



# Consumer Protection in Live Streaming-Based Commercial Transactions

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## Abstract

The rapid evolution of digital technologies, particularly live streaming features in e-commerce platforms, has significantly transformed consumer behavior while introducing new risks to consumer protection. Live streaming based commercial transactions often involve real time, visually driven interactions that encourage impulsive purchasing decisions, making traditional regulatory frameworks insufficient. This study aims to analyze the primary factors influencing consumer protection in live commerce settings by examining five core variables: product transparency, platform accountability, perceived risk, consumer trust, and digital literacy. Utilizing a qualitative exploratory approach, this research conducted a comprehensive literature review of 77 international journal articles published between 2020 and 2024. The findings indicate that product transparency and platform accountability are fundamental to enhancing consumer trust and reducing perceived risks, whereas digital literacy acts as a moderating factor that empowers consumers to make informed decisions. The study proposes a conceptual framework that integrates behavioral and regulatory dimensions, offering both theoretical insights and practical implications for improving consumer protection in fast paced, interactive digital marketplaces.

**Keywords:** Consumer Protection, Live Streaming Commerce, Product Transparency, Consumer Trust, Digital Literacy

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## INTRODUCTION

Consumer protection is a fundamental element in maintaining fairness and balance in commercial activities, especially in today's rapidly evolving digital economy. With the advancement of communication technologies particularly social media and live streaming features commercial transactions have undergone a significant transformation, posing new challenges for safeguarding consumer rights (Li & Zhang, 2022). In the context of live streaming commerce, consumers engage in real time interactions that often influence impulsive purchasing decisions, potentially weakening their legal and economic protections (Wang et al., 2023). Consumer protection in this context encompasses not only legal certainty but also the assurance of information accuracy, seller integrity, and efficient complaint handling mechanisms (Chen, 2021). These realities highlight the need to revisit and reconceptualize consumer protection frameworks to accommodate new consumption patterns shaped by the interactive and visual nature of live streaming platforms (Zhou & Wong, 2020). Therefore, strengthening consumer protection in live streaming based transactions has become increasingly critical in response to the complexity of today's digital commercial ecosystems.

The rise of live streaming commerce represents a global trend, with rapid growth observed across several regions. In China, the live commerce market surpassed USD 150 billion in 2022, and similar growth trajectories are visible in Southeast Asian markets such as Indonesia (Statista, 2023). Platforms like TikTok Shop, Shopee Live, and Instagram Live facilitate direct interactions between sellers and buyers, but they also expose consumers to risks such as misleading product information, fraud, and weak regulatory oversight (Guo et al., 2021). The urgency of this study stems from the increasing number of consumer complaints related to unclear product descriptions, unverified sellers, and the inability of platforms to resolve disputes efficiently (Jin & Ryu, 2022). While existing regulations primarily address conventional e-commerce, there remains a regulatory gap concerning live streaming based transactions. Previous studies have emphasized the need to adapt consumer protection in the digital era (Park et al., 2021), but few have explicitly explored effective protection mechanisms within live streaming ecosystems. This research aims to address that gap by focusing on factors that influence consumer protection in this specific context.

A key determinant of consumer protection in live streaming commerce is product transparency, which refers to the extent to which product related information is presented accurately, comprehensively, and reliably to consumers (Chen & Wang, 2020). In a live streaming environment, transparency becomes crucial as purchasing decisions are often made quickly based on the seller's verbal claims and visual presentation. The lack of transparency can result in consumer dissatisfaction, loss of trust, and even financial harm (Zhao et al., 2021). As such, both sellers and platforms share responsibility in ensuring that live streamed product content does not mislead consumers. Liu and Zhang (2022) found

that increasing product transparency significantly enhances perceived fairness and consumer trust, ultimately strengthening consumer protection. Therefore, product transparency is positioned in this study as a primary independent variable influencing the perceived effectiveness of consumer protection in live streaming based transactions.

Another key factor is platform accountability, which refers to the platform's responsibility to monitor, regulate, and uphold consumer rights during live commerce transactions (Huang et al., 2023). As intermediaries between buyers and sellers, platforms play a central role in transaction facilitation and dispute resolution. Weak platform accountability increases the likelihood of exploitation, misinformation, and poor user experiences (Tang & Liu, 2020). Research has shown that when platforms demonstrate strong consumer protection commitments such as seller verification, transparent review systems, and responsive complaint channels consumer trust is significantly improved (Xu et al., 2021). Accordingly, platform accountability is treated as a crucial independent variable in the analysis of consumer protection in live streaming commerce.

In addition, perceived risk serves as an influential variable affecting consumers' perception of protection. This concept refers to the consumer's anticipation of potential losses or negative outcomes, such as financial loss, product failure, or privacy breaches, associated with a purchase (Kim & Park, 2021). The rapid and interactive nature of live streaming commerce can heighten perceived risks, especially when consumers make decisions without thorough evaluation (Lin et al., 2020). Research shows that high levels of perceived risk often translate into increased demand for strong protective mechanisms and clearer information from platforms (Wang & Li, 2021). Thus, managing and reducing perceived risk is essential to enhance consumer confidence and to ensure fair commercial practices in live streaming environments.

This study introduces consumer trust as a mediating variable. Trust refers to the consumer's belief in the reliability, integrity, and competence of sellers and platforms. Trust is shaped by prior experiences, information clarity, and the effectiveness of complaint resolution mechanisms (Zhang et al., 2022). In live streaming commerce, trust plays a pivotal role in bridging the relationship between transparency, accountability, perceived risk, and consumer protection (Gao et al., 2023). Without trust, even robust legal frameworks may fail to fully reassure consumers facing uncertainty in digital transactions. Therefore, consumer trust is positioned as a mediator that helps explain how the effects of the independent variables translate into consumer perceptions of being protected.

The moderating variable in this study is digital literacy, which refers to consumers' ability to access, evaluate, and critically use digital tools and information in online transactions (Nguyen et al., 2022). High levels of digital literacy enable consumers to navigate live commerce environments more safely, recognize potentially deceptive practices, and utilize platform features such as ratings, reviews, and reporting mechanisms effectively (Sun & Wang, 2021). As a moderator, digital literacy can strengthen or weaken the influence of other variables on consumer protection. Lee and Kim (2023) found that digitally literate consumers are better equipped to protect themselves and make informed purchasing decisions, particularly in fast paced and visually driven commerce formats like live streaming. Thus, enhancing digital literacy is essential for empowering consumers in today's digital economy.

Based on the foregoing discussion, this study aims to examine the influence of product transparency, platform accountability, and perceived risk on consumer protection in live streaming based commercial transactions, with consumer trust as a mediating variable and digital literacy as a moderating variable. Theoretically, this research contributes to the literature by addressing the current gaps in consumer protection frameworks adapted for live streaming commerce. Empirically, the study provides practical insights for digital platforms, policymakers, and consumer advocacy groups seeking to enhance consumer safety and trust in emerging digital commerce models.

The rapid development of digital technologies, especially live streaming features in e-commerce, has significantly transformed consumer behavior and introduced new risks. While many studies have addressed consumer protection in general online shopping environments (Chen, 2021; Zhou & Wong, 2020), few have explored how consumer rights are challenged in real time, visually driven transactions (Wang et al., 2023; Jin & Ryu, 2022). Decisions made during live streaming commerce are often impulsive and based on verbal and visual cues from sellers, increasing the likelihood of misinformation and legal vulnerability (Li & Zhang, 2022). Existing research tends to focus on regulatory or technical aspects without incorporating behavioral constructs like consumer trust or perceived risk (Park et al., 2021; Zhao et al., 2021). Moreover, the roles of product transparency and platform accountability are discussed separately in literature, but rarely analyzed together in a single empirical framework tailored to live commerce settings (Guo et al., 2021; Huang et al., 2023).

This study addresses these gaps by proposing a comprehensive model that includes product transparency, platform accountability, and perceived risk as core factors influencing consumer protection in live streaming commerce. Uniquely, it positions consumer trust as a mediating variable and digital literacy as a moderator elements that are largely overlooked in existing studies (Zhang et al., 2022; Nguyen et al., 2022). This integrated framework reflects both technological and behavioral dimensions, providing a more nuanced understanding of consumer vulnerability in dynamic online markets. The novelty of this study lies in its empirical exploration of how these factors interact in the context of live streaming transactions, offering theoretical advancements and practical insights for strengthening consumer trust and protection in the digital age.

## METHOD

This study employs a qualitative exploratory approach using a literature review method to analyze and conceptualize consumer protection in live streaming based commercial transactions. The qualitative approach is appropriate for exploring emerging and complex phenomena that are not yet fully covered by existing regulatory frameworks (Ryan, 2021). The research aims to understand the dynamics among consumers, sellers, and digital platforms within real time, visual, and interactive transaction contexts, and to identify key factors such as product transparency, platform accountability, perceived risk, consumer trust, and digital literacy.

Data collection was carried out through a comprehensive review of reputable international journal articles published between 2020 and 2024, focusing on topics including consumer protection, e-commerce, digital literacy, and online consumer behavior. The databases used include Scopus, ScienceDirect, and Google Scholar. Thematic analysis was employed to identify, categorize, and synthesize key themes related to consumer protection in the context of live commerce (Nowell et al., 2017). Data validity was ensured through source triangulation and cross referencing to maintain consistency and reliability.

This study also develops a conceptual framework based on the synthesized literature, illustrating the relationships among the identified variables. The framework explains how consumer trust mediates the influence of product transparency, platform accountability, and perceived risk on consumer protection, while digital literacy acts as a moderating variable that may strengthen or weaken these relationships (Zhang et al., 2022; Nguyen et al., 2022). The findings are expected to offer theoretical contributions and practical insights for strengthening consumer rights and trust in digital commerce ecosystems.

This section discusses key themes identified through literature sourced from multiple academic databases, as shown in Table 1. The review included 77 articles across Scopus, ScienceDirect, Google Scholar, Emerald, and SpringerLink, covering topics such as platform accountability, consumer trust, and digital literacy. These sources provided a comprehensive basis for thematic analysis, allowing for the identification of patterns and theoretical gaps in consumer protection within live streaming commerce. Each variable is explored based on its conceptual relevance and frequency in the literature, forming the basis of a proposed model that addresses current challenges in digital consumer environments.

Table 1. Academic Databases Utilized in the Literature Review

Database Name	Number of Articles Reviewed	Relevant Fields Covered
Scopus	18	E-commerce, Consumer Behavior
ScienceDirect	15	Digital Literacy, Platform Trust
Google Scholar	22	Risk Perception, Legal Frameworks
Emerald Insight	10	Business Ethics, Digital Platforms
SpringerLink	12	Cyberlaw, Online Market Regulation

Table 1 summarizes the five academic databases utilized in this study: Scopus, ScienceDirect, Google Scholar, Emerald Insight, and SpringerLink. A total of 77 peer reviewed articles were analyzed, ensuring a broad and interdisciplinary foundation for exploring consumer protection in live streaming based transactions. The largest contribution came from Google Scholar with 22 articles, offering access to open source publications that highlight regional, behavioral, and conceptual issues surrounding consumer vulnerability and risk perception. Scopus and ScienceDirect, known for their rigorously indexed journals, contributed 18 and 15 articles respectively, mostly focusing on empirical findings related to platform regulation, e-commerce structures, and digital consumer rights. These databases provided robust theoretical and analytical support, especially in identifying the constructs of platform accountability and product transparency.

SpringerLink and Emerald Insight, although contributing fewer articles (12 and 10 respectively), offered critical perspectives on legal frameworks, ethical considerations, and trust building mechanisms. SpringerLink provided access to literature on cyberlaw, regulation of online markets, and consumer justice systems, which proved essential in understanding the limitations of existing legal protections in fast paced, real time commerce environments. Emerald Insight complemented this with studies on consumer experience, business ethics, and the role of trust in online transactions reinforcing the position of consumer trust as a mediating variable in the proposed framework. Together, these sources helped contextualize the transactional risks and regulatory gaps in live streaming commerce, which have not been fully addressed in traditional e-commerce studies.

The selection of these databases reflects a deliberate strategy to triangulate data across multiple disciplines and perspectives. This approach ensured the inclusion of both empirical and conceptual works, allowing for a comprehensive thematic analysis. Thematically, the literature consistently pointed to five core variables: product transparency, platform accountability, perceived risk, consumer trust, and digital literacy. These constructs emerged as dominant across various fields, reinforcing their relevance to the contemporary challenges of digital consumer protection. Furthermore, the diversity of sources enhanced the validity of the research and enabled the development of a conceptual model that integrates technological, legal, and behavioral dimensions. Therefore, Table 1 is not merely a list of databases, but a representation of the methodological rigor underpinning this study's analytical foundation.

## RESULTS AND DISCUSSION

The results and discussion section presents the analytical outcomes derived from a comprehensive review of relevant academic literature, focusing on consumer protection within live streaming based commercial transactions. Given the exploratory and conceptual nature of this study, the findings do not emerge from primary empirical data but from an extensive synthesis of scholarly sources. Through thematic analysis, five key variables were identified as central to understanding consumer vulnerability and protection in the digital commerce ecosystem: product transparency, platform accountability, perceived risk, consumer trust, and digital literacy. These constructs form the theoretical foundation of a proposed conceptual framework aimed at addressing current gaps in regulatory and behavioral approaches to consumer protection in live commerce.

This section systematically elaborates on each of these variables, demonstrating their significance and interrelationships in shaping consumer experiences and perceptions in real time, visually mediated online shopping environments. The discussion integrates insights from previous studies to substantiate the theoretical propositions, while also highlighting practical implications for platform design, policy development, and digital consumer empowerment. By focusing on both systemic and individual level dimensions, the analysis offers a holistic view of the mechanisms through which protection can be ensured in fast evolving digital marketplaces. The following subsections explore the individual contributions of each variable and their role within the integrated model proposed by this study.

### Analytical Outcomes of Literature Review

The findings of this qualitative exploratory study highlight five critical constructs shaping consumer protection within live streaming based commercial transactions: product transparency, platform accountability, perceived risk, consumer trust, and digital literacy. These variables were derived from a thematic synthesis of 77 peer reviewed academic articles sourced from leading databases, including Scopus, ScienceDirect, Google Scholar, Emerald Insight, and SpringerLink. Product transparency emerged as a foundational element, particularly due to the impulsive nature of decision making in live streaming contexts. In such environments, product claims are often presented verbally and visually in real time, leaving consumers with limited opportunity to evaluate reliability or authenticity. Existing literature (Chen & Wang, 2020; Zhao et al., 2021) confirms that insufficient transparency directly compromises consumer trust and contributes to post transactional dissatisfaction. Similarly, platform accountability referring to the degree to which platforms assume responsibility for ensuring fair practices, verifying sellers, and facilitating dispute resolution is widely recognized as a determinant of consumer confidence (Xu et al., 2021). This finding affirms that the structural role of platforms is not merely facilitative but regulatory and protective in function.

Additionally, perceived risk plays a significant role in mediating consumer behavior. As noted in multiple studies, the immersive and fast paced nature of live commerce amplifies perceptions of uncertainty and vulnerability (Kim & Park, 2021). These risks encompass concerns over product quality, transaction security, and personal data misuse. Consumers with heightened risk perception tend to demand greater levels of legal assurance, transparent communication, and recourse mechanisms. At the core of this interaction lies consumer trust, which serves as a mediating variable that links structural and behavioral dimensions. Trust is cultivated through consistent and credible information, satisfactory redress mechanisms, and historical transaction integrity (Gao et al., 2023). Furthermore, digital literacy is identified as a moderating factor influencing the effectiveness of consumer protection strategies. Consumers who possess high digital literacy are more likely to discern deceptive practices, utilize platform features such as ratings and reviews, and engage safely with dynamic transaction interfaces (Nguyen et al., 2022). These findings collectively underpin the development of a conceptual framework that integrates technological, legal, and psychological elements, offering a comprehensive perspective on consumer protection in live streaming commerce.

### Theoretical and Practical Implications

Theoretically, this study advances the discourse on consumer protection in digital commerce by proposing an integrative model that addresses the gaps in current frameworks, especially concerning behavioral and contextual factors unique to live streaming platforms. Unlike traditional e-commerce models that primarily emphasize post purchase regulation, this study asserts that protection must be embedded in the pre transactional and transactional phases where risks and influence are most concentrated. The mediation role of consumer trust further enhances the model's robustness, providing a lens through which the interaction between system level assurances and consumer level perceptions can be understood. As corroborated by recent studies (Zhang et al., 2022; Gao et al., 2023), trust is not only a consequence of reliable service but also a prerequisite for the perception of fairness and security in digital transactions.

From a practical standpoint, these insights carry important implications for policymakers, platform administrators, and consumer rights advocates. The findings underscore the need for regulatory guidelines that are specifically designed to govern live streaming commerce, taking into account its immediacy, interactivity, and susceptibility to manipulation. Platforms are urged to implement proactive mechanisms such as real time monitoring, seller credential verification, and transparent complaint resolution systems. Simultaneously, initiatives aimed at strengthening consumer digital literacy are essential to empower individuals to make informed decisions and safeguard their interests. Such measures could include educational campaigns, in platform tutorials, and partnerships with digital literacy organizations. Nonetheless, the study acknowledges its methodological limitations, particularly the absence of primary empirical data. Future



research should employ quantitative or mixed method approaches to validate the proposed framework and examine its applicability across varied demographic segments and technological environments.

### **The Mediating Role of Consumer Trust**

Consumer trust serves as a pivotal mediator that integrates the influence of structural and psychological factors on perceived protection. In live streaming environments, trust reflects a consumer's belief in the integrity, reliability, and competence of both sellers and platforms. Unlike in traditional e-commerce, where trust is often established through written reviews and platform ratings, trust in live commerce is largely built on real time interaction and visual presentation. This immediacy can both foster and undermine trust, depending on how transparently information is conveyed and how promptly issues are addressed. Studies by Zhang et al. (2022) and Gao et al. (2023) reveal that consumer trust is significantly influenced by past experiences, information consistency, and the perceived fairness of transaction processes. When trust is present, consumers are more likely to accept the risks associated with live transactions and to perceive the overall environment as secure and user centered.

The mediating role of trust is particularly important in contexts where consumers are exposed to information asymmetry and limited time for decision making. It acts as a psychological buffer that mitigates risk perception and amplifies the positive effects of product transparency and platform accountability. Furthermore, trust enhances user retention and engagement, which are critical success factors for live commerce platforms. However, once breached, trust is difficult to restore, especially in markets where legal recourse mechanisms are weak or inaccessible. Thus, the findings underscore the strategic value of investing in trust building measures, including proactive communication, prompt resolution of disputes, and consistent enforcement of platform standards.

### **The Moderating Effect of Digital Literacy**

Digital literacy plays a crucial moderating role in shaping how consumers interact with, evaluate, and respond to live streaming based commercial transactions. It encompasses a range of competencies, including the ability to navigate digital platforms, critically assess information, and utilize platform tools effectively. In the context of live commerce, digital literacy enables consumers to detect manipulative tactics, understand transaction terms, and make informed decisions amidst rapid and persuasive marketing cues. Research by Nguyen et al. (2022) and Sun & Wang (2021) emphasizes that consumers with higher digital literacy are better equipped to protect themselves, reducing their dependence on external regulatory protections.

The moderating function of digital literacy becomes evident when examining disparities in consumer vulnerability. Individuals with low digital competencies are more susceptible to fraudulent practices and may struggle to exercise their rights or understand available redress mechanisms. This highlights a digital divide that risks exacerbating inequality in consumer protection. Hence, enhancing digital literacy is not merely a consumer education issue, but a regulatory imperative. Policies and platform features must be designed to accommodate varying levels of digital proficiency, ensuring inclusive protection and equitable access to information. From a practical perspective, platforms can contribute by providing in app tutorials, warning systems, and simplified interfaces that support informed decision making.

### **Implications for Consumer Policy and Platform Governance**

The integration of behavioral, regulatory, and technological dimensions within this study offers a foundation for reforming consumer policy and platform governance in the era of live streaming commerce. One major implication is the necessity of designing legal frameworks that explicitly address the unique characteristics of real time digital transactions. Traditional consumer protection laws often lag behind technological developments and fail to anticipate the complexities introduced by live, interactive commerce. As such, regulators are encouraged to adopt adaptive legal principles that emphasize transparency, responsiveness, and proactive platform oversight. For digital platforms, the findings suggest an expanded governance role that extends beyond technical facilitation toward active stewardship of consumer rights. This includes implementing seller verification systems, real time content monitoring, and transparent complaint resolution processes. Moreover, the insights from this study advocate for collaborative governance involving stakeholders such as consumer advocacy groups, digital literacy organizations, and policymakers. By aligning platform operations with ethical and legal standards, the industry can foster a safer, more trustworthy digital marketplace. These policy directions, if pursued, would contribute not only to enhanced consumer protection but also to sustainable growth and credibility in the digital commerce sector.

## **IMPLEMENTATION**

Although this study did not conduct primary empirical testing, the implementation of its conceptual framework was evaluated through a structured simulation of variable relationships drawn from literature based modeling. The conceptual framework, which integrates product transparency, platform accountability, and perceived risk as independent variables; consumer trust as a mediator; and digital literacy as a moderator, was subjected to a theoretical robustness check against patterns observed in recent empirical studies. This process involved comparing the model's structure and hypothesized relationships with real world trends and case based findings across multiple live streaming platforms such as Shopee Live, TikTok Shop, and Instagram Live. These platforms were selected based on their

widespread use in Southeast Asia, particularly Indonesia, and the frequency of consumer issues documented in academic and policy literature.

The model's theoretical coherence was validated by mapping each variable's operational definition to documented platform policies and user behaviors. For instance, the role of transparency was tested against actual examples of live demonstrations and product disclaimers used in high traffic shopping events, while accountability mechanisms were compared to platform terms and conditions, including complaint processes and seller verification protocols. The moderating influence of digital literacy was conceptually implemented by examining differential outcomes among digitally literate users in scenarios involving misleading product claims or transaction disputes. Through this method, the framework demonstrated practical alignment with consumer experiences and emerging regulatory discussions, thus affirming its applicability for future empirical research. While this simulation does not equate to full empirical validation, it marks an initial implementation stage that substantiates the model's relevance to ongoing digital commerce practices and informs future policy oriented studies.

## CONCLUSION

This study offers a comprehensive conceptual analysis of consumer protection in live streaming based commercial transactions by integrating insights from contemporary literature. Through a qualitative and exploratory approach, it identified five critical variables product transparency, platform accountability, perceived risk, consumer trust, and digital literacy that collectively shape the perceived effectiveness of protection mechanisms in digital commerce environments. The findings emphasize that consumer protection in live streaming contexts demands a reconfiguration of traditional frameworks, focusing not only on legal safeguards but also on real time platform responsibilities and individual cognitive competencies. Product transparency and platform accountability emerged as foundational pillars, while consumer trust functions as a psychological mechanism that mediates risk perception and facilitates consumer engagement. Furthermore, digital literacy was found to moderate the effectiveness of these variables, highlighting a critical gap in equitable consumer empowerment.

The proposed conceptual model contributes theoretically by bridging behavioral and structural perspectives in understanding consumer vulnerability in visually driven, real time commerce. It also provides practical implications for platform governance, policy formulation, and consumer education initiatives. While the study is limited by its reliance on secondary data, the implementation of the model through theoretical simulation reinforces its relevance and lays the groundwork for empirical validation in future research. Ultimately, this study underscores the necessity of evolving consumer protection policies to match the dynamic nature of digital marketplaces, ensuring both fairness and trust in increasingly complex online transactions.

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