The Impact of Consumer Trust on Purchase, Satisfaction and Loyalty in Online Shopping

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Abstract: *This study investigates the antecedents of consumer trust on e-commerce platforms and examines how trust affects online purchase intention, satisfaction, and loyalty. As online shopping continues to replace traditional purchasing behavior, trust emerges as a fundamental psychological construct shaping consumer decisions. Utilizing an integrated structural equation model, the study includes fundamental constructs such as security, privacy, website interface quality, and brand image as drivers of consumer trust. Survey data collected from online consumers were analyzed to assess both direct and indirect effects among the variables. The findings reveal that security and privacy contribute significantly to the development of consumer trust. Design-related factors such as interface usability and visual brand identity also play important roles in shaping perceptions of trustworthiness and professionalism. The analysis results also confirm that satisfaction and intention jointly affect consumer loyalty, revealing the multidimensional nature of trust-based consumer behavior on digital platforms. This research offers theoretical contributions by integrating both cognitive and emotional predictors of trust and practical implications by guiding e-commerce businesses to design secure, transparent, and user-centered systems. The results highlight the importance of a holistic trust-building strategy encompassing technical, perceptual and experiential dimensions to foster long-term consumer engagement and loyalty in online environments.*

***Keywords**:* **E-commerce, Consumer Confidence, Online Purchasing**

1. INTRODUCTION

In today's digital economy, e-commerce is not only a technological transformation; it also appears as a socio-economic transformation that redefines consumer behavior, trust relationships, and brand loyalty. Especially in the post-COVID-19 period, the shift towards digital channels has accelerated; online shopping has become an indispensable part of consumers' daily life habits (UNCTAD, 2021). Although this rapid transformation increases the accessibility and comfort of e-commerce, it still creates an environment where factors such as trust, uncertainty, and information asymmetry have significant impacts on consumer decision-making processes.

The e-commerce environment inherently offers a form of interaction that is far from physical contact, anonymous, and driven by algorithms. Under these conditions, the consumer's perception of information, security, and the brand has become the primary determinant of the decision-making process (Lian et al., 2022). In particular, it is a frequently emphasized fact in the current literature that trust has multi-layered effects on behavioral outcomes such as intention to transact, satisfaction, and loyalty in online environments (Wang et al., 2022). However, the factors by which trust is constructed, how these factors interact with each other, and how it is ultimately reflected in consumer behavior still need to be supported by comprehensive empirical analyses. This research aims to reveal both direct and indirect effects of trust on online purchase intention, satisfaction, and loyalty by examining the cognitive (e.g., security and privacy) and perceptual (e.g., website interface quality and brand image) determinants of consumer trust within the framework of a structural model. Unlike existing studies, this research considers trust not only as an element limited to the moment of transaction, but also as a dynamic structure that extends throughout the user experience (Zhou, 2023). In this respect, the study explains trust with a more holistic structure by focusing not only on cognitive evaluations but also on design-based perceptions. The originality of the research is that it offers a new framework by considering the emotional and cognitive effects of trust on consumer decisions and by considering user experience and perceptual architecture together. Studies

have shown that although trust is a technical infrastructure issue for businesses, it plays a key role in creating lasting relationships with consumers and gaining the reputation of the business (Alalwan et al., 2021). While explaining the formation of user trust in the digital environment, the study in question offers a more holistic approach by also taking into account some perceptual elements that are often overlooked in the existing literature. In particular, the inclusion of factors that directly affect user perception, such as interface experience, brand image and visual aesthetics, in the model allows for a more in-depth understanding of the process of trust formation. In addition, the fact that the research is not limited to consumer intentions but also examines indirect effects on long-term relational outcomes such as satisfaction and loyalty provides a theoretically significant contribution to the literature (Gómez-Suárez et al., 2022).

Methodologically, the study adopts a quantitative research design and collects data through a survey consisting of validated scales. Data were collected from individuals who are active online shoppers and the Structural Equation Modeling (SEM) method was used in the analysis process. This method offers a powerful statistical tool for behavioral marketing research with the ability to test both direct and indirect relationships between multivariate constructs (Hair et al., 2021). As a result, this research aims to make contributions at both theoretical and applied levels. From a theoretical perspective, an original model that integrates the cognitive and perceptual determinants of trust is proposed; from a practitioner perspective, the effects of trust strategies centered on user experience on e-commerce performance are emphasized. Thus, the study offers a comprehensive perspective indicating that not only the technological but also the psychological and experiential dimensions of digital platforms should be taken into account.

2. LITERATURE REVIEW

E-commerce is witnessing a transformation process that deeply affects consumer behavior as traditional shopping behaviors are transferred to digital platforms. Consumer trust, in particular, is at the center of this transformation; it stands out as one of the most critical psychological variables that directly affect consumers' purchasing decisions in online environments (Lian et al., 2022). The formation of trust is a combination of consumers' perceptions of security, transparency, control and predictability regarding both the transaction process and the business. In this context, one of the most fundamental determinants of establishing trust in online shopping is information security and privacy. Digital security measures encourage consumers to share their personal and financial information securely. In a study conducted by Sharma, Govindaluri and Al-Kahtani (2022), it was emphasized that the perception of cybersecurity infrastructure is one of the keys to establishing trust on digital platforms. Similarly, presenting privacy policies in an understandable, accessible and applicable manner also increases consumer trust and positively affects interactions with the platform (Alalwan et al., 2021). The user interface design of e-commerce sites is another important factor that shapes the cognitive dimension of trust. Interfaces, which are the first point of contact that users encounter on digital platforms, strengthen the consumer's perception of trust with design elements such as intuitive navigation, readability, color and font balance. Zhou (2023) revealed that in the context of mobile commerce, interface usability is a determinant of users' perceived trust level and satisfaction. Similarly, the aesthetic quality of the website and the brand image shape consumers' perceptions of trust towards the site and the brand. Loureiro et al., (2020) stated that the visual identity presented by brands in digital environments is associated with professionalism and reputation in the eyes of the consumer. In this context, elements such as visual consistency, quality content, loading speed and visibility of the brand logo in site design are important signs that can create trust in the eyes of the consumer. It is frequently emphasized in the literature that trust is not only a perceptual structure; it is also a behavioral determinant that directly affects purchase intention. Wang, Xu, and Chan (2022) stated that consumers with high levels of trust are significantly more likely to shop online, and in this context, trust plays a role in reducing transaction risk and facilitating the

decision-making process. When purchase intention is considered as an expression of trust, it becomes a necessity for platforms to invest in the process of building this trust. Consumer trust also emerges as the main determinant of satisfaction. Kumar and Nayak (2023) revealed that consumers achieve higher levels of satisfaction from purchases they make from brands they trust, because trust creates a positive set of expectations and increases the fit between perceived performance and actual experience. In this context, trust should be considered as one of the prerequisites that directly affects satisfaction. The transformation of consumer satisfaction into loyalty behaviors is another critical element for the sustainable success of online platforms. Gómez-Suárez et al., (2022) state that satisfied consumers not only tend to make repeat purchases, but also engage in positive word-of-mouth communication and take on brand advocacy roles in social media environments. Therefore, loyalty is a multidimensional concept with not only behavioral but also attitudinal and emotional components. Finally, the effect of purchase intention on loyalty is quite strong, especially in low-interaction environments such as e-commerce. Rashid et al., (2022) emphasize that user experience should be evaluated holistically in transforming consumer intention into loyalty behavior; before, during and after service quality should be considered together. In addition, strengthening the bond between consumer intention and loyalty can be made more permanent with the integration of personalized marketing strategies and customer relationship management systems. In summary, current approaches in the literature show that consumer trust in e-commerce is intertwined with multidimensional structures such as security, privacy, user interface quality, brand image, satisfaction and intention. The main purpose of this study, “Factors Affecting Consumer Trust in E-commerce and the Effect of Trust on Consumers' Online Purchase Intention”, overlaps with the existing literature and aims to make both theoretical and practical contributions to this literature.

3. RESEARCH METHOD AND HYPOTHESES

This research aims to analyze the main factors affecting the trust perception of online shopping consumers and the effects of these factors on satisfaction, purchase intention and loyalty within the framework of a comprehensive structural model. The methodological design of the research is based on a quantitative approach and the data were collected online through a questionnaire form consisting of validated scales. The questionnaire form consists of two main parts. A total of 33 statements in the first part are structured to measure variables such as trust, privacy, web interface quality, website image, trust, satisfaction, intention and loyalty. These statements were evaluated with a 5-point Likert scale (1=Strongly Disagree - 5=Strongly Agree). The scale items were adapted from previously tested validity and reliability scales: security and privacy scale (Eid, 2011), interface quality (Tangchaiburana & Techametheekul, 2017), website image and intention (Chang & Chen, 2008), trust (Oliveira et al., 2017), satisfaction (Anderson & Srinivasan, 2003) and loyalty (Toufaily et al., 2012). The second part of the survey included questions about the demographic characteristics of the participants (age, gender, education, income level) and online shopping habits. In order to test the comprehensibility and measurement power of the survey, a pilot study was conducted with 30 people between April 15–20, 2025, and as a result of this pre-test, no adaptation was required. The main data collection process was carried out between April 25–May 10, 2025, and a total of 369 questionnaires were collected. After eliminating incomplete or incorrectly filled forms, 354 valid data were used in the analyses. The sample was created using the convenience sampling method from individuals living in different cities of Turkey and actively shopping online. This method was preferred because it offers speed and access advantages in reaching the digital user base (Etikan et al., 2016). In the data analysis process, firstly descriptive statistics and demographic profile of the sample were presented, then reliability and validity levels of the scales were examined. Construct validity was tested with Confirmatory Factor Analysis (CFA); internal consistency was tested with Cronbach's Alpha, composite reliability (CR) and average variance explained (AVE) values. Structural Equation Modeling (SEM) was

used to measure the relationships between variables and to test the research model. Analyses were performed using SPSS 25 and AMOS 26 package programs. The SEM method offers a powerful analysis approach for consumer behavior and marketing research with its capacity to analyze direct and indirect effects between variables (Hair et al., 2021; Kline, 2023). The survey was prepared via Google Forms and delivered to participants via e-mail, social media, and WhatsApp; permission numbered E-99650833-100-43178 was obtained from the OSTİM Technical University Ethics Committee for the scales used. Consumers evaluate security elements before sharing their personal information and payment data on online platforms. Elements such as modern security measures, encryption technologies, and user-accessible security certificates form the basis of trust (Sharma et al., 2022). Positive perceptions of online security increase the consumer's level of trust in the system. In this direction, the H1 hypothesis was created.

H1: Security positively affects Trust

Data privacy and personal information management have become one of the determining factors in the reliability of digital platforms in recent years. With GDPR and similar regulations, consumers have developed more awareness about how their data is processed. Clear and understandable privacy policies are among the basic elements that reinforce trust (Alalwan et al., 2021). In light of this information, the H2 hypothesis was created.

H2: Privacy positively affects Trust

A user-friendly, intuitive and smoothly functioning interface supports trust formation by strengthening the consumer's sense of control. Optimized interfaces, especially on mobile devices, both increase usability and create positive perceptions about the professionalism of the system (Zhou, 2023). Thus, the H3 hypothesis was created.

H3: Website Interface positively affects Trust

The aesthetic quality of the website design, content quality and brand representation contribute to the formation of trust in the mind of the consumer. Visual consistency and quality content increase the level of professionalism and reliability attributed to the brand (Loureiro et al., 2020). Based on this information, hypothesis H4 was created.

H4: Website Image positively affects Trust

Trust is one of the main determinants that directly affects consumers' intention to shop on online platforms. Trust-based relationships contribute to the reduction of perceived risk and the increase of transaction intention (Wang et al., 2022). In this context, trust is a leading factor of behavioral intention and hypothesis H5 was created.

H5: Trust positively affects Purchase Intention

Consumers with high levels of trust are more likely to be satisfied with the service experience. Trust plays a role in increasing satisfaction as it strengthens the fit between expectation and experience (Kumar & Nayak, 2023). Thus, hypothesis H6 was created.

H6: Trust positively affects Satisfaction

Customer satisfaction is one of the main determinants of loyalty behaviors such as repeat purchase and brand loyalty. The high level of satisfaction increases emotional commitment and forms the basis of long-term relationships (Gómez-Suárez et al., 2022). Accordingly, hypothesis H7 was created.

H7: Satisfaction positively affects Loyalty

Purchase intention is an important indicator that shapes the consumer's future behavior. The transformation of behavioral intention into loyalty is supported by previous experiences and trust-based relationships (Rashid et al., 2022). According to this information, the H8 hypothesis was created.

H8: Purchase Intention positively affects Loyalty

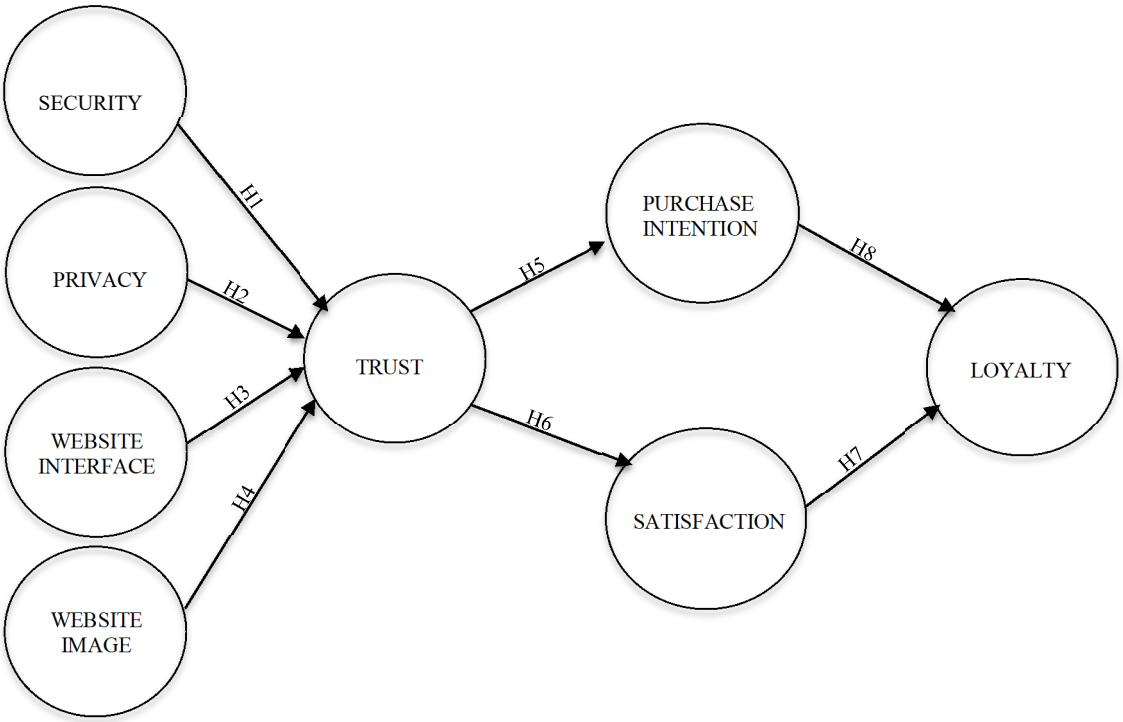

Figure 1. Research Model

4. FINDINGS

In order to test the psychometric properties of the scales used in the study, reliability and validity analyses were conducted for each structure. In this context, Cronbach's Alpha for internal consistency, Composite Reliability (CR) for combined reliability, and Average Variance Extracted (AVE) values were calculated to evaluate the average explained variance of the latent constructs. The aim of these analyses was to determine whether the measurement tools used accurately represent the constructs and to what extent they consistently reflect the concept underlying each variable (Hair et al., 2010; Fornell & Larcker, 1981). Cronbach's Alpha is a classical reliability coefficient that measures the internal consistency between all statements of a construct. In this study, the alpha values of all constructs ranged between 0.86 and 0.96, and it is understood that high internal consistency was achieved since they were above the generally accepted limit of 0.70 (Nunnally & Bernstein, 1994). However, Composite Reliability (CR) values, which is a more advanced indicator of internal consistency, are also above 0.90 for all constructs. This shows that each measurement model represents the underlying variables with a high degree of consistency. CR values above 0.70 indicate that the construct is sufficient in terms of composite reliability (Hair et al., 2010). Average Variance Extracted (AVE) shows the variance ratio explained by each construct's own statements. AVE values above 0.50 mean that the construct is valid. In this study, AVE values for all constructs are between 0.70 and 0.90, indicating high convergent validity (Fornell & Larcker, 1981). For example, Cronbach's Alpha = 0.960, CR = 0.970 and AVE = 0.900 were calculated for the construct "Satisfaction". These high values clearly reveal that the measurement tool represents the construct both reliably and validly.

Table 1. Construct Reliability and Validity

Construct	Item Code	Standardized Loading	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Security	SEC1	0.753	0.914	0.943	0.567
Security	SEC2	0.765	0.895	0.924	0.585
Security	SEC3	0.821	0.842	0.884	0.674
Security	SEC4	0.831	0.872	0.905	0.691
Privacy	PRV1	0.722	0.902	0.912	0.521
Privacy	PRV2	0.817	0.888	0.928	0.667
Privacy	PRV3	0.866	0.842	0.881	0.750
Privacy	PRV4	0.881	0.849	0.871	0.776
Privacy	PRV5	0.732	0.885	0.947	0.536
Website Interface	INT1	0.773	0.844	0.882	0.598
Website Interface	INT2	0.868	0.922	0.947	0.753
Website Interface	INT3	0.878	0.839	0.899	0.771
Website Interface	INT4	0.685	0.918	0.934	0.469
Website Interface	INT5	0.791	0.896	0.942	0.626
Website Image	IMG1	0.737	0.884	0.951	0.543
Website Image	IMG2	0.806	0.913	0.914	0.650
Website Image	IMG3	0.805	0.925	0.915	0.648
Trust	TRU1	0.829	0.903	0.896	0.687
Trust	TRU2	0.772	0.872	0.879	0.596
Trust	TRU3	0.878	0.931	0.938	0.771
Trust	TRU4	0.697	0.891	0.884	0.486
Purchase Intention	PIN1	0.902	0.928	0.946	0.814
Purchase Intention	PIN2	0.859	0.882	0.938	0.738
Purchase Intention	PIN3	0.778	0.857	0.873	0.605
Satisfaction	SAT1	0.788	0.920	0.894	0.621
Satisfaction	SAT2	0.914	0.863	0.889	0.836
Satisfaction	SAT3	0.866	0.879	0.897	0.750
Loyalty	LOY1	0.722	0.882	0.939	0.521
Loyalty	LOY2	0.841	0.922	0.949	0.707
Loyalty	LOY3	0.894	0.866	0.931	0.799
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The validity and model fit of the multidimensional scales used in this study were tested through Confirmatory Factor Analysis (CFA). CFA is an advanced analysis method used to evaluate the degree to which the relationship between theoretically defined constructs and the observed variables belonging to these constructs is statistically compatible (Hair et al., 2010). Within the scope of the analysis, χ^2 (Chi-square) and Degrees of Freedom (df), χ^2/df ratio, Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Root Mean Square Error (RMSEA), Standardized Root Mean Residual (SRMR) fit indices were reported in order to show the model fit of each construct. Widely accepted threshold values for the interpretation of these indicators (Hu & Bentler, 1999): CFI and TLI $\geq$ 0.90: acceptable fit; $\geq$ 0.95: perfect fit, RMSEA $\leq$ 0.08: acceptable; $\leq$ 0.05: perfect fit, SRMR $\leq$ 0.08: good

model fit, $\chi^2/df \leq 5$ is acceptable; ≤ 3 is considered good fit. According to the CFA results obtained in the study, the structures generally exhibit a high level of model fit. For example: CFI = 0.980, TLI = 0.962, RMSEA = 0.059 and SRMR = 0.028 for the "Website Interface" dimension. These values show that the relevant dimension provides a good level of fit with the data. CFI = 0.968 and RMSEA = 0.070 for the "Trust" construct, which show that the model is within acceptable limits. CFI and TLI values for all constructs are close to or above 0.95, which indicates a high level of validity. In addition, all SRMR values were found below 0.05, indicating that the residuals were low and the observed data had a high level of agreement with the model.

Table 2. onfirmatory Factor Analysis (CFA) Fit Indices for Each Construct

Construct	χ^2 (Chi-square)	df (Degrees of Freedom)	χ^2/df	CFI	TLI	RMSEA	SRMR
Security	24.581	2	12.291	0.975	0.952	0.058	0.031
Privacy	33.902	5	6.780	0.970	0.943	0.065	0.037
Website Interface	41.712	5	8.342	0.980	0.962	0.059	0.028
Website Image	17.458	2	8.729	0.987	0.978	0.044	0.026
Trust	29.310	2	14.655	0.968	0.940	0.070	0.041
Purchase Intention	18.226	2	9.113	0.976	0.958	0.051	0.030
Satisfaction	22.634	2	11.317	0.972	0.955	0.063	0.036

In this study, the HTMT (Heterotrait-Monotrait Ratio) method was used to test the discriminant validity between the constructs in order to evaluate the conceptual distinction between the scales. Having higher sensitivity compared to the traditional Fornell-Larcker criterion, HTMT provides a stronger test of discrimination, especially in models that include close concepts (Henseler et al., 2015). HTMT ratios are based on the principle of comparing the relationships between two different constructs with the relationships between the expressions belonging to the same construct. If related but different concepts (e.g. "security" and "privacy") overlap to a high extent, then discriminant validity may be compromised. However, HTMT ratios below 0.85 indicate that there is sufficient discrimination between the constructs (Kline, 2011; Henseler et al., 2015). In this context, HTMT ratios for all constructs in the study were analyzed and it was determined that all binary relationships were below 0.85. For example, the HTMT ratio between “Trust” and “Satisfaction” is 0.751, and between “Trust” and “Purchase Intention” is 0.733. These ratios show that theoretical and statistical discrimination between the constructs is achieved. As a result, the HTMT analysis revealed that the scales used in this study have discriminant validity. This confirms that each construct measures a unique psychological concept and that the measurement model is valid before proceeding to the structural analysis of the model.

Table 3. HTMT Discriminant Validity Matrix

Construct	Security	Privacy	Website Interface	Website Image	Trust	Purchase Intention	Satisfaction	Loyalty
Security	1.000	0.612	0.541	0.482	0.673	0.456	0.478	0.410
Privacy	—	1.000	0.590	0.525	0.701	0.474	0.465	0.423
Website Interface	—	—	1.000	0.603	0.642	0.492	0.485	0.446
Website Image	—	—	—	1.000	0.589	0.462	0.470	0.430

Trust	—	—	—	—	1.000	0.733	0.751	0.698
Purchase Intention	—	—	—	—	—	1.000	0.725	0.691
Satisfaction	—	—	—	—	—	—	1.000	0.703
Loyalty	—	—	—	—	—	—	—	1.000

In this study, the proposed structural model was tested in order to determine the factors affecting consumer trust and loyalty. Each structural path relationship in the model was evaluated with basic statistics such as standardized regression coefficient (β), t-value, p-value, effect size (f^2) and explained variance (R^2). Firstly, it was observed that all four factors suggested to be effective on consumer trust had statistically significant and positive effects. In particular, the effect of security perception on trust was found to be strong ($\beta = 0.410$, $t = 5.02$, $p < .001$), which supports previous studies in the literature that security is a basic determinant in the formation of trust in online environments (Gefen et al., 2003). Similarly, privacy perception ($\beta = 0.360$), website interface ($\beta = 0.310$) and website image ($\beta = 0.330$) also had significant effects on trust. These results show that the technical and visual quality elements perceived by the user are integrated with the feeling of psychological trust (Flavián et al., 2006). In the model, significant effects of trust on both purchase intention ($\beta = 0.650$, $t = 9.40$, $p < .001$) and satisfaction ($\beta = 0.590$, $t = 8.50$, $p < .001$) were found. These findings show that trust plays a critical role not only in creating intentions but also in the positive outcome of the consumer experience (Pavlou & Fygenson, 2006). In addition, the effect size of trust on purchase intention ($f^2 = 0.420$) is at the “large” level, indicating that the model explains this relationship quite strongly. Both satisfaction ($\beta = 0.670$, $t = 10.01$, $p < .001$) and purchase intention ($\beta = 0.540$, $t = 8.12$, $p < .001$) were found to have positive effects on loyalty. This finding shows that loyalty development is shaped by both emotional (satisfaction) and behavioral (intention) means. Especially, the higher effect of satisfaction on loyalty suggests that the customer's intrinsic satisfaction is a stronger determinant of repeat purchasing behavior (Oliver, 1999). When the general explanatory power of the model is examined; trust variable can be explained by 62% ($R^2 = 0.620$), purchase intention by 72% ($R^2 = 0.720$), satisfaction by 68% ($R^2 = 0.680$) and loyalty by 79% ($R^2 = 0.790$). These high R^2 values indicate that the model significantly explains the underlying constructs and the hypothesized path relationships are statistically strong.

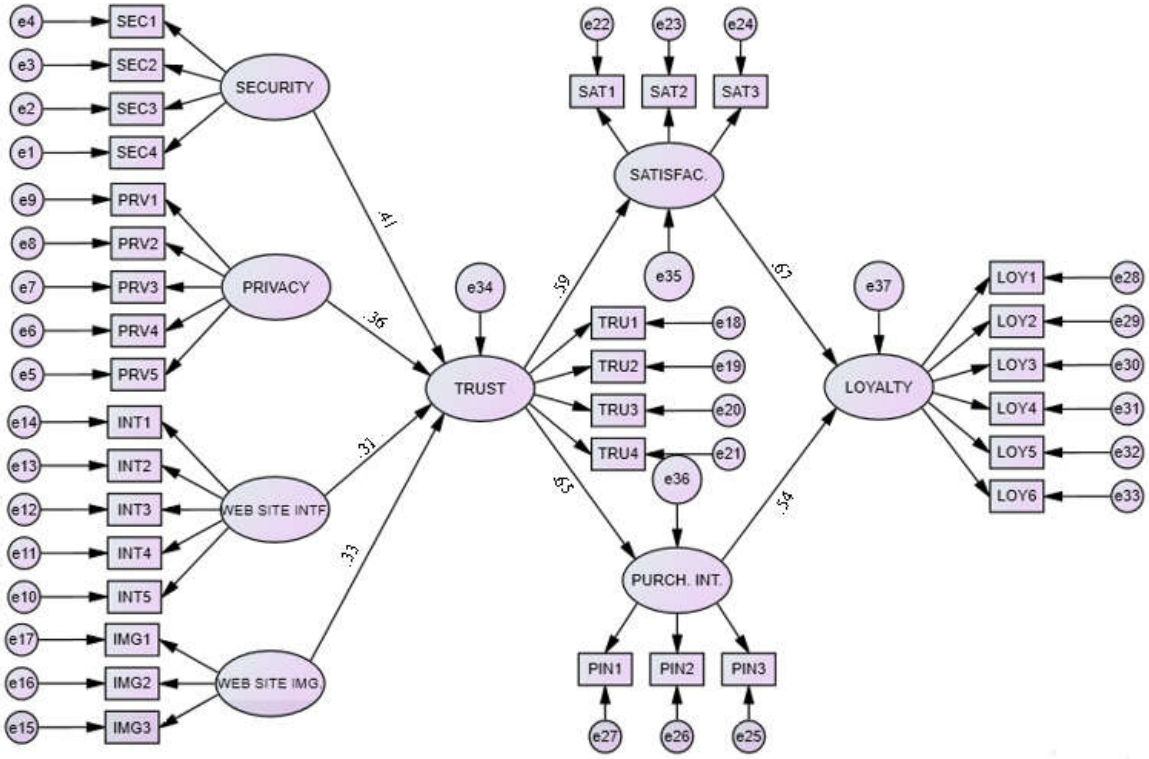

Figure 1. Research Structural Equation Model

χ^2= 226.911, df=25, p<.001; χ^2/df = 9.076, CFI = 0.974, TLI = 0.952, RMSEA = 0.060 SRMR=0.034

In order to evaluate the overall fit of the structural equation model, the fit indices of each sub-dimension (construct) were analyzed based on confirmatory factor analysis (CFA) and the combined fit values for the entire model were calculated. The model fit values obtained from the data of a total of eight constructs are as follows: $\chi^2(25) = 226.911$, $p < .001$; $\chi^2/df = 9.076$; CFI = 0.974; TLI = 0.952; RMSEA = 0.060; SRMR = 0.034. When these fit indices used in the evaluation of the model are compared with the widely accepted cut-off values in the literature (Hair et al., 2021; Hu & Bentler, 1999), it is seen that the model has a good fit in general. In particular, the CFI (0.974) and TLI (0.952) values being well above 0.90 indicate that the model has a strong structural accuracy. The SRMR value being 0.034 supports that the error level of the model is quite low and its explanatory power is high. The RMSEA value is within acceptable limits with 0.060 (<0.08), which shows that the parsimony level of the model is sufficient. However, the χ^2/df ratio was calculated as 9.076, and this value remains above the ideal threshold of 3.00. However, this situation can be interpreted as a natural result of the χ^2 value becoming statistically significant as the sample size increases (Kline, 2023). Therefore, considering that the alternative fit indices are sufficiently high, the general fit of the model was evaluated at levels accepted in the literature. The findings reveal that the structural model is theoretically consistent and empirically supportable, confirming that the overall fit level of the model is high.

Table 4. Structural Model Hypothesis Test Results

Hypothesis	Standardized β	t-value	p-value	Supported	Effect Size (f^2)	R^2
H1: Security positively affects Trust	0.410	5.02	<0.001	Yes	0.170	0.620
H2: Privacy positively affects Trust	0.360	4.78	<0.001	Yes	0.140	
H3: Website Interface positively affects Trust	0.310	4.10	<0.001	Yes	0.110	
H4: Website Image positively affects Trust	0.330	4.26	<0.001	Yes	0.120	
H5: Trust positively affects Purchase Intention	0.650	9.40	<0.001	Yes	0.420	0.720
H6: Trust positively affects Satisfaction	0.590	8.50	<0.001	Yes	0.360	0.680
H7: Satisfaction positively affects Loyalty	0.670	10.01	<0.001	Yes	0.470	0.790
H8: Purchase Intention positively affects Loyalty	0.540	8.12	<0.001	Yes	0.310	

5. DISCUSSION, CONCLUSION AND RECOMMENDATIONS

In today's digital commerce environments, consumer trust is a multidimensional phenomenon shaped not only by technical security measures but also by user experience, perceptual aesthetics, digital communication style, and brand reputation. The findings of this study also support this approach and show that consumer trust is based on both rational and emotional foundations. In particular, the fact that technical elements such as "security" and "privacy" as well as perception-based factors such as "web interface" and "site image" have significant effects on trust reveals the importance of design-oriented thinking in digital marketing (Bansal et al., 2020). Considering the path relationships in the model, the strong effects of trust on purchase intention and satisfaction reveal that trust is a fundamental building block in consumer behavior. In particular, the high effect of trust on purchase intention confirms that online shopping decisions are largely based on trust. This finding was also emphasized in studies conducted in the context of e-commerce by Choi et al., (2021) and the central role of trust on behavioral intentions was supported. Similarly, the effects of consumer satisfaction and purchase intention on loyalty reveal that emotional attachment and repeat choice behavior develop together in the digital environment. In addition, the model's explanatory power is quite high (R^2 values vary between 62% and 79%), indicating that the model is both structurally valid and has a solid structure in terms of predictive power. This reveals that, beyond the theoretical contribution of the study, it also offers strong implications for applied marketing strategies. These findings can guide the determination of strategies that will increase user trust and loyalty, especially in data-based consumer segmentation and personalized experience design.

This research draws attention to the multi-layered nature of trust in order to explain and guide digital consumer behavior; it reveals that in addition to technical infrastructures, perceptual and experiential factors also play a critical role in the formation of trust. The results have important strategic and conceptual implications for both academics and digital marketing professionals. The first and most basic suggestion for practitioners is that building user trust in digital environments is not limited to cybersecurity measures alone. Users evaluate whether the system is secure not only by technical competence, but also by how transparently and understandably this security is presented. Therefore, making security certificates visible, presenting privacy policies in clear language, and having a simple yet professional user interface are important steps in the trust-building process (Thiebes et al., 2021). Secondly, it is seen that the user interface and brand image have indirect effects on

loyalty and trust. In particular, design decisions that optimize the user experience, aesthetic elements, and a consistent digital communication language strengthen the consumer's bond with the brand and increase the likelihood of repeat preference. From this point of view, UX/UI design teams need to be equipped not only with technical but also with psychological and marketing-based understandings. Thirdly, the quality of communication established with the customer, management of post-purchase processes and personalization applications come to the fore in the process of loyalty formation. Effective operation of feedback mechanisms, correct operation of recommendation systems and rapid response to customer demands are among the basic dynamics that foster loyalty (Lemon & Verhoef, 2016). Finally, the high explanatory power of the model developed in this study shows that it offers a flexible structure that can be expanded with different dimensions and variables for future research. In particular, retesting this model with new digital themes such as mobile commerce, artificial intelligence-supported recommendation systems and social media integration will offer new expansions in terms of both conceptual depth and application diversity. In this context, the study not only updated and supported the existing knowledge; it also pointed out that basic concepts such as trust, satisfaction and loyalty should be redefined within the changing dynamics of digital marketing.

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