

The Role of E-Trust and User Experience on Online Purchasing Decisions with Discounts as a Moderating Variable for Shopee Consumers of Erigo Fashion Products

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This study aims to analyze the influence of *user experience* and *e-trust* on online purchasing decisions for Erigo fashion brand products on the Shopee platform in Pandeglang Regency, with discounts as a moderating variable. The study used an associative quantitative approach with the SEM-PLS method on 140 Shopee user respondents selected through random sampling techniques in five sub-districts in Pandeglang Regency. The results showed that *user experience* had no significant effect on online purchasing decisions, while *e-trust* had a positive and significant effect on purchasing decisions. In addition, the discount variable was unable to moderate the relationship between *user experience* and *e-trust* on purchasing decisions. The research findings confirm that digital trust is the main factor influencing consumer decisions in purchasing fashion products online compared to user experience or price promotion stimuli. This study contributes to the development of digital consumer behavior studies, especially in fashion marketplaces in developing regions, and serves as a strategic reference for e-commerce platforms in increasing consumer trust.

Keywords: user experience, *e-trust*, *Erigo fashion brand*, *Shopee platform*

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1. Introduction

The transformation of digital technology has driven market trends towards electronic commerce (e-commerce) activities used by the global community. In Indonesia, the use of online shopping platforms has increased, reaching US\$ 90 billion in 2024, and is projected to reach US\$ 150 billion by 2030 (Brain & Company, 2024). This condition makes Indonesia the largest e-commerce market in Southeast Asia. However, the increasing trend of digital transactions is balanced by the increasing risk of consumer discomfort due to online fraud, product incompatibility, review manipulation, and weak digital transaction security (Shehadeh et al., 2023). This is often found in the online fashion industry, where consumers cannot verify product quality directly before purchasing, consumers are only guided by consumer experience (Märtin et al., 2023). Therefore, digital trust is a fundamental element that can influence purchasing decisions on e-commerce platforms (Atulkar, 2020).

Viewed from the perspective of the TPB *Theory of Planned Behavior theory*, consumer behavior in choosing products is influenced by individual perceptions, product benefits, and trust values in digital systems (Bencsik & Juhasz, 2023). User experience is a reflection of consumer satisfaction from a purchased product. Interactions on digital platforms include design, ease of purchasing access to application user comfort (Zhi et al., 2025). Research on digital consumer behavior on e-commerce platforms has continued to experience significant developments in recent years. Various research focuses no longer only discuss functional aspects of the system such as digital service quality (*e-service quality*) (Fan et al., 2022), will be the emotional experience of users (*emotional user experience*), visual design of the platform, service

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personalization, to adaptation Interface based on consumer behavior (Luo et al., 2021). However, according to (Kim & Yum, 2024) to maintain sustainable use in digital marketplaces, elements of consumer satisfaction are needed in online fashion marketplaces such as Shopee. Furthermore, Jongmans et al. (2023) provides a new perspective on managing *website visual design for user experience* in e-commerce, specifically examining the interplay between *usability* and *pleasure* in shaping consumer evaluations of e-commerce websites. This suggests that the emotional and visual comfort aspects of users interacting with digital platforms are new determinants of online purchasing behavior. However, C. Li et al. (2020) (Jongmans et al., 2023) through a combined approach of *Technology Acceptance Model (TAM)* and *User Experience Theory* stated that *usability*, *content*, and *pleasure interaction* are the main predictors in shaping the acceptance of digital applications and loyalty of mobile application usage. According to (Necula, 2023) for optimization on digital platforms using *customer journey theory* through adaptation of emotion-based interfaces, user personas, and real-time consumer behavior situations so that consumer emotions have a dominant role in the digital purchasing decision-making process. Consumer decisions are often shaped by emotional reactions rather than purely logical considerations. This proves that in strengthening the argument of digital user experience is not only technical, but also emotional and psychological where consumer decisions in using applications are often influenced by fast-path psychological processes (*fast-path decision making*) rather than in-depth rational considerations (Suman, 2024). This finding is relevant to the behavior of Shopee consumers who often make impulsive purchases due to the influence of application experiences and digital promotions (Banerji & Singh, 2026). Several studies have identified discounts as an independent variable, although theoretically, discounts can act as a *boundary condition* that strengthens or weakens the relationship between *user experience*, *e-trust*, and purchasing decisions. According to (Chawla & Kumar, 2022), digital promotions such as *flash sales* and time pressure *can* alter consumer behavior in making online purchasing decisions. This means that the effectiveness of discounts is not always linear in relation to purchasing decisions because consumers may consider trust factors more than simply price stimuli (Suman, 2024). However, research results are dominated by developed countries and metropolitan cities, while research on local Indonesian fashion consumers, particularly in developing areas such as Pandeglang Regency, is still very limited. This is despite the characteristics of consumers in developing areas who have different levels of price sensitivity, digital literacy, and risk perception compared to urban consumers.

Addressing the problems and differences in the results of previous studies that have been described previously, this study is important to reveal the extent to which *user experience* and *e-trust* influence purchasing decisions for Erigo *fashion brand products* in Pandeglang Regency, with discounts as a moderating variable. With the contribution of research for institutions aimed at helping Shopee optimize its marketing strategy by analyzing factors that influence purchasing decisions, and for academics as reference material for relevant further research and as research documentation material. And it is hoped that the results of this study can be used as reference material and information for further useful research.

2. Theoretical Basis

a. Grand Theory (Theory of Planned Behavior)

This study uses consumer behavior theory, namely the Theory of Planned Behavior (TPB) as the Grand Theory, a theory created by Fishbein and Ajzen in 1975 (Kiran, 2021). (Adenuga et al., 2024). The TPB was chosen because this theory is able to comprehensively explain consumer behavior that will be studied in this research (Adeyemi, 2025).

b. User Experience

User experience is the result of impressions and interactions between users of a system or service (Prasida et al., 2021). Using the UX *honeycomb indicator*, a tool that can explain the design aspects

of the user experience, there are seven aspects to measure *user experience* (Al-shamaileh & Sutcliffe, 2023):

1. Useful
 2. Usable (Can be used)
 3. Desirable (Desirable)
 4. Findable (Can be found)
 5. Accessible
 6. Credible
 7. Valuable (Useful)
2. (Prasida et al., 2021)

c. E-Trust

E-trust is consumer confidence in *online sellers* due to a higher perceived risk in *online transactions* (Purwanto Nuri, 2021). Consumers will only transact with trusted *e-commerce businesses* (Ma et al., 2022). There are three indicators of *e-trust*:

1. The website has a good reputation and quality of service.
2. The website provides security in transactions.
3. Confidence that the website will assist in the event of a violation or fraud. (Barkah & Nabila, 2021)

d. Discount

A discount is a reduction or reduction in the price of a product from the normal price within a certain period or time (H. Li & Id, 2024). There are three indicators of discounts, namely:

1. The size of the discount.
2. Discount period or period.
3. Types of products that receive discounts. (Adinda, 2021)

e. Buying decision

Purchasing decisions are purchasing decisions taken by consumers regarding which product to buy and which brand is most preferred from various existing alternatives (Aditi et al., 2023) (Anggraini, Nur Aisyah; Anisa, 2020). There are four indicators of purchasing decisions, namely:

1. Determination to buy after knowing the product information.
2. Buy the most preferred brand.
3. Buy according to your needs and desires.
4. Get recommendations from others. (Pradana et al., 2019)

Framework of thinking.

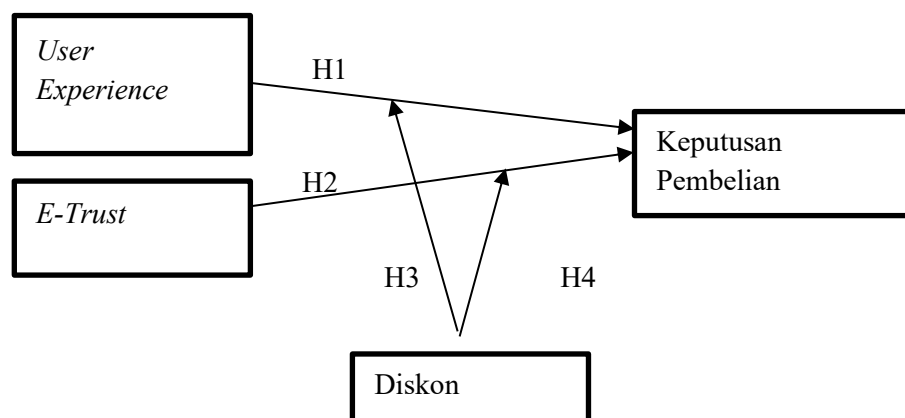


Figure 1. Thinking Framework

With the above framework of thinking, the following hypothesis can be drawn:

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- H1 : It is suspected that *user experience* has a positive influence and significant on *online* purchasing decisions.
- H2 : It is suspected that *e-trust* has a positive and significant influence on *online* purchasing decisions.
- H3 : It is suspected that discounts moderate the relationship between *user experience* and *online* purchasing decisions.
- H4 : It is suspected that discounts moderate the relationship between *e-trust* and *online* purchasing decisions.

3. Research Methodology

This research method uses a quantitative research method with an associative approach. Quantitative research is a research method based on the philosophy of positivism, as a scientific method because it has met the rules in a real, objective, measurable, reasonable, and systematic manner. Meanwhile, quantitative research with an associative approach is research that is in the nature of asking the relationship between two or more variables, looking for influence and causal relationships, namely between independent (free) variables and dependent (bound) variables (Sugiono, 2019). The population in this study is all people who use the Shopee application in Pandeglang Regency. The sample in this study used *a random sampling* technique by taking 140 respondents from 5 sub-districts in Pandeglang Regency, which is considered sufficient to represent the population (Latan et al., 2023). (Hair et al., 2021). The measuring instrument used to collect quantitative data in this study was a five-point Likert Scale, with 1 indicating strongly disagree and 5 indicating strongly agree. The data collection technique involved distributing an *online questionnaire* via a *link. Google form*.

The data in this study were analyzed using SEM-PLS 3.0 software. This software helps researchers conduct data analysis more easily and efficiently. The steps taken were SEM-PLS with a moderating effect, path analysis, and model evaluation using the measurement model (*outer model*) and structural evaluation (*inner model*) methods. Next, hypothesis testing was conducted based on the proposed model.

4. Discussion

Table 1. Respondent Description

Demographic notes	Frequency	Percentage
	Gender	
Man	89	64%
Woman	51	36%
	Age	
15-20 years	17	12%
21-25 years old	102	73%
26-30 years old	18	13%
>30 years	3	2%
	Work	
Students	79	56%
Already working	53	38%
Not yet working	8	6%
	Purchase Frequency	
Infrequent Users	71	51%
Regular User	57	41%

Demographic notes	Frequency	Percentage
Active Users	12	9%

Table 1 shows the characteristics of the respondents of this study from 140 respondents, the majority were male at 64%, for age more dominant at 21-25 years old around 73%, as well as the majority of jobs are students/pupils at 56%, and the frequency of purchases with infrequent users around 51% is the most.

Source: data processed by researchers (2024)

a. Evaluation of Measurement Model or *Measurement (outer model)*

The measurement model or *outer model* is a model used to determine the relationship between latent variables and their indicators.

1) Convergent Validity

The convergent validity measure has valid provisions if it has a *loading factor parameter* of more than 0.70 (Latan et al., 2023) with the variable or construct to be measured.

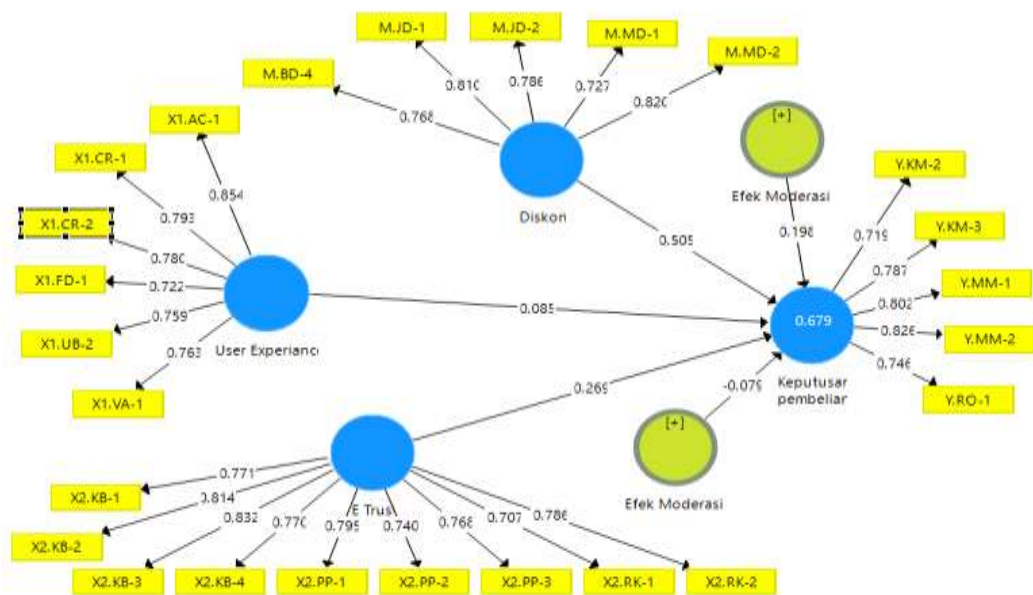


Figure 2. Convergent Validity Results

Source: data processed by SEM-PLS 3.0 output (2026)

Figure 2 shows that after *dropping* the indicators, all indicators met the minimum requirement of 0.70. Therefore, it can be concluded that all indicators in this study are valid.

2) Discriminant Validity

A model has sufficient discriminant validity if the square root of the AVE for each construct is greater than the correlation between the other constructs (Hair et al., 2021). The following table shows the square root of the AVE and the correlation between the latent variables:

Table 2. Discriminant Validity

	Discount	E-Trust	Moderation Effect 1	Moderation Effect 2	Buying decision	User experience
Discount	0.783					
E-Trust	0.752	0.777				
Moderation Effect 1	0.132	0.332	0.653			
Moderation Effect 2	0.073	0.231	0.875	0.670		

	Discou nt	E- Trust	Moderation Effect 1	Moderation Effect 2	Buying decision	User experience
Buying decision	0.768	0.739	0.302	0.277	0.777	
User experience	0.640	0.775	0.364	0.273	0.649	0.779

Table 2 discriminant validity has valid results because the square root value of AVE is greater than the correlation between other constructs, namely for the *user experience variable* of 0.779, the *e-trust variable* of 0.777, and the purchasing decision of 0.777.

Source: data processed by SEM-PLS 3.0 *output (2026)*

3) Composite Reliability

From *output results SmartPLS* above all constructs have mark *composite reliability* in on 0.70. Test results *Composite reliability* can be seen in the following table:

Table 3. Composite Reliability

Variables	Composite Reliability	Information
User Experience	0.903	Reliable
E-Trust	0.932	Reliable
Buying decision	0.884	Reliable
Moderation Effect 1	0.957	Reliable
Moderation Effect 2	0.973	Reliable

Source: data processed by SEM-PLS 3.0 *output (2026)*

Table 2 shows the results of the *composite reliability value* which is reliable or good above 0.70 seen from the value of *the user experience variable (X1)* of 0.903, the *e-trust variable (X2)* of 0.932, the purchasing decision variable (Y) of 0.884, the moderating effect variable 1 of 0.957, and the moderating effect variable 2 of 0.973.

b. Structural Model Evaluation (*Inner Model*)

Inner model analysis is used to determine the relationship between variables in a study. Evaluation of the structural model or *inner model* is done by looking at the coefficient of determination (*R-Square*) and effect size (*F-Square*).

1) Coefficient of Determination (*R-Square*)

Table 3. *R-Square*

	R-Square	Adjusted Square
Buying decision	0.679	0.667

Description: Table 3 shows that the purchasing decision variable can be seen from the *R-Square value* of 0.679, which means that the purchasing decision variable explained by *user experience* and independent *e-trust* has a value of 67.9% and the remaining 32.1% is explained by other variables not used in this study.

Source: data processed by SEM-PLS 3.0 *output (2026)*

2) Effect Size (*F-Square*)

F-square is a measure used to assess the relative impact of an independent construct on a dependent construct. An *F-square* is considered small when the value is 0.02, medium when the value is 0.15, and large when the value is 0.35.

Table 4. *F-Square*

Variables	Purchase Decision (Y)	Information
E-Trust (X2)	0.062	Small
Moderation Effect 1	0.005	
Moderation Effect 2	0.037	
Buying decision		

Variables	Purchase Decision (Y)	Information
User Experience (X1)	0.008	Small

Source: data processed by SEM-PLS 3.0 *output* (2026)

3) Hypothesis Testing

Hypothesis declared accepted if *P-Value* < 0.05. In this study there is a direct influence and No direct Because there is variables independent, variables dependent, And variables moderation. Meanwhile, in the *smartPLS program*, the results of the hypothesis test can be seen via *Path Engineering coefficient Bootstrapping* as follows:

Table 5. Path Coefficients

N	H	Hypothesis	Original Sample (O)	T Statistics	P Value	Results
1.	H 1	User Experience -> Purchase decision	0.085	0.881	0.379	Rejected
2.	H 2	E Trust -> Purchase decision	0.269	2.446	0.015	Accepted
3.	H 3	Moderation Effect 1 -> Purchase decision	-0.079	0.653	0.514	Rejected
4.	H 4	Moderation Effect 2 -> Purchase decision	0.198	1.899	0.058	Rejected

Discussion

The findings prove that *the user experience variable* (X1) on the purchasing decision variable (Y) has no effect and is not significant, as evidenced by the path coefficient value of 0.085 and the statistical significance value indicated by the *P-value of the user experience* variable of 0.379, which means that the value exceeds the significant limit, which is greater than 0.05. Therefore, the hypothesis in the study cannot be accepted (H1 is rejected). The user experience of Erigo *fashion brand products* on Shopee does not directly impact purchasing decisions. Although a good experience can increase the likelihood of consumers to purchase, the final decision is still influenced by various other complex factors. For example, consumers may already have loyalty to other *platforms* and *online stores*, so a good experience at the Erigo store on Shopee is not necessarily enough to change user choices. The results in this study are not in line with research (Al-shamaileh & Sutcliffe, 2023) which revealed that *user experience* has a significant effect on purchasing decisions. This means that *the user experience* created is proven to be able to improve purchasing decisions in its users.

The findings prove that there is a positive and significant relationship between *e-trust* (X1) and purchasing decisions (Y), as evidenced by the path coefficient value showing 0.269 and the statistical significance value indicated by the *P-value* of 0.015, which is <0.05. (H2 is accepted), because it is in accordance with the significance number criteria. The higher *the e-trust* in the Erigo store on the Shopee application, the higher the level of online purchasing decisions, good *e-trust*. will encourage consumers to take purchasing action and reach a purchase decision. The results of this study align with research conducted by (Purwanto Nuri, 2021), which revealed that *e-trust* has a positive and significant effect on purchasing decisions. In other words, *e-trust* contributes significantly to influencing purchase decisions. Therefore, the higher *the e-trust*, the greater the consumer's purchasing decision.

The Discount variable (M) is not able to moderate the relationship between the *User variable Experience* (X1) on the Purchase Decision variable (Y). This can be proven by the resulting path coefficient value of -0.079 and a *p-value* of 0.514, which means that the value is greater than the significance value of 0.05, this

study cannot be accepted (H3 is rejected). The results of the study indicate that the discount strategy for Erigo *fashion brand products on Shopee is not effective in increasing consumer purchasing decisions in Pandeglang Regency. Other factors may be considered to be determinants in purchasing decisions for Erigo fashion products on Shopee.*

The Discount variable (M) does not moderate the relationship between *the E-Trust variable (X2)* and the Purchase Decision variable (Y). This is evidenced by the path coefficient value through the original sample value of 0.198 and the *P-value of 0.058* which is greater than the significance value of 0.05, thus meaning that the fourth hypothesis in this study cannot be accepted (H4 is rejected). This finding indicates that discounts play a good role but do not moderate the relationship between *the e-trust variable* and the purchase decision variable. In other words, although discounts on Erigo *fashion products* attract consumer purchasing interest, the trust factor (high *e-trust*) *remains a determinant in consumer purchasing decisions on fashion products. Erigo brand on Shopee.*

5. Conclusion

Overall, the research results indicate that *e-trust* is a more important factor than *user experience* in influencing online purchasing decisions for the *fashion brand Erigo on Shopee*. This is because consumers in Pandeglang still have low levels of fashion knowledge and are more likely to trust other local brands. Discounts do not have a moderating effect on *online purchasing decisions for fashion products. The Erigo brand in Pandeglang Regency. Price discounts are not a boundary condition because consumers in the area are predominantly attracted to products other than fashion. This study was specifically limited to the questionnaire distribution period from February to March 2026. This study did not cover products other than fashion, e-commerce platforms other than Shopee, and areas outside Pandeglang Regency. The population in this study was limited to Shopee consumers who had purchased Erigo fashion brand products in Pandeglang Regency. Furthermore, the researcher was limited in sampling, which was relatively small with a population of 1,312,766 people in Pandeglang Regency. Therefore, in future research interested in similar topics, it is recommended to broaden the scope of the study. This could be achieved by increasing the sample size and expanding the product types studied. Furthermore, exploring variables beyond this study could also be conducted to produce more comprehensive findings relevant to the ever-evolving dynamics of the digital market.*

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