



The Impact of E-Commerce Anchor Interaction Experience on Consumer Purchase Intention: A Study Using Psychological Contract as a Mediating Variable

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Abstract

In recent years, e-commerce live streaming has experienced rapid growth, and consumers have become increasingly inclined to shop through live streaming rooms on major live streaming e-commerce platforms. With the shift in consumer behavior, higher requirements are placed on some personalized services of e-commerce anchors, prompting them to continuously innovate in order to meet consumer needs. Today's live-streaming e-commerce has become highly homogenized. Most anchors rely on price wars and hard sales, with little interaction with the audience during live streaming and insufficiently deep communication. The marketing model is also relatively simple. This study aims to explore the impact of the interactive experience of anchors in e-commerce live streaming on consumers' purchase intentions, innovatively introducing psychological contracts as mediating variables, and examine the moderating effect of product practicality on this relationship. The paper primarily adopts an empirical research approach, selecting 18-45-year-old live e-commerce users as the research object, and collecting 423 valid questionnaires through online platforms. Data analysis will rely entirely on SPSS 26.0 statistical software, including reliability analysis, correlation analysis, regression analysis, mediation and moderation effect analyses. Through empirical research, it was found that interactive experience has a significant positive impact on consumers' purchase intention and psychological contracts. Additionally, psychological contracts have a considerable positive effect on consumers' purchase intention, and psychological contracts play a partial mediating role between interactive experience and willingness to buy; However, product utility did not play a significant moderating role between the interactive experience and the psychological contract.

Keywords: *e-Commerce Anchor, Interactive Experience, Psychological Contract, Product Practicality, Purchase Intention*

1. Introduction

In today's era of digital economy, e-commerce live broadcasting, as an emerging marketing method, is rapidly transforming consumers' shopping habits and creating diverse consumption patterns with its unique interactivity and immediacy. According to official data from AiMedia Consulting, China's live streaming e-commerce market reached 4.7 trillion yuan in 2023 and is expected to exceed 6 trillion yuan in 2024. However, in this rapidly developing live e-commerce market, anchor homogenization, low user stickiness, unstable conversion rate and many other problems are becoming increasingly prominent, and It remains crucial for platforms to diversify and explore more effective interactive experience

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strategies. During the 2023 'Double Eleven' event, for example, there was a significant content convergence between the live broadcast rooms of several head anchors, such as the famous 'Weiya', 'Li Jiaqi' and other popular anchors with the 'Double Eleven'. Goods dialogue, the choice of commodity categories, and even the price strategy are highly similar, leading to live users to watch fatigue, the conversion rate declined and other phenomena.

Existing studies have focused on the technology of live broadcasting platforms (Liu et al., 2020), the personal charisma of anchors (Li et al., 2024), and consumer purchasing behaviour (Xu et al., 2020); Product utility, on the other hand, refers to the experience that makes consumers perceive a product as practical and functional in terms of rationality, Chitturi et al. (2008) pointed out that utility involves the instrumental evaluation of a product's functional attributes by consumers, reflecting their judgement of whether the product is beneficial, valuable, and useful; psychological contract refers to the unspecified but mutually internal default between an individual (anchor) and an organisation (audience member) of the expectations and commitments, which is the reciprocal exchange mechanism formed between the anchor and the audience group in live streaming marketing, Luo Xin (2023), in her study on live e-commerce, points out that the psychological contract refers to customer's subjective perceptions and beliefs about the unwritten, implicit responsibilities and obligations promised by the live e-commerce merchant and the anchor in relation to content quality, trust, and a high degree of interaction. In the context of the rapid development of live e-commerce, the quality of the interactive experience between anchors and consumers has increasingly become a key factor affecting marketing effectiveness. In practice of live e-commerce, anchors generally neglect the differentiated display of product utility and the conscious construction of psychological contracts. Many anchors pay too much attention to product discounts and surface interaction, but neglect to adjust the communication strategy according to the practical characteristics of the product, failing to provide sufficient professional analysis and use of functional products to demonstrate the scene, resulting in consumers unable to make a clear purchase judgement. This directly leads to the problems of lack of trust, low user stickiness and unstable purchase intention. Therefore, this study intends to explore the correlation in depth and provide suggestions and countermeasures for the e-commerce live broadcasting industry.

2. Objectives

- 1) Analyse how the anchor's interactive experience affects the consumer's psychological contract.
- 2) Analyse how the psychological contract mediates the relationship between the anchor's interactive experience and consumers' purchase intention.
- 3) Analyse how product utility mediates the relationship between the anchor's interactive experience and the consumer's psychological contract.

3. Materials and methods

3.1 Conceptual definition of variables

An e-commerce anchor is a professional or team that uses a live streaming platform to promote the sale of live goods through two-way interaction. This involves demonstrating the features of the goods, the design of the live streaming space. and answering questions from viewers.

The anchor's interactive experience refers to the anchor's two-way interaction with participants in the live broadcast process, timely and accurate answers to questions with participants, including the speed and frequency of answers, thus stimulating the consumer's willingness to buy.

Product utility is the experience of making the consumer feel practical and functional in regards to rationality.

The psychological contract refers to the expectations and commitments between an adult (anchor) and an organisation (audience member) that are not explicitly stated but are tacitly agreed upon



by both parties, i.e., the mechanism of reciprocal exchange that is formed during live streaming marketing as between the anchor and the viewer group. In this context, a transactional contract is a clear and measurable relationship between two parties based on specific and short-term transactional behaviours. A relational contract denotes a long-term cooperation based on mutual trust, characterized by an informal and flexible relationship.

The concept of willingness to buy is considered to be the positive attitude and tendency of consumers to purchase a product after watching a live broadcast in an e-business live streaming environment.

3.2 Relevant research

In the study of e-commerce anchors, today's anchors are involved in a wider range of fields. Li Xiaobin et al. (2023) in the study of agricultural products in the live broadcast, the anchor in the e-commerce live platform for the promotion and sale of goods, the use of 'anchor explanation + details show + real-time interaction', to achieve a comprehensive upgrade of the content dimension above the breakthrough of the traditional agricultural products in the transaction of the asymmetry of information, narrow sales channels, market Geographical restrictions and other difficulties. In the context of big data, the anchor is facing more challenges, Ren Kexin et al. (2023) found in the study, in the context of the digital economy, the anchor needs to have attractiveness, professionalism, interactivity and other characteristics, so that it can be closer to the fans, for example, to better influence the consumer's willingness to buy.

In terms of interactive experience research, Chen Ting and Tong Rong et al.'s (2024) study based on live travel e-commerce scenarios revealed that interactivity primarily reflects the subjective experience of consumers as they overcome time and space constraints to establish real-time connections with the anchor. The quality of live commerce interactions—such as the professionalism, responsiveness, and entertainment value of the interaction, significantly contributes to consumers' online purchase intention in live tourism commerce. As mentioned by Zhao Jingfeng et al. (2024), in the live broadcasting room, the anchor interacts with the audience through product introduction, etc., and through the virtuous circle of 'enter-interaction-purchase-exit', a virtuous interactive ritual chain is formed, which promotes consumers to enter into the interaction actively, and finally stimulates consumption.

In terms of product utilitarian research, utilitarian products (utility) are characterized by their functional attributes, with instrumentality and functionality being the main features, while the purpose of consuming such products is to fulfill a practical or functional task, such as a sweeper, car, etc. (Pang Jun, 2014). In the study of Qi (2023), it was pointed out that consumer attitudes are twofold, and the motivation for purchasing products and services is emotional fulfillment and sensory enjoyment on the perceptual side (hedonic), and practical and functional considerations on the rational side (pragmatic).

In terms of psychological contract research, in the field of e-commerce, Liu Li et al. (2023) mentioned in their study on the impact of online reviews on consumers' psychological contracts that situational images and star ratings are more likely to promote the formation of consumers' relational psychological contract compared to transactional psychological contracts. In her study on live e-commerce, Luo Xin (2023) points out that the psychological contract is the subjective perception and beliefs of customers about the unwritten, implicit responsibilities and obligations promised by live e-commerce merchants and anchors regarding content quality, trust, and a high degree of interaction.

In terms of consumer purchase intention research, Deng et al. (2021) found that consumers' purchase intention is closely related to their emotional experience, cognitive judgment, and platform usage experience generated during online interactions. And Sun et al. (2021) further elucidated the importance of purchase willingness in predicting of market behaviors, arguing that it reflects consumers' product interest and actual purchase likelihood.

Therefore, the corresponding research hypotheses for this research topic are given based on the



above research base of relevant literature and the relationship between the research topic and variables:

- H1: Interactive experience has a positive effect on consumer purchase intention.
- H2: Interactive experience has a positive effect on the psychological contract.
- H2a: Interactive experience has a positive effect on the transactional psychological contract.
- H2b: Interactive experience has a positive effect on relational psychological contracts.
- H3: Psychological contract has a positive effect on consumer purchase intention.
- H3a: Transactional psychological contract has a positive effect on consumer purchase intention.
- H3b: The relational psychological contract has a positive effect on consumer purchase intention.
- H4: The psychological contract mediates between interactive experience and purchase intention.
- H4a: The transactional psychological contract mediates between interaction experience and purchase intention.
- H4b: The relational psychological contract mediates between interactive experience and purchase intention.
- H5: Product utility has a moderating role between interactive experience and psychological contract.

3.3 Theory

About theoretical research, in the process of information collection, it was found that SOR theory (also known as Stimulus-Organism-Response (SOR) theory) was first proposed by Mehrabian and Russell scholars, which is a model that suggests that environmental stimuli (S) can stimulate an individual's internal cognitive state (O) to produce a certain behavioral response (R). In their study on consumer purchase intention in e-commerce live broadcasting, Guo et al. (2021) applied the SOR theory to explore the characteristics of live broadcast marketing, where the openness of the live broadcasting room, the two-way communication, and the authenticity of the anchor's performance can enhance the viewer's value perception and trust, which in turn can drive their purchase decision. Song et al. (2022) further consider these features as external stimuli and argue that they influence purchase willingness by changing consumers' perceived value and trust.

Therefore, SOR theory can systematically explain how the anchor's interactive experience is a stimulus (S) that affects the consumer's psychological contract (O), which in turn has an impact on his/her intention to buy (R). The psychological contract theory further enriches the application of SOR theory in live e-commerce broadcasting by highlighting the existence of implicit transactional and relational contracts between anchors and consumers, which helps to analyze in depth how the interactive experience affects purchase intention by influencing these psychological contracts.

3.4 Research methodology

The study mainly adopts empirical analyses and takes users aged 18-45 in China as the research object. This population range was chosen because they are the main consumer group and are well represented. The data analysis will fully rely on SPSS 26.0 statistical software. Firstly, the variables will be analysed for reliability and validity; secondly, the basic characteristics of each variable will be analysed through descriptive statistics, and the correlation test will be carried out for the variables; subsequently, the variables will be analysed by regression analysis, and finally, the mediating effect of the psychological contract and the moderating effect of the product utility will be verified. It can better reveal the complex mechanism of action between e-commerce anchors' interactive experience, psychological contract, and purchase intention.

In this study, the dimensions of interactive experience are categorized into three aspects of interactive quality, interactive frequency, and interactive timeliness for measurement, which facilitates the understanding of the relationship between the interactive experience issued by the anchor and purchase intention; product utility is divided into functionality, practicality, and cost-effectiveness for



measurement; and the psychological contract is divided into two aspects: transactional and relational psychological contracts, where the transactional psychological contract is measured by using economic reward, product performance, The transactional psychological contract is measured by economic return, product performance, and service commitment, while the relational psychological contract is measured by emotional connection, trust building, and long-term interaction.

This study employed a questionnaire survey, distributed through the WeChat and QQ group between late November and late December. The questionnaire star link, a total of 423 valid questionnaires were retrieved. This paper adopts Likert's five-level scale to analyze the influence of interactive experience on purchase intention. Specifically, respondents were given five options: Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree.

4. Results and discussion

4.1 Results

A total of 432 questionnaires were distributed in this study, of which 9 invalid questionnaires were excluded, and finally, a total of 423 valid questionnaires were used for this study. Among the questionnaires collected for this study, the percentage of male samples is 43.0%, and female samples are 57.0%, which can be seen as women accounting for a slightly larger proportion; the main body of this study is the consumer, and from the age point of view, the proportion of the population of the 26-35 years old is 51.5%, which is more, given that the current population of people who watch e-commerce live broadcasts is mainly young people aged 18-35, so the sample of this The proportion of men and women, the age ratio, is in line with the study, additionally, the majority of respondents had an undergraduate-level education, accounting for 58.6% of the total sample."

Table 1 Results of the analysis of the coefficient of Cronbach's Alpha for the study variables

variant	subject	Cronbach's Alpha coefficients
Interactive Experience	4	0.795
Product Practiality	4	0.784
Psychological Contract	8	0.877
Purchase Intention	3	0.716

Source: Analysed by the author on the basis of SPSS 26.0

The empirical study shows that the Cronbach's alpha index of each scale exceeds 0.70, indicating good reliability. Specifically, the coefficients of the four variables of interactive experience, product usability, psychological contract, and purchase intention all meet the reliability requirements, confirming the scientific nature of the questionnaire design and the stability of the measurement tool. This result not only ensures the credibility of the data collection process but also provides methodological support for subsequent in-depth analyses, enabling researchers to conduct more complex statistical analyses on this basis so as to obtain convincing empirical evidence.

**Table 2** Variable KMO values and Bartlett's test of sphericity

	KMO value	0.973
	approximate chi-square	4211.786
Bartlett's test of sphericity	degrees of freedom	171
	significance	0.000

Source: Analysed by the author on the basis of SPSS 26.0

Validity analysis is mainly to examine the validity of the questionnaire, the questionnaire validity test, to see whether the questionnaire is valid to ensure that the questionnaire can be used in this research; the questionnaire content only through the validity analysis test can be carried out in the next step of the study.

By analyzing the structure of the variables in the study, such as interactive experience, product utility, transactional psychological contract, relational psychological contract, and willingness to buy, the KMO values of the variables were all 0.973, which is a value greater than 0.6, and all of them showed a significant status, thus indicating that the validity of the overall questionnaire meets the requirements of the study. This significance indicator not only reflects the adequacy of the study sample but also confirms the existence of clear internal correlations between the variables, suggesting that the designed measurement items can effectively capture the theoretical concepts they correspond to. This excellent level of validity provides a solid basis for the ensuing emic analyses and ensures that the research instrument is able to accurately measure the target variables, thus guaranteeing the reliability and generalization value of the findings.

Table 3 Pearson Correlation Matrix Table

	Interactive Experience	Product Practicality	Transactional psychological contract	The relational psychological contract	psychological contract	willingness to buy
Interactive Experience	1					
Product Practicality	0.771**	1				
Transactional psychological contract	0.790**	0.785**	1			
The relational psychological contract	0.795**	0.762**	0.783**	1		
psychological contract	0.839**	0.819**	0.946**	0.943**	1	
willingness to buy	0.749**	0.693**	0.739**	0.772**	0.800**	1

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Note: **Significant correlation at the 0.01 level (two-tailed).

Source: Analysed by the author on the basis of SPSS 26.0

In correlation analysis, the values in the matrix reflect the degree of association between the variables. These coefficients are usually limited to the interval between -1 and 1. When the coefficients are positive, it indicates a positive association between the variables; if they are negative, it means that the variables show an inverse association. The closer the absolute value is to 1, the more significant the interdependence of the variables is; conversely, the closer the value is to 0, the weaker the association between the variables. From the table, we can see that the two-by-two correlation values between all the variables are positive, and the correlation is significant.

Table 4 Tests of the mediating effect of the psychological contract

	Effect	se	t	p	LLCI	ULCI
total effect	0.7435	0.0320	23.2086	0.0000	0.6805	0.8064
direct effect	0.2695	0.0520	5.1783	0.0000	0.1672	0.3718
indirect effect	0.4740	0.0483	/	/	0.3773	0.5680

Source: Analysed by the author on the basis of SPSS 26.0

The above table shows that the 95% confidence intervals (LLCI to ULCI) in the analysis of the total effect do not include 0, indicating that the effect of interactive experience on purchase intention is statistically significant; the 95% confidence intervals in the analysis of the direct effect also do not contain 0, indicating that the direct effect of the interactive experience on purchase intention is significant; at the same time, the 95% confidence intervals in the analysis of the indirect effect also do not contain 0, indicating that the indirect effect of the interactive experience through the psychological contract is also significant. The indirect effect is also significant through the psychological contract.

Table 5 Product utility moderated effects test

Product Practicality	Effect	BootSE	BootLLCI	BootULCI
2.1705	0.2891	0.0384	0.2180	0.3697
3.2896	0.2924	0.0360	0.2243	0.3651
4.4087	0.2956	0.0412	0.2167	0.3785
Moderated intermediary	0.0029	0.0152	-0.0290	0.0313

Source: Analysed by the author on the basis of SPSS 26.0

If the 95 percent credible intervals for the two effects do not contain zero, this indicates that the two effects are significant, which means that the impact of the variable on the effect includes both the direct effect and the indirect effect mediated by the mediator variable, a situation known as partial mediation.

From the table, it is evident that the 95% confidence interval (BootLLCI to BootULCI) of the row 'Moderated mediation' contains 0, which means that product utility does not play a significant moderating role between interactive experience and psychological contract; that is to say, product utility does not affect the relationship between interactive experience and psychological contract. Contract relationship, so the mediation hypothesis is not valid.

**Table 6** Summary of hypothesis validation results

number	Hypothetical content	Test results
H1	The interactive experience has a positive effect on consumer purchase intention.	establish
H2	Interactive experiences have a positive effect on the psychological contract.	establish
H2a	Interactive experiences have a positive effect on the transactional psychological contracts.	establish
H2b	Interactive experiences have a positive effect on relational psychological contracts.	establish
H3	The psychological contract has a positive effect on consumer purchase intention.	establish
H3a	Transactional psychological contracts have a positive effect on consumer purchase intentions.	establish
H3b	The relational psychological contract has a positive effect on consumer purchase intention.	establish
H4	The psychological contract mediates the relationship between the interaction experience and purchase intention.	establish
H4a	Transactional psychological contracts mediate between interactive experiences and purchase intentions.	establish
H4b	The relational psychological contract mediates the relationship between the interaction experience and purchase intention.	establish
H5	Product utility has a moderating role between the interactive experience and the psychological contract.	Not established

Source: Analysed by the author on the basis of SPSS 26.0

The results showed that the five research hypotheses proposed in this study were rigorously tested against the data and obtained clear validation results. Specifically, hypotheses H1 to H4 were significantly supported by the statistical data, and the validation results indicated that these four hypotheses were valid and in line with theoretical expectations. However, the results of hypothesis H5 indicated that the data did not support the hypothesis at the statistical significance level, and therefore hypothesis H5 was not valid. This result deviates from the initial theoretical expectation but provides a new direction of thinking for subsequent research. In conclusion, the empirical results of this study support the main theoretical expectations of the research framework as a whole while identifying several issues that deserve in-depth discussion.

4.2 Discussion

Correlation analysis confirmed a significant positive relationship between interactive experience and psychological contract and purchase desire, which is consistent with Luo Xin's (2023) findings on the influence of live broadcast interactivity on consumption decisions-making. Mediation analysis further reveals that the psychological contract plays a partial mediating role between interactive experience and purchase desire, supporting the applicability of Rousseau's (1995) psychological contract theory in the field of e-commerce, and suggesting that the psychological expectations between consumers and anchors are an important mechanism for transforming interactive experience into purchase behaviour.

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However, in the moderating effects test, it was found that hypothesis H5 was not valid - product utility did not significantly moderate the relationship between interactive experience and psychological contract. This finding is at variance with Qi's (2023) suggestion that functional products require more informational support. There may be two reasons for analysing this discrepancy: first, the interactive experience of e-commerce anchors may have highly attracted consumers' attention, weakening the weight of product utility in the decision-making process; second, consumers nowadays tend to comprehensively assess product utility through multiple channels, not only limited to the information obtained from the live streaming interactions, which reduces the moderating effect of product utility in a single channel.

This finding provides important insights into e-commerce live broadcasting practices: anchors should focus more on creating quality interactive experiences and building solid psychological contracts rather than overemphasising the practical attributes of products.

5. Conclusion

1) The study's findings demonstrate that the anchor's interactive experience exerts a substantial positive influence on viewers' willingness to purchase. In today's rapidly evolving e-commerce live broadcasting industry, a high-quality, high-frequency, and timely interactive experience between anchors and viewers can effectively boost viewers' willingness to purchase.

2) The results of the study show that the anchor's interactive experience has a significant positive effect on the psychological contract, and e-commerce anchors can establish a psychological contract in both transactional and relational dimensions by explaining the product background in depth and sharing the experience of using the product. Anchors do not simply showcase the products; they can establish a deep connection with the audience through vivid explanation and sincere emotional delivery. They will share the stories behind the goods and respond to various questions from the audience, thus establishing a strong psychological contract in both transactional and relational dimensions.

3) The study's findings highlight the beneficial impact of psychological contracts on consumers' willingness to buy. Both transactional psychological contracts (e.g., economic benefits, product performance) and relational psychological contracts (e.g., emotional connection, trust building) significantly enhance consumers' purchase intention.

4) This study confirms the partial intermediating effect of the psychological contract between interactive experience and purchase intention. Transactional and relational psychological contracts have been shown to be effective in influencing the impact of experience on purchasing behavior. The transactional psychological contract has a stronger impact than the relational psychological contract. This means that when the psychological contract is enhanced, there is a greater chance that the transactional psychological contract will also be elevated, and the effect on purchase intention will be more significant. However, it is somewhat weaker in comparison to the transactional contract.

It is hoped that attention will be paid to sample selection, the use of analytical tools, and scale design in future studies, which will be constantly updated to adapt to new changes in consumer behavior. Future research can explore additional factors influencing consumers' purchase intention, such as the personalization of live content and the long-term interactive relationship between anchors and viewers. Meanwhile, with advancements in technology, such as the application of artificial intelligence and big data analytics, more accurate user profiling and behavioral prediction will be provided for e-commerce live streaming to optimize scale design, and it is also expected that future research will be able to more comprehensively understand and predict consumer behavior in e-commerce live streaming and to provide more effective strategies and guidance.



6. Acknowledgements

I would like to sincerely thank my supervisor sincerely for his attentive guidance in writing my thesis. From topic selection and variable selection to theoretical framework construction, my supervisor gave me professional and in-depth construction, and when I encountered bottlenecks, my supervisor always encouraged me to continue with a positive attitude. Finally, I wish to express my heartfelt gratitude to my parents and friends for their understanding and support", which helped me to persevere in the completion of this research.

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