before determining their relationship. The study revealed the acceptability of the research using TAM. However, the moderating effects of trust and risk were not found to be significant. The business community may explore using live selling as a distribution channel. Further, the study may be duplicated after the pandemic to determine the possible effect of trust and risk between attitude and intention to purchase.

Keywords: Technology Acceptance Model, perceived risk, perceived trust, live selling, moderating variable.

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**1. INTRODUCTION**

It is a well-known fact that businesses adapt to keep themselves afloat regardless of the circumstances (Mihoci, 2022). Those who do not accept change will ultimately perish, as evidenced by the closure of various establishments during the COVID-19 pandemic. Social media has evolved beyond connecting with people and seeking information, including

product viewing and sales. The global social commerce market is projected to reach approximately \$604.5 billion by 2027 (Research and Markets, 2021). As of the latest data, there are approximately 4.20 billion active social media users globally, with around forty-five percent actively seeking information on products and services they plan to buy. Interestingly, the Philippines stands out for its high daily social media engagement, with users spending an average of four (4) hours and fifteen (15) minutes on these platforms, showcasing a significant trend in digital consumption and online interaction (We Are Social & Hootsuite, 2021).

Electronic retailing (e-tailing) pertains to selling goods and services over the Internet (Wang *et al.*, 2002). These days, retailers use digital marketing strategies to disseminate more information to their customers. As early as 2015, some even began applying live streaming to attract customers and make their products and services competitive (Zhang *et al.*, 2020).

The COVID-19 pandemic has changed consumers' needs, be it shopping, product viewing, or purchasing (Mason *et al.*, 2020). With these behavioral changes, e-tailers thought of innovative ways to continue their business amidst the government's quarantine restrictions. One of these innovations is using social media to sell products online via live selling. In this technique, the seller goes to a platform of choice (social media, shopping apps), opens their webcam, and begins selling to customers. The live selling strategy strips all the technical intricacies an e-commerce site needs. Customers can even interact with the seller and see the product instead of an image typically posted on websites.

The Technology Acceptance Model (TAM) is a framework used to test the acceptance of the technology. Trust and risk are added to the model in this study to strengthen the antecedent to behavioral intention to use. This new selling strategy with the reinforced TAM framework is a promising avenue for research to determine the underlying structure needed to increase its acceptability and eventually lead to purchase intent. Thus, the research goal is to determine the acceptance of live selling to drive purchase intent during the pandemic using the Technology Acceptance Model, integrating trust and risk as moderating variables.

The study is significant to e-tailers because it assessed the acceptability of live selling and the different constructs contributing to their customers' purchase intentions. The study benefits marketing practitioners, researchers, and students because they will have a deeper understanding of the new tenets of consumer behavior in today's world.

## **2. THEORETICAL BACKGROUND**

### **2.1 Theoretical framework**

This paper is anchored on the Technology Acceptance Theory (TAM). TAM suggests that the acceptance of new technologies can be predicted based on the user's Perception (Ayo *et al.*, 2015). The Technology Acceptance Model (TAM), created by Davis (1985), is centered on the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen (1975). The goal is to explain the adoption behavior of technology. According to Abdullah *et al.* (2016), perceived ease of use has a causal effect on perceived usage, attitude is affected by perceived ease of use and perceived usage, attitude influences intention to purchase, and intention to purchase affects attitude. TAM broke down the attitude construct of the Theory

of Research Action into perceived ease of use and perceived usefulness (Rauniar *et al.*, 2014) and suggests that technology usage depends on the user's intention to use it.

Various studies have validated the use of TAM to determine technology acceptance through the identified constructs (Alenazy *et al.*, 2019; Castiblanco Jimenez *et al.*, 2021; Chintalapati & Daruri, 2017; Grimaldo & Uy, 2020; Wong, 2013). It is also considered one of the widely used models in explaining the acceptance of technology (Sukmadewi *et al.*, 2023). This study posited that perceived ease of use affects perceived usefulness, and both affect attitude. Attitude affects intention, which leads to actual purchase. Additionally, the study integrated additional constructs: Risk (RI) and Trust (TR), which may moderate the effect of attitude on the intention to use.

## 2.2 Literature Review

### 2.2.1 Perceived Ease of Use (PEU)

Perceived ease of use (PEU) pertains to the degree to which the individual considers using a specific system effort-free (Davis *et al.*, 1989). It is classified as one of the two self-efficacy perspective variables as precursors influencing user attitude (Ma *et al.*, 2017). It significantly affects the decision to use e-commerce (Yusoff *et al.*, 2021).

PEU positively influences the perception of usefulness (He *et al.*, 2018) and affects shoppers' attitudes (Prakosa & Sumantika, 2021). However, the effect on attitude is insignificant if the user platform is not user-friendly (Natasia *et al.*, 2022). Thus,

*H1: Perceived ease of use positively affects perceived usefulness.*

*H2: Perceived ease of use positively affects the buyer's attitude.*

### 2.2.2 Perceived Usefulness (PU)

Perceived usefulness (PU) pertains to the degree to which the individual deems that using a particular system can enhance their job performance (Davis *et al.*, 1989). The best indicator of PU is PEU (Abdullah *et al.*, 2016). Moreover, it is one of the two self-efficacy perspective variables used as precursors influencing user attitude (Ma *et al.*, 2017). It even strengthens the effects of attitude if the benefit is known to the user (Saleh *et al.*, 2022). Previous studies emphasize its impact on intention (Hasanah *et al.*, 2019; Effendy *et al.*, 2021; Islami *et al.*, 2021; Huang, 2023).

Contrariwise, PU does not significantly affect attitude and intention to use if the benefit derived from technology use is unclear (Grimaldo & Uy, 2020). Thus,

*H3: Perceived usefulness positively affects the attitude of the buyer.*

*H4: Perceived usefulness positively affects the intention to purchase.*

### 2.2.3 Attitude (ATT)

Attitude (ATT) pertains to the person's feelings (positive or negative) relative to attaining an objective (Fishbein & Ajzen, 1975). It establishes the intention of the person to adopt the system (Diop *et al.*, 2019). It significantly affects the intention to use technology for recruitment purposes (Grimaldo & Uy, 2020). In online shopping, the consumer's attitude impacts the intention to purchase (Ha, 2020). It is one of the most critical drivers of the intention to buy food online (Nguyen *et al.*, 2019). The study hypothesized that

*H5: Attitude has a positive effect on the intention to purchase.*

#### **2.2.4 Trust (TR) and Perceived Risk (PR)**

TR is a feature in social and economic interactions wherein doubt exists (Pavlou, 2003). It is a concept that can help minimize uncertainty (Lopez & Shih, 2023). TR and technology acceptance are intertwined and excellent predictors of acceptability in technology and marketing (Gefen *et al.*, 2003). It definitively impacts the intention to do online shopping (Ha & Nguyen, 2019). Trust is essential in adopting mobile technology, which can be enhanced further by incorporating additional dimensions, such as integrity, benevolence, and ability (Alalwan *et al.*, 2018). It is also a substantial variable of the person's attitude toward online shopping behavior (Chetioui & Chetioui, 2021; Prakosa & Sumantika, 2021). Adopting technology in healthcare was positively associated with intention (Dhagarra *et al.*, 2020). The moderating effect of TR between attitude and intention was proven to be significant in mobile payment (Ariffin & Lim, 2020).

However, an opposing study posits that TR has no significance in the intention to use mobile banking (Kumar & Yukita, 2021). In addition, TR seldom moderates the relationship between attitude and intention (Shin, 2009).

PR pertains to consumers' insights into the uncertain and unfavorable effects of buying a product or a service (Dowling & Staelin, 1994). PR was proven to hinder the use of Internet banking (Mangan & Bourgault, 2014). PR and PEOU are essential indicators of the acceptance of e-commerce, which leads to online shopping intention (ALraja & Aref, 2015). Minimizing PR will lead to the consumer's online shopping intention (Ha, 2020). However, the seller's reputation must be increased to decrease the PR toward online shopping. The lower the PR, the higher the intention to purchase; thus, there is a negative correlation between perceived risk and intention to purchase (Pelaez *et al.*, 2019).

However, Zuelseptia *et al.* (2018) contradicted this by stating that the intention to purchase is not affected by PR. These risks are also watered-down from patronage behaviors conducted by internet shoppers (Forsythe & Shi, 2003). The effect is insignificant in the moderating relationship of PR between attitude and intention (Ho *et al.*, 2017). The study hypothesized that

*H6: Trust (TR) moderates the effect of attitude on intention to purchase.*

*H7: Perceived Risk (PR) moderates the effect of attitude on intention to purchase.*

#### **2.2.5 INTENTION (INT) and Actual Purchase (AP)**

Intention is the tendency of the individual to use technology (Muchran & Ahmar, 2019). Online purchasing is described as the motivation of the customer to purchase (Salim & Bahanan, 2022). It is also considered a significant construct after attitude (Jadil *et al.*, 2022).

Actual usage pertains to the individual's use of a system that is mirrored in the usage condition (Fadhilatunisa *et al.*, 2022). The actual usage is construed as the actual purchase in the context of the research. Actual online shopping purchase is affected by online intention (Soares *et al.*, 2022). Even on social commerce sites, the actual purchase is positively influenced by intention (Wang & Herrando, 2019). Thus,

*H8: Intention to Purchase (INT) affects Actual Purchase (AP).*

### 2.3 Conceptual framework

The hypothesized model shows acceptance of live selling to drive purchase intent in e-tailing during the COVID-19 pandemic with the moderating relationship of trust and risk.

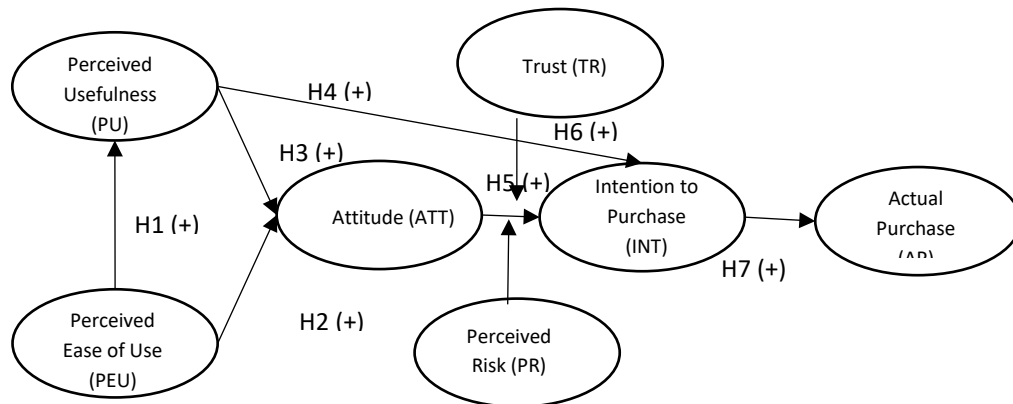


Figure 1. *Hypothesized model*

## 3. METHODS

### 3.1 Research Design

The study utilized a descriptive-correlational design. The descriptive design aims to accurately and systematically describe the profile of the study's respondents and present the variables used. It also employs a correlational design to determine the effect of the different variables used in the study.

### 3.2 Subjects of the study

The participants of the study are those who have experience in live selling. Using the Rasoft online sample size calculator with a 50% response distribution, 95% confidence interval, 5% margin of error, and 73.91 million Internet users in the Philippines (Kemp, 2021) as population size, the recommended sample size is 385. The study sample consists of 394 participants. They were recruited through the following modes: a campaign containing a request to participate in an online survey was sent to various individuals who met the inclusion criteria of having experience with online selling platforms. Additionally, invitations to join the study were also posted on several public social networking sites that engage in live selling. Respondent demographics are presented in Table 1.

#### *Profile of Respondents*

Table 1 shows that from a total of 394 respondents, 66 % were female, 55 % belonged to the age bracket 18-24, and 37 % had ten years or more of Internet experience.

Table 1: Profile of respondents (n = 394)

	F	%		F	%		F	%
Gender			Age			Internet Experience		
Male	135	34	Less than 18	26	7	Less than one year	44	11
Female	259	66	18-24	217	55	1 to less than 5 years	113	29
	394	100	25-30	62	16	5 to less than 10 years	93	24
			31-35	45	11	10 years or more	144	37
			More than 35	44	11		394	100
				394	100			

### 3.3 Instrumentation

The survey questionnaire was used to assess the variables included in the study. The instrument was divided into seven parts. The first five parts used a six-point scale ranging from "strongly disagree" to "strongly agree" to measure PU (5 items), PEU (7 items), ATT (3 items), TR (7 items), PR (5 items), INT (3 items). The sixth part (3 items), adapted from Isaac *et al.* (2017), used time and frequency to measure AP. Finally, the last part was about the demographic profile of the participants. Marketing Academicians validated the adapted instrument, and Cronbach's alpha was used to check for internal consistency.

The instrument was adapted from the following authors:

Author	Description
Rehman <i>et al.</i> (2019)	Questions (1-12). Pertains to the Perceived Usefulness and Perceived Ease of use of the buyer
Lee, M. C. (2009)	Questions (13 –15). Pertains to the Attitude of the buyer
Wongkitrungrueng & Assarut (2020)	Questions (16-22). Pertains to the Trust of the buyer
Masoud (2013)	Questions (23-27). Pertains to the Perceived Risk of the buyer
Ashraf <i>et al.</i> (2014)	Questions (28-30). Pertains to the intention to buy
Isaac <i>et al.</i> (2017)	Questions (31 – 33). Pertains to Actual Purchase

### 3.4 Data Collection Procedure

The survey instrument was conducted using Google Forms for ease of distribution and retrieval. The study's rationale, the researcher's name, and the survey link were provided. As the participant opened the link, there were instructions on how to answer the survey. A confirmatory question to eliminate those unqualified participants was included. The participants were given the option to opt-out. The results of the survey were downloaded and sanitized before they were processed.

### 3.5 Data Analysis

Descriptive statistics were used to describe the respondents' profiles and responses to various variables, following Pimentel's (2019) interpretation. Factor loadings, indicator weights of the items, and Cronbach's alpha reliability coefficients were assessed to

determine the significant contributions in measuring latent variables. WarpPLS was used to determine the relationships of the variables using the structural equation model. Different model fit and quality fit indices such as Average path coefficient, Average R-squared, Average adjusted R-squared, Average block, and Average full collinearity were used to determine the validity of the emerging model.

### 3.6 Ethical consideration

The study's rationale and instructions on answering the questionnaire were provided. The participants provided consent by clicking the NEXT button. At any point, the participant may choose to opt-out. Names and any identifiable information were not asked to preserve the anonymity of the participants so that they would give the most honest answer without fear of repercussion. This study also received an ethics certificate to ensure it follows the proper protocol for handling information.

## 4. RESULTS

### 4.1 Descriptive

Table 2: Participants' Perception about the Usefulness of Live Selling

Item	Indicator	Median	Mean	Std. Deviation	Skewness
	Perceived Usefulness	5.50	5.09	1.13	-1.21
PU 1	I perceive that online live selling makes shopping easier	6.00	5.26	1.02	-1.31
PU 2	I perceive that online live selling saves more time than the actual shopping purchase	5.50	5.02	1.25	-1.25
PU 3	I perceive that online live selling improves my quality of shopping experience	5.00	4.86	1.25	-0.89
PU 4	It's cheaper to do shopping online via live selling	6.00	5.21	1.04	-1.29
PU 5	I find online live selling useful for my shopping activities	5.00	5.09	1.11	-1.29

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 2 reveals the overall perception of the respondents towards the usefulness of live selling. The good perception is attributed to participants' belief that "I perceive that online live selling makes shopping easier." The overall mean of 5.09 indicated that participants perceive that live selling is highly useful. The standard deviation of 1.13 indicates that there is some variability in the answers of the respondents. Meanwhile, the -1.21 skewness is skewed to the left, suggesting that more respondents provided higher ratings.

Table 3 indicates the respondents' perception about the ease of use of live selling. The good perception is primarily influenced by the participants' agreement with the statements "Interaction with online live selling is clear and understandable" and "It is easy to use online live selling." The mean score of 5.04 and the median score of 5.07 indicate a high level of

ease of use of live selling as perceived by the participants. The standard deviation of 1.10 suggests that there is some variability in the answers of the participants. The skewness of -1.06 means it's skewed to the left, which indicates that more participants provided positive ratings, further supporting the overall positive perception about ease of use of live selling among the participants.

Table 3: Participants' Perception of Ease about the Use of Live Selling

Item	Perceived Ease of Use	Median	Mean	Std. Deviation	Skewness
		5.07	5.04	1.10	-1.06
PEU 1	Interaction with online live selling is clear and understandable	5.50	5.14	1.05	-1.20
PEU 2	Online live selling does not require a lot of mental effort	5.00	4.90	1.31	-1.16
PEU 3	It is easy to use online live selling	5.00	5.14	1.03	-1.22
PEU 4	Online live selling is easy to interact with	5.00	5.12	1.02	-1.12
PEU 5	I trust online live selling	5.00	4.84	1.20	-0.75
PEU 6	The quality of service offered on online live selling is good	5.00	5.02	1.03	-0.73
PEU 7	I would advise a friend to shop online via live selling.	5.00	5.09	1.08	-1.24

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 4: Participants' Attitude Towards Live Selling

Item	Attitude	Median	Mean	Std. Deviation	Skewness
		5.33	5.16	1.04	-1.27
ATT1	Using online live selling for shopping is convenient	6.00	5.30	0.98	-1.51
ATT2	I like shopping over online live selling	5.00	5.01	1.14	-1.08
ATT3	Using online live selling for shopping is interesting	5.00	5.17	0.99	-1.23

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 4 shows the participants' attitudes towards live selling. The very good attitude of the participants is substantially influenced by their agreement with the statement, "Using online live selling for shopping is convenient." The overall mean score of 5.16 and the median of 5.33 indicate a very good attitude towards live selling among the participants. The standard deviation of 1.04 suggests that there is some variability in the answers of the participants. The skewness of -1.27 means it's skewed to the left, which indicates that more respondents provided positive ratings, further supporting the overall positive attitude of the participants towards live selling.



Table 5: Participants' Perceived Trust on Live Selling

Item	Trust	Median	Mean	Std. Deviation	Skewness
		5.00	4.96	1.13	-0.88
TR 1	I believe in the information that the seller provides through online live selling	5.00	5.08	1.06	-0.89
TR 2	I can trust sellers that use online live selling	5.00	4.93	1.09	-0.79
TR 3	I believe that sellers who use online live selling are trustworthy.	5.00	4.93	1.11	-0.74
TR 4	I do not think that online live sellers would take advantage of me.	5.00	4.78	1.26	-0.80
TR 5	I think the products I order from live selling will be as I imagined.	5.00	4.90	1.22	-0.89
TR 6	I believe that I will be able to use products like those demonstrated on live selling.	5.00	5.09	1.05	-1.06
TR 7	I trust that the products I receive will be the same as those shown on live selling.	5.00	5.04	1.11	-0.98

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 5 defines the participants' perceived trust when using live selling. The good perception of the participants is considerably influenced by their strong agreement with the statement, "I believe that I will be able to use products like those demonstrated on live selling." The overall mean score of 4.96 and the median of 5.00 indicate the participants' high trust in live selling. The standard deviation of 1.13 suggests that there is some variability in the answers of the participants. The skewness of -0.88 means it's slightly skewed to the left, which indicates that more participants provided positive ratings, further supporting their high trust in live selling.

Table 6: Participants' Perception about the Risk of Using Live Selling

Item	Risk	Median	Mean	Std. Deviation	Skewness
		2.50	2.97	1.69	0.42
PR 1	I might not get what I ordered through online live selling	2.50	2.91	1.82	0.34
PR 2	It is hard to judge the quality of the product over the Internet	4.00	3.50	1.95	-0.01
PR 3	Buying a product online can involve a waste of time	2.00	2.57	1.52	0.77
PR 4	Communicating with the seller may require a lot of time	2.00	2.93	1.60	0.47
PR 5	I might not receive the product ordered online	2.00	2.91	1.56	0.50

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 6 shows the participants' perception of the risk of using live selling. The low risk of using live selling, as perceived by the participants, is considerably influenced by their low agreement with the statement, "Buying a product online can involve a waste of time." The overall mean score of 2.97 indicates that using live selling has low risk. The standard deviation of 1.69 suggests that there is some variability in the answers of the participants. The skewness of 0.42 means it's slightly skewed to the right, which indicates that more participants provided low ratings, further supporting the participants' overall perception of the low risk of using live selling.

Table 7: Participants' Intention to Use Live Selling

Item	Intention	Median	Mean	Std. Deviation	Skewness
		5.33	5.06	1.15	-1.29
Int 1	If given a chance, I will use live selling to purchase a product	6.00	5.09	1.16	-1.24
Int 2	If given a chance, buying a product from live selling is something I will do	5.00	4.99	1.18	-1.19
Int 3	I could see myself purchasing a product through live selling	5.00	5.12	1.13	-1.45

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 7 presents the participants' level of intention to use live selling. The participants' high intention to use live selling is considerably influenced by their very strong agreement with the statement, "I could see myself purchasing a product through live selling." The mean score of 5.06 indicates the participants' high intention to use live selling. The standard deviation of 1.15 suggests that there is some variability in the answers of the participants. The skewness of -1.29 means it's skewed to the left, which indicates that more participants provided positive ratings, further supporting the overall intention to use live selling.

Table 8: Participants' Actual Purchases using Live Selling

Item	Actual Purchase	Median	Mean	Std. Deviation	Skewness
		2.67	3.01	1.81	0.35
AP 1	On average, how frequently do you use live selling for your shopping activities in a given month?	2.00	2.58	1.81	0.65
AP 2	On average, how many different online live selling shops do you visit in a given month?	2.00	2.75	1.83	0.55
AP 3	On average, how much time do you spend doing online live selling shopping in a week?	4.00	3.69	1.80	-0.14

*1.00 – 1.82 (Very Low/Poor), 1.83 – 2.65 (Low/Poor), 2.66 – 3.48 (Slightly Low/Poor), 3.49 – 4.31 (Slightly High/Good), 4.32 – 5.14 (High/Good), 5.15 – 6.00 (Very High/Good)*

Table 8 exhibits the actual purchasing behavior of the participants using live selling. The actual purchasing behavior is considerably influenced by the participant's responses to the statement, "On average, how much time do you spend doing online live selling shopping

in a week?" The mean score of 3.01 and the median of 2.67 indicate that the actual purchasing behavior of the participants using live selling is slightly low. The standard deviation of 1.81 suggests that there is some variability in the answers of the participants. The skewness of 0.35 means it's slightly skewed to the right, which indicates that more participants provided low ratings, further supporting the slightly low actual purchasing behavior of the participants using live selling.

## 4.2 Measurement Model

Table 9: Factor loadings, average variances extracted, and reliability of the variables

	Loading	Loading	p-value	Composite	Cronbach's	Average
Perceived Usefulness				0.92	0.889	0.697
PU1	0.868	0.045	<0.001			
PU2	0.845	0.045	<0.001			
PU3	0.887	0.045	<0.001			
PU4	0.693	0.046	<0.001			
PU5	0.868	0.045	<0.001			
Perceived Ease of Use				0.939	0.924	0.689
PEU6	0.854	0.045	<0.001			
PEU7	0.762	0.045	<0.001			
PEU8	0.823	0.045	<0.001			
PEU9	0.831	0.045	<0.001			
PEU10	0.848	0.045	<0.001			
PEU11	0.865	0.045	<0.001			
PEU12	0.822	0.045	<0.001			
Attitude				0.885	0.804	0.72
ATT1	0.863	0.045	<0.001			
ATT2	0.802	0.045	<0.001			
ATT3	0.878	0.045	<0.001			
Trust				0.971	0.965	0.825
TR16	0.899	0.045	<0.001			
TR17	0.920	0.044	<0.001			
TR18	0.934	0.044	<0.001			
TR19	0.880	0.045	<0.001			
TR20	0.907	0.044	<0.001			
TR21	0.900	0.045	<0.001			
TR22	0.917	0.044	<0.001			
Perceived Risk				0.956	0.942	0.811
PR23	0.918	0.044	<0.001			
PR24	0.898	0.045	<0.001			
PR25	0.867	0.045	<0.001			
PR26	0.903	0.045	<0.001			
PR27	0.917	0.044	<0.001			
Intention to Purchase				0.965	0.946	0.903
INT28	0.948	0.044	<0.001			
INT29	0.961	0.044	<0.001			
INT30	0.941	0.044	<0.001			
Actual Purchase				0.928	0.881	0.811

AP31	0.941	0.044	<0.001
AP32	0.942	0.044	<0.001
AP33	0.811	0.045	<0.001

\*significant at .001 level

From Table 9, all item loadings are more than 0.5, making it statistically significant (Kock, 2015). The average variances extracted for all items exceeded the 0.5 accepted value, making it statistically significant (Fornell & Larcker, 1981). Cronbach's alpha and composite reliability are higher than the accepted value of 0.7, making it statistically significant (Fornell & Larcker, 1981; Nunnally, 1978; Nunnally & Bernstein, 1994). Thus, convergent validity was established, and all indicators were retained.

The internal consistency of the different indicators in each variable was measured through Cronbach's alpha. Amongst the variables, TR obtained the highest level (.965), followed by INT (.946) and PR (.942), while ATT (.804) got the lowest, which reinforced its good internal consistency.

Among the five items used to measure the PU, item PU3(.887) has the highest factor loading, followed by PU1(.868), while PU4(.693) has the lowest. Among the seven items used to measure the PEU, item PEU11 (.865) has the highest factor loading, followed by PEU6 (.854), while PEU7 (.762) has the lowest. Of the 3-items used to measure the ATT, item ATT3(.878) has the highest value, while ATT2(.802) has the lowest. Of the seven items used in TR, TR18(.934) has the highest factor loading, followed by TR17(.920), while TR16 (.899) has the lowest. Of the 5-items used in PR, item PR23(.918) has the highest factor loading, followed by PR27(.917), while PR25(.867) has the lowest. Of the 3-items used in INT, item INT29(.969) has the highest factor loading, while INT30(.941) has the lowest. Of the 3-items used in AP, item AP32(.942) has the highest factor loading, while AP33(.811) has the lowest.

Table 10: Correlation between latent variables and square roots of average variances extracted

	Usefulness	Ease of use	Attitude	Trust	Risk	Intention	Actual Purchase
Usefulness	<b>(0.835)</b>	0.763	0.785	0.699	-0.496	0.764	0.575
Ease of Use	0.763	<b>(0.830)</b>	0.763	0.821	-0.548	0.788	0.583
Attitude	0.785	0.763	<b>(0.848)</b>	0.727	-0.458	0.778	0.537
Trust	0.699	0.821	0.727	<b>(0.908)</b>	-0.59	0.761	0.615
Risk	-0.496	-0.548	-0.458	-0.59	<b>(0.901)</b>	-0.497	-0.636
Intention	0.764	0.788	0.778	0.761	-0.497	<b>(0.950)</b>	0.572
Actual Usage	0.575	0.583	0.537	0.615	-0.636	0.572	<b>(0.900)</b>

\*Emphasized values are the square root of ave. It should be greater than the off-diagonal elements for discriminant validity

From Table 10, the square root of the average variance value for each variable (diagonal) is greater than the correlation coefficient when the variable is correlated with the other variables (off-diagonal). Thus, discriminant validity was fulfilled based on the validity criterion of Fornell and Larcker (1981).

As shown in Table 11, the model fit and quality indices are within the acceptable range as mentioned in the WarpPls criteria (Kock, 2015). The Average path coefficient (APC=0.395, P<0.001), Average R-squared (ARS=0.579, P<0.001), and Average adjusted R-squared (AARS=0.577, P<0.001) were all significant. The Average block (AVIF=2.310)

and the Average full collinearity VIF (AFVIF)=2.998 met the ideal values; TenenhausGoF (GoF = 0.693) is considered large. Simpson's paradox ratio (SPR) and R-squared contribution ratio (RSCR) are ideal; while Statistical suppression ratio (SSR = 1) and Nonlinear bivariate causality direction ratio (NLBCDR = 1) are acceptable. Since all indices are acceptable, it is concluded that the structural model fits the data very well.

Table 11: Model fit and quality indices

Model fit	Value	Criteria
Average path coefficient (APC)	0.395	P<0.001
Average R-squared (ARS)	0.579	P<0.001
Average adjusted R-squared (AARS)	0.577	P<0.001
Average block VIF (AVIF)	2.310	acceptable if <= 5, ideally <= 3.3
Average full collinearity VIF (AFVIF)	2.998	acceptable if <= 5, ideally <= 3.3
Tenenhaus GoF (GoF)	0.693	small >= 0.1, medium >= 0.25, large >= 0.36
Simpson's paradox ratio (SPR)	0.875	acceptable if >= 0.7, ideally = 1
R-squared contribution ratio (RSCR)	0.997	acceptable if >= 0.9, ideally = 1
Statistical suppression ratio (SSR)	1.000	acceptable if >= 0.7
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	acceptable if >= 0.7

### 4.2 The SEM Model

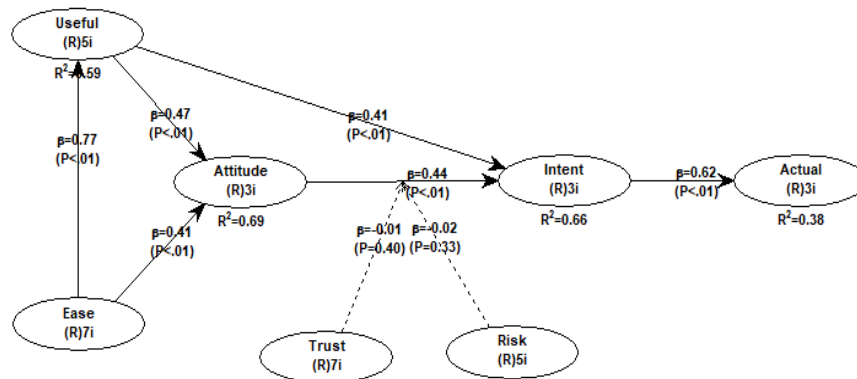


Figure 2. Structural Equation Model

The structural equation model showed that all variables are related to the acceptance of live selling to drive purchase intent in e-tailing during the COVID-19 pandemic.

Table 12: Relationship between the different variables and the hypothesis testing decision

Hypo	Independent Variable	Dependent Variable	Path Coefficient	SE	p-value	Effect Size	Decision
H1	PEU	→ PU	0.765	0.045	<0.001	0.586	Supported
H2	PEU	→ ATT	0.413	0.048	<0.001	0.318	Supported
H3	PU	→ ATT	0.472	0.047	<0.001	0.371	Supported
H4	PU	→ INT	0.407	0.048	<0.001	0.312	Supported
H5	ATT	→ INT	0.445	0.047	<0.001	0.346	Supported
H8	INT	→ AP	0.62	0.046	<0.001	0.384	Supported
H6	TR*ATT	→ INT	-0.013	0.050	0.400	0.006	Not Supported
H7	PR*ATT	→ INT	-0.013	0.050	0.330	0.007	Supported

From Table 12, the results of the relationship between the different variables and the support for hypothesis testing appear. PEU has a significant and positive impact on PU ( $\beta = 0.765$ ,  $p < 0.001$ ) and ATT ( $\beta = 0.413$ ,  $p < 0.001$ ), providing support for H1 and H2. PU positively determines ATT ( $\beta = 0.472$ ,  $p < 0.001$ ) and INT ( $\beta = 0.407$ ,  $p < 0.001$ ) therefore accepting H3 and H4. ATT positively affects INT ( $\beta = 0.445$ ,  $p < 0.001$ ), providing empirical support for H5. INT has a positive influence on AP ( $\beta = 0.62$ ,  $p < 0.001$ ), thereby accepting H8. However, the moderating roles of TR ( $\beta = -0.013$ ,  $p = 0.400$ ) and PR ( $\beta = -0.013$ ,  $p = 0.330$ ) on the effect of attitude (ATT) on intention (INT) has not been supported, hence rejecting H6 and H7.

## 5. DISCUSSIONS

This paper is anchored on the technology acceptance theory (TAM), which determines the acceptance of live selling to drive purchase intent during the COVID-19 pandemic. It utilized TAM's traditional constructs: PEU, PU, ATT, INT, and AP. The study included additional variables (TR and PR) to test their moderating roles on the effect of ATT on INT.

The Partial Least Square – Structural Equation Model (PLS-SEM) was used to investigate the relationship between the different variables. A two (2) stage approach was made, as suggested by Hulland (1999), to ensure the validity and reliability of the constructs before determining their relationships. The first stage involved determining the measurement model's reliability and validity. The second stage comprises the assessment of the structural model. In the former, the study determined that the item loadings, average variances extracted, composite reliability, and Cronbach's alpha were significant, confirming the reliability and convergent validity; included in this stage is the determination of the discriminant validity. In the latter, the model fit and quality indices were established.

The study posits that all the traditional TAM constructs were significant. Of all the constructs, the effect of PEU on PU has the most substantial relationship, which is consistent with He *et al.* (2018). The positive impact of PEU on ATT has been confirmed and mirrored in the studies of Chetioui and Chetioui (2021) and Prakosa and Sumantika (2021). However, the result of the research negated the study of Natasia *et al.* (2022), which postulates that the effect on ATT is insignificant. In the context of live selling, the interface's ease of use plays a significant role in enhancing usefulness and shaping users' attitudes toward its adoption.

PU positively determines ATT, which has been recognized in the study. Such a relationship is in line with the study of Ma *et al.* (2017) on the inherent influence of PU on the users' ATT. The effect is even magnified if the benefit is known to the system user (Saleh *et al.*, 2022). The assumption that PU positively impacts INT has been established. This finding agrees with the study of Hasanah *et al.* (2019), Effendy *et al.* (2021), Islami *et al.* (2021), and Huang (2023). The usefulness of live selling is an integral factor determining the attitude toward using it.

The study revealed the empirical basis for the positive effect of ATT on INT. This finding aligns with Ha's (2020) research and further supports Nguyen *et al.*'s (2019) study, which highlights INT as a key driver of online food purchases. In the realm of live selling, attitudes towards its usage significantly influence the intention to use this platform.

Consistent with the study of Soares *et al.* (2022), the research proved that INT positively influences AP. Wang and Herrando (2019) further confirmed the positive effect of INT on AP, even on social commerce sites. In live selling, the intention to use the strategy will lead to the actual purchase.

The result of the research uncovered that the moderating effect of TR between ATT and INT is insignificant. This finding negated the research of Ariffin and Lim (2020), which posits its moderating impact on mobile payment. However, this study affirms the work of Shin (2009), wherein the moderation effect of TR is not significant. TR seldom moderates the relationship between ATT and INT. In this study, the moderating role of PR on the relationship between ATT and INT was not proven, which parallels the result in the paper of Ho *et al.* (2017). However, an opposing finding was provided by Mangan and Bourgault (2014), who hypothesize that PR as a moderating variable hinders the use of Internet banking.

The COVID-19 restriction enforced in the country is one of the most prolonged and strictest lockdowns in the world (Hapal, 2021). A plausible explanation is that since the government hampered people's movement, they were compelled to use live selling regardless of the perceived risk and trust concerns.

## 6. CONCLUSION

This paper contributed to the literature in three (3) ways. First, it proved the relationship of the traditional TAM constructs: PEU to PU, PEU to ATT, PU to ATT, PU to INT, ATT to INT, and INT to AP. Second, since the study provided empirical evidence of the TAM constructs relationships, leading to the acceptance of the technology. It can now be stated with certainty that the use of live selling to drive purchase intent in e-tailing during the COVID-19 pandemic is accepted. Third, the infusion of PR and TR as moderating variables in TAM was insignificant during the COVID-19 pandemic. Since restrictions and lockdowns were enforced, people were compelled to use them, negating the moderating variables' effect.

The business community should consider exploring the use of live selling as one of their distribution channels because this paper has confirmed its acceptability, especially if mobility restrictions exist. The ease of use of the platform is one of the factors essential to its adoption. The convenience of buying anywhere, even in the confines of your home, is one of its finest advantages. Businesses like those in the retail industry can host live sessions to showcase their products and answer customer queries immediately to improve their customer experience. Moreover, in sectors wherein product demonstrations or consultations are crucial, such as beauty, fashion, or home appliances, to name a few, this technology could be a valuable tool for them. The country's tremendous number of Internet users is something to ponder when evaluating the viability of the studied technology.

The study utilized TAM with the infusion of PR and TR as moderating variables. It's interesting to know if the same non-significant result will be established even after the COVID-19 pandemic. Furthermore, another area that might be considered is extending PR and TR sub-attributes and the effect that it will yield.

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