Winning the Regional Digital Market: How Trust and Attitude Mediate the Effect of E-Commerce Attributes on Consumer Loyalty

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ABSTRACT

This study investigates the psychological mechanisms driving e-commerce consumer behavior by integrating the Stimulus-Organism-Response (S-O-R) framework and the Theory of Planned Behavior. Specifically, it examines the effect of perceived convenience and perceived value on repurchase intention, mediated by customer trust and customer attitude, among Lazada users in Banda Aceh, Indonesia. A quantitative research design was employed, collecting primary data from 190 respondents through a structured questionnaire. The structural relationships were evaluated using Structural Equation Modeling (SEM). The structural model demonstrated robust predictive power, successfully explaining 64.7% of the variance in repurchase intention. Statistical findings revealed that perceived convenience significantly and directly influences customer trust (O = 0.638, p = 0.000) and repurchase intention (O = 0.192, p = 0.022). Perceived value exerted the strongest structural effect in the model on customer attitude (O = 0.701, p = 0.000). Both customer attitude (O = 0.509, p = 0.000) and customer trust (O = 0.222, p = 0.009) significantly predicted repurchase intention. Crucially, the direct path from perceived value to repurchase intention was rejected (O = -0.026, p = 0.781). This proves that customer attitude fully mediates the relationship between perceived value and repurchase intention, whereas customer trust partially mediates the impact of perceived convenience. Ultimately, e-commerce platforms must prioritize translating economic value into positive psychological attitudes and ensuring seamless digital convenience to build trust and sustain long-term consumer loyalty.

Keywords: Repurchase Intention, Perceived Value, Perceived Convenience, Customer Trust, Customer Attitude.

BACKGROUND

The digital transformation over the past two decades has significantly altered interaction patterns between consumers and businesses. One of the most drastic changes has occurred in the e-commerce sector, which enables borderless and timeless transactions. This development is primarily driven by increasing internet penetration, widespread mobile device adoption, and advancements in digital payment technologies that facilitate seamless online transactions (Laudon & Traver, 2021). As physical barriers diminish, e-commerce has evolved from a novel alternative into a fundamental component of modern consumer lifestyles.

Indonesia represents one of the fastest-growing digital economies globally. Data from the Association of Indonesian Internet Service Providers (APJII, 2024) indicates that internet penetration reached 79.5% of the total population in 2024, a substantial increase from 51% in 2016. This surge is reflected in the nation's digital economy, which hit approximately US$82 billion in 2023, with the e-commerce sector contributing over two-thirds of the total transaction value (Google, Temasek, & Bain & Company, 2023). Indonesia is now the largest e-commerce market in Southeast Asia. However, this rapid market growth has triggered intense competition among marketplace platforms. According to SimilarWeb (2024), Shopee dominated the market with roughly 242.2 million monthly visits, followed by Tokopedia with 101.1 million visits, while Lazada ranked third with approximately 48.6 million monthly visits. This significant gap highlights the competitive challenge Lazada faces in retaining its user base and fostering customer loyalty.

In a highly competitive digital environment, a company's success depends not only on acquiring new users but also on retaining existing ones. Acquiring a new customer can cost up to five times more than retaining an existing one (Kotler & Keller, 2016). Therefore, fostering repurchase intention—the consumer's tendency to buy again from the same provider in the future (Hellier et al., 2003)—is a strategic imperative. In the context of online shopping, repurchase intention is heavily influenced by external stimuli such as perceived convenience and perceived value. Perceived convenience refers to the ease, speed, and efficiency of navigating the site, processing transactions, and utilizing delivery systems (Jiang et al., 2013). Meanwhile, perceived value represents the consumer's overall evaluation of the benefits received compared to the sacrifices made, encompassing competitive pricing, product quality, and promotional offers (Zeithaml, 1988).

However, the relationship between these external stimuli and repurchase intention is not always direct. Due to the inherent uncertainties of online transactions—where consumers cannot physically inspect products—purchasing decisions heavily rely on internal psychological mechanisms, particularly customer trust and customer attitude. Trust is the belief in a provider's integrity and ability to fulfill promises (Gefen et al., 2003), while attitude reflects a consumer's positive or negative evaluation of the platform (Ajzen, 1991). The interactions among these variables can be explained through the Stimulus-Organism-Response (SOR) model (Mehrabian & Russell, 1974) and the Theory of Planned Behavior (TPB) (Ajzen, 1991). Within this theoretical framework, external stimuli (convenience and value) shape the internal cognitive and affective states (trust and attitude), which ultimately drive behavioral responses (repurchase intention).

Despite extensive research on e-commerce consumer behavior, several theoretical and contextual gaps remain. First, previous studies show inconsistent findings regarding the impact of perceived convenience on online purchasing intent, with some finding significant positive effects (Chiang & Dholakia, 2003; Izquierdo-Yusta & Schultz, 2011) and others finding insignificant relationships (Jiang et al., 2013). Second, most research focuses on direct relationships, leaving the complex parallel mediating roles of customer trust and customer attitude underexplored. Third, empirical evidence is largely concentrated in developed nations or major metropolitan areas, with limited focus on regional areas like Banda Aceh, where technological adoption and trust dynamics may differ. Therefore, this study proposes an integrated framework to analyze the effects of perceived convenience and perceived value on repurchase intention on Lazada, with customer trust and customer attitude serving as parallel mediators, specifically among consumers in Banda Aceh. The study contributes to the literature by clarifying inconsistent findings, introducing a parallel mediation mechanism, and offering strategic implications for marketplace platforms to enhance customer loyalty in regional markets.

THEORETICAL BACKGROUND AND HYPOTHESES DEVELOPMENT

Stimulus–Organism–Response (S-O-R) Theory and Theory of Planned Behavior (TPB)

The theoretical foundation of this study integrates the Stimulus-Organism-Response (S-O-R) framework introduced by Mehrabian and Russell (1974) and the Theory of Planned Behavior (TPB) proposed by Ajzen (1991). The S-O-R theory posits that environmental cues (stimuli) affect an individual's cognitive and affective states (organism), which subsequently drive their behavioral outcomes (response). In digital commerce settings, external cues function as stimuli that shape consumers' emotions, perceptions, and purchase decisions (Cambra-Fierro et al., 2021). In the context of e-commerce platforms like Lazada, external platform characteristics such as the perception of convenience and perceived value function as the environmental stimuli (S). These stimuli shape the consumers' internal psychological states—specifically, their trust and attitude toward the platform (O). Ultimately, these internal states dictate the behavioral response, which in this study is the repurchase intention (R). Complementing this, TPB asserts that an individual's behavioral intentions are significantly determined by their attitudes toward the behavior, providing a robust lens to evaluate online consumer loyalty (Ajzen, 1991).

Perception of Convenience and Repurchase Intention

Perception of convenience refers to the extent to which a consumer feels that the process of online shopping—from browsing to transaction and delivery—is easy, efficient, and free of physical or mental effort (Jiang et al., 2013). In the highly competitive e-commerce landscape, convenience is a primary driver for consumers choosing to shop online rather than offline. A platform that offers an intuitive interface, flexible payment methods, and

seamless navigation reduces the time and effort required to complete a purchase, which is essential for retaining modern consumers (Laudon & Traver, 2021). According to the S-O-R framework, such positive external stimuli directly reduce transaction friction, leading to a favorable behavioral response. Previous empirical studies have consistently demonstrated that perceived convenience is a significant predictor of online repurchase intention, as shoppers naturally gravitate toward platforms that simplify their purchasing journey (Chiang & Dholakia, 2003). Therefore, the following hypothesis is proposed:

H1: Perception of convenience significantly influences repurchase intention.

Perceived Value and Repurchase Intention

Perceived value is defined as the consumer's overall assessment of the utility of a product or service based on the perception of what is received compared to what is given (Zeithaml, 1988). In digital commerce, this involves evaluating product quality, competitive pricing, and promotional benefits against financial costs and time spent. Consumers are inherently value-driven; they seek to maximize their benefits while minimizing their sacrifices. When an e-commerce platform consistently provides high perceived value through attractive pricing, authentic products, and rewarding promotions, it creates a strong incentive for consumers to maintain their relationship with the platform. A high level of perceived value directly stimulates the desire to re-engage with the marketplace, as consumers who perceive high value are significantly more likely to develop long-term loyalty and engage in repeat transactions (Hellier et al., 2003). Consequently, the following hypothesis is proposed:

H2: Perceived value significantly influences repurchase intention.

Perception of Convenience and Customer Trust

Trust in an online environment is heavily dependent on the platform's reliability and its ability to fulfill consumer expectations smoothly (Gefen et al., 2003). When a platform is highly convenient—meaning its systems are robust, its payment gateways are secure, and its navigation is transparent—it signals competence and professionalism to the user. A complex or error-prone transaction process often raises consumer anxiety and suspicion regarding the safety of their personal and financial data. Conversely, a seamless and convenient shopping experience acts as a positive stimulus that reassures consumers, thereby reducing perceived risks and forming a strong cognitive foundation of trust (Jiang et al., 2013). Therefore, it is expected that a higher perception of convenience will foster greater trust in the Lazada platform. Thus, the following hypothesis is proposed:

H3: Perception of convenience significantly influences customer trust.

Perceived Value and Customer Attitude

Customer attitude refers to the positive or negative psychological evaluation a consumer holds toward a specific object, in this case, the e-commerce platform (Ajzen, 1991). Attitude is largely shaped by the outcomes consumers experience during their shopping journey. When users perceive that they are receiving excellent value—such as high-quality goods at reasonable prices paired with beneficial promotions—it triggers a positive affective response. Value evaluations are fundamental in shaping how consumers perceive a brand's overall worth in the market (Zeithaml, 1988). According to the TPB, favorable evaluations of the outcomes of a behavior directly cultivate a positive attitude toward that behavior. If consumers feel that shopping on Lazada consistently yields high value, their overall attitude toward the platform will become highly favorable. Therefore, the following hypothesis is proposed:

H4: Perceived value significantly influences customer attitude.

Customer Trust and Repurchase Intention

Customer trust is the cornerstone of e-commerce because online transactions inherently involve risk and uncertainty, such as the inability to inspect products physically and the necessity of sharing sensitive financial

information (Gefen et al., 2003). Trust acts as a crucial risk-mitigating mechanism. When consumers trust a platform's integrity, benevolence, and competence, their perceived risk diminishes. In highly dynamic digital environments, trust becomes an indispensable internal psychological state that influences positive behavioral responses, driving consumers to bypass alternatives and return to the trusted platform (Chandrruangphen et al., 2022). Consumers are highly likely to return to a platform they trust to avoid the psychological cost of evaluating unfamiliar alternatives. Therefore, the following hypothesis is proposed:

H5: Customer trust significantly influences repurchase intention.

Customer Attitude and Repurchase Intention

Rooted firmly in the Theory of Planned Behavior, attitude is one of the strongest predictors of behavioral intention (Ajzen, 1991). If a consumer has formed a positive attitude toward shopping on a specific platform, they are highly motivated to repeat that behavior in the future. A favorable attitude signifies that the consumer has internalized their past positive experiences and considers the platform to be a preferred choice for their shopping needs. In a competitive market where multiple platforms are available and switching costs are low, a strong positive attitude serves as a psychological anchor that drives loyalty and continuous repurchase behavior (Rasool Lakhan et al., 2021). Therefore, the following hypothesis is proposed:

H6: Customer attitude significantly influences repurchase intention.

The Mediating Roles of Customer Trust and Customer Attitude

Drawing upon the S-O-R model, external platform attributes do not merely cause direct reactions; they are processed internally by the consumer (Mehrabian & Russell, 1974). Perception of convenience reduces friction and signals competence, thereby building customer trust, which in turn reduces risk and drives repurchase intention. Simultaneously, perceived value delivers cognitive and economic satisfaction, shaping a positive customer attitude, which subsequently motivates the consumer to return to the platform. Recent literature emphasizes that psychological states, such as trust and attitude, act as vital mediating mechanisms through which external digital stimuli generate purchasing behaviors (Zhao et al., 2024). Investigating these parallel mediating mechanisms is crucial to fully understanding the complex psychological transition from platform evaluation to consumer loyalty. Therefore, the following hypotheses are proposed:

H7: Customer trust mediates the relationship between perception of convenience and repurchase intention.

H8: Customer attitude mediates the relationship between perceived value and repurchase intention.

Conceptual Framework

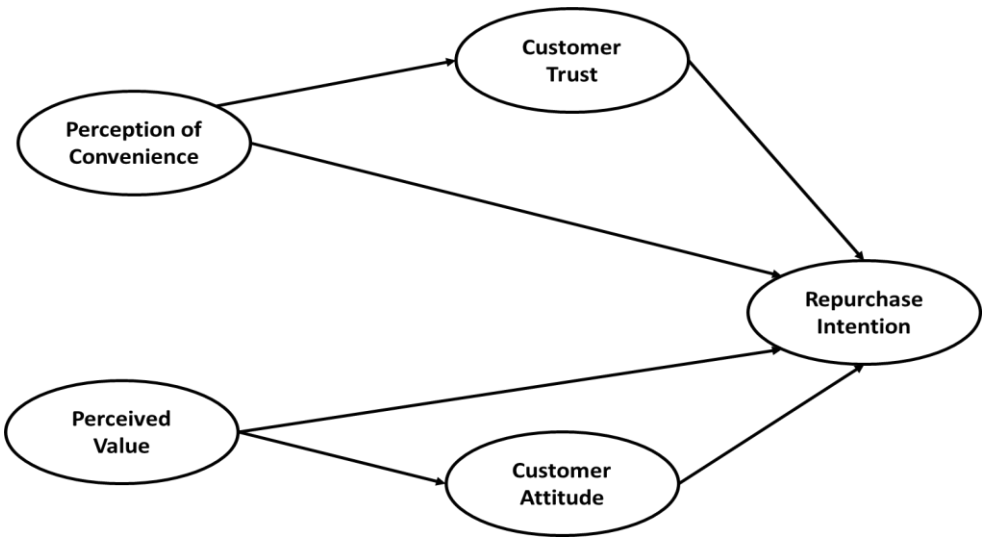

Figure 2.1. Research framework.

This framework extends the e-commerce consumer behavior literature by integrating the S-O-R model and TPB. It illustrates the parallel psychological mechanisms through which external platform stimuli (Perception of Convenience and Perceived Value) shape internal cognitive and affective states (Customer Trust and Customer Attitude), ultimately generating Repurchase Intention in the context of the Lazada platform.

METHODS

Research Design and Object

This study employed a quantitative research design to investigate the causal relationships between exogenous, mediating, and endogenous variables within the context of online shopping. The research object focused on the structural relationships among perception of convenience, perceived value, customer trust, customer attitude, and repurchase intention among consumers in Banda Aceh. To analyze these complex, multidimensional causality patterns simultaneously, the study utilized Structural Equation Modeling (SEM) assisted by the SmartPLS 4 software program. SEM was specifically chosen for its methodological advantage in confirming the dimensions of unobserved latent concepts commonly used in management research and for its ability to accurately measure the theoretical relationships between these constructs (Ferdinand, 2012).

Population and Sampling Technique

The target population for this research comprised all consumers in Banda Aceh who possess the intention to conduct online repurchases. The population refers to the entirety of objects or individuals possessing specific, clear, and complete characteristics that the researcher intends to investigate (Hasan, 2012). The study utilized a stratified random sampling technique, ensuring that samples were drawn from predetermined segments proportionally and randomly across the respective regions (Sekaran and Bougie, 2017). To determine the minimum sample size required for the SEM analysis, this study applied the guideline suggesting that the sample should be at least 9 times the total number of measurement indicators (Ferdinand, 2006). Given that the structural model contained 24 indicators, the minimum required sample size was 192 respondents. This also aligns with the recommendation that each estimated parameter in the model requires between 5 to 10 respondents to ensure valid model estimation (Hair et al., 2019).

Measurements and Data Collection Procedure

Primary data collection was executed by distributing personal questionnaires digitally via Google Forms, as the targeted consumers were geographically dispersed. Each measurement item in the survey was evaluated using a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) (Sugiyono, 2019). The survey instrument operationalized five main constructs adapted from established literature:

- Perception of convenience was measured using indicators related to comfort and transaction security (Davis, 2017; Ade Iriani et al., 2023).
- Perceived value was measured through price, functional, emotional, and social value dimensions (Lifang Peng and Shuyi Liang, 2013).
- Customer trust included indicators like payment safety and personal information protection (McKnight et al., 2002; Lin, 2011; Mutaz M. Al-Debei, 2018).
- Customer attitude was assessed based on shopping enjoyment and time-saving aspects (Azwar, 2016; Nadia et al., 2023).
- Repurchase intention focused on the desire to recommend and re-engage with e-commerce platforms (Chenggang et al., 2023).

Before widespread distribution, the questionnaire underwent rigorous quality checks; validity was statistically tested using the Pearson product-moment correlation (requiring a significance level below 5%), and reliability

was confirmed using Cronbach's Alpha, where a value greater than 0.50 indicates a reliable instrument (Malhotra, 2011).

Data Analysis Strategy

The proposed model is analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM is selected due to its suitability for predictive and exploratory models involving complex relationships, including mediation and moderation effects. Unlike covariance-based SEM, PLS-SEM is less restrictive regarding data distribution assumptions and performs well with relatively small sample sizes. The analysis follows a two-step approach. First, the measurement model (outer model) is evaluated by assessing indicator reliability (factor loadings > 0.70), convergent validity (Average Variance Extracted > 0.50), and internal consistency reliability (Composite Reliability > 0.70). Discriminant validity is examined using cross-loadings and the Fornell-Larcker criterion. Second, the structural model (inner model) is evaluated by examining path coefficients, coefficient of determination (R^2), effect size (f^2), These metrics provide insights into the explanatory power and predictive capability of the model.

RESULTS AND DISCUSSION

Profile of Respondents

The demographic and behavioral characteristics of the 190 valid respondents were analyzed using descriptive statistics. This profile provides context regarding the digital ecosystem and e-commerce adoption patterns among consumers in Banda Aceh.

Table 4.1. Profile of Respondents

No	Description	Frequency	Percentage (%)
1	**Gender**		
	Male	110	57.9
	Female	80	42.1
2	**Age**		
	20 – 29 years old	45	23.7
	30 – 39 years old	85	44.7
	40 – 49 years old	45	23.7
	> 50 years old	15	7.9
3	**Marital Status**		
	Married	120	63.2
	Unmarried	70	36.8
4	**Highest Education**		
	High School (SLTA)	10	5.3
	Diploma III	20	10.5
	Bachelor's Degree	130	68.4
	Postgraduate (S2/S3)	30	15.8
5	**Average Monthly Income**		
	< Rp. 4.000.000	38	20.0

	Rp. 4.000.000 - 5.999.999	76	40.0
	Rp. 6.000.000 - 7.999.999	47	24.7
	Rp. 8.000.000 - 9.999.999	19	10.0
	> Rp. 10.000.000	10	5.3
	Total	**190**	**100.0**

The demographic distribution indicates a male-dominated participation (57.9%) and a dominant young-to-middle adult group, with the 30–39 age bracket forming the largest segment (44.7%). Educationally, the sample is highly qualified, with 68.4% holding a Bachelor's degree, indicating a rational and well-educated consumer base. Economically, the majority of respondents fall into the middle-income category, earning between Rp. 4,000,000 and Rp. 5,999,999 per month (40.0%).

Measurement Model (Outer Model) Assessment

To ensure the structural model's path coefficients are reliable, the reflective measurement model was evaluated for indicator reliability, convergent validity, internal consistency, and discriminant validity.

Table 4.2. Reliability and Convergent Validity Test

Variable	**Cronbach's Alpha**	**Composite Reliability (ρa)**	**Composite Reliability (ρc)**	**Average Variance Extracted (AVE)**
Customer Attitude	0.827	0.831	0.897	0.744
Customer Trust	0.809	0.835	0.876	0.642
Perceived Convenience	0.825	0.839	0.895	0.740
Perceived Value	0.824	0.836	0.883	0.654
Repurchase Intention	0.717	0.725	0.825	0.542

As summarized in the validation criteria, all constructs achieved an AVE greater than the required 0.50 cutoff, establishing strong convergent validity—meaning each construct explains more than 50% of its indicators' variance. Furthermore, internal consistency reliability is strictly verified as Cronbach's alpha, rho_a, and rho_c values comfortably exceed the standard 0.70 threshold across all variables.

Table 4.3. Discriminant Validity (Fornell-Larcker Criterion)

	Customer Attitude	**Customer Trust**	**Perceived Convenience**	**Perceived Value**	**Repurchase Intention**
Customer Attitude	0.862				
Customer Trust	0.708	0.801			
Perceived Convenience	0.622	0.638	0.860		
Perceived Value	0.701	0.771	0.744	0.808	
Repurchase Intention	0.767	0.685	0.631	0.645	0.736

To evaluate discriminant validity, the Fornell-Larcker criterion was applied. The square root of the AVE for each construct (the diagonal values) is greater than its highest correlation with any other construct in the model. This statistically demonstrates that each construct is distinct and represents a completely unique phenomenon in the structural model.

Structural Model (Inner Model) Assessment

Before testing hypotheses, the model's explanatory power was evaluated through the coefficient of determination (R^2), while potential systematic bias and structural impacts were assessed using collinearity diagnostics (VIF) and effect sizes (f^2).

The model demonstrates robust predictive power. The R^2 analysis reveals that the independent variables successfully account for 64.7% of the variance in Repurchase Intention ($R^2 = 0.647$, Adjusted $R^2 = 0.639$), signaling a high explanatory strength. Additionally, the model explains 49.1% of the variance in Customer Attitude ($R^2 = 0.491$, Adjusted $R^2 = 0.488$) and 40.6% in Customer Trust ($R^2 = 0.406$, Adjusted $R^2 = 0.403$), representing moderate explanatory effects for the mediating variables.

Table 4.4. Structural Path Assessment (Collinearity and Effect Size)

Path	Collinearity (VIF)	Effect Size (f^2)
Customer Attitude -> Repurchase Intention	2.340	0.313
Customer Trust -> Repurchase Intention	2.874	0.048
Perceived Convenience -> Customer Trust	1.000	0.685
Perceived Convenience -> Repurchase Intention	2.359	0.044
Perceived Value -> Customer Attitude	1.000	0.964
Perceived Value -> Repurchase Intention	3.536	0.001

As presented in Table 4.4, the structural model exhibits acceptable multi-collinearity properties. All Variance Inflation Factor (VIF) values remain well below the formal critical threshold of 5.0, with the highest value being 3.536. This proves that the structural estimations will not suffer from inflated standard errors or unstable path evaluations. Furthermore, the f^2 analysis reveals substantial structural impacts. The strongest effect size in the model is observed between Perceived Value and Customer Attitude ($f^2 = 0.964$), followed closely by Perceived Convenience on Customer Trust ($f^2 = 0.685$), indicating massive foundational relationships between platform stimuli and internal psychological evaluations.

Results

The structural model estimation revealed several significant relationships among the variables, highlighting the pathways that drive consumer behavior. Perceived Convenience was found to have a highly positive and significant direct effect on Customer Trust ($O = 0.638$; $t = 10.567$; $p = 0.000$). This indicates that when the platform operates smoothly, securely, and efficiently, it directly minimizes consumer skepticism. Users immediately associate a hassle-free digital interface with high platform credibility. Furthermore, Perceived Convenience significantly and directly influences Repurchase Intention ($O = 0.192$; $t = 2.295$; $p = 0.022$). This confirms that users demonstrate a notable willingness to continue utilizing a platform when navigation and transaction processes require minimal friction.

Table 4.7. Structural Model Path Coefficients (Direct Hypotheses)

Path	Original Sample (O)	T-Statistics	P-Values	Decision
Perceived Convenience -> Customer Trust	0.638	10.567	0.000	Supported
Perceived Value -> Customer Attitude	0.701	15.312	0.000	Supported
Perceived Convenience -> Repurchase Intention	0.192	2.295	0.022	Supported
Perceived Value -> Repurchase Intention	-0.026	0.278	0.781	Rejected

Customer Trust -> Repurchase Intention	0.222	2.600	0.009	Supported
Customer Attitude -> Repurchase Intention	0.509	6.931	0.000	Supported

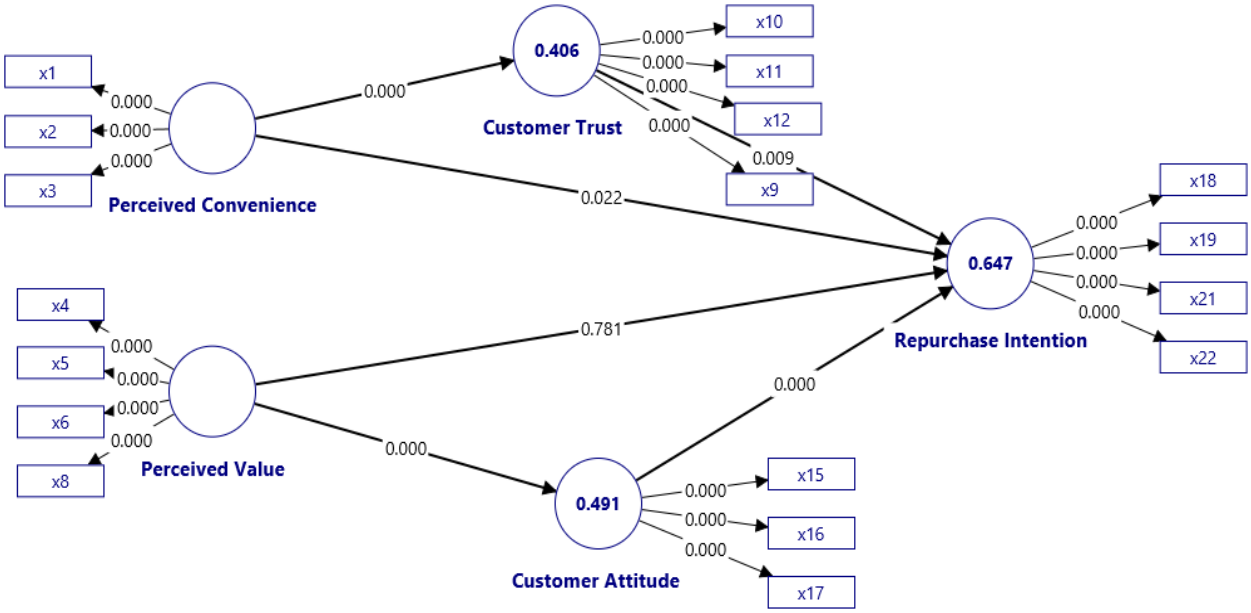

Figure 1. Structural Inner Model

Regarding economic and utilitarian factors, Perceived Value was found to exert the strongest direct positive influence on Customer Attitude in the model (O = 0.701; t = 15.312; p = 0.000). This establishes that a consumer's evaluation of pricing, promotions, and overall benefit yields a profound affective response, successfully cultivating a positive mindset toward the platform. Unexpectedly, however, Perceived Value did not yield a statistically significant direct effect on Repurchase Intention (O = -0.026; t = 0.278; p = 0.781). The direct effect size was entirely negligible (f^2 = 0.001). This indicates that economic stimuli, such as discounts or fair pricing alone, do not directly trigger loyalty or prompt spontaneous repeat purchases without an intermediary psychological process.

The internal psychological evaluations of the consumers proved to be critical drivers of loyalty. Customer Trust has a positive and significant direct impact on Repurchase Intention (O = 0.222; t = 2.600; p = 0.009). This highlights the importance of risk mitigation; consumers who trust that the platform will protect their personal data and honor transaction commitments are significantly more likely to return. Finally, Customer Attitude strongly influences Repurchase Intention (O = 0.509; t = 6.931; p = 0.000). As the strongest direct predictor of loyalty in the structural model, it is clear that a positive internal evaluation and genuine enjoyment of the platform are mandatory precursors to a consumer deciding to re-engage with the e-commerce provider.

Discussion

The empirical findings provide highly valuable insights into the psychological mechanisms governing e-commerce consumer behavior, specifically among Lazada users in Banda Aceh. Overall, the structural model confirms the robust relevance of the Theory of Planned Behavior (TPB) and the Stimulus-Organism-Response (SOR) framework in the digital commerce landscape. Consumers do not react mechanistically to a platform's stimuli; rather, they process these external cues through an internal mechanism of attitude evaluation and trust formation before committing to a repeat purchase. The most essential finding of this study is the definitive proof of full mediation by Customer Attitude in the relationship between Perceived Value and Repurchase Intention. Hypothesis testing explicitly rejected a direct effect of perceived value on repurchase intent. This is a highly compelling theoretical outcome; it suggests that consumer perceptions regarding the fairness of price, functional benefits, and social value of products on Lazada do not automatically generate a desire to return. Given that the respondent profile is dominated by a highly educated young adult demographic (68.4% holding Bachelor's degrees) with middle-class incomes, their purchasing behavior is highly rational and heavily deliberated. The

economic benefits and utility offered by the platform (stimulus) must first be successfully converted into positive cognitive and affective states (organism)—such as the conviction that shopping on Lazada is a smart idea—before resulting in behavioral loyalty (response).

Conversely, this study elucidates a different causal pathway for convenience. Unlike perceived value, Perceived Convenience demonstrated a significant direct effect on Repurchase Intention, alongside its indirect effect via Customer Trust, establishing partial mediation. Easy navigation, rapid transaction processing, and time efficiency provide immediate satisfaction that directly encourages consumers to return. Simultaneously, the mediating role of Customer Trust proves that operational convenience functions as a strong credibility signal; when the platform is user-friendly and bug-free, consumers associate it with systemic reliability, which ultimately builds trust. Although descriptive evaluations indicate positive sentiment across all variables, Lazada's current position as the third most preferred platform (trailing Shopee and TikTok Shop) reflects intense market competition. The discussion concludes that to capture the e-commerce market among an educated regional demographic like Banda Aceh, service providers cannot rely solely on price wars or neat app interfaces. Business sustainability heavily depends on how successfully the platform captures the "hearts" (positive attitude) and ensures the "peace of mind" (privacy trust) of its customers in a digital ecosystem fraught with uncertainty.

Managerial Implications

Based on the empirical findings, several strategic and tactical managerial implications are formulated for Lazada's management to enhance customer loyalty amidst fierce domination by competitors like Shopee and TikTok Shop.

1. **Transforming Value into Positive Attitude (Focus on Education and Brand Image):** Because Perceived Value does not directly influence repurchase intention but is fully mediated by Customer Attitude, Lazada's management must restructure its marketing strategy. Pure economic promotions (discounts, cashback, free shipping) will fail to secure long-term loyalty if not accompanied by campaigns that cultivate a positive brand image. The lowest indicator score in the attitude variable ("I think shopping on this platform is a good idea") highlights the necessity for Lazada to communicate its Unique Selling Proposition (USP) more aggressively. Management should utilize content marketing or collaborate with local Key Opinion Leaders (KOLs) in Aceh to craft a narrative that choosing Lazada is not merely about finding cheap items, but represents the smartest, safest, and most prestigious shopping decision.

2. **Strengthening Privacy Infrastructure and Security Communication:** While consumers find transactions convenient, descriptive analysis revealed significant vulnerability regarding the indicator, "I trust this platform keeps my personal information secure". In an era of frequent data breaches, this anxiety is the primary roadblock to building solid Customer Trust. Lazada must increase the visibility of its security features. This can be achieved by prominently displaying security badges at checkout, implementing user-friendly two-factor authentication (2FA), and simplifying privacy policy language for average consumers. Data protection guarantees must be positioned as a core campaign pillar rather than a mere regulatory afterthought.

3. **Standardizing Merchant Quality Control:** Findings related to repurchase intention indicate that the "past experience with specific online stores within the platform" indicator received the lowest score. This implies that a negative encounter with a single seller can irreversibly damage the entire platform's reputation. Therefore, Lazada must enforce stricter Quality Control over its merchants. Management should implement rigid Service Level Agreements (SLAs) regarding packing speed, product description accuracy, and item authenticity. A system of high-performance seller rewards (LazMall) and strict penalties for poorly reviewed merchants must be upheld to guarantee that every transaction leaves a satisfying memory trace.

4. **Enhancing After-Sales Convenience Features:** Because convenience directly and indirectly drives loyalty, Lazada must continuously innovate its User Interface/User Experience (UI/UX). Knowing that consumers in Banda Aceh highly value transaction assurances, Lazada should prioritize streamlining the

return/refund process. A rapid, transparent, and unconditional warranty claim or return protocol will serve as a powerful tool to prove that shopping convenience on Lazada is comprehensively guaranteed from pre-purchase browsing through to after-sales support.

CONCLUSIONS AND LIMITATIONS

Conclusion

This study aimed to investigate the complex psychological mechanisms driving e-commerce consumer behavior by integrating the Stimulus-Organism-Response (S-O-R) framework and the Theory of Planned Behavior (TPB). Specifically, it examined the impact of perceived convenience and perceived value on the repurchase intention of Lazada users in Banda Aceh, evaluating the mediating roles of customer trust and customer attitude. Based on the structural model analysis of 190 respondents, several key conclusions can be drawn:

- **The Primacy of Psychological Mediation:** The most prominent finding of this research is that external platform stimuli do not uniformly trigger direct behavioral responses. Perceived value has no direct significant impact on repurchase intention (full mediation). This indicates that economic incentives and product utility alone are insufficient to guarantee loyalty unless they successfully cultivate a positive internal customer attitude.

- **The Dual Role of Convenience:** Perceived convenience acts as both a direct and indirect driver of consumer retention. A seamless, frictionless shopping experience directly motivates users to return, while simultaneously serving as a vital credibility signal that significantly strengthens customer trust (partial mediation).

- **The Anchors of Loyalty:** Both customer attitude and customer trust were confirmed as significant direct predictors of repurchase intention. Between the two, customer attitude exerts the strongest influence in the model, demonstrating that genuine psychological affinity and positive evaluations of the platform are the ultimate determinants of continuous engagement.

- **Strategic Positioning:** For e-commerce platforms operating in regional markets with highly educated and rational consumers, sustainable competitive advantage cannot be achieved solely through price wars. Success hinges on building a secure, highly convenient digital infrastructure (to build trust) combined with strong brand positioning that translates functional value into an engaging and positive consumer mindset.

Limitations and Future Research

This study offers several contributions to the literature on digital consumer behavior; however, several limitations should be acknowledged. First, although the sample size of 190 respondents met the minimum requirement for the statistical analysis employed, it was smaller than the initially targeted sample for the proposed SEM model. Consequently, the findings should be interpreted with appropriate caution, and future studies are encouraged to employ larger samples to improve statistical power, model stability, and the robustness of parameter estimates. Second, the sample was drawn exclusively from consumers in Banda Aceh, with a relatively high proportion of respondents holding a bachelor's degree, which limits the generalizability of the findings to broader demographic and geographical contexts. Future research should therefore include more diverse populations across different regions of Indonesia to enhance external validity. Third, the empirical investigation was confined to the Lazada platform, and consumer behavior may differ across e-commerce ecosystems with distinct platform features and shopping experiences. Future studies should employ multigroup analysis (MGA) to compare the proposed model across different platforms, including Shopee, TikTok Shop, Tokopedia, and other digital marketplaces. Finally, this study focused primarily on convenience and value as the principal antecedents of repurchase intention. Future research could extend the model by incorporating additional constructs such as electronic word-of-mouth (e-WOM), social presence, gamification, post-purchase service quality, and trust-building mechanisms to provide a more comprehensive understanding of consumers' continuous repurchase behavior in evolving e-commerce environments.

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