Perceived AI Virtual Streamer Expertise and Consumer Purchase Intention: The Mediating Role of Swift Trust and the Moderating Role of Platform Reputation

Jie Yang[1,*], Mu He[2,]
[1]*School of Logistics Engineering, Chongqing Finance and Economic College, Chongqing, China*
[2]*School of Foreign Languages and Literatures, Chongqing Normal University, Chongqing, China*
**Corresponding Author*

Abstract: With the continued use of artificial intelligence in livestreaming e-commerce, AI virtual streamers have become an important medium for brand presentation and consumer interaction. Their nonhuman identity, however, leaves consumers with greater uncertainty in a short decision window. Drawing on source credibility theory, swift trust theory, and the logic of platform reputation, this study develops a second-stage moderated mediation model and examines the relationships among perceived AI virtual streamer expertise (PAVSE), swift trust (ST), purchase intention (PI), and perceived platform reputation (PPR). Based on 742 cross-sectional survey responses, the results show that PAVSE is significantly and positively associated with ST. ST partially mediates the relationship between PAVSE and PI. PPR significantly strengthens the positive relationship between ST and PI. Conditional indirect effect analysis further shows that when consumers perceive higher PPR, the indirect effect linking PAVSE to PI through ST is stronger. This study explains consumer trust conversion in AI virtual streamer livestreaming e-commerce from three angles: expertise cues, swift trust formation, and reputational endorsement from the platform.

Keywords: AI virtual streamer; perceived expertise; swift trust; platform reputation; purchase intention; livestreaming e-commerce.

1. Introduction

Livestreaming e-commerce has moved beyond a traffic model centered mainly on human streamers. AI, digital humans, and intelligent interaction now take part in the selling process. An AI virtual streamer is not an abstract technology. It enters consumer decision making as a product presenter, an information recommender, and a front-end interface of the platform. In settings where product information is complex, decisions are made quickly, and interaction in the livestream room moves fast, AI virtual streamers can help consumers understand product functions, parameters, and usage scenarios through standardized and dense information delivery. Mei et al. note that artificial intelligence is affecting consumer engagement and purchase decisions in livestreaming e-commerce, with personalized recommendation, real-time interaction, intelligent customer service, and trust all serving as possible drivers of purchase intention [1]. In AI digital-human livestreaming, vividness, telepresence, and credibility have also been found to influence repeat purchase intention through psychological mechanisms such as trust [2].

Therefore, the use of AI virtual streamers not only involves technological substitution issues, but also concerns consumer trust. Compared to real streamers, AI virtual streamers lack real identities, life experience, and sustained personality traits. Consumers find it difficult to establish trust in AI virtual streamers through long-term observation, social connections, or identity recognition. At the same time, while generative AI content and AI marketing tools can improve content production and interaction efficiency, they may also raise concerns among consumers about content authenticity, recommendation motivation, and commercial manipulation [3]. In this context, consumers are more inclined to rely on observable, assessable, and verifiable information clues in the live broadcast room to form initial trust.

In this context, perceived AI Virtual Streamer Expertise is particularly crucial. The theory of source credibility holds that the professionalism,

credibility, and attractiveness of information sources can affect the audience's acceptance and persuasive effectiveness [4]. This study does not examine all dimensions of source credibility, but focuses on professionalism as it is most directly related to product information processing. For consumers, whether AI virtual anchors understand the product, whether their explanations are clear, whether they can answer questions, and whether they compare products directly shape their judgment of recommendation reliability. Existing research on virtual anchors has shown that anchor characteristics can be associated with consumer purchase intention through trust or emotional mechanisms [5, 6]. Wang and Zhang further investigated the relationship between the credibility of virtual anchor sources, swift trust, platform reputation, and purchase intention in agricultural live streaming [7]. This study chooses a more focused path, neither discussing the complete source credibility nor setting up a dual path moderation model, but focusing on a more concise two-stage moderated mediation chain: professional clues → quick trust → purchase intention.

There are two issues worth paying attention to in the existing literature. Firstly, many studies consider the characteristics of virtual anchors as aggregated variables or simultaneously incorporate indicators such as attractiveness, intelligence, interactivity, and matching degree, which may blur the role of professionalism as a core information clue in trust formation. Secondly, existing work often emphasizes the impact of AI virtual anchor features on purchase intention, but pays less attention to the boundary role of platform environment in trust conversion. Live shopping cannot be completed simply because consumers trust the host. Consumers also consider whether the transaction party is reliable, whether the platform reputation is good, and whether the after-sales guarantee is trustworthy. In this context, this study raises two questions. Firstly, is the perception of AI virtual anchor professionalism related to consumer purchase intention through quick trust? If relevant, what is its mechanism of action? Secondly, does platform reputation strengthen the conversion of quick trust to purchase intention?

To answer the above questions, this study takes perceived AI virtual anchor professionalism (PAVSE) as the antecedent variable, fast trust (ST) as the mediating variable, purchase intention (PI) as the outcome variable, and platform reputation (PPR) as the moderating variable. This study proposes three theoretical propositions. Firstly, shift the discussion of virtual anchors from attractiveness, personification, and technological novelty to professional clues. Secondly, using fast trust to explain consumers' short-term trust judgments when facing non-human anchors, rather than viewing it as general trust or long-term relational trust. Thirdly, define platform reputation as a reputation boundary condition in the trust conversion stage. Professionalism answers the question of whether information is trustworthy, while platform reputation answers the question of whether the trading environment is reliable.

2. Theoretical Background and Hypotheses

2.1 Perceived AI Virtual Streamer Expertise and Swift Trust

PAVSE refers to consumers' subjective evaluation of the professional abilities of AI virtual anchors in product knowledge, functional explanation, problem response, and product evaluation. Unlike the attractiveness, entertainment value, or general personification of anchors, professionalism emphasizes whether the information source has the knowledge reserve, explanatory ability, and judgment related to the product. Ohanian's research on source credibility considers professionalism as an important dimension of source persuasiveness, examining whether the audience perceives the information source to possess knowledge, experience, and ability [4]. When this theory is applied to the AI virtual anchor scenario, the evaluation object changes. Ohanian's original scale was developed for celebrity endorsers, while this study examines live streamers composed of algorithms and digital images. Therefore, this study only draws on the professional dimension and adapts it to observable behavioral levels, such as explaining product parameters, presenting industry knowledge, responding to complex problems, and analyzing product advantages and disadvantages.

In livestreaming e-commerce, consumers usually need to judge the reliability of product information and recommendation information within a short period. AI virtual streamers do

not have the real identity, life experience, or long-term fan relationship often attached to human streamers. Consumers therefore tend to form trust judgments on the basis of observable expertise cues in the livestream. When an AI virtual streamer can accurately describe product parameters, clearly explain functional differences, answer consumer questions promptly, and analyze product strengths and weaknesses in a relatively balanced way, consumers are more likely to see it as capable of processing information and providing reliable recommendations. This facilitates the formation of swift trust. Na et al. similarly show that virtual streamer characteristics such as intelligence, interactivity, and consistency are associated with purchase intention through trust or affective mechanisms [5]. Thus, the study proposes:

H1: PAVSE positively influences consumers' ST.

2.2 Swift Trust and Purchase Intention

Swift trust is an initial trust judgment formed quickly under conditions of limited prior interaction, based on limited information, role cues, and situational cues [8]. In AI virtual streamer livestreaming e-commerce, consumers usually do not have enough time to evaluate the virtual streamer over a long period. Instead, they form a quick judgment about whether the streamer can be believed while watching the livestream, receiving recommendations, and assessing product value. ST in this study is therefore different from long-term relational trust and from institutional trust in an e-commerce platform as a whole. It refers to the initial trust consumers form toward an AI virtual streamer and its recommendation information under short-term, low-familiarity, and high-uncertainty conditions.

Research on online transactions has long emphasized the importance of trust for purchase intention. McKnight, Choudhury, and Kacmar argue that e-commerce trust includes judgments about the ability, benevolence, and integrity of online transaction partners, and that such trust can reduce uncertainty in online transactions [9]. Pavlou also incorporates trust and perceived risk into an e-commerce acceptance model, showing that trust is an important psychological mechanism behind online transaction intention [10]. In AI virtual streamer livestreaming e-commerce, when consumers quickly regard the information delivered by the virtual streamer as reliable, honest, and trustworthy, their uncertainty about the recommendation, product quality, and transaction outcome is reduced. They are then more likely to form purchase intention. The study therefore proposes:

H2: ST positively influences consumers' PI.

2.3 The Mediating Role of Swift Trust

PAVSE may not directly lead to purchase intention (PI). It may first change consumers' judgment of the credibility of virtual anchors and their recommended information, and then establish a correlation with PI through fast trust (ST). In this logic, professionalism is an external information cue, ST is the psychological response generated by consumers after processing the cue, and PI is the subsequent behavioral tendency. When AI virtual anchors can accurately explain product functions, respond to consumer inquiries in a timely manner, and provide relatively balanced product analysis, consumers are more inclined to consider their recommendations as reliable, thereby reducing uncertainty about product quality, recommendation motivation, and transaction results

This reasoning is consistent with research on virtual streamers and AI streamers. Shui et al. examine how AI virtual streamers influence consumer purchase intention through trust [6], while Na et al. show from a source credibility perspective that virtual streamer characteristics can be associated with purchase intention through trust and affective mechanisms [5]. Building on this work, the present study stresses that expertise is not full source credibility. It is the ability cue most directly used by consumers when they process product information. ST can therefore explain the psychological conversion between PAVSE and PI. The study proposes:

H3: ST mediates the relationship between PAVSE and consumers' PI.

2.4 The Moderating Role of Perceived Platform Reputation

PPR refers to consumers' overall judgment of the visibility, reliability, service protection capability, and public evaluation of the e-commerce platform that hosts the AI virtual streamer livestream. Platform reputation should not be equated with the platform's actual institutional safeguards, nor with platform trust itself. It is an external reputational judgment

consumers form about platform reliability and protection capability. Platform reputation and AI virtual streamer expertise operate at different explanatory levels. Expertise addresses whether the recommendation information is credible, whereas platform reputation addresses whether the transaction environment is dependable.

Jarvenpaa, Tractinsky, and Vitale's study of Internet stores shows that consumers can identify differences in the size and reputation of online stores and form trust, risk judgments, and purchase tendencies accordingly [11]. Koufaris and Hampton-Sosa also show that the perceived reputation of an online company affects consumers' initial judgments of its trustworthiness [12]. In livestreaming e-commerce, even if consumers trust an AI virtual streamer's recommendation, they may still worry about product fulfillment, after-sales service, and dispute resolution. A reputable platform can serve as reputational endorsement and reduce consumers' hesitation when they convert trust into purchase intention. By contrast, when platform reputation is low, consumers may lower their purchase tendency because of perceived transaction risk, even if they accept the AI virtual streamer's professional presentation. The study proposes:

H4: PPR positively moderates the relationship between ST and PI; that is, the higher the PPR, the stronger the positive effect of ST on PI.

3. Research Design

3.1 Sample and Scenario Setting

This study collected data through a questionnaire survey. The respondents were consumers with experience watching or purchasing through livestreaming e-commerce. The questionnaire was set in the context of AI virtual streamer livestreaming e-commerce. An AI virtual streamer in this study refers to an AI-driven livestreaming agent that appears in a livestream room as a digital human or virtual image and can introduce products, explain information, and respond to interactions. Respondents were asked to evaluate PAVSE, ST, PI, and PPR based on their understanding of an AI virtual streamer recommending products. After invalid questionnaires were removed, 742 valid responses remained. All variables were measured on a seven-point Likert scale, where 1 indicated 'strongly disagree' and 7 indicated 'strongly agree'.

It should be noted that the data come from a cross-sectional self-reported survey. This design is suitable for testing statistical associations, indirect effects, and conditional indirect effects among variables. It is not sufficient on its own to prove strict causality. The results are therefore interpreted mainly in terms of association, positive effects, and statistical support. Causal identification is treated as a limitation in the discussion section.

3.2 Variable Measurement

All core variables were measured using mature scales and adjusted according to the context of AI virtual live streaming e-commerce. PAVSE is mainly adapted from the professional dimension of the Ohanian Source Reliability Scale, while drawing on the measurement ideas of intelligence, product knowledge, problem response, and information presentation ability in virtual anchors and live streaming e-commerce research [4, 5][7]. This concept consists of four items used to measure whether consumers perceive AI virtual anchors to understand product parameters, possess industry knowledge, accurately respond to complex questions, and objectively evaluate product advantages and disadvantages.

ST is based on the fast trust theory proposed by Meyerson et al., and draws on the expressions of reliability, honesty, and overall trustworthiness from McKnight et al.'s E-commerce Trust Scale [8, 9]. This concept consists of three items, emphasizing whether consumers are willing to trust the information conveyed by AI virtual anchors in a short period of time, and whether they consider it reliable, honest, and trustworthy. PI uses four items for measurement, adapted from Pavlou's study on e-commerce transaction intention [10], which is used to capture the likelihood of consumers purchasing, prioritizing, and trying related products in the future. PPR uses three items for measurement, adapted from Jarvenpaa et al.'s research on online store reputation and Koufaris and Hampton Sosa's research on online company reputation and initial trust [11, 12]. The items cover consumers' perceptions of platform visibility, consumer rights protection, and public evaluation.

3.3 Data Analysis Method

This study used descriptive statistics, correlation analysis, reliability and validity

testing, regression analysis, and Bootstrap method. First, the means, standard deviations, and correlations of the core variables were examined. Second, Cronbach's alpha, McDonald's omega, AVE, HTMT, and confirmatory factor analysis were used to assess reliability, convergent validity, and discriminant validity. Third, regression and conditional process analysis were used to test the effect of PAVSE on ST and PI, the mediating role of ST, and the moderating role of PPR. Because the core analysis relies on regression and conditional process analysis rather than a structural equation path model, the results section does not separately report structural equation model path fit indices.

For the moderation test, ST and PPR were mean-centered before the interaction term was created. The study then examined the effect of ST x PPR on PI. Conditional indirect effects at different levels of platform reputation and the index of moderated mediation were also reported. Hayes proposed the index of moderated mediation as a test of whether an indirect effect changes significantly across levels of a moderator [13].

4. Empirical Results

4.1 Descriptive Statistics and Correlation Analysis

The descriptive statistics and correlation results show that the means of the four core variables are all above the midpoint of the scale, indicating that respondents generally held moderately positive evaluations of PAVSE, ST, PI, and PPR. The mean of PAVSE is 5.10, the mean of ST is 4.68, the mean of PI is 4.85, and the mean of PPR is 4.79. Correlation analysis shows that PAVSE is significantly positively correlated with ST, ST is significantly positively correlated with PI, PAVSE is significantly positively correlated with PI, and PPR is also significantly positively correlated with PI. These results provide preliminary support for subsequent hypothesis testing. The descriptive statistics and correlation coefficients of the core variables are shown in Table 1.

Table 1. Descriptive Statistics and Correlations

Variable	Mean	1	2	3	4
1. PAVSE	5.10	1			
2. ST	4.68	0.693***	1		
3. PI	4.85	0.621***	0.744***	1	
4. PPR	4.79	0.613***	0.608***	0.614***	1

Note: N = 742; *** p < .001.

4.2 Reliability and Validity Tests

The reliability and validity test results showed that the Cronbach's alpha coefficients of the four constructs were all higher than 0.89, and the McDonald's alpha coefficients were also higher than 0.89, indicating good internal consistency. All constructs have AVE values higher than 0.74, indicating good convergent validity. The HTMT results showed that the HTMT values between each construct were all below 0.85, indicating acceptable discriminant validity between PAVSE, ST, PI, and PPR. Confirmatory factor analysis also shows that the four factor measurement model fits well overall, indicating that the measurement structure can effectively distinguish between the core concepts. The results of reliability, convergent validity, and discriminant validity are summarized in Table 2.

Table 2. Reliability, Convergent Validity, and Discriminant Validity

Construct	Items	Cronbach α	McDonald ω	AVE	Max HTMT
PAVSE	4	0.913	0.909	0.771	0.764
ST	3	0.897	0.928	0.809	0.830
PI	4	0.895	0.899	0.744	0.830
PPR	3	0.893	0.899	0.782	0.687

Note: Four-factor measurement model fit: CFI = 0.985, TLI = 0.981, RMSEA = 0.079, SRMR = 0.029.

4.3 Regression Analysis and Hypothesis Testing

The regression analysis results showed that PAVSE had a significant positive effect on ST (B=0.775, p<. 001), supporting H1. ST had a significant positive effect on PI (B=0.487, p<. 001), supporting H2. After incorporating ST into the model, the direct effect of PAVSE on PI remained significant (B=0.147, p<. 001), indicating that ST may play a partial mediating role. PPR has a significant positive effect on PI (B=0.190, p<. 001). The interaction term between ST and PPR also has a significant positive impact on PI (B=0.091, p<. 001), indicating that platform reputation enhances the positive relationship between ST and PI, supporting H4. The regression analysis results of hypothesis testing are shown in Table 3.

Table 3. Regression Analysis Results

Dependent Variable	Predictor	B	SE	z	p	95% CI
ST	PAVSE	0.775	0.030	26.19	< .001	[0.702, 0.837]
PI	PAVSE	0.147	0.031	4.80	< .001	[0.081, 0.211]
PI	ST	0.487	0.028	17.62	< .001	[0.434, 0.541]
PI	PPR	0.190	0.024	7.90	< .001	[0.141, 0.240]
PI	ST x PPR	0.091	0.011	8.21	< .001	[0.072, 0.110]

Note: $R^2 = 0.480$ for the ST model; $R^2 = 0.635$ for the PI model.

Table 4. Mediation and Conditional Indirect Effect Results

Effect Type	Path	PPR Level	Effect	SE	z	p	95% CI
Direct effect	PAVSE -> PI	-	0.147	0.031	4.80	<.001	[0.081, 0.211]
Indirect effect	PAVSE -> ST -> PI	Low	0.298	0.024	12.30	<.001	[0.252, 0.349]
Indirect effect	PAVSE -> ST -> PI	Medium	0.393	0.027	14.78	<.001	[0.341, 0.448]
Indirect effect	PAVSE -> ST -> PI	High	0.440	0.030	14.89	<.001	[0.382, 0.501]
Index of moderated mediation	PAVSE -> ST -> PI	-	0.071	0.009	7.83	<.001	[0.055, 0.087]

4.4 Mediation and Conditional Indirect Effect Tests

The mediation and conditional indirect effect tests further show that the indirect effect of PAVSE on PI through ST is significant at different levels of platform reputation, with all confidence intervals excluding zero. Specifically, when platform reputation is low, the indirect effect is 0.298; when platform reputation is at a medium level, the indirect effect is 0.393; and when platform reputation is high, the indirect effect rises to 0.440. The index of moderated mediation is 0.071, with a 95% confidence interval of [0.055, 0.087]. This indicates that PPR significantly moderates the indirect effect through which PAVSE relates to PI via ST. H3 is therefore supported, and platform reputation is further shown to be an important boundary condition for trust conversion in the AI virtual streamer context. Mediation and conditional indirect effect results are presented in Table 4.

5. Discussion and Conclusion

5.1 Main Findings

Set in AI virtual streamer livestreaming e-commerce, this study examined the statistical relationships among PAVSE, ST, PI, and PPR. The results show that PAVSE has a significant positive effect on ST. Consumers facing a nonhuman streamer use product knowledge, professional presentation, question response, and product analysis as important bases for judging whether the recommendation information is credible. This finding is consistent with the basic claim in source credibility theory that expertise improves source persuasiveness [4]. It also echoes Na et al.'s finding that virtual streamer characteristics can be associated with purchase intention through trust mechanisms [5].

The study also finds that ST has a significant positive effect on PI and partially mediates the relationship between PAVSE and PI. Expertise does not simply produce purchase intention directly. It first has to be converted into consumers' initial trust in the AI virtual streamer and its recommendation information, and then relate to purchase intention. Compared with general trust, ST better captures the short-term, high-density, low-relationship-basis judgment process in livestreaming e-commerce. This finding is consistent with Meyerson et al.'s swift trust theory and with e-commerce trust research showing that trust reduces uncertainty and promotes transaction intention [8-10].

PPR further strengthens the relationship between ST and PI. This means that even when consumers accept the AI virtual streamer's professional presentation, they still use platform reputation to judge whether the transaction environment is reliable. The result is consistent with Jarvenpaa et al. and Koufaris and Hampton-Sosa on online store reputation and initial trust [11, 12]. Unlike Wang and Zhang's agricultural livestreaming study, which examines full source credibility and dual-path moderation, the present study confines platform reputation to the boundary condition in the conversion from ST to PI [7]. This more refined setting clearly distinguishes between two aspects: professionalism supports information credibility, while platform reputation supports transaction reliability.

These research findings should be interpreted with caution. This study is based on cross-sectional survey data. Although regression analysis, Bootstrap test, and moderated mediation index provide statistical support for the hypothesis, the results mainly show significant associations and conditional indirect

effects between variables, and should not be considered as complete proof of strict causal mechanisms. In the future, it will be necessary to directly test causal direction and external validity through experimental manipulation, longitudinal tracking, or platform behavior data.

5.2 Theoretical Contributions

This study proposes three theoretical contributions. Firstly, by focusing on professional clues, it expands the research on AI virtual anchors from the previous dominant focus on anthropomorphism, attractiveness, and technological novelty. Existing studies often treat virtual streamers as an overall stimulus or a bundle of characteristics. This study separates expertise from source credibility and emphasizes that consumers are not only attracted by a virtual image; they also form trust judgments from product knowledge, explanatory ability, and response capability.

Second, the study uses ST to explain short-term trust formation in AI virtual streamer livestreaming e-commerce. This addresses the tendency in some prior work to rely too broadly on the concept of general trust. Consumers and AI virtual streamers usually do not have a long-term relationship. Trust cannot easily accumulate through repeated personal contact. ST is therefore better suited to explain immediate judgment and purchase tendency in the livestreaming setting.

Third, the study places PPR in the trust-conversion stage and shows the boundary role of reputational endorsement in AI virtual streamer marketing. The finding suggests that professional presentation by an AI virtual streamer can foster ST, but whether consumers further form PI also depends on their overall evaluation of platform reputation and the reliability of the transaction environment.

5.3 Managerial Implications

The findings have implications for brands, platforms, and AI virtual streamer operators. When deploying AI virtual streamers, brands should not focus only on visual design, anthropomorphism, or entertainment. They should also improve the streamer's professional knowledge expression. AI virtual streamers need to present product parameters accurately, explain product functions clearly, answer consumer questions promptly, and compare product strengths and weaknesses in a relatively balanced way. For categories with complex product information, high perceived risk, or strong demand for professional explanations, professionalism may be more valuable in promoting quick trust (ST) than pure entertainment.

E-commerce platforms should also focus on reputation building. A platform with a good reputation is an external clue for consumers to judge the reliability of the transaction environment, which helps reduce the hesitation that consumers have between trusting the anchor and forming a purchase intention. The platform can enhance consumers' positive perception of the platform's reputation through stable after-sales rules, clear consumer rights protection, traceable performance information, and consistent service experience. The operation of AI virtual anchors should combine professional display with platform reputation clues. The former responds to consumers' demand for trustworthy product information, while the latter responds to their demand for a reliable trading environment.

5.4 Limitations and Future Research

This study has several limitations. Firstly, the study utilized cross-sectional survey data. Although this type of data can test statistical relationships between variables, it cannot fully establish causal relationships. Future research can manipulate the professionalism and platform reputation of AI virtual anchors through situational experiments to more directly test causal mechanisms. Secondly, the outcome variable is purchase intention rather than actual purchase behavior. Subsequent research can combine live streaming platform behavior data, click data, or real transaction data to examine the relationship between AI virtual anchor professionalism and actual purchasing behavior. Thirdly, the data comes from the same questionnaire at the same time point, so common method bias may still exist. Subsequent research can use multi-source data, time interval measurements, or experimental design to reduce this risk. Fourthly, this study focuses on four core variables: professionalism, fast trust, platform reputation, and purchase intention, without further comparing the differences between different product types, virtual anchor image styles, or consumer acceptance of AI. Future research can examine the boundary conditions of AI virtual anchor

professionalism between search products and experience products, functional products and hedonic products, and high engagement products and low engagement products.

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