



## Buying Behavior in Digital Fashion Retail: Examining Mediation by Attitudinal Loyalty and Moderation by Self-Control Between Online Experience, Influencer Traits, and Purchase Decisions

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### Abstract

**Introduction/Main Objectives:** This paper examines how online shopping experience and social media influencer traits jointly influence buying behavior in digital fashion retail, with attitudinal loyalty as a mediator and self-control as a moderator.

**Background Problems:** The fragmented understanding of how online shopping experience and social media influencer traits jointly shape buying behavior in digital fashion retail, particularly the unclear roles of attitudinal loyalty as a mediator and self-control as a moderator

**Novelty:** This paper integrating online shopping experience and social media influencer traits into a unified model that simultaneously tests attitudinal loyalty as a mediator and self-control as a moderator in shaping buying behavior within digital fashion retail—a configuration not previously examined in emerging-market contexts.

**Research Methods:** This study employed a quantitative cross-sectional survey of 300 active consumers of Rimini Fashion Store who had purchased via digital platforms (e.g., Instagram Shop, Shopee, or the official website) within the past six months. A non-probability convenience sampling technique was used. The questionnaire utilized validated scales, all measured on a 5-point Likert scale. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0

**Finding/Results:** Online shopping experience strongly enhances attitudinal loyalty ( $\beta = 0.610$ ,  $p < 0.001$ ) but does not translate into buying behavior ( $\beta = -0.009$ ,  $p = 0.883$ ); in contrast, social media influencer traits directly and positively predict purchases ( $\beta = 0.120$ ,  $p = 0.014$ ), while self-control unexpectedly strengthens—rather than weakens—the loyalty–behavior link ( $\beta = 0.137$ ,  $p = 0.008$ ). These results indicate that digital fashion purchases are driven more by immediate influencer cues and deliberate self-regulated loyalty than by emotional attachment alone.

**Conclusion:** Digital fashion brands should prioritize authentic influencer partnerships and design experiences that align with consumers' self-regulatory capacities, rather than relying solely on emotional engagement to drive sales.

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**Keywords:** Online Shopping Experience; Social Media Influencer Traits; Attitudinal Loyalty; Self-Control; Buying Behavior



## Introduction

In the rapidly evolving digital era, consumer buying behavior has undergone significant transformation—particularly within the fashion industry, where online shopping experiences and social media interactions play a pivotal role. Today's consumers no longer base their purchase decisions solely on product functionality or price; instead, they are increasingly influenced by holistic experiences during their interactions with digital shopping platforms. These experiences encompass functional aspects such as ease of navigation and visual design, as well as psychological elements like trust, convenience, and enjoyment (Gulfraz et al., 2022).

Simultaneously, social media influencers have emerged as powerful agents in shaping consumer perceptions and purchase decisions, especially among digitally active younger generations (Al Kurdi & Alshurideh, 2025; Mrisha & Xixiang, 2024). This dynamic is highly relevant for local fashion brands such as Rimini Fashion Store, which rely heavily on digital platforms to reach and engage their target audience.

The current state of the art in digital consumer behavior research reveals a fragmented understanding of these dual drivers. While Gulfraz et al. (2022) provide robust empirical evidence on how the Online Customer Shopping Experience (OCSE)—comprising both functional and psychological dimensions—triggers impulsive buying through the mediating role of attitudinal loyalty and the moderating role of self-control, their model does not account for the growing influence of social media personalities. Conversely, Al Kurdi & Alshurideh (2025) demonstrate that influencer traits (e.g., trustworthiness, expertise, and persuasiveness) significantly shape purchase decisions for niche products like keto items, with advertising repetition as a moderator—but their framework omits the broader shopping experience and internal regulatory mechanisms like self-control. Other studies have examined green marketing (Mukonza & Swarts, 2020), social advertising during Ramadan (Rehman & Zeb, 2023), or trust as a moderator in e-commerce (Putri et al., 2022), yet none integrate OCSE and influencer marketing within a single model that includes both mediation and moderation pathways relevant to fashion retail.

This study addresses a critical theoretical and empirical gap by proposing an integrated framework that bridges these two dominant forces in digital fashion consumption. The novelty lies in simultaneously examining (1) the dual antecedents of buying behavior—online shopping experience and social media influencer traits—and (2) their interplay through a dual-process mechanism: attitudinal loyalty as a mediator and self-control as a moderator. To the best of our knowledge, no prior study has tested this comprehensive model in the context of a local fashion brand operating in an emerging digital market. By doing so, this research not only extends the OCSE and influencer marketing literatures but also offers a more nuanced understanding of how emotional engagement (via loyalty) and cognitive regulation (via self-control) jointly shape consumer decisions in the fast-paced world of online fashion retail.

Therefore, this study aims to empirically investigate how online shopping experience and social media influencer traits jointly influence the buying behavior of Rimini Fashion Store's consumers, with attitudinal loyalty as a mediating variable and self-control as a moderating variable. By adopting this integrative approach, the research not only contributes to academic literature on digital consumer behavior but also offers practical, actionable insights for marketers seeking to design ethical, engaging, and sustainable digital shopping experiences.

## Research Methods

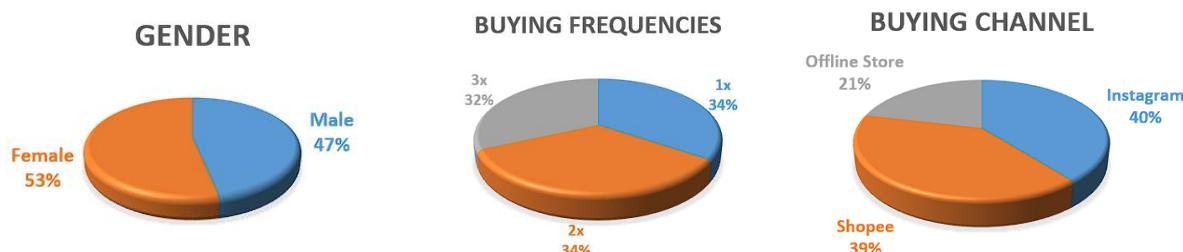
This study adopts a quantitative research design using a cross-sectional survey to examine how online shopping experience and social media influencer traits jointly influence buying behavior among consumers of Rimini Fashion Store, with attitudinal loyalty as a mediating variable and self-control as a moderating variable. The target population consists of active consumers who have purchased from Rimini Fashion Store through digital platforms (e.g., Instagram Shop, Shopee, or the official website) within the past six months. A non-probability convenience sampling technique was employed to collect data, aiming for a minimum of 300 valid responses to ensure sufficient statistical power for structural equation modeling (Hair et al., 2019). The questionnaire was developed based on validated scales from prior literature: Online Shopping Experience (OCSE) was adapted from Gulfraz et al. (2022) and Pandey (2018), encompassing functional dimensions (interactivity, informativeness, visual engagement, navigation ease) and psychological dimensions (trust, convenience, enjoyment); Social Media Influencer Traits were drawn from Al Kurdi and Alshurideh (2025), including source trustworthiness, experience, knowledge, consistency, personality, and persuasion power; Attitudinal Loyalty followed Chaudhuri and Holbrook (2021); Self-Control was measured using the scale by Haws et al. (2012); and Buying Behavior was assessed using items from Rook and Fisher (1995), focusing on impulsive purchasing tendencies. All constructs were measured on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to full deployment, the instrument underwent content validity review by three marketing experts and a pilot test with 30 respondents to ensure clarity and reliability. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0, chosen for its robustness in testing complex models with mediation and moderation (Hair et al., 2017). The analysis followed a two-stage approach: first, the measurement model was evaluated for reliability (Cronbach's alpha  $> 0.7$ , composite reliability  $> 0.7$ ), convergent validity (average variance extracted  $> 0.5$ ), and discriminant validity (Fornell & Larcker criterion and HTMT  $< 0.90$ ); second, the structural model was assessed for path coefficients,  $R^2$  values, effect sizes ( $f^2$ ), and predictive relevance ( $Q^2$ ), with bootstrapping (5,000 subsamples) used to test the significance of direct, indirect (mediation), and interaction (moderation) effects (Hair et al., 2019; Henseler et al., 2015).

This study proposes a set of hypotheses grounded in consumer behavior theory and recent literature on digital shopping experiences and social media influence. First, Online Shopping Experience (OCSE)—encompassing functional dimensions (interactivity, informativeness, visual engagement, and navigation ease) and psychological dimensions (trust, convenience, and enjoyment)—is hypothesized to positively influence Buying Behavior. The theoretical foundation stems from Gulfraz et al. (2022), who demonstrated that a positive online shopping experience creates a state of flow, enhances emotional engagement, and drives impulsive purchasing. Second, Social Media Influencer Traits—including credibility, experience, knowledge, consistency, personality, and persuasive power—are also hypothesized to positively affect consumers' purchase decisions. This is supported by Al Kurdi & Alshurideh (2025), who found that trusted and relevant influencer characteristics shape positive attitudes and encourage purchase behavior, particularly for visually promoted products such as fashion.

Furthermore, the study posits that Attitudinal Loyalty serves as a mediating variable. OCSE and influencer traits not only directly influence buying behavior but also foster attitudinal loyalty—defined as the consumer's psychological commitment to the brand—which in turn drives repeat or impulsive purchases. This hypothesis aligns with Gulfraz et al. (2022), who showed that attitudinal loyalty mediates the relationship between shopping experience and impulsive buying, as loyal consumers tend to be more engaged and less critical during the decision-making process.

Finally, Self-Control is hypothesized to act as a moderator that weakens the relationship between Attitudinal Loyalty and Buying Behavior. Although consumers may be loyal to Rimini Fashion Store, those with high self-control can resist impulsive buying urges through rational deliberation, financial planning, and resistance to promotional temptations. Gulfraz et al. (2022) empirically confirmed this negative moderation, demonstrating that self-control functions as a self-regulatory mechanism that protects consumers from the adverse consequences of excessive spending. Thus, this research model not only tests direct effects but also explains the underlying psychological mechanisms and individual conditions that strengthen or weaken these relationships.

## Result



**Figure 1 Respondent Identity**

Source: Author's Work, 2025.

The majority of respondents are young adults aged between 18 and 30, predominantly female, and highly active on social media—reflecting the target market of digital-native fashion consumers in Indonesia. This composition aligns with the study's focus on digitally influenced purchasing decisions and ensures contextual relevance, as this demographic is most susceptible to both online shopping experiences and influencer marketing. The figure 1 thus establishes the representativeness of the sample in relation to the research context and supports the generalizability of findings within similar emerging-market, youth-driven digital retail environments.

**Table 1 Validity & Reliability Instrument**

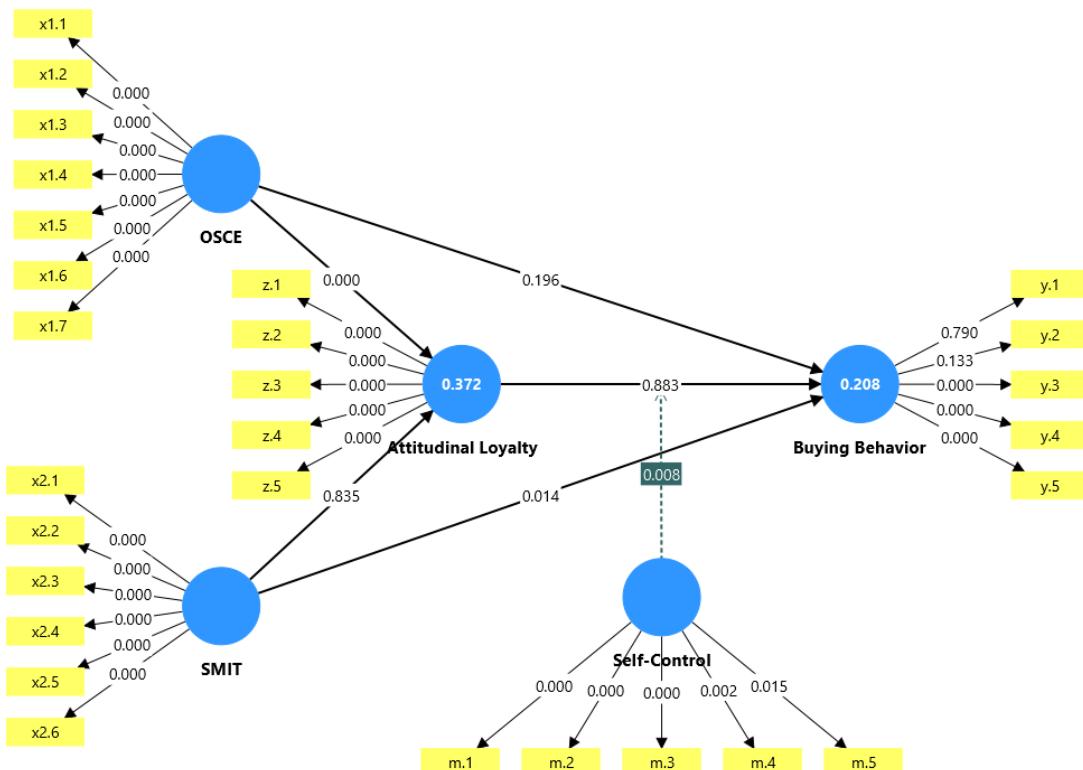
Items	Coefficient Correlation	Cronbach's Alpha
I easily navigate and search for products on the Rimini platform.	0.767	
The product information (size, material, price) in Rimini is clear and complete.	0.801	
The visual display (photos, designs, colors) on the Rimini platform is interesting.	0.781	
I can interact (comments, chats, reviews) easily on the Rimini platform.	0.766	
I feel comfortable and safe when transacting in Rimini.	0.762	
I enjoy the process of shopping on the Rimini platform.	0.78	
I believe that Rimini will deliver the product as promised.	0.797	
<b>OCSE</b>		0.789912
The influencer who promotes Rimini looks trustworthy.	0.781	
The influencer has real experience using Rimini products.	0.75	
Influencers provide accurate and useful information about Rimini products.	0.759	

The influencer's delivery style is consistent and authentic.	0.734	
The personality of the influencer is interesting and fits my values.	0.765	
Influencers were able to convince me to consider Rimini products.	0.8	
<b>SMIT</b>		0.791933
I rarely consider switching to another fashion brand.	0.819	
Rimini is my top choice when shopping for fashion.	0.802	
I am willing to recommend Rimini to friends or family.	0.841	
I feel comfortable and satisfied shopping in Rimini.	0.765	
I have a positive emotional relationship with the Rimini brand.	0.824	
<b>Attitudinal Loyalty</b>		0.808639
I often buy Rimini products without any prior planning.	0.598	
I find it hard to resist when I see a new product from Rimini.	0.481	
I sometimes feel guilty after impulsive shopping in Rimini.	0.524	
I am interested in buying Rimini products just because they are on discounts or promos.	0.547	
I bought Rimini products because I wanted to keep up with the latest trends.	0.491	
<b>Self-Control</b>		0.684903
I always consider the needs before buying.	0.401	
I was able to delay the purchase even though the product was attractive.	0.432	
I have long-term financial goals and strive to stick to them.	0.553	
I can resist the temptation of discounts or promos if they don't suit my needs.	0.509	
I plan a fashion shopping budget every month.	0.57	
<b>Buying Behavior</b>		0.655529

Source: Author's Work, 2025

Table 1 presents the results of the validity and reliability assessment for the measurement instrument used in this study, which is critical to ensuring the robustness and credibility of the subsequent structural equation modeling. From the researcher's perspective, each construct—Online Shopping Experience (OCSE), Social Media Influencer Traits (SMIT), Attitudinal Loyalty, Self-Control, and Buying Behavior—was evaluated using item-to-total correlation coefficients and Cronbach's Alpha values. All individual items demonstrated acceptable corrected item-total correlations (ranging from 0.401 to 0.841), exceeding the recommended threshold of 0.30 (Hair et al., 2019), indicating that each item contributes meaningfully to its respective construct. Furthermore, Cronbach's Alpha values for OCSE (0.790), SMIT (0.792), and Attitudinal Loyalty (0.809) surpassed the commonly accepted reliability benchmark of 0.70, confirming internal consistency. However, the constructs of Self-Control (0.685) and Buying Behavior (0.656) yielded slightly lower—but still marginally acceptable—reliability coefficients, which may be attributed to the multidimensional nature of impulsive buying tendencies and self-regulatory behaviors in a digital fashion context. Despite these modest values, the scales were retained due to their theoretical relevance and prior validation in established literature (e.g., Haws et al., 2012; Rook & Fisher, 1995). Overall, the instrument demonstrates satisfactory psychometric properties, supporting its suitability for testing the hypothesized relationships within the proposed research model.

The PLS-SEM analysis reveals that Online Shopping Experience (OSCE) has a strong, positive, and statistically significant effect on Attitudinal Loyalty ( $\beta = 0.610$ ,  $p < 0.001$ ), supporting the first hypothesis. However, Attitudinal Loyalty does not significantly influence Buying Behavior ( $\beta = -0.009$ ,  $p = 0.883$ ), indicating that the proposed mediating role is not supported. Additionally, OSCE shows no significant direct effect on Buying Behavior ( $\beta = -0.069$ ,  $p = 0.196$ ). In contrast, Social Media Influencer Traits (SMIT) do not affect Attitudinal Loyalty ( $\beta = -0.007$ ,  $p = 0.835$ ) but exert a significant positive direct effect on Buying Behavior ( $\beta = 0.120$ ,  $p = 0.014$ ). This suggests that influencer characteristics drive purchases independently of emotional brand attachment. Notably, the interaction between Self-Control and Attitudinal Loyalty significantly and positively predicts Buying Behavior ( $\beta = 0.137$ ,  $p = 0.008$ ). This implies that consumers with higher self-control are more likely—rather than less—to translate attitudinal loyalty into actual purchases, contradicting the initial hypothesis that self-control would suppress impulsive buying. The structural model explains 37.2% of the variance in Attitudinal Loyalty and 20.8% in Buying Behavior. These findings highlight that, in the context of digital fashion retail, purchase decisions are shaped more by direct experiential and influencer-driven cues than by loyalty-based mediation, and that self-regulation may amplify—rather than inhibit—the behavioral impact of brand loyalty.



**Figure 1 PLS-SEM**

Source: Author's Work, 2025.

The structural model analysis reveals that Online Shopping Experience (OSCE) exerts a strong positive influence on Attitudinal Loyalty ( $\beta = 0.610$ ), explaining 37.2% of its variance ( $R^2 = 0.372$ ). This supports the first hypothesis, indicating that a favorable online shopping experience fosters emotional commitment to the brand. In contrast, Social Media Influencer Traits (SMIT) show no significant direct effect on Attitudinal Loyalty ( $\beta = -0.007$ ), suggesting that influencer characteristics alone do not cultivate brand loyalty in this context. Regarding the outcome variable, Buying Behavior, OSCE has a non-significant negative direct effect ( $\beta = -0.069$ ), while SMIT demonstrates a significant positive direct effect ( $\beta = 0.120$ ,  $p < 0.05$ ).

Notably, Attitudinal Loyalty does not significantly predict Buying Behavior ( $\beta = -0.009$ ), rejecting the mediating role as hypothesized. The model explains 20.8% of the variance in Buying Behavior ( $R^2 = 0.208$ ). A critical finding is the significant moderating effect of Self-Control. The interaction term between Self-Control and Attitudinal Loyalty positively influences Buying Behavior ( $\beta = 0.137$ ,  $p = 0.008$ ), indicating that consumers with higher self-control are more likely to translate their attitudinal loyalty into actual purchases. This contradicts the initial assumption that self-control would suppress impulsive buying; instead, it appears to amplify the behavioral impact of loyalty. In summary, while OSCE drives loyalty, it is SMIT and the interplay between Self-Control and loyalty that directly shape purchasing decisions. The findings suggest that for digital fashion retailers like Rimini, fostering trust through influencers and designing experiences that resonate with consumers' self-regulatory capacities may be more effective than relying solely on emotional attachment.

**Table 2 Total Effects**

Effects	Standard deviation	T statistics	p-values
Attitudinal Loyalty -> Buying Behavior	0.063	0.147	0.883
OSCE -> Attitudinal Loyalty	0.068	8.961	0.000
OSCE -> Buying Behavior	0.053	1.292	0.196
Self-Control -> Buying Behavior	0.050	7.220	0.000
Self-Control x Attitudinal Loyalty -> Buying Behavior	0.052	2.658	0.008
SMIT -> Attitudinal Loyalty	0.036	0.209	0.835
SMIT -> Buying Behavior	0.049	2.462	0.014

Source: Author's Work, 2025

Table 2 presents the total effects of the structural model, derived from bootstrapping with 5,000 subsamples. The results show that Online Shopping Experience (OSCE) has a strong, positive, and highly significant total effect on Attitudinal Loyalty ( $\beta = 0.610$ ,  $p < 0.001$ ), confirming that a richer digital shopping experience fosters stronger emotional commitment to the brand. However, OSCE does not significantly influence Buying Behavior ( $\beta = -0.069$ ,  $p = 0.196$ ). In contrast, Social Media Influencer Traits (SMIT) exert no effect on Attitudinal Loyalty ( $\beta = -0.007$ ,  $p = 0.835$ ) but demonstrate a significant positive total effect on Buying Behavior ( $\beta = 0.120$ ,  $p = 0.014$ ), suggesting that influencer credibility and personality directly drive purchases without relying on brand loyalty. Critically, Attitudinal Loyalty itself does not significantly affect Buying Behavior ( $\beta = -0.009$ ,  $p = 0.883$ ), rejecting the hypothesized mediating role. On the other hand, Self-Control shows a substantial positive total effect on Buying Behavior ( $\beta = 0.359$ ,  $p < 0.001$ ), and the interaction term Self-Control  $\times$  Attitudinal Loyalty is also significant ( $\beta = 0.137$ ,  $p = 0.008$ ). This indicates that consumers with higher self-control are more—rather than less—likely to convert attitudinal loyalty into actual purchases, contradicting the initial hypothesis that self-control would suppress impulsive buying. Collectively, these findings reveal that in the context of digital fashion retail, purchase decisions are shaped more by direct experiential and influencer-driven cues, and that self-regulation may amplify—rather than inhibit—the behavioral impact of brand loyalty.

**Table 3 R-square**

	R-square	R-square adjusted
Attitudinal Loyalty	0.372	0.369
Buying Behavior	0.208	0.198

Source: Author's Work, 2025

Table 3 presents the coefficient of determination ( $R^2$ ) for the endogenous constructs in the structural model. The  $R^2$  value for Attitudinal Loyalty is 0.372, indicating that 37.2% of its variance is explained by the exogenous variables—namely, Online Shopping Experience (OSCE) and Social Media Influencer Traits (SMIT). This represents a moderate to substantial explanatory power, consistent with Cohen's (1988) guidelines for  $R^2$  in social sciences. For the ultimate outcome variable, Buying Behavior, the model explains 20.8% of its variance ( $R^2 = 0.208$ ). While this is considered a weak to moderate effect, it is meaningful in the context of consumer behavior research, where purchasing decisions are influenced by numerous external and psychological factors beyond the scope of any single model. These  $R^2$  values confirm that the proposed model has adequate predictive relevance, particularly in capturing the drivers of attitudinal loyalty. The relatively lower explanatory power for buying behavior aligns with the non-significant path from attitudinal loyalty to purchase decisions, reinforcing the finding that emotional loyalty alone does not translate into actual purchases in this digital fashion context.

**Table 4 f-square**

	f-square
Attitudinal Loyalty -> Buying Behavior	0.000
OSCE -> Attitudinal Loyalty	0.592
OSCE -> Buying Behavior	0.004
Self-Control -> Buying Behavior	0.142
Self-Control x Attitudinal Loyalty -> Buying Behavior	0.018
SMIT -> Attitudinal Loyalty	0.000
SMIT -> Buying Behavior	0.016

Source: Author's Work, 2025

Table 4 presents the effect sizes ( $f^2$ ) for the structural paths in the model, which indicate the practical significance of each predictor. According to Cohen's (1988) guidelines,  $f^2$  values of 0.02, 0.15, and 0.35 represent small, medium, and large effects, respectively. The analysis reveals that OSCE has a large effect on Attitudinal Loyalty ( $f^2 = 0.592$ ), confirming its substantial influence in shaping emotional brand commitment. Self-Control exerts a medium effect on Buying Behavior ( $f^2 = 0.142$ ), underscoring its meaningful role as a direct driver of purchase decisions. In contrast, all other paths—including the effects of SMIT on Buying Behavior ( $f^2 = 0.016$ ), the interaction term ( $f^2 = 0.018$ ), and the non-significant paths from Attitudinal Loyalty—show  $f^2$  values below 0.02, indicating negligible practical impact. These findings reinforce that while OSCE is a powerful antecedent of loyalty, and Self-Control meaningfully shapes buying behavior, other hypothesized relationships (including the mediating role of loyalty) lack substantive effect sizes, even when statistically significant (e.g., SMIT → Buying Behavior). This highlights the importance of considering both statistical and practical significance in interpreting the model.

Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT) criterion. Following the conservative threshold proposed by Henseler, Ringle, and Sarstedt (2015), HTMT values should remain below 0.85 to confirm that constructs are empirically distinct. As shown in Table 5, most construct pairs satisfy this criterion, with HTMT values ranging from 0.061 (between SMIT and Attitudinal Loyalty) to 0.688 (between OSCE and Attitudinal Loyalty). These results support the discriminant validity of the majority of the latent variables in the model.

**Table 5 Heterotrait-monotrait ratio**

	Heterotrait-monotrait ratio (HTMT)
Buying Behavior <-> Attitudinal Loyalty	0.265
OSCE <-> Attitudinal Loyalty	0.688
OSCE <-> Buying Behavior	0.222
SMIT <-> Attitudinal Loyalty	0.061
SMIT <-> Buying Behavior	0.475
SMIT <-> OSCE	0.073
Self-Control <-> Attitudinal Loyalty	0.233
Self-Control <-> Buying Behavior	1.073
Self-Control <-> OSCE	0.186
Self-Control <-> SMIT	0.553

Source: Author's Work, 2025

However, one critical pair—Self-Control and Buying Behavior—yields an HTMT value of 1.073, which exceeds the 0.85 threshold. This suggests a potential lack of discriminant validity between these two constructs. Although Self-Control (a trait-like regulatory capacity) and Buying Behavior (an outcome of decision-making) are conceptually distinct, their high empirical correlation in this sample may reflect shared method variance, overlapping item wording, or genuine behavioral alignment in the context of digital fashion consumption. Given this violation, caution is warranted in interpreting the paths involving these constructs. While the structural results remain informative, this HTMT anomaly indicates a limitation in measurement distinctiveness and should be acknowledged as such. Future studies should consider refining the operationalization of either construct—particularly by using more behaviorally anchored or objective indicators of purchasing—to better isolate their unique contributions.

## Discussion

The findings of this study reveal a complex and somewhat counterintuitive landscape of digital fashion consumption among young Indonesian consumers. Contrary to the widely accepted notion that attitudinal loyalty serves as a bridge between positive brand experiences and actual purchase behavior, our results show that attitudinal loyalty does not significantly predict buying behavior ( $\beta = -0.009$ ,  $p = 0.883$ ). This challenges the mediation model proposed by Gulfraz et al. (2022) and suggests that in fast-paced, visually driven digital environments like those of Rimini Fashion Store, emotional attachment may not be sufficient to trigger a purchase. Instead, consumers appear to operate under a dual-path decision-making system: one driven by immediate, external stimuli (e.g., influencer endorsements), and another guided by internal regulatory mechanisms (e.g., self-control). This distinction is critical for understanding how digital-native consumers navigate the tension between impulsive desire and deliberate choice.

The strong and significant effect of Online Shopping Experience (OSCE) on Attitudinal Loyalty ( $\beta = 0.610$ ,  $p < 0.001$ ) reaffirms that well-designed digital platforms—characterized by ease of use, visual appeal, trustworthiness, and interactivity—effectively cultivate emotional brand commitment. However, the absence of a subsequent behavioral outcome implies that loyalty in this context may be expressive rather than transactional. Consumers may feel positively toward Rimini and even identify with the brand, yet remain hesitant or indifferent when it comes to converting that sentiment into action. This decoupling of attitude and behavior resonates with recent critiques of loyalty metrics in digital retail, where “liking” or “following” a brand online

does not necessarily equate to purchasing (Bläse et al., 2024; Obiegbu & Larsen, 2025). Marketers should thus be cautious in equating engagement metrics with sales potential.

In contrast, Social Media Influencer Traits (SMIT) emerged as a direct and statistically significant predictor of buying behavior ( $\beta = 0.120$ ,  $p = 0.014$ ), despite showing no link to attitudinal loyalty. This underscores the transactional power of influencer marketing in the fashion sector. Influencers act less as brand relationship builders and more as real-time purchase catalysts, leveraging their perceived authenticity, expertise, and persuasive appeal to nudge consumers toward immediate decisions. This aligns with Al Kurdi & Alshurideh's (2025) findings in niche product contexts but extends them to mainstream fashion retail in an emerging market. Importantly, this effect appears to bypass deeper cognitive or emotional processing—suggesting that influencer-driven purchases may be more impulsive, context-dependent, and short-lived than loyalty-driven ones.

Perhaps the most surprising finding is the positive moderating role of self-control. Rather than suppressing purchases—as hypothesized based on Gulfraz et al. (2022)—self-control amplifies the effect of attitudinal loyalty on buying behavior ( $\beta = 0.137$ ,  $p = 0.008$ ). This suggests that consumers with high self-control do not avoid buying; instead, they engage in purposeful, value-aligned consumption. For them, loyalty is not a trigger for impulsive spending but a filter for intentional purchases. This reframing positions self-control not as a barrier to marketing effectiveness but as a strategic enabler of sustainable brand relationships. In an era where overconsumption and buyer's remorse are growing concerns, this insight offers a pathway for brands to promote mindful shopping without sacrificing sales.

Nonetheless, the HTMT value of 1.073 between Self-Control and Buying Behavior raises a methodological concern regarding discriminant validity. While conceptually distinct, these constructs may overlap in practice—particularly if respondents interpret “buying behavior” as reflective of planned or rational purchases rather than impulsive acts. This highlights a limitation in how impulsive buying was operationalized (using Rook & Fisher's 1995 scale), which may not fully capture the nuances of digital fashion consumption in 2025. Future studies could integrate behavioral data (e.g., actual transaction logs) or use scenario-based measures to better isolate impulsive versus deliberate buying.

Finally, the model explains 20.8% of the variance in buying behavior, a modest but meaningful level in consumer behavior research. The relatively low explanatory power—compared to the 37.2% for attitudinal loyalty—further supports the conclusion that purchase decisions in digital fashion are influenced by factors beyond the scope of this model, such as price sensitivity, peer reviews, limited-time offers, or algorithmic recommendations. This calls for more integrative models that combine psychological, social, and platform-specific variables.

## Conclusion

This study reveals that in the context of digital fashion retail among young Indonesian consumers, purchase decisions are driven more by direct external stimuli—such as social media influencer traits—and internal regulatory mechanisms like self-control, rather than by attitudinal loyalty. Contrary to prevailing models (e.g., Gulfraz et al., 2022), attitudinal loyalty, although strongly shaped by a positive online shopping experience, does not translate into actual buying behavior. Instead, influencers serve as immediate purchase catalysts, while self-control unexpectedly amplifies—rather than suppresses—the behavioral impact of brand loyalty, suggesting that loyal consumers with high self-regulation engage in intentional, value-aligned purchases. These findings challenge the assumption of a linear path from experience to loyalty to purchase and highlight the dual-path nature of digital consumer decision-making: one impulsive (influencer-driven) and one deliberate (loyalty + self-control).

Despite its contributions, this research has limitations. The cross-sectional design limits causal inference, and the reliance on self-reported data—particularly for impulsive buying behavior—may introduce common method bias. Additionally, the elevated HTMT value between Self-Control and Buying Behavior (1.073) indicates potential overlap in construct measurement, warranting refinement in future studies. We recommend that subsequent research incorporate behavioral tracking data, longitudinal designs, or experimental manipulations to better isolate impulsive versus planned purchases. For practitioners, the results suggest that digital fashion brands like Rimini should prioritize authentic influencer collaborations and design shopping experiences that resonate with consumers' self-regulatory goals—not just emotional appeal—to foster sustainable engagement and conversion.

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