Effects of Digital Customer Experience on Malaysian Millennials E-Loyalty: Examining the Premium Fashion Brands Online Stores

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ARTICLE DETAILS

<table>
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<th>History</th>
<th>ABSTRACT</th>
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<td>Revised format: Aug 2022</td>
<td>Purpose: Digital customer experience (DCX) and consumer loyalty have been examined. Based on stimulus-organism-response (S-O-R) paradigm, the indirect effect between experiential state and attitudinal state towards e-loyalty has been poorly understood, especially in fashion retail. This study examines DCX's impact on Malaysian millennials' e-loyalty to comprehend the fashion retail industry and academics.</td>
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<td>Available Online: Sep 2022</td>
<td>Design/Methodology/Approach: This quantitative study tested the hypotheses using the S-O-R paradigm. E-questionnaires examine relationships, using 361 Klang Valley millennials on their past shopping experiences with Malaysia's top premium fashion brands (Adidas, Nike, ZARA). The hypotheses were investigated using SmartPLS 4.8.4, while SPSS 28 was for descriptive analysis.</td>
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<td>Keywords</td>
<td>Findings: PLS analysis showed that CES and AES positively enhance e-trust. However, CES affects e-satisfaction, not AES. E-satisfaction also mediates the connection between CES and e-loyalty, but not AES. Also, e-trust mediates CES and AES's effect on e-loyalty.</td>
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<td>Digital customer experience, SOR model, Fashion retail, Millennials, Premium fashion brand.</td>
<td>Implications/Originality/Value: This study adds to the existing literature by giving a better understanding of Malaysian e-consumer behaviour by employing the S-O-R theory. Since CES, AES, e-trust, and e-satisfaction were hypothesized to influence e-loyalty, a proposed framework was illustrated and evaluated. This study examined the mediating effects of e-trust and e-satisfaction, two attitudinal states of e-loyalty.</td>
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JEL Classification  
M1, M12

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Introduction
Consumers have adopted new habits two years after the COVID-19 pandemic. It has devastated many economies and changed consumer behaviours. This situation has reflected in consumer behaviour and lifestyle choices. With the pandemic and climate change, people are switching to digital channels (NU. CEPAL, 2021). In 2021, Statista estimated that 70% of Malaysians chose mobile phones over desktop computers and 24% to physical stores, while Pulse Survey indicated 60% favoured online shopping over physical stores. During the pandemic, many consumer behaviours increased, according to the PwC March 2021 Global Consumer Insights Pulse Survey. Global consumers are divided by four fault lines. Businesses must discover how this expanding demographic buys, travels, works, and interacts with brands.

With this rise in online purchase and digital engagement (Choubey, 2021), businesses must reinvent the online experience to eliminate friction and make customers value returning to stores (via DCX). DCX is the total impression of online consumers' interactions with the store via digital media (mobile apps and websites) as premium fashion brands need a robust online presence (Orlova, 2020). Adjusting to the endemic that began on April 1, 2022, Malaysians consumers acquire goods and services via several channels and frequencies (Serrano, 2020). A new generation of consumer behaviours has been established (Bucic et al., 2012) with new relationship ethics like Contactless 2.0, that develops outside face-to-face contact between consumers and salespeople (MJV, 2021).

Online shopping is popular (Shao et al., 2022) as the fashion revenues were solid in 2020 (Davis & Toney, 2020) and predicted to continue in 2023 despite customers spending more time at home. Their inevitable shift to online shopping renders for better shopping experiences (Rogers, 2021). Customer satisfaction and loyalty are connected to a positive CX, yet dissatisfied online shoppers still purchase elsewhere (Steinberg, 2021). Fashion demand rises on Malaysia Public Holidays, mostly from millennials (Leong, 2021). To develop customer loyalty throughout the endemic, businesses must adapt to shifting online shopping habits as customers want distance without sacrificing experience. As online-only and multi-channel shops grow, consumer behaviour complicates the fashion retail industry (Rose et al., 2012).

Competitive fashion retailers provide clothes, shoes, bags, and accessories (Terrell, 2019). Fashion brand loyalty matters because only three in five consumers are loyal to a premium fashion brand (Hassanzadeh & Namdar, 2018). New challenges and uncertainties have made it difficult for companies to keep customer loyalty in the new normal (Gonda et al., 2020). Self-isolation and lockdowns have impacted brand loyalty (Morris, 2020), and so the health issues. Most consumers have more time and accessible outlets, so they are less loyal to one brand. Stetzer (2021) reported that 45% of customers have switched brands since the pandemic began, and 62% expect their strong brand to shift permanently. Established brands need quick customer retention programmes to increase CX and brand-consumer relationships.

Fashion retailers should focus on the customer journey, environments, and interactions to adapt to CX changes (Veriday, 2017). CX creates loyal customers and brand evangelists (Biggs & Eder, 2020). Business survival depends on CX improvement for its large effect. Listening to customers and offering unforgettable experiences may help businesses flourish in this unique moment (Steinberg, 2021). Successful CX builds emotional connections to brands and increases customer satisfaction and loyalty (Anshu et al., 2022). As e-retailers and other businesses struggle with customer trust, there is a need to examine the latter in business. Shoppers obtain information about products and sellers but not vendors’ authenticity, hence their trust is necessary for online purchases. Thus, the research questions and objectives are as follows:

Research Questions
Do CES and AES influence e-trust towards premium fashion brands’ online stores among Malaysian millennials?
Do CES and AES influence e-satisfaction towards premium fashion brands’ online stores among Malaysian millennials?
Do e-trust and e-satisfaction influence e-loyalty towards premium fashion brands’ online stores among Malaysian millennials?
Do e-trust and e-satisfaction mediate the relationship between CES, AES and e-loyalty towards premium fashion brands’ online stores among Malaysian millennials?

**Research Objectives**
To investigate the influence of CES and AES on e-trust towards premium fashion brands’ online stores among Malaysian millennials.
To investigate the effect of CES and AES on e-satisfaction towards premium fashion brands’ online stores among Malaysian millennials.
To investigate the effect of e-trust and e-satisfaction on e-loyalty towards premium fashion brands’ online stores among Malaysian millennials.
To investigate the mediating effect of CES, AES and e-loyalty on the relationship between e-trust and e-satisfaction towards premium fashion brands’ online stores among Malaysian millennials.

This study investigates the influence of DCX on Malaysian millennials' e-loyalty, who are now required to live in the endemic, and contributes to academics, especially in online consumer behaviour. Since the pandemic started, Malaysian millennials have been the most frequent fashion shoppers. Thus, consumer behaviour researchers and fashion retailers must understand the characteristics that drive online purchase intention and contribute to customer loyalty. The stimulus-organism-response model by Mehrabian and Russel (1974) allows the researcher to comprehend the relationships between variables (Rose et al., 2012) in DCX model (Hansen & Jonsson, 2013).

**Literature Review**
**Underpinning Theory: S-O-R Model (Stimulus, Organism, Response)**
Nagoya et al. (2021) created the S-O-R paradigm to illustrate how the environment influences human behaviour. This study's stimulus is a consumer's cognitive and affective state, including perception, experience, and evaluation (Zhang et al., 2018). Organisms are e-trust and e-satisfaction, implemented through intermediaries and processes that mediate stimulus-response or individual response. This organism process is a response from consumers, from conscious to subconscious and internal to external (Buxbaum, 2016). Consumer behaviour explains it as e-loyalty in this study.

**Digital Customer Experience (DCX)**
Companies spend more on memorable CX that attracts repurchasers (Bleier et al., 2018) which is a focus in marketing studies (Becker & Jaakkola, 2020). Positive CX is crucial to attaining company goals, including customer loyalty, emotional connection, and customer satisfaction (Anshu et al., 2022). Both studies were merged to analyse e-loyalty. Two functional variables and three psychological dimensions: e-trust, e-satisfaction, and e-loyalty were included. DCX model comprises cognitive and affective states (Carbone & Haeckel, 1994) including the model antecedents, implications, and findings. Online store sensory information builds impressions via cognitive and affective processes. Expectations and experiences begin and end each day. Next, this study's DCX theoretical model describes direct and mediated relationships between these following variables and different behavioural outcome measures.

**Premium Fashion Brands’ Online Stores**
Customer loyalty can help fashion companies stand out, develop CX ideas, and deliver a plethora of marketing data. Charm et al. (2020) discovered that customers are spending less on luxury items like apparel and vacations due to their lower optimistic about the global economy recovering from COVID-19. This study focused on the online stores of premium fashion brands (Adidas, Uniqlo, ZARA) as people have prioritised necessities above luxury products throughout the endemic. Many Malaysians still buy clothes in stores to create e-trust by touching and feeling them. Leong (2021) discovered that over half of Malaysian fashion and apparel customers preferred physical outlets during COVID-19. This suggests that multi-channel retail may help Malaysia overcome the disparity between online and in-store buying.
Cognitive Experiential State (CES) as a Stimulus
Stimuli (S) was the first process in the S-O-R framework which refers to an impact that provokes the organism, the internal state of consumers (Song et al., 2021). Rose et al. (2012) demonstrated that antecedent variables in their previous study are highly influenced by CES and AES of DCX, supported by previous literature in the online consumer behaviour and DCX areas. Unique and complex stimuli have more information; thus, consumers have higher emotional responses than conventional and basic stimuli (Mehrabian & Russell, 1974). The S-O-R model defines (S) as the online store's experiential flow to consumers' external environment; hence, this study was more S-O-R since the shopping environment featured stimuli (S) that affect organisms (O).

Affective Experiential State (AES) as a Stimulus
Gentile et al. (2007) defined AES as generating moods, feelings, and emotions while CES is thinking. Rose et al. (2012) theory explains the cognition-affective relationship as they proposed that CES and AES of DCX had a connection. In marketing, emotions affect cognition, as previous study suggested a paradigm encompassing emotional and cognitive responses. Sherman et al. (1997) discovered that emotional variables influence purchasing more than cognitive components. State-dependent learning occurs when an individual's memory is encoded and recovered within the same emotional state (Bower, 1981). Affective processing affects judgements and decisions which explain DCX. The S-O-R paradigm allows businesses to adjust sensory inputs like CES and AES to increase customers' pleasure and arousal, that will benefit them. According to the criteria, this study supported the S-O-R paradigm.

E-Trust as an Organism
The S-O-R paradigm's organism (O) mediates stimuli-responses. After digesting stimuli, the customer's mind is the organism (O) or in the attitudinal state that they think, feel and believe about a premium fashion brand. Retailers' perceptions rely on customers' internal and external evaluations. Fashion retailers are evaluated on product, service, brand selection, price, packaging, and perceived quality (Mittal, 1990). Thus, trust is essential for creating a strong relationship between consumer-brand since the retailer's value promises encourage customer satisfaction and loyalty (Kim et al., 2009). During the endemic, customers trust and interact with fashion retailers that are visibly extensions of online stores. Trust is essential in a customer-brand relationship since retailer's value promises give customers confidence (Hajli et al., 2017) to repurchase after examining their products.

E-Satisfaction as an Organism
Two customer satisfaction assessments were proposed by Bitner and Hubbert (1994). First, customer satisfaction with a product purchase depends on transaction details. Second, they will answer questions concerning their overall satisfaction according to their understanding of the company or brand. Oliver (1997) defined customer satisfaction as the joy that occurs when a product or service meets or surpasses the consumers' expectations. Consumer satisfaction reduces the likelihood of them purchasing items from competitors. Generally, it is recognised as a strong predictor of customer repurchases and loyalty (Zhang, 2014). More importantly, it is the most accurate predictor of customer loyalty.

E-Loyalty as a Response
S-O-R ends with response, such that R depends on the O. In retail context, time spent in the store, sales, and impulsive buying may be good or bad. This approach behaviour is a favourable reaction to a good event or opportunity, whereas avoidance behaviour is lessened by time spent in the environment, which may be caused by a terrible event. In becoming a loyal customer, R is one of the leading behavioural outputs of the internal information process, a component of the emotional state (Ling et al., 2010). Another study also found that a customer's mood affects a brand's behaviour. E-loyalty is one method this study measures online buying attitudes as marketing and culture affect it. Customer reactions in the S-O-R paradigm, including closeness or avoidance, determine consumer decisions. This study's customer response factor is e-loyalty as it is crucial today, whereas the proposed DCX model is:
Previous study showed that by integrating functional and psychological components, the DCX as a stimulus for online shopping might be understood comprehensively (Gulfraz et al., 2022) and revealed what customers want when they shop, as they create opportunity to build trust and loyalty. A premium fashion brand's platform will attract more loyal customers that help it to grow ethically and sustainably when the psychological factor is considered. Figure 1 suggested the following hypotheses:

**Proposed hypotheses**

CES has a significant positive effect on E-trust
CES has a significant positive effect on E-satisfaction
AES has a significant positive effect on E-trust
AES has a significant positive effect on E-satisfaction
E-trust mediates the relationship between CES and E-loyalty
E-satisfaction mediates the relationship between CES and E-loyalty
E-trust mediates the relationship between AES and E-loyalty
E-satisfaction mediates the relationship between AES and E-loyalty
E-trust has a significant positive effect on E-loyalty
E-satisfaction has a significant positive effect on E-loyalty

**Research Methodology**

This study employed descriptive analysis, using a quantitative approach and utilising 361 questionnaires returned by millennials of Klang Valley. They were born between 1982 and 1997 and were most experienced users of online shopping (Rajeeck, 2020). These respondents had shopped popular premium fashion brands (Adidas, Charles & Keith, Cotton On, H&M, Uniqlo). Using a non-probability sampling (convenience sampling), this study had distributed Google Form e-questionnaires to these millennials (Munsch, 2021).

Additionally, Structural Equation Modelling (SEM) was used for data analysis. It used indicators, latent variables, and measurement errors. SmartPLS 4.8.4 analysed PLS data better than others. SEM facilitates theory-data research as social scientists employ latent variable path analysis. Some assumptions make PLS analytically sound. The same approach may use categorical, ordinal, interval, and ratio indicators with a small sample size. Since this study contained five latent variables produced by reflexive indicators and
quantified using the reflexive second-order factor technique, PLS was best applied. The reflexive paradigm states that the construct or latent variable impacts the indicator, and the causal relationship comes from the construct to the indicator (Schamberger et al., 2020). Hence, latent variable associations must be validated here.

**Result and Conclusion**

**Evaluation of the Measurement Model (Outer Model)**

Entering all questionnaire data and testing reliability and validity evaluated convergent and discriminant validity. Validity measurement involves assessing a study's instrument's value. Each study variable's validity test results are as follows:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>Loading Factor</th>
<th>Criteria</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AES</td>
<td>A1</td>
<td>0.687</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>A2</td>
<td>0.677</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>A3</td>
<td>0.743</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>A4</td>
<td>0.823</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>A5</td>
<td>0.816</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td>CES</td>
<td>C1</td>
<td>0.736</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>C2</td>
<td>0.703</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>C3</td>
<td>0.800</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>C4</td>
<td>0.734</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td>E-Loyalty</td>
<td>L1</td>
<td>0.813</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L2</td>
<td>0.678</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L3</td>
<td>0.711</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L4</td>
<td>0.769</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>L5</td>
<td>0.799</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td>E-Satisfaction</td>
<td>S1</td>
<td>0.842</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S2</td>
<td>0.773</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S3</td>
<td>0.750</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S4</td>
<td>0.771</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>S5</td>
<td>0.825</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td>E-Trust</td>
<td>T1</td>
<td>0.720</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>T2</td>
<td>0.688</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>T3</td>
<td>0.742</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>T4</td>
<td>0.710</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>T5</td>
<td>0.841</td>
<td>&gt; 0.70</td>
<td>Valid</td>
</tr>
</tbody>
</table>

*Source: Primary Data Processed, SmartPLS*

Loadings were reasonable, with few below 0.708 (Hair et al., 2019). Based on the validity test, all items in CES and AES variables have loading factor values larger than 0.70. The study's questionnaire contains CES and AES statement items. Based on the results of the reliability and validity tests, each item on the e-trust and e-satisfaction variables have a loading factor value larger than 0.70. This indicated that the statement items on the questionnaire employed are valid.

The reliability test confirmed the instrument's consistency and measurement scales. This study used a 6-point Likert scale from 1 (Strongly disagree) to 6 (Strongly agree) to evaluate premium fashion brand online stores. The followings present assessing a reflective construct in PLS-SEM, calculating the
composite reliability (CR) and Cronbach's alpha to measure the reliability:

<table>
<thead>
<tr>
<th>Variables</th>
<th>AVE</th>
<th>Cronbach’s Alpha</th>
<th>CR</th>
</tr>
</thead>
<tbody>
<tr>
<td>CES</td>
<td>0.554</td>
<td>0.731</td>
<td>0.832</td>
</tr>
<tr>
<td>AES</td>
<td>0.565</td>
<td>0.805</td>
<td>0.866</td>
</tr>
<tr>
<td>E-Loyalty</td>
<td>0.571</td>
<td>0.811</td>
<td>0.869</td>
</tr>
<tr>
<td>E-Trust</td>
<td>0.551</td>
<td>0.853</td>
<td>0.859</td>
</tr>
<tr>
<td>E-Satisfaction</td>
<td>0.629</td>
<td>0.796</td>
<td>0.894</td>
</tr>
</tbody>
</table>

Source: Primary Data Processed, SmartPLS

Based on the validity test, all statement items on the e-loyalty variable have loading factors of more than 0.70, making them valid. CES, AES, e-trust, e-satisfaction, and e-loyalty survey questions passed the validity test. The last test evaluates each study construct's AVE, which is the valid structure that needs AVE > 0.50. Reliability verified accuracy, consistency, and construct measurement. Every concept discriminates. Composite reliability and Cronbach's alpha > 0.70 make all endogenous constructs very reliable. Therefore, CES, AES, e-trust, e-satisfaction, and e-loyalty have strong validity and dependability.

Structural Model Evaluation (Inner Model)

The measurement satisfied the model, thus, the structural model will be investigated. Using the hypothesis, the structural or inner model investigates the relationship between latent variables. Structural modelling is only achievable after a comprehensive measurement model analysis, notably measurement instrument validity and reliability. Bootstrapping process model results in the structural model shown below:

This study tested hypotheses with SmartPLS version 4.8.4 and employed a rule of thumb of t-statistic > 1.96 with a significance threshold of p-value 0.05 (5%). The values of testing the hypotheses of this study are shown below:

<table>
<thead>
<tr>
<th>Hypo</th>
<th>Relationships</th>
<th>Original</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>T-Statistic</th>
<th>P-Value</th>
<th>Description</th>
</tr>
</thead>
</table>

Figure 2: Output Bootstrapping Model from SmartPLS
H1: CES has a significantly positive effect on E-Trust
CES strongly correlated with e-trust, validating the first hypothesis. Previous studies showed that CES was an excellent predictor and significant in e-trust (Alnawas & Brown, 2016). CES and e-trust in premium fashion brand online stores were positively correlated among Malaysian millennials. This suggests that customers trust premium fashion brands more when they feel connected with online stores. Malaysian millennials learn about the premium fashion brands at the cognitive stage, which matches the online stores' results. After learning about premium fashion brands, people trust them and make judgments. When customers trust premium fashion brands’ online stores, online shoppers' feelings become behaviours.

H2: CES has a significantly positive effect on E-Satisfaction
As expected, CES directed e-satisfaction well and was a significant driver (Pandey & Chawla, 2018; Keiningham et al., 2017). CES increased Malaysian millennials' e-satisfaction in premium fashion brands’ online stores. In the cognitive stage, millennials are tend to "window shop" before buying (Samsudin & Ahmad, 2014). Customer satisfaction involves the cognitive evaluation of transaction-specific outcomes using expectation disconfirmation paradigms (Carroll & Ahuvia, 2006). The critical finding of CES and e-satisfaction of Malaysian millennials via their digital experience suggests that the premium fashion brands have to supply updated information as the lifestyle millennials contributes to the online behaviour pattern where 67 millennial users are believed to be more exposed to internet ads and likely to research their interest product on the search engine (Vijayasarathy, 2003).

H3: AES has a significantly positive effect on E-Trust
AES increased e-trust as expected as it is an essential driver of e-trust. Tan and Sutherland (2004) stated that shopping for a premium fashion brand enhances customer trust since vulnerability and fear of the unknown are impacted by the individual's emotional system (Rose et al., 2012). AES makes customers feel emotionally trust the premium fashion brands' online stores. Those upbeat sentiments lead to acceptance of vulnerability. The beneficial effect of emotional experiences on trust (Molinillo et al., 2017) is supported the hypothesis. This study found that Malaysian millennials who trust a brand are more likely to become trusted consumers. The findings suggest that they believe when emotions dictate shopping decisions, e-trust is high. This suggests that e-retailers, marketers, and mobile app developers to improve customers’ AES towards the brands to increase e-trust and maintain market position in this highly competitive industry.

H4: AES has no significant effect on E-Satisfaction
AES and e-satisfaction were unrelated and unexpected, that matched earlier research. Rose et al. (2012)
found that the more confident customers were in their shopping journey, the better the premium fashion brands' online store appeared, and more satisfied customers are. A study has identified strong correlation between AES elements and customer satisfaction. Tandon (2021) claimed that a pleased customer would be happy. COVID-19 changes make customer satisfaction challenging. Since Malaysian customers' emotional state will not lead to customer satisfaction, the relationship may not be supported. Negative emotions including anger, regret, and outrage disappoint online shoppers. These heavily influence their purchase intention, particularly millennials, who are emotional and difficult to satisfy.

H5: E-Trust has a significantly mediating effect between CES and E-Loyalty
E-trust mediated the relationship between CES and e-loyalty. In this study, CES assists Malaysian millennials in developing e-loyalty to premium fashion brands. CES makes young Malaysians more likely to trust and develop e-loyalty, which is vital to them for several reasons, including family and friend recognition. Research supports the finding as their study found e-trust mediated CES and e-loyalty. Cognitive trust influences luxury fashion customers' expectations (Emamdin et al., 2021) and found trust involves cognitive, emotional, and behavioural factors (buying decisions). Since most research on millennials is scarce despite their large buying capacity, having a powerful CX that activates the CES among Malaysian millennials is crucial. Thus, premium fashion brands are more likely to be purchased and promoted (words-of-mouth).

H6: E-Satisfaction has a significantly mediating effect between CES and E-Loyalty
E-satisfaction mediated the relationship between CES and e-loyalty towards premium fashion brands’ online stores among Malaysian millennials. The result suggests that Malaysian millennials perceive premium fashion brands cognitively, enabling them to meet their needs and expectations, making them loyal to the brand. Based on the social exchange theory, when premium fashion brands are perceived to have given benefits needed by the customers, they will feel obligated to reciprocate in the increase of local brands loyalty (Chiu-Han & Sejin, 2011).

H7: E-Trust has a significantly mediating effect between AES and E-Loyalty
E-trust mediated the relationship between AES and Malaysian millennials’ e-loyalty towards premium fashion brands. The present study extends previous research by demonstrating that e-trust plays a mediating role in influencing the impact of the relationship between AES and e-loyalty. Thus, AES influences e-loyalty through e-trust. Hence, AES and e-trust synergistically affect Malaysian millennials’ e-loyalty to premium fashion brands. The current finding implies that customers build e-loyalty towards premium fashion brands because they have the greatest affective effect or capture emotions that make them trust the brands.

H8: E-Satisfaction has no significant mediating effect between AES and E-Loyalty
E-satisfaction did not moderate the AES-e-loyalty relationship, surprisingly. Nysveen et al. (2012) discovered that the emotional dimension affects brand experience ambiguously. Based on the results, Malaysian millennials are unsatisfied with their AES since they do not like premium fashion brands' online stores. E-satisfaction may not be relevant since they have feelings when purchasing that makes them satisfied customers. Malaysian millennials are dissatisfied after experiencing the emotional condition, according to this study. E-retailers, marketers, and mobile app developers must correct this to deliver a wonderful virtual shopping experience. Immersive retail experiences enable customers interact with brands in person (Colossi & Pelt, 2019). The survey indicated that 93% of retailers believe customers would spend more with a brand they enjoy. More businesses, particularly fashion brands, are experimenting with experience-based shopping to strengthen customer relationships.

H9: E-Trust has a significantly positive effect on E-Loyalty
E-trust and e-loyalty were positively and strongly connected; hence these findings support earlier studies (Ranganathan et al., 2013; Zhang, 2014). This study found that premium fashion brand customers who trust their online stores will likely increase e-loyalty because e-trust reduces customer risk (Handi et al., 2011).
2018), as premium fashion brands are trusted when customers see excellent product and service quality (Khadim et al., 2018). E-retailers, marketers, and mobile app developers must build long-term e-trust to retain customer loyalty. E-trust promotes customer loyalty as Malaysian millennials trust premium fashion brands' online businesses because they meet their requirements. E-retailers are promoted by marketers and mobile app developers to attract consumers. To compete in retail, they must implement and update their strategies, especially for e-loyalty since e-trust drives premium fashion brand loyalty.

H10: E-satisfaction has a significantly positive effect on E-Loyalty
As predicted, e-loyalty correlated favourably and strongly with e-satisfaction, as revealed in prior research (Bhat et al., 2018; Pandey & Chawla, 2018; Vijay et al., 2019). Some have found that e-satisfaction drove e-loyalty, while others claimed that e-satisfaction affects e-loyalty directly and indirectly. In this study, satisfied customers will purchase premium fashion brands again because it drives e-loyalty in the online fashion industry. Thus, e-loyalty is increased by surpassing customer expectations and evoking positive emotions. In this market, e-satisfaction is the most crucial factor in e-loyalty as it is one of the requirements (Chang et al., 2009; Kassim & Abdullah, 2010).

Conclusion
Based on the research results, there are eight accepted hypotheses and two rejected hypotheses. According to the hypotheses test, the results obtained that CES and AES positively affect e-trust. In addition, the relationship between CES and e-satisfaction is positively significant. However, AES does not positively affect e-satisfaction. Hence, e-satisfaction is not mediating the relationship between AES and e-loyalty meanwhile e-trust mediates the relationship between CES, AES and e-loyalty. Furthermore, this study shows that e-trust and e-satisfaction significantly affect e-loyalty.

It is concluded that customers trust premium fashion brands when they have cognitive and affective connections to one brand. The attraction and information provided by the brand helps them to evaluate high quality and cheaper items at online stores. This creates a sense of pleasure for the products and loyalty to the brand in future. In terms of satisfaction, trust is not directly influenced by CES and AES (Rose et al., 2012), but the online shopping experience mediates satisfaction, which contrasts this study. Potential customers feel that the premium fashion brands' online store is a platform that offers new trend and brand preferences. It convinces them about the brand’s consumer data protection, while making purchases at the store. Therefore, future studies will be able to generate or add stimulus and organism variables, adjusting response metrics other than consumer behaviours. In the S-O-R paradigm, future researchers may employ gender as an organism and behavioural loyalty as a response.

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https://doi.org/10.4135/9781452229102.n3


