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The Effect of Consumers' Perceived Relational Benefits on Trust, Satisfaction, and Behavioral Intention in Fashion Live Commerce Channel

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Abstract Live commerce is a new media in commerce that has recently been highlighted in social media industries. This study examined the impact of consumers' perceived relational benefits on consumer trust, satisfaction, purchase intention and continuous use intention in fashion live commerce channels. We conducted an online survey with 232 adult women residing in South Korea who watched a video related to selling fashion products on a live commerce channel. And we analyzed the collected data using SPSS 25.0 and AMOS 23.0 statistical program. The results showed that the perceived relational benefits (i.e., psychological benefits, social benefits, economic benefits, customization benefits) in the live commerce channel had a significant positive effect on consumes' trust. Also, consumer trust had a positive effect on satisfaction, which, in turn, positively influenced consumer purchase intention and continuous use intention. The results of the study can theoretically extend the consumer behavior research on fashion live commerce channels. In addition, live commerce retailers can use the findings to develop effective marketing strategies.

Keywords Live commerce, Relational benefits, Consumer trust, Satisfaction, Behavioral intention

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Introduction

Consumers have become accustomed to non-face-to-face communication. Since the COVID-19 pandemic, non-contact marketing has become a new consumption trend. While offline stores were hit hard from COVID-19 and social distancing, the online-based e-commerce market took advantage of this opportunity and has shown rapid growth (Kim, 2020). In particular, "live commerce" channels have become notable channels in the industry. Live commerce is a fusion of live streaming and e-commerce, providing a new distribution channel by combining the advantages of offline and online, and the advantages of social media and commerce. Live commerce allows sellers and consumers to

actively communicate through real-time video streaming, and consumers can ask questions about products in real time, receive immediate responses, and purchase products more conveniently (Huang & Benyoucef, 2013). In South Korea (Korea hereafter), the live commerce market grew to about 3 trillion won in 2021, and it is expected to grow to about 10 trillion won by 2023 (Shin, 2020). In addition, China's live commerce market grew from about KRW 3 trillion won in 2017, KRW 23 trillion won in 2018, to KRW 75 trillion won in 2019, but has shown explosive growth recently to about

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166 trillion won in 2020 (Seo, 2022). Representative live commerce channels in Korea include Naver Shopping Live, Kakao Live, and Grip Live. Naver Shopping Live has had an especially significant impact on increasing store sales and improving marketing performance. According to the Kim, Bae, and Hwang (2021), sales of smart store sellers using Naver Shopping Live increased by about 48% and the number of regular customers increased by about 128%.

In traditional e-commerce online shopping malls, consumers and sellers ask and answer questions through online bulletin boards, but live commerce allows consumers and sellers to immediately communicate through real-time chatting during live streaming to realize two-way communication. This can improve the shopping experience of consumers and reduce uncertainty about the sellers, thereby creating trust in the company (Hajli, 2015). In addition, by actively interacting with the seller, consumers can reduce their perceived risk factors in the purchasing process and experience positive purchase benefits (Alhakami & Solvic, 1994). Live commerce also has a high purchase conversion rate because the real-time purchases provide similar benefits to face-to-face purchases. Consumers build trust with the seller and are satisfied with the experience, which has great influence on purchasing products (Jang & Chung, 2014).

It is worth noting that the relational benefits perceived by consumers through active interaction with sellers on live commerce channels lead a positive perception of the sellers. Prior studies on live commerce have examined perceived value of sellers (Wongkitrungrueng & Assarut, 2020), the characteristics of live commerce (Jung, 2017), and the shopping motivation of consumers (Cai & Wohn, 2019). However, little research has been conducted focusing on the benefits and effects of consumers in terms of forming relationships with sellers on live commerce channels. When consumers experience relational benefits in live commerce, it can reduce their anxiety about the sellers, and can build trust and satisfaction with the company. As a result, consumers are likely to form long-term relationships with firms and brands. In particular, experiencing relational benefits such as convenience and economic rewards online positively influence on consumers' behavioral intentions (Berry, 1995;

Lee & Park, 2013).

The study aims to empirically examine the influence of consumers' perceived relational benefits on trust, satisfaction, and behavioral intention (e.g., purchase intention, continuous use intention) in live commerce channel. This study has academic significance in that the findings expand and strengthen the research scope on relational benefits by identifying the effect of consumers' perceived relational benefits in live commerce. The results of this study provide guidelines for fashion companies on how to strategically use live commerce channels.

Theoretical Background

Consumers' Perceived Relational Benefits in Live Commerce

Live commerce is a live-streamed channel where sellers introduce and sell products to consumers, by combining live streaming and e-commerce (Wongkitrungrueng & Assarut, 2020). Unlike online shopping malls, which are traditional e-commerce methods, live commerce enables interactive communication between consumers and sellers through real-time streaming. Therefore, companies using live commerce focus on continuing their relationships through active interactions with consumers. Gwinner, Gremler, and Bitner (1998) revealed that relational benefits are an essential element of relationship continuity.

Unlike online shopping malls, which are traditional e-commerce methods, live commerce enables interactive communication between consumers and sellers through real-time streaming. Therefore, companies using live commerce channels focus on continuing their relationships through active interaction with consumers. Gwinner et al. (1998) revealed that for the relationship between sellers and consumers to continue, consumers should recognize the relational benefits.

Relational benefits refer to various types of benefits and rewards that consumers experience by forming relationships with sellers (Gwinner et al., 1998). In a live commerce channel, consumers perceive various relational benefits that help them maintain a relationship with the seller and satisfy the consumers' needs (Katz, Blumler, & Gurevitch, 1973). Satisfaction theory explains the relational benefits and use. Since most previous studies have pointed relational benefits as an essential variable for forming long-term relationships between consumers and sellers (Patterson & Smith 2001), it is necessary to investigate the relational benefits perceived by consumers.

Relationship benefits have been divided into various sub-dimensions. Wilson and Jantrania (1994) presented economic benefits, strategic benefits, and behavioral benefits as sub-dimensions of relational benefits. Anderson, Håkansson, and Johanson (1994) classified relationship benefits as economic benefits, technological benefits, social benefits, and service benefits. Hennig-Thurau, Gwinner and Gremler (2002) classified relationship benefits as social benefits, confidence benefits and special treatment benefits. Heo and Kim (2014) classified these benefits as social benefits, customization benefits, economic benefits and confidence benefits. Chae (2013) classified the relationship benefits of online shopping into three dimensions: economic benefits, psychological benefits, and informational benefits. Gwinner et al. (1998) classified them into four factors; social benefit, psychological benefit, customization benefit and economic benefit. In particular, based on the literature, benefits related to active interaction and convenience or economic rewards are important online, and the four factors of social benefits, economic benefits, psychological benefits, and customization benefits are prominent in online context. (Hennig-Thurau et al., 2002; Jung & Yang, 2013).

Psychological benefits are described as a psychological state in which consumers perceive that the service provider (seller) is not different from what the consumers expected, thus reducing anxiety and increasing their comfort level (Gwinner et al., 1998). In live commerce, consumers can communicate with the seller in real time and receive immediate answers to their questions, so they can easily feel comfortable and perceive psychological benefits. Social benefits are related to the emotional aspects of relationships with service providers or other users, and the social benefits are higher when personal relationships are close (Gwinner et al., 1998). In live commerce, consumers can perceive social benefits by receiving information such as reading online

reviews and maintaining close relationships through real-time chats.

Economic benefits are the basic motives for consumers to maintain relationships. They refer to financial benefits including price discounts, coupons, or time savings from quick service (Peterson, 1995). Companies that stream in live commerce channels have recently provided economic benefits to increase sales. The customization benefit is also a special treatment or service provided for consumers, which is different from other sellers. In live commerce, sellers can communicate with consumers and provide special services tailored to each individual. Based on these studies, we divide the relational benefits perceived by consumers in live commerce into four dimensions: psychological benefits, social benefits, economic benefits, and customization benefits.

Consumer Trust and Satisfaction

Relational benefits are antecedents for continuing the relationship with consumers. These benefits have a positive influence on consumers' trust, satisfaction, and loyalty (Reynolds & Beatty, 1999; Patterson & Smith, 2001). In social commerce, relational benefits have a positive influence on consumer trust, loyalty, and immersion (Choi & Kwon, 2019). Shin and Yoo (2017) also found that social, economic, psychological, and customization benefits have a positive effect on consumer satisfaction. Accordingly, relational benefits positively influence on consumers' trust and satisfaction. In particular, given that trust has been identified as a prerequisite for satisfaction in most previous studies (Moorman, Despande, & Zaltman, 1993), it is expected that relational benefits will affect consumer satisfaction through trust.

Trust is the willingness to take risks through a belief in the actions of others, and it is an important factor in eliciting positive consumer behavioral intentions (Rousseau, Burt, Camerer, & Sitkin, 1998). Trust is even more important in online contexts because it is impossible to directly face the seller or physically experience actual products and services (Gefen, 2000). Trust is formed through relationships between individuals. Thus, consumers can establish relationships through real-time interactions with sellers and feel more friendly and comfortable with sellers in live commerce

channels, which eventually builds consumer trust (Ra & Woo, 2015; Wongkitrungrueng & Assarut, 2020).

When consumers perceive that the seller (i.e., service provider) is providing relational benefits, consumers can build trust with the seller (Byun & Oh, 2006; Dwyer, Schurr, & Oh, 1987). Berry (1995) also stated that consumers can build trust with the seller through various benefits provided by the seller. In particular, in live commerce, consumers can perceive social benefits while actively interacting with other consumers as well as with the sellers, which leads to consumer trust (Gwinner et al., 1998). Chae (2013) found that psychological benefits, economic benefits, and informational benefits have a positive effect on consumer trust. Companies can provide economic benefits such as price discounts and coupons during live streaming on live commerce channels. Since it is a channel with high consumer participation, sellers can also provide special customization benefits tailored to individual consumers, which can increase the level of consumer trust.

Moorman et al. (1993) showed that when consumers build trust in service providers in the process of delivering services, they perceive a higher level of satisfaction. Dorsch, Grove, and Darden (2000) identified satisfaction as a key variable for long-term relationships between consumers and firms. Satisfaction is described as a comprehensive psychological state in which the consumer's emotions and expectations are combined in the consumption experience. In other words, consumers can be satisfied when they compare what they expected and what they actually experienced with the service (Oliver, 1981).

Westbrook and Fornell (1979) defined satisfaction as the degree to which consumers experience favorable emotions in the process of purchasing, comparing, evaluating, selecting products and services. Satisfaction with the online shopping mall is the overall evaluation of the online shopping mall, which is an important factor in the marketing exchange process. It is also an essential factor in predicting consumer behavior. Therefore, in this study, we expect that consumers will perceive relational benefits in fashion live commerce, which can affect consumers' trust and satisfaction.

Consumer Behavioral Intention

This study investigates purchase intention and continuous use intention as consumer behavioral intentions. Purchase intention is a consumer's intention to purchase a specific service or product (Morrison, 1979). Continuous use intention refers to a consumer's willingness to continue to use the purchased product or service and loyalty to the current seller (Bhattacherjee, 2002). It is necessary to examine the intention of continuous use because the success of services and products is from continued use, not from the first use of a product or service (Bhattacherjee, 2002).

Consumer-centered marketing focuses on sellers building long-term relationships with consumers. Sellers seek to maintain customer loyalty and long-term relationships by forming an interdependent relationship between the consumers and sellers to increase consumer trust and satisfaction (An, 2003). Dorsch et al. (2000) stated that consumer satisfaction and the benefit of expectations are essential to form the intention of continuous use. Many previous studies (e.g., Jung, 2014; Oliver, 1981) have shown that when satisfaction with services or products continues, consumers feel happiness and pleasure, which has a positive influence on their intention to reuse or purchase the service or product (Jung, 2014). Therefore, it can be expected that consumer satisfaction formed in live commerce will lead to positive behavioral intentions of consumers including purchase intention and continuous use intention.

Research Method

Research Model and Hypothesis Development

This study aims to empirically verify the effect of relational benefits (i.e., psychological benefits, social benefits, economic benefits, customization benefits) perceived by consumers on consumer trust and satisfaction, and consumer behavioral intentions (i.e., purchase intention, continuous use intention). Thus, we present the following research hypotheses and the research model is shown in Figure 1.

H1. Psychological benefits will have a positive effect on

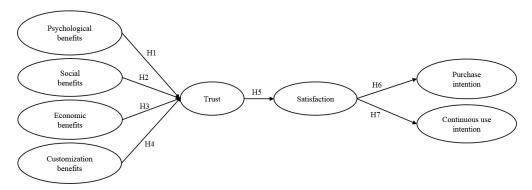


Figure 1. Research model

consumer trust.

- H2. Social benefits will have a positive effect on consumer trust
- H3. Economic benefits will have a positive effect on consumer trust.
- H4. Customization benefits will have a positive effect on consumer trust.
- H5. Consumer trust will have a positive effect on consumer satisfaction.
- H6. Consumer satisfaction will have a positive effect on consumers' purchase intention.
- H7. Consumer satisfaction will have a positive effect on consumers' continuous use intention.

The variables used in the study were modified from previous studies to suit the purpose of this study. The operational definitions of variables are as follows. Consumers' perceived relational benefits are divided into psychological benefits, social benefits, economic benefits, and customization benefits. First, psychological benefits refer to consumers' comfort or stability in live commerce and social benefits refer to the emotional relationships from receiving information through active interactions with sellers or other consumers. Economic benefits refer to economic rewards such as price discounts or coupons provided by the seller in live commerce, and customization benefits indicate that consumers receive special services tailored to the individuals in live commerce. Trust is the degree to which the seller believes that the services and products provided by

the seller in live commerce meet the consumer's expectations. Satisfaction is defined as the emotions and overall evaluation experienced by the consumer in live commerce. Purchase intention refers to the willingness to purchase products sold by sellers in live commerce, and continuous use intention is the willingness to continue to use the live commerce channel.

Data Collection and Research Design

An online survey was conducted from December 3 to 30, 2020, on 291 women in their 20s and 30s living in Korea who had an experience watching videos which sells fashion related products on Naver Shopping Live channel. Participants were recruited through convenience sampling. Data on 281 participants were finally used for analysis, after excluding 10 insincere responses. Naver Shopping Live is a representative live commerce platform in Korea with a large number of sellers, increasing sales, and great growth potential (Kim et al., 2021). Thus, it is suitable for this study.

The questionnaire was adapted from existing scales by modifying them to fit our study including from Choi and Kwon (2019), Gwinner et al. (1998), Mittal and Lasser (1998) and Reynolds and Beatty (1999). Our questionnaire included items related to consumers' perceived relational benefits, trust, satisfaction, behavioral intentions on live commerce, and demographic characteristics. For relational benefits, we measured psychological benefits, social benefits, economic benefits, and customization benefits. For psychological benefits, three items were used, and for social,

economic, customization benefits, two items were used for each type of benefit. To measure trust, two items were used from Wongkitrungrueng and Assarut (2020), and for satisfaction, two items were modified from questions used in Anderson et al. (1994) and Henning-Thurau et al. (2002). Two items for purchase intention were adapted from Davis (1989). Two items were used for continuous use intention by modifying questions from Gao et al. (2015). And all items were measured on a 7-point Likert scale (1 = "strongly disagree," 7 = "strongly agree").

The data were analyzed using SPSS 25.0 and AMOS 23.0 statistical programs. The SPSS 25.0 program was used for reliability analysis, exploratory factor analysis, confirmatory factor analysis and correlation analysis. AMOS 23.0 program was used for verifying the research model by conducting path analysis with structural equation model analysis.

Research Results

General Characteristics of Subjects

For age, 103 (36.65%) of the total sample were in their 20s and 178 (63.35%) were in their 30s. For educational

background, 147 (52.31%) were university graduates, 91 (32.38%) attended graduate school or higher, 32 (11.39%) attended university, and 8 (2.85%) graduated from high school. In addition, 185 (65.84%) were single, and 96 (34.16%) were married, which is a typical distribution for these age groups in Korea. In terms of occupation, 125 (44.48%) were general office workers, 60 (28.47%) were students, and 48 (17.08%) were professional workers. As for the average monthly income, 103 (36.65%) earned from 2 to 3 million won, 69 (24.56%) from 3 to 4 million won, and 31 (11.03%) earned 1 million won or less.

Measurement Model Results

The conceptual structure of relational benefits perceived by consumers in live commerce were identified by conducting exploratory factor analysis through principal component analysis (varimax rotation). As a result, consumers' perceived relational benefits were divided into four factors including psychological benefits, social benefits, economic benefits, and customization benefits as predicted in the hypotheses of this study. Cronbach's α values of all measurement variables and all factor loadings were 0.7 or higher, and the eigenvalue was 1 or higher, so the reliability

Table 1. Results of measurement model

Construct	Items	Factor loading	t-value	AVE	CR	Cronbach's α
	I enjoy shopping at Naver shopping live.	.76	12.97	.70	.97	.87
Psychological benefits	I like shopping at Naver shopping live.	.79	14.07			
	Shopping through Naver shopping live is comfortable.	.78	-			
Social benefits	The reviews in Naver shopping live is helpful for my purchase decision.	.79	-	.68	.95	.80
	Seller's response in Naver shopping live helps me purchase products.	.87	11.06	.00		
Economic benefits	Naver shopping live has many opportunities to purchase products at low prices.	.8	-	.81	.96	.90
ECONOMIC DENETITS	Naver shopping live has many price discounts.	.87	16.06	.01		.90
Customization benefits	The seller of Naver shopping live gives me a specific and quick response.	.81	-	.65	.93	.79
Customization benefits	Naver shopping live provides a variety of products and services suitable for me.	.84	11.11	.00		
Trust	It is reliable to purchase products through Naver shopping live channel.	.91	-	.76	.97	.86
ITUSt	I trust the information provided by the seller of Naver shopping live channel.	.82	14.76	./0		
Satisfaction	I feel satisfied with Naver shopping live channel.	.92	-	.66	.96	.79
Sausiaction	I am satisfied with the atmosphere of Naver shopping live channel.	.74	13.42	.00		
Purchase intention	I am willing to purchase some products on Naver shopping live channel.	.87	-	.78	.97	.91
	I want to purchase some products sold on Naver shopping live channel.	.86	16.45	./8		
Continuo de intentino	I am willing to continue using Naver shopping live channel.	.88	-	00	.97	.91
Continuous use intention	I will use Naver shopping live often in the future.	.83	19.20	.83		

and validity of the measurement variable were all verified (Table 1).

Confirmatory factor analysis (CFA) for the entire measurement model showed that all of the fitness indices were satisfactory, indicating that the measurement items measured the composition concept well (χ^2 =135.89 (d.f=91), χ^2 /d.f=1.49, p=.00, GFI=.93, TLI=.97, CFI=.98, RMSEA=.049). The results also confirmed the convergence validity and discriminant validity between the measured variables. Convergence validity requires that the factor loadings are statistically significant. Each standardized factor loading should be .70 or more, the average variance extracted

(AVE) value should be .50 or more, and the construct reliability (CR) value should be .70 or more. (Lee & Lim, 2013). The standardized factor loading values of the variables in this study were all 0.70 or higher, the AVE values were all 0.60 or higher, and the CR value was 0.90 or higher. Thus, the validity of convergence was verified (Table 1). In addition, the squared values of the correlations between the latent variables were lower than the AVE values of all latent variables. Thus, the discriminant validity was confirmed (Table 2).

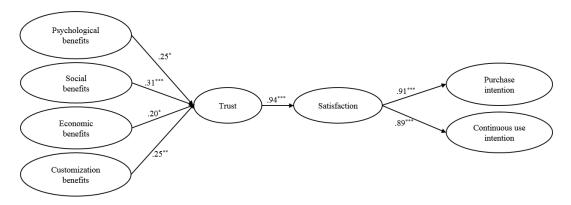
Structural Model Results

Table 2. The squared correlations and AVE of variables

	Mean (S.D.)	РВ	SB	EB	СВ	TR	SA	PI	CI
PB	5.03 (1.17)	.70ª							
SB	5.60 (1.05)	.48 ^b	.68						
EB	4.98 (1.32)	.45	.27	.81					
СВ	4.90 (1.20)	.42	.32	.40	.65				
TR	5.11 (1.22)	.38	.33	.40	.32	.76			
SA	5.31 (1.14)	.53	.36	.32	.47	.48	.66		
PI	5.26 (1.21)	.50	.38	.42	.36	.45	.54	.78	
CI	5.06 (1.35)	.52	.36	.44	.34	.45	.52	.61	.83

a: Average Variance Extracted (AVE) for constructs are displayed on the diagonal

PB: Psychology benefits, SB: Social benefits, EB: Economic benefits, CB: Customization benefits, TR: Trust, SA: Satisfaction, PI: Purchase intention, CI: Continuous use intention



*p<.05, **p<.01, ***p<.001

The model fit index: χ^2 (d.f)=219.24(106), Normed χ^2 =2.07, p=.00, GFI=.89, TLI=.95, CFI=.96, RMSEA=.07

Figure 2. Research model of results

b: Numbers below the diagonal are squared correlation estimates of two variables

Table 3. Results of structural equation modeling and model fit

Hypothesis	Standardized coefficient	S.E.	t-value	Results
H1 Psychology benefits → Trust	.25	.10	2.10	Accepted
H2 Social benefits → Trust	.31	.08	3.30	Accepted
H3 Economic benefits → Trust	.20	.06	2.40	Accepted
H4 Customization benefits \rightarrow Trust	.25	.08	2.68	Accepted
H5 Trust → Satisfaction	.94	.07	12.08	Accepted
H6 Satisfaction → Purchase intention	.91	.09	12.93	Accepted
H7 Satisfaction \rightarrow Continuous use intention	.89	.06	13.35	Accepted

We conducted Structural equation model analysis to verify the hypotheses and model of the research (Figure 2 and Table 3). The structural model showed acceptable levels of model fit as χ^2 (d.f)=219.24(106), normed χ^2 =2.07, p=.00, GFI=.89, TLI=.95, CFI=.96, RMSEA=.07. The analysis of the structural model also showed that psychological benefits (β =.25, p < .05), social benefits (β =.31, p < .001), economic benefits (β =.20, p<.001), and customization benefits (β =.25, p<.01) all had a significant positive influence on consumer trust. Thus, hypotheses 1~4 are all supported. Previous studies (e.g., Gwinner et al., 1998; Chae, 2013) have found that psychological, social, economic, and customization benefits affected consumer trust. This study supported their results in a live commerce environment. We also found that consumer trust had a significant positive influence (β =.94, p<.001) on satisfaction. Thus, hypothesis 5 is supported. Moorman et al. (1993) found that consumer trust affects satisfaction. The results of this study supported their findings. Satisfaction had a significant positive influence on consumers' purchase intention (β =.91, p<.001) and continuous use intention (β =.89, p<.001). Thus, hypotheses 6 and 7 are supported. Our findings are consistent with Anderson et al. (1994) that satisfaction is a predictor of consumer behavior. In addition, Shin and Yoo (2017) found that social, psychological, customization, and economic benefits have a positive influence on relationship maintenance intention through customer satisfaction. The results of this study strengthened their results.

Conclusions

As consumers become accustomed to a noncontact culture and as the effects of the 2020 COVID-19 pandemic are prolonged, live commerce has been established as a new distribution trend with rapid growth. On live commerce channels, consumers have high and interactive participation, so relational marketing is important. For successful relational marketing, it is essential for consumers to perceive relational benefits. Therefore, this study empirically examined the effect of relational benefits perceived by consumers in live commerce, mediating consumer trust and satisfaction on consumer behavioral intentions (i.e., purchase intention and continuous use intention).

The results indicate that the perceived benefits of live commerce for consumers included psychological benefits, social benefits, economic benefits, and customization benefits. Consumers felt that live commerce was comfortable and enjoyable, and they felt happy emotions. In particular, they perceived emotional and social benefits while interacting with other customers as well as with sellers online. In addition, they perceived economic benefits such as price discounts, coupons, and the accumulated mileage (or points) the sellers provided during live commerce streaming. They also perceived that they received special treatment or special services that were customized for each individual consumer.

The findings confirmed that consumers' perceived relationship benefits including psychological, social, economic, customization benefits had a positive effect on

consumers' trust, which, in turn, had a positive influence on satisfaction. In addition, satisfaction had a significant positive influence on consumers' intention to purchase and continue to use the product. Thus, fashion companies should strive to increase consumer trust and satisfaction, which directly affect purchasing behavior by allowing consumers to perceive relational benefits in live commerce channels. In particular, social benefits had the greatest influence on consumer trust and satisfaction since online streaming allows consumers to receive immediate responses from the sellers and product reviews from other consumers through active real-time interaction between consumers and sellers. Therefore, it is important for companies to promote interactive communication between consumers and sellers in a live commerce channel and to allow consumers to write positive reviews so consumers can perceive social benefits in live commerce and feel a high level of trust and satisfaction.

This study adds to the literature on consumer behavior in live commerce channels. It also has academic implications by expanding the theoretical framework of research on consumer relational benefit. In particular, it empirically verifies previous research findings on the consumer relationship benefits of live commerce. The results of this study can help fashion companies using live commerce channels establish effective marketing strategies.

The limitations of the study and recommendations for future research are as follows. The subjects of this study only had watched a video about selling fashion products in live commerce since relatively few people have used live commerce. However, follow-up studies should attempt to generalize the results of this study to those who have actually purchased products on a live commerce channel. In addition, it would be interesting to examine the difference between each age group by expanding the study subjects to all age groups, instead of only 20-30 year old women.

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