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# Experience to Loyalty: Cognitive and Affective Triggers Among Online Fashion Shoppers in Malaysia

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## **Abstract**

In the evolving landscape of digital fashion retail, understanding the experiential triggers that lead to customer loyalty has become increasingly important. This study explores how two distinct psychological states, cognitive and affective experiential triggers, influence e-loyalty among Malaysian millennials who shop online for premium fashion brands. Grounded in the Stimulus-Organism-Response (S-O-R) theoretical framework, the research examines how the cognitive experiential state (CES) and the affective experiential state (AES) affect loyalty, both directly and through the mediating roles of e-trust and e-satisfaction. Data were collected through an online questionnaire distributed to 361 respondents in the Klang Valley, all of whom had previous experience purchasing from brands such as Adidas, Nike, and ZARA. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to analyze the data. The results show that CES significantly influences both e-trust and e-satisfaction, while AES contributes only to e-trust. Furthermore, e-trust and e-satisfaction partially mediate the relationship between CES and e-loyalty, while AES impacts e-loyalty indirectly through etrust. These findings highlight the importance of cognitive engagement, such as clarity, usability, and informational value, in driving trust, satisfaction, and ultimately loyalty in online fashion retail. The study contributes to the development of the S-O-R framework in the ecommerce context and offers practical implications for digital marketers and platform designers seeking to build long-term loyalty among young online consumers.

Keywords: digital customer experience; E-loyalty; E-trust; E-satisfaction; S-O-R model