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Digital Customer Experience and Purchase Intention in Indonesian SME E-Commerce

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Abstract

Backround: The rapid growth of digital commerce in Indonesia has intensified competition among SMEs, requiring firms to enhance digital customer experience (DCE) to influence consumer behavior. While prior studies emphasize technology adoption and trust, limited research examines the integrated mechanism linking DCE, e-commerce adoption (EA), brand trust (BT), and purchase intention (PI) in emerging markets.
Objective: This study investigates the influence of DCE on PI through the dual mediating roles of EA and BT among consumers of Indonesian SME products.
Method: A quantitative approach using partial least squares structural equation modeling (PLS-SEM) was employed. The model is grounded in the Technology Acceptance Model (TAM), expectation-confirmation theory, and customer experience literature. Data were collected from 380 e-commerce consumers across five Indonesian provinces. Measurement validity and reliability were assessed using convergent validity (AVE) and discriminant validity (HTMT).
Result: The measurement model confirmed acceptable convergent and discriminant validity. DCE significantly and positively influences both EA and BT, both of which in turn significantly and positively predict PI. The indirect effect of DCE on PI through EA and BT is statistically significant, indicating partial mediation. A significant direct effect of DCE on PI also remains after accounting for both mediators, yielding a substantial total effect.
Conclusion: DCE plays a crucial role in driving purchase intention directly and indirectly through EA and BT. SMEs should prioritize comprehensive digital experiences to convert interactions into purchase decisions.

INRODUCTION

The accelerating pace of technological change, shifting consumer expectations, and the lingering disruptions of the COVID-19 pandemic have compelled small and medium enterprises (SMEs) across Indonesia to reassess their strategic priorities. Indonesia's SME sector, comprising over 64 million enterprises and contributing approximately 60.5% of GDP, plays a vital role in national economic resilience and inclusive growth. At the same time, the rapid proliferation of e-commerce platforms has fundamentally redefined the consumer journey in Indonesia, the world's largest archipelagic digital market. As of 2024, Indonesia's e-commerce gross merchandise value (GMV) surpassed USD 62 billion, with SMEs constituting the majority of active sellers on platforms such as Tokopedia, Shopee, and Lazada (Wijayanto et al., 2024).

Within this increasingly competitive digital landscape, SMEs face a structural paradox: they must simultaneously maintain operational stability while adapting to continuous digital disruption. This dual challenge requires firms not only to adopt digital technologies but also to strategically manage customer interactions across digital platforms. In this context, the ability to deliver superior digital customer experiences (DCE) has emerged as a critical determinant of SME competitiveness and sustained revenue growth (Felix et al., 2023; Gani et al., 2025).

Digital customer experience encompasses the totality of cognitive, affective, sensory, and behavioral responses elicited across digital touchpoints throughout the customer lifecycle—from awareness and consideration to purchase and post-purchase engagement (Pakarti et al., 2022; Susilawati & F Wahyudi, 2024). Unlike traditional customer experience, DCE integrates technology-driven interactions such as interface usability, artificial intelligence (AI)-based personalization, social media engagement, and platform reliability. These elements collectively shape consumer perceptions, influence trust formation, and ultimately determine purchasing behavior. For Indonesian SMEs, whose resources are inherently constrained, the strategic design of DCE presents both an opportunity and a challenge: an opportunity to compete with larger firms through targeted digital engagement, and a challenge due to the technical complexity and financial investments required (Afandi Umpusinga et al., 2026; Taufik et al., 2020).

Despite the growing importance of digital customer experience, the academic literature has yet to comprehensively explain the mechanisms through which DCE translates into purchase intention, particularly in the context of Indonesian SMEs. Existing studies have largely focused on isolated factors, such as user experience quality Widyaningrum et al., (2025), artificial intelligence personalization Febrian et al., (2024), and social media engagement (Afandi Umpusinga et al., 2026). While these studies provide valuable insights, they fail to capture the integrated pathways through which multiple dimensions of digital experience influence consumer decision-making. More importantly, the roles of e-commerce adoption (EA) and brand trust (BT) as mediating mechanisms in the DCE–purchase intention relationship remain underexplored.

From a theoretical perspective, this gap reflects a broader limitation in the literature, where digital experience, technology adoption, and trust are often examined as separate constructs rather than as interconnected processes. This fragmented approach limits the ability to fully understand how SMEs can leverage digital experiences to drive behavioral outcomes. Moreover, most prior studies have been conducted in developed economies, where digital infrastructure and consumer readiness differ significantly from those in emerging markets such

as Indonesia. As a result, there is a critical need for context-specific research that integrates these constructs into a unified framework and tests their relationships using robust empirical methods.

To address these gaps, this study proposes and empirically tests a dual-mediation model in which e-commerce adoption (EA) and brand trust (BT) jointly mediate the relationship between digital customer experience (DCE) and purchase intention (PI). Drawing on the Technology Acceptance Model (TAM), expectation-confirmation theory (ECT), and customer experience theory, this study conceptualizes DCE as a multidimensional construct encompassing interface usability, AI-driven personalization, social media engagement, and platform reliability. The integration of these theoretical perspectives provides a comprehensive framework for understanding how digital experiences influence both behavioral (adoption) and attitudinal (trust) outcomes, which in turn shape purchase intention.

The methodological approach of this study further strengthens its contribution. Using a quantitative design and partial least squares structural equation modeling (PLS-SEM), the study analyzes data from 380 Indonesian e-commerce consumers across five major provinces. The measurement model demonstrates acceptable convergent validity (AVE > 0.59) and discriminant validity (HTMT < 0.85), ensuring the robustness of the constructs. The structural model reveals that digital customer experience significantly and positively influences e-commerce adoption ($\beta = 0.438$, $p < .001$) and brand trust ($\beta = 0.361$, $p < .001$), both of which significantly predict purchase intention. The total indirect effect of DCE on purchase intention through EA and BT is $\beta = 0.236$ (95% CI [0.158, 0.316]), indicating partial mediation. In addition, a significant direct effect remains ($\beta = 0.193$, $p = .008$), resulting in a total effect of $\beta = 0.429$. These findings confirm that DCE influences purchase intention both directly and indirectly through multiple pathways.

This study offers several important contributions. First, it advances theoretical understanding by integrating three major frameworks—TAM, ECT, and customer experience theory—into a unified model that explains the relationship between digital experience and purchase intention. Second, it provides empirical evidence on the dual mediating roles of e-commerce adoption and brand trust, thereby addressing a significant gap in the literature. Third, it contextualizes these relationships within the Indonesian SME environment, contributing to the limited body of research in emerging markets. Fourth, it employs rigorous statistical methods to validate multidimensional constructs of DCE, enhancing the reliability and generalizability of the findings.

From a practical perspective, the findings highlight the strategic importance for SMEs to invest in comprehensive digital customer experiences. Specifically, SMEs should focus on improving interface usability, leveraging AI-driven personalization, enhancing social media engagement, and ensuring platform reliability. These elements not only facilitate e-commerce adoption and strengthen brand trust but also directly influence purchase decisions. For policymakers and digital platform providers, the results underscore the need to support SMEs in developing digital capabilities and creating enabling ecosystems for digital transformation.

Based on these considerations, the present study is guided by the following research questions: RQ1: Does digital customer experience significantly influence e-commerce adoption and brand trust among Indonesian SME e-commerce consumers? RQ2: Do e-commerce adoption and brand trust mediate the relationship between digital customer experience and

purchase intention? RQ3: Does digital customer experience exert a significant direct effect on purchase intention beyond the mediated pathways?

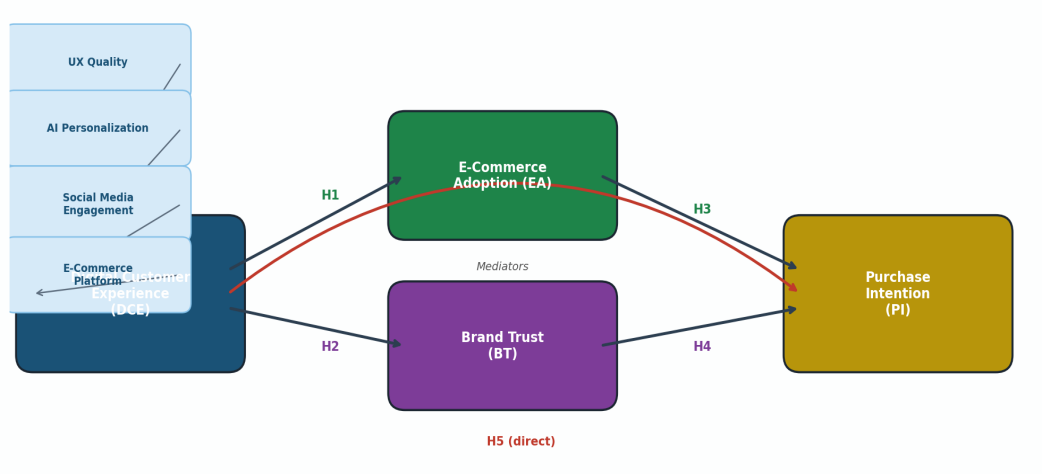

Figure 1. Conceptual Research Framework

METHOD

Research Design, Population, and Sampling

A cross-sectional quantitative design was employed. The target population comprised adult Indonesian consumers (aged ≥ 18) who had made at least one purchase from an SME seller on a major Indonesian e-commerce platform within the preceding three months. Purposive quota sampling was used across five provinces—DKI Jakarta, West Java, East Java, Bali, and South Sulawesi—to achieve regional representation across major Indonesian economic zones, encompassing both Java-centric and outer-island consumer populations. The minimum required sample size was determined using the Cochran, (1977) formula for an unknown population:

$$n_0 = (Z^2\_(\alpha/2) \times p \times q) / e^2 \quad \ldots (1)$$

where $Z\_(\alpha/2)$ = 1.96, $p = q = 0.5$ (maximum variance), and $e = 0.05$, yielding $n_0 = 384$. After accounting for an expected 5% unusable response rate, 400 questionnaires were distributed. Usable responses numbered 380 (95.0% return rate), meeting and exceeding the minimum requirement.

Measurement Instruments

All items were measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). DCE was measured using four items adapted from Afandi Umpusinga et al., (2026); Febrian et al., (2024); Widyaningrum et al., (2025); Wijayanto et al., (2024), capturing interface usability, AI personalization, social media engagement, and platform reliability respectively. E-Commerce Adoption was operationalized using three items from (Taufik et al., 2020; Widyaningrum et al., 2025). Brand Trust was measured with three items adapted from Afandi Umpusinga et al., (2026) ; Susilawati & F Wahyudi, (2024). Purchase Intention was captured using three items from (Pakarti et al., 2022; Prakoso & N Najmudin, 2023). Content validity was established through a systematic review of the adapted items by three academic experts in digital marketing and consumer behavior, who evaluated each item's representativeness of its designated construct and relevance to the Indonesian SME e-commerce context; minor wording adjustments were made based on their feedback prior to data collection.

Analytical Method

PLS-SEM was chosen as the primary analytical technique (SmartPLS 4.0) due to its suitability for complex models with multiple mediators, non-normality tolerance, and moderate sample sizes (Hair et al., 2019). Prior to analysis, the assumption of multivariate non-normality was assessed using Mardia's coefficient; results confirmed significant skewness and kurtosis (Mardia's kurtosis = 14.38, $p < .001$), thereby justifying the use of a variance-based SEM approach that does not presuppose normally distributed data. The two-stage analytical procedure assessed: (1) the measurement model for reliability and validity, and (2) the structural model for path significance. Mediation was tested via bootstrapping with 5,000 resamples. The variance inflation factor (VIF) was used to assess common method bias:

$$VIF = 1 / (1 - R^2_j) \quad \ldots (2)$$

All VIF values were below 3.3, indicating no serious multicollinearity or common method bias concerns (Kock, 2015). Model fit was assessed using the standardized root mean square residual (SRMR). The predictive relevance of the model was evaluated using Stone-Geisser Q^2:

$$Q^2 = 1 - (SSE / SSO) \quad \ldots (3)$$

where *SSE* = sum of squared prediction errors and *SSO* = sum of squared observations. $Q^2 > 0$ indicates predictive relevance. The Sobel, (1982) test statistic for the mediation effect was also computed:

$$z = (a \times b) / \sqrt{(b^2\sigma^2\_a + a^2\sigma^2\_b)} \quad \ldots (4)$$

The SRMR of the final model was 0.048 (< 0.08 threshold), and Q^2 values for EA = 0.219, BT = 0.168, and PI = 0.287 confirmed satisfactory predictive relevance.

Table 1. Respondent Profile (N = 380)

Category	Sub-Category	n	%
Gender	Male	221	58.2
	Female	159	41.8
Age	18–25 years	74	19.5
	26–35 years	152	40.0
	36–45 years	103	27.1
	> 45 years	51	13.4
Education	Senior High School	88	23.2
	Diploma (D3)	67	17.6
	Bachelor (S1)	186	48.9
	Postgraduate	39	10.3
Purchase Frequency	1–2 times/month	96	25.3
	3–5 times/month	165	43.4

Category	Sub-Category	n	%
	>5 times/month	119	31.3
Preferred Platform	Tokopedia	128	33.7
	Shopee	139	36.6
	Lazada	58	15.3
	Other	55	14.5
SME Sector	Fashion & Apparel	102	26.8
	Food & Beverage	97	25.5
	Electronics	74	19.5
	Handicraft	63	16.6
	Other	44	11.6

Note. SME = small and medium enterprise. Percentages may not sum exactly to 100 due to rounding.

RESULT AND DISCUSSION

Results

Measurement Model

Table 2 presents the measurement model results. All factor loadings exceeded 0.70, confirming item-level reliability. Composite reliability (CR) ranged from 0.817 to 0.868, and average variance extracted (AVE) ranged from 0.598 to 0.624—all exceeding the respective 0.70 and 0.50 benchmarks (Fornell & Larcker, 1981; Hair et al., 2019). Cronbach's alpha coefficients exceeded 0.81 for all constructs. These results confirm convergent validity for all four constructs.

Table 2. Construct Reliability and Convergent Validity

Construct / Item	Loading	AVE	CR	Cronbach α
Digital Customer Exp. (DCE)		**0.624**	**0.868**	**0.866**
DCE1 – Interface usability	0.796			
DCE2 – AI-driven personalization	0.806			
DCE3 – Social media engagement	0.778			
DCE4 – Platform reliability	0.791			
E-Commerce Adoption (EA)		**0.611**	**0.826**	**0.822**
EA1 – Ease of use	0.784			
EA2 – Perceived usefulness	0.797			
EA3 – Adoption continuance	0.771			
Brand Trust (BT)		**0.598**	**0.817**	**0.812**
BT1 – Brand credibility	0.774			
BT2 – Brand reliability	0.780			
BT3 – Brand integrity	0.766			

Construct / Item	Loading	AVE	CR	Cronbach α
Purchase Intention (PI)		**0.616**	**0.829**	**0.827**
PI1 – Willingness to purchase	0.788			
PI2 – Repurchase intention	0.803			
PI3 – Recommendation intention	0.764			

Note. AVE = Average Variance Extracted; CR = Composite Reliability; all loadings significant at p < .001.

Discriminant Validity

Discriminant validity was evaluated using the HTMT (Heterotrait-Monotrait) ratio criterion (Henseler et al., 2015). As shown in Table 3, all HTMT values were below 0.85, and the diagonal values (square roots of AVE) uniformly exceeded off-diagonal values, confirming that each construct captures unique variance not shared with others (Fornell & Larcker, 1981).

Table 3. HTMT Discriminant Validity Matrix

Construct	DCE	EA	BT	PI
Digital Customer Experience (DCE)	**0.790**	—	—	—
E-Commerce Adoption (EA)	**0.681**	0.781	—	—
Brand Trust (BT)	**0.657**	0.624	0.773	—
Purchase Intention (PI)	**0.714**	0.698	0.672	0.785

Note. Diagonal values in bold = √AVE. All HTMT off-diagonal values < 0.85, confirming discriminant validity.

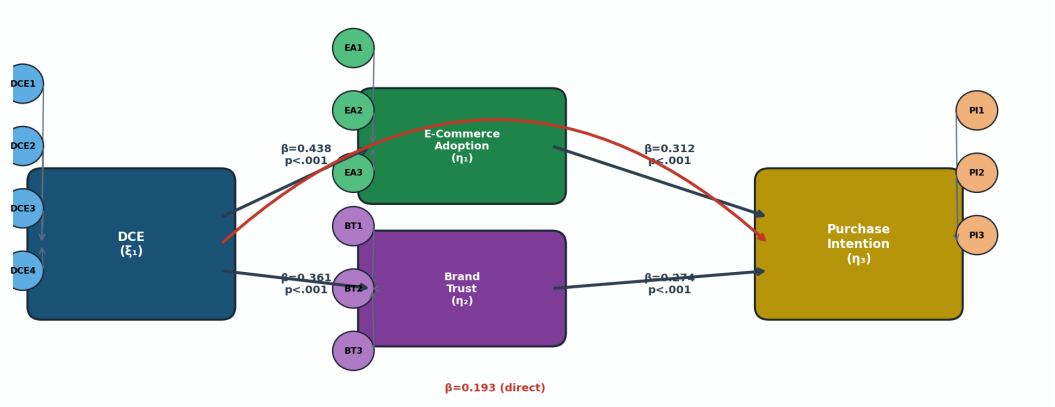

Figure 2. PLS-SEM Path Diagram with Standardized Coefficients (N = 380)

Structural Model and Hypothesis Testing

The structural model results are reported in Table 4. All five hypothesized paths were statistically significant. H1 was strongly supported: DCE significantly predicted e-commerce adoption (β = 0.438, SE = 0.054, t = 8.111, p < .001). H2 was supported: DCE significantly predicted brand trust (β = 0.361, SE = 0.061, t = 5.918, p < .001). H3 was supported: EA significantly predicted purchase intention (β = 0.312, SE = 0.067, t = 4.657, p < .001). H4 was supported: BT significantly predicted purchase intention (β = 0.274, SE = 0.071, t = 3.859, p < .001). H5 (direct effect) was also significant (β = 0.193, p = .008), indicating that DCE retains

an independent influence on PI beyond its mediated pathways. The model explained 47.3% of variance in e-commerce adoption ($R^2 = 0.473$), 36.1% in brand trust ($R^2 = 0.361$), and 52.8% in purchase intention ($R^2 = 0.528$).

Table 4. Structural Model Results and Hypothesis Testing

Path (Hypothesis)	β	SE	t-stat	p-value	Result
H1: DCE → EA	**0.438**	0.054	8.111	< .001	**Supported ✓**
H2: DCE → BT	**0.361**	0.061	5.918	< .001	**Supported ✓**
H3: EA → PI	**0.312**	0.067	4.657	< .001	**Supported ✓**
H4: BT → PI	**0.274**	0.071	3.859	< .001	**Supported ✓**
H5: DCE → PI (direct)	**0.193**	0.072	2.681	.008	**Supported ✓**

Note. β = standardized path coefficient; SE = standard error; bootstrapping with 5,000 resamples. All five hypotheses supported.

Mediation Analysis

Table 5 presents the mediation analysis results. The indirect effect of DCE on PI via e-commerce adoption was β = 0.137 (BootSE = 0.030, 95% CI [0.079, 0.196]), and via brand trust was β = 0.099 (BootSE = 0.027, 95% CI [0.048, 0.154]). Neither confidence interval included zero, confirming the statistical significance of both mediated pathways. The total indirect effect was β = 0.236 (95% CI [0.158, 0.316]). Because the direct effect remained significant after introducing both mediators (β = 0.193, p = .008), the mediation pattern is classified as partial for both pathways. The Sobel test statistic for the EA-mediated path was z = 4.11 (p < .001), and for the BT-mediated path z = 3.44 (p < .001), corroborating the bootstrapping results.

Table 5. Mediation Analysis Summary (Bootstrapping, 5,000 Resamples)

Indirect Path	β (indirect)	BootSE	95% CI	Mediation Type
DCE → EA → PI (via E-Commerce Adoption)	**0.137**	0.030	[0.079, 0.196]	**Partial Mediation**
DCE → BT → PI (via Brand Trust)	**0.099**	0.027	[0.048, 0.154]	**Partial Mediation**
Total Indirect Effect (DCE → PI)	**0.236**	0.041	[0.158, 0.316]	**Partial Mediation**
Direct Effect (DCE → PI, controlled)	**0.193**	0.072	[0.052, 0.334]	Significant
Total Effect (DCE → PI)	**0.429**	0.058	[0.315, 0.543]	—

Note. CI = confidence interval. Neither indirect effect CI includes zero, confirming statistically significant partial mediation for both pathways.

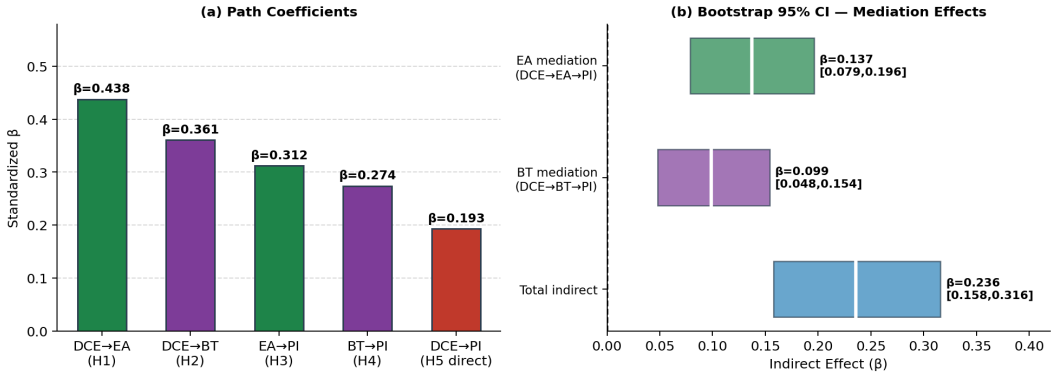

Figure 3. (a) Standardized Path Coefficients and (b) Bootstrap Confidence Intervals for Mediation Effects

Discussion

The findings of this study provide robust empirical support for the proposed dual-mediation model, confirming that digital customer experience influences purchase intention through two theoretically distinct and empirically validated pathways: e-commerce adoption and brand trust. These results integrate and extend prior research in the Indonesian digital commerce context (Felix et al., 2023; Gani et al., 2025; Prakoso & N Najmudin, 2023).

The strong positive effect of DCE on e-commerce adoption (β = 0.438) is the largest direct path in the model, aligning with TAM predictions and confirming the findings of Widyaningrum et al., (2025), who demonstrate that user experience quality is the primary driver of e-commerce continuation intention. The result also echoes Taufik et al., (2020), who establish that SME e-commerce adoption is critically dependent on the quality of the consumer-facing digital experience. The implication for Indonesian SMEs is strategic: investments in interface design, page load optimization, and mobile-first functionality generate disproportionate returns through increased platform adoption depth.

The significant DCE to brand trust path (β = 0.361) is consistent with Susilawati & F Wahyudi, (2024), who demonstrate that digital user experience quality is a significant predictor of brand perception and consumer loyalty in the Indonesian e-commerce industry. The finding extends Afandi Umpusinga et al., (2026), who show that social media engagement—one dimension of DCE in this study—significantly enhances brand trust and online purchase intention for electronic products. The mechanism is consistent with ECT: when the cumulative digital experience consistently meets or exceeds consumer expectations, cognitive and affective trust in the brand is cultivated, reducing perceived risk and facilitating purchase commitment (Pakarti et al., 2022).

The significant partial mediation through both EA (β = 0.137) and BT (β = 0.099) implies that DCE creates purchase intention through both behavioral-instrumental channels (adoption continuance leading to transactional engagement) and attitudinal-relational channels (trust formation leading to risk reduction). This dual-pathway structure has not been previously specified in the Indonesian SME e-commerce literature, representing a novel theoretical contribution. Notably, the BT-mediated path has a smaller coefficient than the EA-mediated path, suggesting that in the short-to-medium term, behavioral adoption mechanisms dominate trust mechanisms—a finding potentially attributable to the transactional, deal-seeking

orientation of Indonesian e-commerce consumers documented by (Febrian et al., 2024; Wijayanto et al., 2024).

The significant residual direct effect of DCE on PI (β = 0.193) indicates that exceptional digital experiences generate immediate affective arousal and hedonic motivation to purchase that bypass cognitive mediation. This is consistent with Febrian et al., (2024) finding that AI-driven personalization—through its novelty and relevance—creates spontaneous purchase impulses independent of trust or adoption depth. For practitioners, this suggests that DCE optimization should simultaneously target long-term trust-building and short-term experiential triggers to maximize conversion across different consumer segments.For budget-constrained Indonesian SMEs, these findings translate into a set of concrete, low-cost implementation strategies. With respect to interface usability, SME sellers on Tokopedia and Shopee can leverage built-in platform store customization tools and seller dashboards—available at no additional cost—to optimize product page layouts, improve image quality, and streamline navigation, thereby directly enhancing perceived usability without requiring proprietary web development.

On AI-driven personalization, affordable third-party SaaS tools such as Mailchimp's behavioral segmentation features or Shopee's built-in recommendation engine enable SMEs to deliver personalized product suggestions and targeted promotions based on browsing and purchase history, at subscription costs accessible to micro-businesses. For social media engagement, consistent use of Meta Business Suite—a free platform integrating Facebook and Instagram management—allows SMEs to schedule value-adding content, respond to consumer inquiries, and track engagement analytics, building the cumulative trust documented in this study. Finally, platform reliability can be substantially improved through enrollment in Tokopedia's Official Store program or Shopee's fulfillment partnership schemes, which provide logistics transparency, guaranteed delivery tracking, and enhanced payment security infrastructure, removing a key barrier to trust formation at minimal incremental cost to the seller. Collectively, these practical measures demonstrate that DCE enhancement is achievable within the operational and financial constraints characteristic of Indonesian SMEs.

CONCLUSION

This study advances understanding of how digital customer experience drives purchase intention in Indonesian SME e-commerce by specifying and empirically validating a dual-mediation model through e-commerce adoption and brand trust. All five hypotheses were supported, with the model explaining 52.8% of variance in purchase intention. The total effect of DCE on PI (β = 0.429) was substantial, with 55% of this effect channeled through the dual mediators, confirming that behavioral adoption and brand trust formation are critical intermediary mechanisms through which superior digital experiences convert into purchase outcomes.This study has several limitations that create productive future research directions. The cross-sectional design precludes causal inference and temporal sequencing of the DCE-adoption-trust-intention chain; longitudinal or experimental designs would strengthen causal claims. Future research should also investigate whether the dual-mediation model replicates across different e-commerce business models (C2C vs. B2C) and across distinct cultural subgroups within the Indonesian archipelago.

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