



Online Repurchase Intention Among Colombian University Students: A TPB-Based Model Using Structural Equation Modeling

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ABSTRACT

E-commerce has rapidly evolved into a dominant force in Latin American markets, reshaping how young consumers engage with digital platforms. Despite this growth, empirical models explaining repurchase intention remain limited and theoretically fragmented. This study addresses this gap by applying the Theory of Planned Behavior (TPB) to examine how customer experience, satisfaction, trust, and word of mouth (WOM) influence online repurchase intention among Colombian university students—a digitally mature yet understudied segment. Using a cross-sectional survey of 283 participants and covariance-based structural equation modeling (CB-SEM), the study tests a relational model comprising eight hypotheses. Findings confirm that satisfaction is the strongest predictor of repurchase intention and acts as a key mediator between experience, trust, and WOM. Additionally, customer experience directly shapes satisfaction and WOM, and WOM enhances trust. However, trust does not directly influence repurchase intention. The study advances theoretical understanding by refining TPB in a digital Latin American context and offers actionable insights for e-retailers aiming to strengthen loyalty through experiential and socially reinforced strategies.

1. Introduction

In recent years, e-commerce has experienced remarkable growth across Latin America, driven by digital transformation, increased internet access, and evolving consumption habits among young people. In Colombia, this trend is evident in the sustained increase in digital transactions, which reached a total of 47.1 million online purchases in December 2024 alone, representing an 18.2 % year-over-year growth and an average ticket of COP 209,859 (approximately USD 50) (CCCE, 2024). This rapid expansion has generated new opportunities and challenges for digital retailers, particularly in building and maintaining lasting relationships with younger consumer segments. Within this context, the academic literature has extensively explored variables such as satisfaction, trust, and word of mouth (WOM) as key factors explaining consumer loyalty in digital environments (Aldulaimi et al., 2025; Belhadi, Kamble, Benkhati, Gupta, & Mangla, 2023; Mofokeng, 2021;). Moreover, a consistent and robust customer experience is frequently highlighted as essential to strengthen user-platform relationships and promote sustainable repurchase behaviors (Partogi,

Chakim, & Mulyati, 2024).

Despite the recognized importance of these variables, prior research on online consumer behavior has typically analyzed them in isolation or focused on contexts outside Latin America, resulting in a fragmented understanding of the phenomenon, especially in emerging economies such as Colombia. This fragmentation is particularly limiting in environments characterized by platform trust challenges, persistent perceived risk, and inconsistent customer experience (MSI, 2024). Several authors have noted a strong concentration of research in developed countries, while empirical evidence from Latin America remains scarce and scattered, which hinders the development of theoretical frameworks suited to the realities of the region (Gutiérrez & Herrero-Crespo, 2012; Reyes-Menendez, Saura, & Martínez-Navalón, 2020). Furthermore, much of the literature treats these variables separately, overlooking their complex interactions and failing to account for contextual factors such as market informality, low financial inclusion, and culturally embedded risk perceptions. Recent research has explicitly criticized the fragmented nature of studies on digital consumer behavior in emerging economies, calling for more integrative approaches that

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consider the region's sociocultural and structural dimensions (Reyes-Menendez, Correia, Matos, Matos, & Adap, 2020). As a result, there is a clear lack of integrative, theory-driven empirical models that examine the interplay of satisfaction, trust, WOM, and customer experience in online repurchase intentions among young consumers in Latin America, particularly in Colombia, within their unique structural and sociocultural context.

In line with these concerns, international reports emphasize that structural factors such as unequal access to financial services, economic informality, low levels of digitalization, and socioeconomic disparities represent significant barriers to the development of inclusive, sustainable, and trustworthy digital ecosystems in Latin America (OECD, 2023). These challenges are especially pronounced in countries like Colombia, where a considerable proportion of consumers remain reluctant to engage in online transactions due to ongoing concerns about security, personal data protection, and service quality (CNC, 2023). This scenario is particularly critical, as it impedes the development of strong retailer-consumer relationships, loyalty-building, and the generation of positive WOM among young digital consumers.

Empirical evidence suggests that trust and satisfaction are central drivers of e-loyalty and repurchase intention in online shopping environments (Ashiq & Hussain, 2024; Ngo, Bui, Chau, & Tran, 2024). Recent studies demonstrate that customer satisfaction often acts as a mediator between logistics or service quality and repurchase intention, highlighting its pivotal role in digital commerce (Hui, Al Mamun, Reza, & Hussain, 2025; Ngo et al., 2024). Moreover, trust may influence repurchase intention both directly and indirectly through perceived quality and satisfaction, with serial and partial mediation effects increasingly recognized in the literature (Gün & Söyük, 2025; Ngo et al., 2024). The role of emotional trust and perceived risk has also been emphasized in recent research, especially regarding the adoption of advanced digital technologies (Cicek, Gursoy, & Lu, 2025). Although these findings consistently highlight the centrality of trust and satisfaction in fostering e-loyalty and sustainable digital relationships, their interactions are often shaped by complex, context-specific mechanisms. However, there is still a need for integrated models that explain how these factors interact in the specific context of Latin American youth, where structural, cultural, and technological dynamics present unique challenges and opportunities.

To address this gap, the present study adopts the TPB as a theoretical anchor, integrating satisfaction, trust, WOM, and customer experience to better capture the realities of digital repurchase behavior among young Colombian consumers. The TPB, originally proposed by Ajzen (1991), has proven to be a robust framework for understanding behavioral intentions across various domains. Recent empirical studies have successfully applied this theory to explore the predictors of repurchase intention among young consumers in digital environments. For instance, Saenghiran and Chaipoopirutana (2023) demonstrated that perceived behavioral control, trust, and social norms significantly affect e-commerce repurchase intentions among Generation Z in Thailand. Similarly, Singh, Linge, Kakde, and Punjani (2022) conducted a meta-analysis confirming the TPB's predictive capacity for online shopping behavior among college students, reinforcing its relevance for understanding youth purchasing patterns. Furthermore, recent research by Hojjati, Mirzaei, Hemmati, and Shamsabadi (2025) extends the TPB by integrating constructs such as trust and product satisfaction, highlighting their mediating roles in shaping positive behavioral outcomes. These findings confirm the suitability of the TPB for modeling repurchase behavior in digital environments, especially when relational variables such as satisfaction and trust are incorporated as key mediators in online retail interactions.

Accordingly, this study aims to analyze the influence and interplay of customer experience, satisfaction, trust, and WOM on online repurchase intention among Colombian university students, within the framework of the TPB. By proposing and testing a relational model, the research seeks to clarify both direct and indirect effects among these constructs,

thereby contributing to a more comprehensive understanding of digital consumer loyalty in emerging markets. Additionally, the study offers empirical evidence for an underrepresented segment in the literature and provides actionable insights for digital retailers aiming to foster stronger, more sustainable customer relationships in dynamic, trust-challenged environments.

This study contributes to the advancement of knowledge in three main ways: first, by proposing a conceptual framework that integrates key constructs, such as experience, satisfaction, trust, and WOM, as drivers of digital repurchase behavior in emerging markets; second, by providing empirical evidence on the segment of Colombian university students, which remains underrepresented in the international literature; and third, by offering practical guidance for digital retailers seeking to design consumer-centered strategies that promote long-term relationships grounded in positive experiences, sustained trust, and organic recommendations.

2. Theoretical framework

2.1. Repurchase intention as a dependent variable

Repurchase intention in digital commerce is robustly explained through TPB (Ajzen, 1991), which posits that behavioral intention, the primary predictor of action, is shaped by three core components: attitude, subjective norms, and perceived behavioral control. In the context of online purchasing, the TPB provides a versatile framework for integrating relational constructs such as trust, satisfaction, and WOM in e-commerce environments as drivers of repurchase intention. These constructs align with the TPB's components, trust reflecting perceived behavioral control, satisfaction shaping attitude, and WOM in e-commerce environments embodying subjective norms—offering a comprehensive lens to examine consumer behavior in digital environments.

Trust, as a facet of perceived behavioral control, is a pivotal antecedent of repurchase intention. Jeon, Kim, Lee, and Lee (2021) and Prahawan, Fahlevi, Juliana, Purba, and Tarigan (2021) demonstrate that heightened trust in online platforms enhances customer satisfaction, thereby fostering repeated purchases. This finding is corroborated by Handoyo (2024), whose meta-analysis reveals that trust, alongside perceived risk and WOM in e-commerce environments, directly influences purchase decisions across diverse digital commerce contexts, with risk moderating trust's effect. Hussain et al. (2023) further elucidate that trust and perceived quality shape consumers' attitudes toward products, which in turn drive repurchase intention, with the latter mediating the relationship between attitude and brand loyalty. These studies collectively underscore trust's critical role in mitigating uncertainties and reinforcing consumer commitment in online settings.

Customer satisfaction, as an attitudinal driver within the TPB, significantly influences repurchase intention. Gupta et al. (2020) establishes that positive shopping experiences directly increase the likelihood of repeat purchases. This is reinforced by Hussain et al. (2023) and Hojjati et al. (2025), who highlight that satisfaction not only predicts repurchase intention but also mediates the effect of trust, particularly when tied to consistent and reliable service delivery. Prahawan et al. (2021) note, however, that satisfaction's impact on repurchase is contingent on pre-existing trust, emphasizing the interdependent dynamics of these constructs in shaping consumer loyalty.

WOM in e-commerce environments serves as the normative component of the TPB, influencing repurchase intention through social validation. Ngo et al. (2024) and Lăzăroiu, Popescu, and Nica (2020) demonstrate that credible information shared via social media enhances both initial and repeat purchase intentions by shaping perceptions of service quality. Nadroo and Naqshbandi (2023) extend this insight, showing that WOM in e-commerce environments through brand fanpages strengthens positive attitudes and online purchase intentions, highlighting the role of digital communities. Pang and Wang (2025) clarify that while active participation in online platforms amplifies the

influence of WOM in e-commerce environments, its direct effect on repurchase intention often depends on the presence of satisfaction and trust, underscoring the interplay of these factors.

Collectively, these findings position trust, satisfaction, and WOM in e-commerce environments as primary drivers of online repurchase intention, with their interactions amplifying their impact within the TPB framework. Based on this theoretical foundation, the following hypotheses are proposed:

H1. *Trust has a direct and positive influence on online repurchase intention among university students.*

H2. *Satisfaction has a direct and positive influence on online repurchase intention among university students.*

H3. *WOM has a direct and positive influence on online repurchase intention among university students.*

2.2. Customer experience as a relational antecedent

Customer experience in digital commerce is a critical antecedent that shapes both WOM in e-commerce and satisfaction, influencing downstream effects on repurchase intention. Paisri, Ruanguttamanun, and Sujchaphong (2022) demonstrate that positive experiences in digital tourism platforms foster affective commitment, increasing the likelihood of sharing opinions online and returning to the platform. Manandhar and Timilsina (2023) further show that core elements of the shopping experience, such as product quality and information accessibility, directly enhance satisfaction among university students, thereby strengthening repurchase intention. Similarly, Yaacob and Fauzi (2022) find that reliability and product variety in digital environments positively correlate with satisfaction and loyalty. Anastasiei, Dospinescu, and Dospinescu (2024) reinforce this, noting that positive experiences motivate consumers to engage in WOM in e-commerce, amplifying its social and relational impact.

Ngo et al. (2024) and Liao, Hu, and Chen (2025) provide evidence that positive digital experiences elevate both satisfaction and WOM in e-commerce, reinforcing the social and relational dimensions of online consumption. Leong, Hew, Ooi, Metri, and Dwivedi (2023) offer meta-analytic support, showing that improvements in customer experience enhance attitudinal and normative drivers, such as satisfaction and e-WOM, within TPB-based models. Hui et al. (2025) confirm the consistency of these effects across digital platforms. Pang and Wang (2025) further highlight that hedonic, functional, and social motivations derived from customer experience stimulate both active participation and e-WOM generation, underscoring its multidimensional role in shaping online consumer behavior.

These studies collectively affirm that customer experience directly influences e-WOM and satisfaction, serving as a foundational driver of relational outcomes in digital commerce. Accordingly, the following hypotheses are proposed:

H4. *Experience has a direct and positive influence on WOM among university students.*

H5. *Experience has a direct and positive influence on satisfaction among university students.*

2.3. Customer satisfaction as a mediating variable

Customer experience in digital commerce is a critical antecedent that shapes both WOM in e-commerce environments and satisfaction, influencing downstream effects on repurchase intention. Paisri et al. (2022) demonstrate that positive experiences in digital tourism platforms foster affective commitment, increasing the likelihood of sharing opinions online and returning to the platform. Manandhar and Timilsina (2023) further show that core elements of the shopping experience, such as product quality and information accessibility, directly enhance

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These studies collectively affirm that customer experience directly influences WOM in e-commerce environments and satisfaction, serving as a foundational driver of relational outcomes in digital commerce. Accordingly, the following hypotheses are proposed:

H6. *Satisfaction has a direct and positive influence on online trust among university students.*

H7. *Satisfaction has a direct and positive influence on WOM among university students.*

2.4. WOM and trust as elements of extended relationships

WOM in e-commerce environments is a critical mechanism for building trust in e-commerce, particularly among digitally active university students. Credible and relevant online recommendations enhance perceptions of platform reliability and trustworthiness. Wibawa and Setiawan (2021) demonstrate that WOM in e-commerce environments directly and positively influences trust, with consumers engaging with online recommendations reporting stronger confidence in platform security. Ngo et al. (2024), Handoyo (2024), and Joudeh et al. (2024) confirm that WOM in e-commerce environments is a significant predictor of trust, serving as a form of social validation. Kanimozhi and Sengottuvel (2023) further validate the robust link between WOM in e-commerce environments and trust, while Shashank and Behera (2024) show that satisfaction, product quality, and shopping experience enhance WOM's credibility, thereby supporting trust formation. Banerji and Singh (2024) add that WOM in e-commerce environments, as part of social media marketing, fosters trust by strengthening customer-platform relationships.

Meta-analytic evidence from Handoyo (2024) underscores that WOM in e-commerce environments significantly impacts trust and purchasing decisions across diverse income levels and user types, independent of perceived risk and security concerns. Nguyen, Thi Thu Truong, and Le-Anh (2023) further validate this through an integrated TPB-TAM model, showing that WOM in e-commerce environments functions as a normative driver that shapes attitudes and trust, ultimately influencing online purchase intention. These findings confirm WOM's role as a socially grounded mechanism that enhances trust within the TPB framework, particularly in interactive digital settings.

Together, these studies establish that WOM in e-commerce environments, by providing interpersonal information and social proof, directly and positively influences trust—a critical driver of relational outcomes in e-commerce. The following hypothesis is proposed:

H8. *WOM has a direct and positive influence on trust among university students.*

2.5. Indirect effects of the model

To fully elucidate the relational dynamics among customer experience, satisfaction, trust, WOM, and repurchase intention within the TPB framework, this study also examines indirect effects to capture the mediating roles of satisfaction, trust, and WOM in e-commerce contexts. Specifically, the model proposes that customer experience indirectly influences repurchase intention through satisfaction (EXP → SAT → RPI) and WOM (EXP → WOM → RPI), as supported by Paisri et al. (2022) and Ngo et al. (2024), who highlight satisfaction and WOM as mediators of experiential outcomes. Additionally, satisfaction is hypothesized to indirectly affect repurchase intention via trust (SAT → TRUST → RPI) and WOM (SAT → WOM → RPI), consistent with Nuralam, Yudiono, Fahmi, Yulijaji, and Hidayat (2024) and Banerji and Singh (2024), who underscore satisfaction’s mediating role in digital loyalty. Furthermore, customer experience is expected to influence trust through satisfaction (EXP → SAT → TRUST) and WOM (EXP → WOM → TRUST), with serial mediations (e.g., EXP → SAT → WOM → RPI, EXP → SAT → WOM → TRUST → RPI) reflecting complex relational pathways in Colombia’s digital market (CNC, 2023). These indirect effects, depicted in Fig. 1, extend the TPB by modeling the interplay of attitudinal, normative, and control components, addressing the need for integrative frameworks in emerging economies (Reyes-Menendez, Correia, et al., 2020).

3. Methodology

To meet the study objective and test the proposed reference model hypotheses, a cross-sectional quantitative research design was employed. The study focused on Colombian university students who regularly shop from online retailers operating in the country, such as Mercado Libre, Alkosto, Amazon, Home Center, and Falabella, among others. The following subsections present details about the sample and its characteristics, the instrument used, and the statistical data analysis procedures.

3.1. Sample

The sampling procedure was based on a non-probability sampling approach, guided by the criteria established by Hair et al. (2021), who recommend a minimum of 10 responses per item assessed in the instrument (see Instrument section). Based on this guideline, the minimum required sample size was 190 respondents. The final sample consisted of

283 participants, which enhances the validity and reliability of the analysis. Moreover, this sample size allows for the application of advanced statistical techniques, such as confirmatory factor analysis (CFA) and structural equation modeling (SEM)—the methods employed in this study—which require relatively large samples to ensure the stability and accuracy of parameter estimates (Hair et al., 2014; Kline, 2016). Table 1 presents the sociodemographic characteristics of the sample.

3.2. Instrument

The instrument was designed to collect participants’ perceptions through a self-administered questionnaire (see Table 2). This questionnaire enabled a structured assessment of the constructs of experience, satisfaction, trust, WOM, and repurchase intention, ensuring the validity and reliability of the measurements. To measure the constructs, previously validated scales were used: customer experience was assessed using the scale proposed by Lazaris, Sarantopoulos, Vrechopoulos, and Doukidis (2021); satisfaction was measured with the scale developed by Ahmad, Rahman, & Khan (2017); trust was based on the scale by Ramezani and Shokouhyar (2020); and both WOM and repurchase intention were evaluated using the scale from Tyrväinen, Karjaluoto, & Saarijärvi (2020). Each item was measured using a seven-point Likert scale, where 1 indicated “strongly disagree” and 7 indicated “strongly agree.”

The data collection process was conducted over a two-month period at the end of 2024. Participation was voluntary and anonymous, and the

Table 1 Sociodemographic Data.

Variable	Respuesta
Gender	Female: 136 Male: 145 Did not report: 2
Age	Between 18 and 21 years old: 214 Between 22 and 25 years old: 69
Socioeconomic stratum	1: 6 2: 20 3: 78 4: 86 5: 55 6: 38

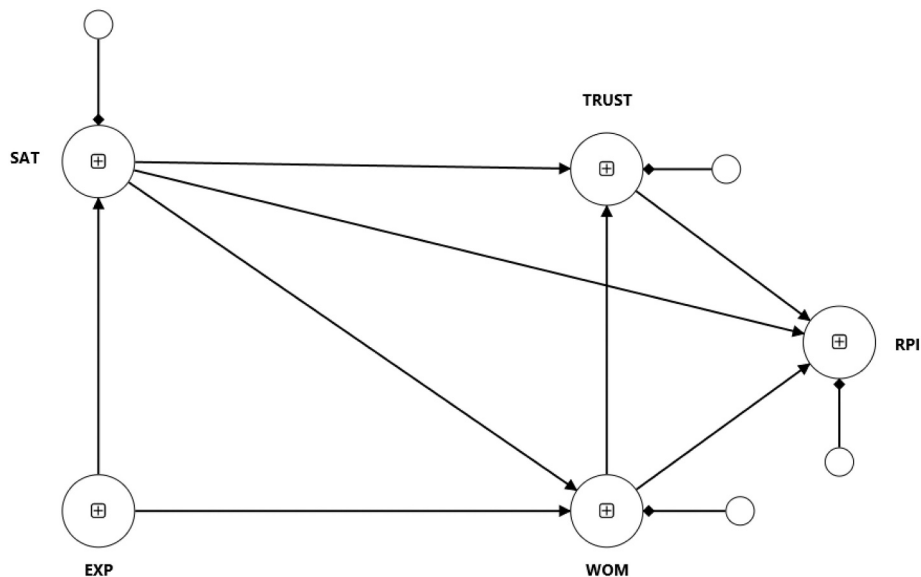


Fig. 1. Theoretical model.

Table 2
Questionnaire Items.

Construct	Code	Original Item	Spanish Item
Satisfaction (SAT)	SAT1	I am delighted with this website, in general.	Estoy muy satisfecho con este sitio web, en general.
	SAT2	I am very satisfied with the shopping experience on this website.	Estoy muy satisfecho con la experiencia de compra en este sitio web.
	SAT3	I am very satisfied with the products I have ordered from this website.	Estoy muy satisfecho con los productos que he pedido en este sitio web.
	SAT4	I am very satisfied with the idea of buying from this website.	Estoy muy satisfecho con la idea de comprar en este sitio web.
	SAT5	I am very satisfied with the level of fulfillment of my expectations.	Estoy muy satisfecho con el nivel de cumplimiento de mis expectativas.
Trust	TRUST1	I am prepared to give my private information to this website	Estoy dispuesto a dar mi información privada a este sitio web.
	TRUST2	I feel safe in my transactions with the website	Me siento seguro en mis transacciones con el sitio web
	TRUST3	The website intends to fulfill its promises	El sitio web tiene la intención de cumplir sus promesas
	TRUST4	It is not a problem to pay in advance for purchased products/services	No es un problema pagar por adelantado los productos/servicios adquiridos
	TRUST5	I trust the website administrators will not misuse my personal information	Confío en que los administradores del sitio web no harán un mal uso de mi información personal
Experience (EXP)	EXP	My imagination is aroused when I interact within the store.	Mi imaginación se activa cuando interactúo con el sitio web
	EXP2	The interaction with the store is interesting.	La interacción que tengo con el sitio web es interesante
	EXP3	I am absorbed in the interaction in the store.	Me siento cautivado por la interacción el sitio web
	EXP4	It is fun to interact in the store.	Considero divertido interactuar en el sitio web
WOM	WOM1	How likely would you recommend [company X] to a colleague or friend?*	Recomiendo el sitio web de la tienda a un colega o amigo
	WOM2	How likely is it that you would say positive things about [company X] to other people?*	Menciono cosas positivas sobre el sitio web de la tienda a otras personas
Repurchase Intention (RPI)	RPI1	I plan to continue using this store to purchase products.	Planeo continuar usando el sitio web de esta tienda para comprar productos.
	RPI2	I consider this store my first choice for transactions in the future.	Considero esta tienda mi primera opción para transacciones en el futuro
	RPI3	It is likely that I will continue purchasing products from this store in the future.	Es probable que continúe comprando productos de esta tienda en el futuro.

* **Note:** The adaptation of the items used to assess WOM was based on a specific shopping experience, without making direct reference to any particular brand. A seven-point Likert scale was employed to measure the likelihood of response.

online questionnaire was distributed by faculty members during their academic sessions with students. This procedure ensured that the research team had no direct access to institutional databases or personal contact information, thereby respecting institutional privacy and ethical boundaries. Participants digitally signed informed consent forms

through the survey platform, which also allowed them to withdraw at any time. The study protocol was reviewed and approved by the Research Committee of the Corporación Universitaria de Asturias, as recorded in Resolution No. 005 of 2023.

3.3. Data analysis

To fulfill the study’s objective and validate the proposed hypotheses, a covariance-based structural equation modeling (CB-SEM) approach was adopted. This method allows for the analysis of relationships between latent and observed variables using a confirmatory approach, ensuring a rigorous evaluation of the proposed theoretical model’s validity and reliability. Given the theoretical framework underlying the hypothesized relationships, this modeling technique enables the simultaneous estimation of multiple causal relationships, the control of measurement errors, and the assessment of model adequacy through global fit indices.

For the measurement model, a first-order Confirmatory Factor Analysis (CFA) was conducted to assess the validity and reliability of the proposed constructs. Since the data did not meet the assumption of multivariate normality, the bootstrapping technique was employed. This method provides robust parameter estimates by generating multiple resampled datasets (with replacement) from the original data. A total of 2000 bootstrap samples were estimated to ensure appropriate statistical treatment.

The CFA model was assessed using the following fit indices: Chi-square (χ^2), the minimum discrepancy index (χ^2/df), the Goodness-of-Fit Index (GFI), the Adjusted Goodness-of-Fit Index (AGFI), the Normed Fit Index (NFI), the Comparative Fit Index (CFI), the Tucker-Lewis Index (TLI), and the Root Mean Square Error of Approximation (RMSEA). The criteria used to evaluate the goodness-of-fit indices are presented in [Table 3](#).

If the CFA did not show an adequate fit—particularly if the RMSEA exceeded acceptable thresholds—the model was refined by identifying and correcting problematic variables. Specifically, variables with standardized regression weights below 0.60 were removed. Additionally, modification indices were analyzed, with particular attention to the covariance between error terms.

For convergent validity, the Average Variance Extracted (AVE), Cronbach’s Alpha (α), and Composite Reliability (CR) were evaluated. An AVE value above 0.50 for each construct was considered adequate. Regarding α and CR, values above 0.70 were considered acceptable. On the other hand, discriminant validity was determined using the Heterotrait-Monotrait Ratio (HTMT) matrix, where values below 0.90 were considered acceptable.

For the structural model, the fit indices and criteria from [Table 3](#) were used. For hypothesis testing, significance levels below 0.05 were considered, as well as the respective confidence intervals for the beta coefficient (β); the bootstrapping technique was used for this step. Additionally, the coefficient of determination (R^2) was evaluated to determine how much variance was explained by the model’s relationships; R^2 values closer to 1 represented a higher degree of explanation.

Table 3
Evaluation Criteria for Model Fit Indices.

Indicator	Evaluation criteria
Chi-square (χ^2)	p-value >0.05
χ^2/df	<5
GFI	>0.80
AGFI	>0.80
NFI	>0.90
TLI	>0.90
CFI	>0.90

Note: Based on [Amado et al. \(2023\)](#).

4. Results

Regarding the CFA (see Fig. 2a), it did not show an adequate model fit in several indicators: $\chi^2 = 455.296$ with a p -value less than 0.01, $\chi^2/df = 3.20$, GFI = 0.84, AGFI = 0.79, NFI = 0.94, CFI = 0.96, TLI = 0.96, and RMSEA = 0.088. Since no factor loadings below 0.60 were observed, the error terms between observed variables were covaried (see Fig. 2a), resulting in an improved model fit: $\chi^2 = 351.564$ with a p -value less than 0.01, $\chi^2/df = 2.64$, GFI = 0.88, AGFI = 0.83, NFI = 0.95, CFI = 0.97, TLI = 0.96, and RMSEA = 0.076.

Convergent validity of the model was assessed using α , CR, and AVE. As shown in Table 4, all constructs presented α values above 0.95. Similarly, CR values exceeded the recommended threshold of 0.70, confirming the stability and internal consistency of the items comprising each construct. Additionally, AVE values for all constructs were above the 0.50 threshold.

Regarding discriminant validity, the coefficients obtained in the HTMT matrix remained below the recommended threshold of 0.90, as suggested by Henseler, Ringle, & Sarstedt (2015), indicating adequate discriminant validity among the constructs. The detailed results are presented in Table 5.

Regarding the structural model (see Fig. 3), the results (see Table 6) revealed varying levels of significance and magnitude in the hypothesized relationships. First, hypothesis H1 did not reach statistical significance ($\beta = 0.166, p = 0.104$), suggesting that trust does not have a

Table 4
Factor Loadings and Convergent Validity Indicators.

Construct	Item	Standardized Factor Loading	α	CR	AVE
EXP	EXP1	0.896	0.970	0.962	0.883
	EXP2	0.964			
	EXP3	0.950			
	EXP4	0.947			
RPI	RPI1	0.956	0.953	0.949	0.868
	RPI2	0.939			
	RPI3	0.900			
	SAT1	0.960			
	SAT2	0.971			
SAT	SAT3	0.945	0.977	0.984	0.904
	SAT4	0.927			
	SAT5	0.948			
	TRUST1	0.883			
	TRUST2	0.944			
TRUST	TRUST3	0.937	0.959	0.947	0.816
	TRUST4	0.869			
	TRUST5	0.882			
	WOM1	0.948			
	WOM2	0.959			

direct and positive influence on online repurchase intention in retailers among university students. In contrast, hypotheses H2 ($\beta = 0.260, p = 0.036$), H3 ($\beta = 0.526, p = 0.001$), H4 ($\beta = 0.330, p = 0.001$), H5 ($\beta = 0.678, p = 0.001$), H6 ($\beta = 0.895, p = 0.001$), H7 ($\beta = 0.335, p = 0.001$),

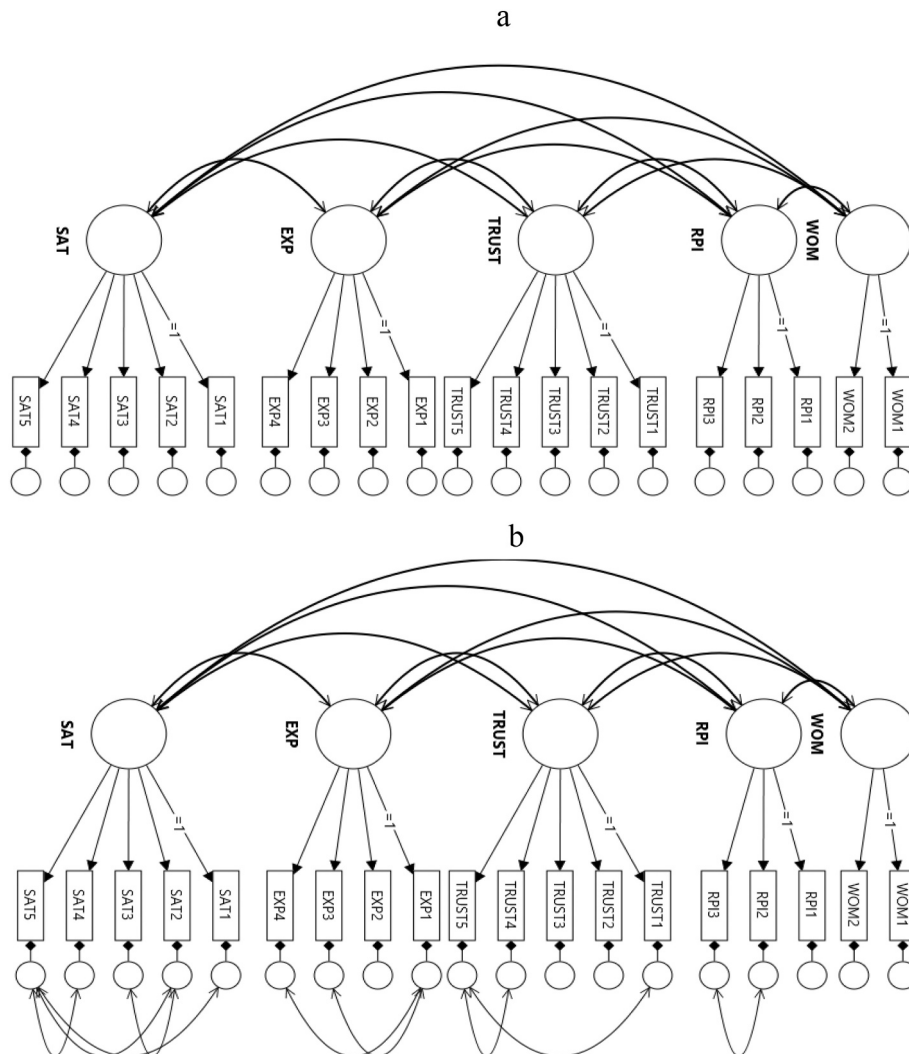


Fig. 2. CFA Model.

Table 5
HTMT Discriminant Validity Results.

	EXP	RPI	SAT	TRUST	WOM
EXP	0.939				
RPI	0.724	0.931			
SAT	0.711	0.815	0.948		
TRUST	0.707	0.790	0.844	0.903	
WOM	0.756	0.850	0.816	0.791	0.953

Note: The diagonal represents the square root of the AVE.

and H8 ($\beta = 0.366, p = 0.003$) showed significant effects and were therefore supported.

In the analysis of indirect effects (see Table 7), four relationships were identified as not statistically significant, indicating that there is insufficient evidence to support these paths within the theoretical model. First, the relationship $EXP \rightarrow SAT \rightarrow TRUST \rightarrow RPI$ presented a coefficient of $\beta = 0.065$ with a p-value of 0.130, suggesting that the influence of experience on repurchase intention, mediated by satisfaction and trust, is not significant. Similarly, the relationship $SAT \rightarrow TRUST \rightarrow RPI$ showed a coefficient of $\beta = 0.096$ with a p-value of 0.128, indicating that trust does not significantly mediate the relationship between satisfaction and repurchase intention. Two other paths that also did not reach significance were $EXP \rightarrow SAT \rightarrow WOM \rightarrow TRUST \rightarrow RPI$ ($\beta = 0.022, p = 0.121$) and $EXP \rightarrow WOM \rightarrow TRUST \rightarrow RPI$ ($\beta = 0.025, p = 0.131$), suggesting that the mediating role of trust in these longer chains is not statistically significant.

Regarding R^2 , experience explained 51.30 % of the variance in satisfaction. In turn, satisfaction and WOM explained 75.20 % of the variance in trust. Likewise, satisfaction and experience explained 73 % of the variance in WOM. Finally, the proposed model explained 78.20 % of the variance in repurchase intention.

Table 6
Structural Equation Model Results.

Hypothesis	β	Bootstrapped Mean β	95 % Confidence Intervals	p-value
H1	0.166	0.158	[-0.032, 0.363]	0.104
H2	0.260	0.262	[0.018, 0.503]	0.036
H3	0.526	0.533	[0.320, 0.761]	0.001
H4	0.330	0.325	[0.170, 0.481]	0.001
H5	0.678	0.675	[0.573, 0.776]	0.001
H6	0.895	0.894	[0.810, 0.974]	0.001
H7	0.335	0.335	[0.144, 0.529]	0.001
H8	0.366	0.366	[0.199, 0.529]	0.003

Table 7
Indirect Effects Results.

Indirect Effects	β	Bootstrapped Mean β	p-value
EXP -> SAT -> RPI	0.171	0.169	0.04
EXP -> SAT -> TRUST	0.390	0.386	>0.01
EXP -> SAT -> TRUST -> RPI	0.065	0.062	0.13
EXP -> SAT -> WOM	0.361	0.363	>0.01
EXP -> SAT -> WOM -> RPI	0.192	0.196	>0.01
EXP -> SAT -> WOM -> TRUST	0.135	0.136	>0.01
EXP -> SAT -> WOM -> TRUST -> RPI	0.022	0.021	0.12
EXP -> WOM -> RPI	0.212	0.218	>0.01
EXP -> WOM -> TRUST	0.150	0.151	>0.01
EXP -> WOM -> TRUST -> RPI	0.025	0.023	0.13
SAT -> TRUST -> RPI	0.096	0.093	0.12
SAT -> WOM -> RPI	0.285	0.292	>0.01
SAT -> WOM -> TRUST	0.200	0.203	>0.01

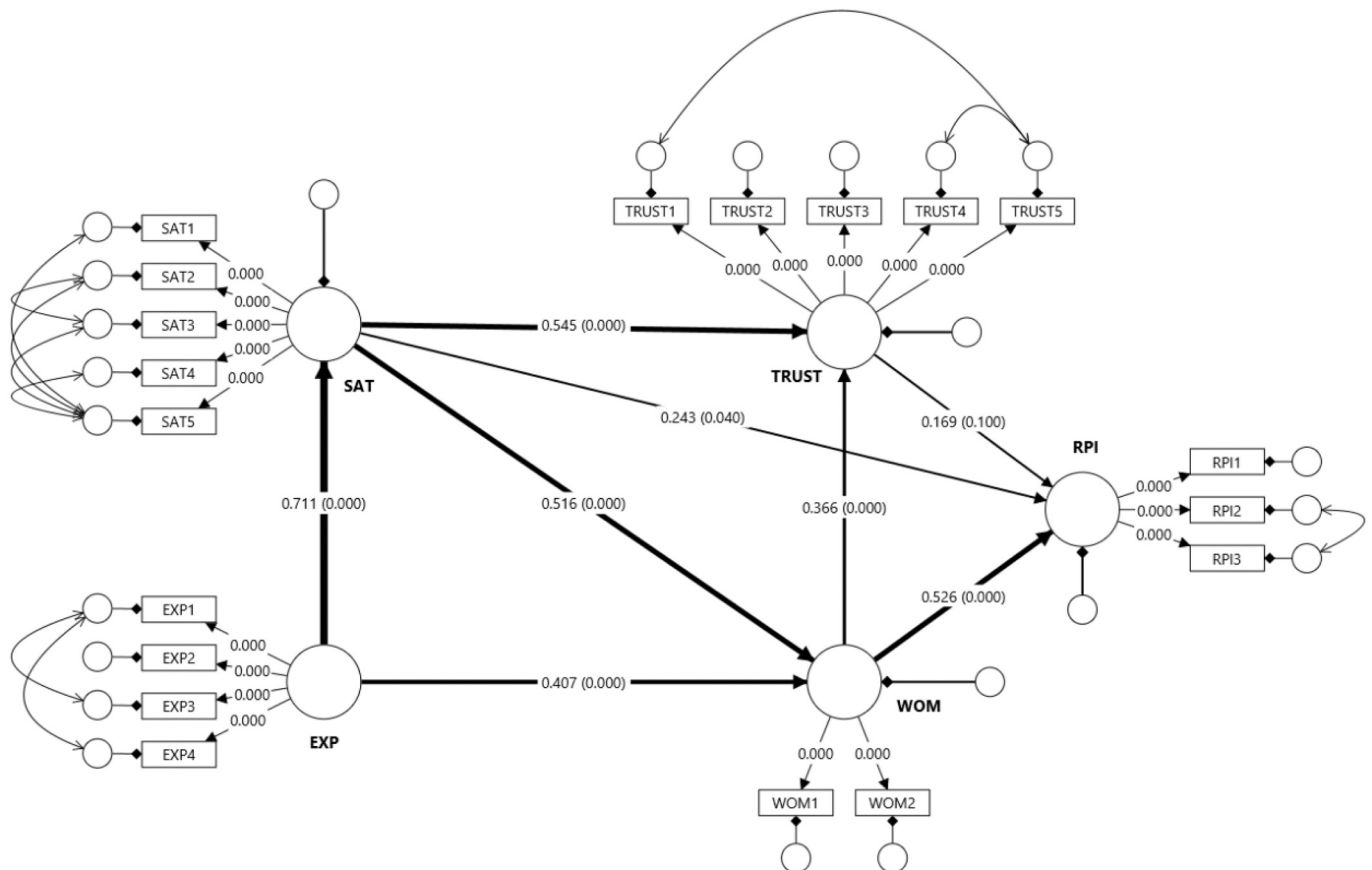


Fig. 3. Structural Model General Results.

5. Discussion

This study examined the influence of customer experience, satisfaction, trust, and word of WOM in the context of e-commerce on online repurchase intention among Colombian university students, using the TPB as a theoretical framework. The results, derived from covariance-based structural equation modeling (CB-SEM) with a sample of 283 participants, confirm seven of the eight proposed hypotheses (H2–H8), highlighting the critical roles of satisfaction, WOM, and customer experience in driving repurchase intention, while trust's direct effect (H1) was not supported. These findings advance the understanding of digital consumer behavior in an emerging market context and offer actionable insights for e-commerce strategies. This section interprets the results, compares them with prior literature, and discusses their theoretical and practical implications, emphasizing the unique sociocultural and structural dynamics of Colombia.

Contrary to expectations, the hypothesis that trust directly influences online repurchase intention (H1: $\beta = 0.166$, $p = 0.104$) was not supported, suggesting that trust alone does not directly drive repeat purchases among Colombian university students. This finding diverges from mainstream e-commerce literature, where trust is typically positioned as a key antecedent of loyalty (Jeon et al., 2021; Prahiawan et al., 2021; Handoyo, 2024). However, our results indicate that trust's influence is exerted indirectly through satisfaction (H6: $\beta = 0.895$, $p = 0.001$) and WOM (H8: $\beta = 0.366$, $p = 0.003$), as evidenced by significant mediation paths. This is consistent with Hussain et al. (2023), who noted that trust shapes attitudes toward products but often requires attitudinal mediators like satisfaction or social mechanisms such as WOM to influence behavioral outcomes.

There are two plausible, contextually grounded explanations for this divergence. First, among Colombian university students—a highly digitalized and socially connected cohort—trust may function as a threshold variable: once a sufficient baseline of trust is achieved to enable participation in e-commerce, further increases in trust may no longer have a significant direct impact on repeat purchase intentions. Instead, experiential (satisfaction) and social (WOM) variables become the decisive drivers of loyalty, as suggested by recent studies among digital natives in other markets (Kim et al., 2012; Liang, Choi, & Joppe, 2018). Second, the Colombian e-commerce context—marked by persistent risk perceptions, low financial inclusion, and frequent platform switching—may further attenuate the direct impact of trust. In such environments, consumers are more likely to rely on peer recommendations and subjective experiences to compensate for institutional or technological weaknesses, thereby diminishing the direct salience of trust in driving repurchase intentions (Nguyen et al., 2023; Reyes-Menendez, Saura, & Martínez-Navalón, 2020). These insights suggest that in volatile or high-risk markets, relational mediators and social proof mechanisms gain explanatory power and may reshape classic loyalty models. Future research should empirically test these mechanisms—especially generational or cultural moderators—and assess whether threshold effects of trust generalize to other emerging markets or consumer segments.

Satisfaction emerged as the strongest predictor of repurchase intention (H2: $\beta = 0.260$, $p = 0.036$), confirming its pivotal role as an attitudinal driver within the TPB framework. This finding is consistent with Gupta, Sachan, and Kumar (2020), who established that positive shopping experiences directly increase repeat purchase likelihood, and is further supported by Hussain et al. (2023) and Hojjati et al. (2025), who highlight satisfaction's direct and mediating effects on repurchase intention. The significant mediation paths (H6: $\beta = 0.895$, $p = 0.001$; H7: $\beta = 0.335$, $p = 0.001$) demonstrate that satisfaction not only drives repurchase intention directly but also amplifies the effects of customer experience (H5: $\beta = 0.678$, $p = 0.001$) and WOM (H7) on trust and repurchase behavior. This mediating role aligns with Prahiawan et al. (2021), who noted that satisfaction's impact on loyalty is contingent on trust, but extends their findings by showing that satisfaction's influence

in Colombia is robust even in the absence of a direct trust-repurchase link. The high explanatory power of satisfaction (explaining 51.3 % of the variance in trust alongside WOM and 73 % of WOM alongside experience) underscores its centrality in emerging markets, where consistent service delivery can counterbalance structural challenges like low financial inclusion and platform mistrust (OECD, 2023).

WOM in the context of e-commerce significantly influences repurchase intention (H3: $\beta = 0.526$, $p = 0.001$) and trust (H8: $\beta = 0.366$, $p = 0.003$), reinforcing its role as the normative component of the TPB. These results align with Ngo et al. (2024) and Lăzăroiu et al. (2020), who found that credible social media recommendations enhance purchase intentions by shaping perceptions of service quality. Nadroo and Naqshbandi (2023) further support this, demonstrating that WOM through digital communities strengthens attitudes and purchase intentions. The strong effect of WOM on repurchase intention in this study reflects the social orientation of Colombian university students, a digitally active demographic that relies heavily on peer validation in online contexts. However, Pang and Wang (2025) suggest that WOM's direct effect on repurchase may depend on satisfaction and trust, a nuance partially supported here, as WOM's influence on trust (H8) and its indirect effect via satisfaction (SAT \rightarrow WOM \rightarrow RPI: $\beta = 0.285$, $p < 0.01$) amplify its impact. The significant role of WOM in Colombia highlights the importance of social proof in markets with high uncertainty, where peer recommendations mitigate concerns about platform reliability (CNC, 2023).

Customer experience significantly shapes both WOM (H4: $\beta = 0.330$, $p = 0.001$) and satisfaction (H5: $\beta = 0.678$, $p = 0.001$), confirming its role as a critical antecedent in the TPB-based model. These findings resonate with Paisri et al. (2022), who showed that positive digital experiences foster affective commitment and online recommendations, and Manandhar and Timilsina (2023), who linked product quality and information accessibility to satisfaction among university students. Similarly, Yaacob and Fauzi (2022) found that reliability and product variety enhance satisfaction and loyalty, while Anastasiei et al. (2024) noted that positive experiences drive WOM. The strong effect of experience on satisfaction (explaining 51.3 % of its variance) and WOM (73 % alongside satisfaction) underscores its foundational role in shaping relational outcomes in Colombia's digital market, where inconsistent service quality can deter engagement (MSI, 2024). Ngo et al. (2024) and Liao et al. (2025) further corroborate that positive experiences elevate both satisfaction and WOM, while Leong et al. (2023) and Hui et al. (2025) confirm these effects across platforms. Pang and Wang (2025) highlight the multidimensional nature of experience (hedonic, functional, social), which is particularly relevant for Colombian students, who value engaging and reliable digital interactions.

6. Theoretical contributions

This study offers a novel extension of the Theory of Planned Behavior (TPB) by integrating customer experience, satisfaction, trust, and WOM in the context of e-commerce into a unified relational model tailored to an emerging Latin American context. Unlike prior studies that examined these variables in isolation or within mature digital markets, this research addresses the lack of integrative, context-sensitive frameworks in high-risk, low-trust environments (Reyes-Menendez, Correia, et al., 2020). The confirmation of H2–H8 refines the TPB by demonstrating that satisfaction and WOM are the principal drivers of repurchase intention, while customer experience functions as a key antecedent of attitudinal and normative processes. The non-significant direct effect of trust (H1) challenges dominant assumptions in the literature (e.g., Handoyo (2024); Jeon et al., 2021) and reveals that trust operates indirectly via satisfaction and WOM in digital markets characterized by perceived vulnerability. This insight advances the TPB's perceived behavioral control dimension by identifying mediating relational pathways necessary in unstable environments. Grounded in the underrepresented Latin American digital economy, the study fills a critical gap in

regional theory-building (Gutiérrez & Herrero-Crespo, 2012), offering a culturally nuanced and structurally grounded understanding of consumer loyalty dynamics in emerging e-commerce ecosystems.

6.1. Practical and managerial implications

The findings offer actionable insights for e-commerce retailers targeting young consumers in Colombia. The strong influence of satisfaction (H2, H5–H7) suggests that retailers should prioritize consistent, high-quality service delivery to enhance loyalty. For instance, ensuring reliable logistics, user-friendly interfaces, and responsive customer support can address concerns about service quality (MSI, 2024). The significant role of WOM in the context of e-commerce (H3, H4, H7, H8) underscores the importance of fostering digital communities and encouraging credible user reviews, particularly on social media platforms popular among university students. Retailers can leverage influencer partnerships or user-generated content to amplify WOM's normative influence. Although trust's direct effect on repurchase was not significant (H1), its indirect role through satisfaction (H6) and WOM (H8) highlights the need for transparent security measures, such as robust data protection protocols, to build consumer confidence in a market wary of digital transactions (CNC, 2023). Finally, the impact of customer experience (H4, H5) suggests that retailers should invest in personalized, engaging, and reliable digital interactions—such as tailored recommendations or gamified interfaces—to enhance satisfaction and encourage organic recommendations among young consumers in e-commerce environments.

To operationalize these findings, e-commerce retailers in Colombia should address three interrelated priorities. First, (a) it is essential to ensure consistency and reliability across every customer touchpoint—this includes streamlining logistics, maintaining user-friendly and accessible digital interfaces, and providing prompt, effective customer support to reinforce satisfaction and build long-term loyalty. Second, (b) retailers should actively cultivate digital communities by promoting credible peer recommendations and leveraging influencer partnerships or user-generated content; such strategies can enhance the social proof and normative influence of WOM, which is especially influential among university students. Third, (c) investing in transparent data protection protocols and clear security communications is necessary to build trust indirectly, given the prevalence of digital risk perceptions in the Colombian context. Finally, sustained investment in personalized and engaging digital experiences—such as tailored product recommendations, interactive loyalty programs, and gamified shopping environments—will not only increase satisfaction but also foster organic advocacy, positioning the retailer as a credible and customer-centered player within the e-commerce ecosystem. Together, these steps provide a roadmap for translating research insights into concrete competitive advantage in emerging digital markets.

7. Limitations of the study

This study provides robust empirical insights into the determinants of online repurchase intention among Colombian university students, yet several methodological and conceptual constraints warrant consideration. The cross-sectional design limits causal inferences about the relationships among customer experience, satisfaction, trust, and WOM in the context of e-commerce, despite their theoretical grounding and statistical support. Longitudinal or experimental designs are needed to elucidate the temporal dynamics and stability of these associations in rapidly evolving digital contexts. Furthermore, the focus on Colombian university students enhances contextual specificity but restricts generalizability to other demographic or geographic groups. Variations in digital consumption patterns, risk perceptions, and social media engagement may differ across cohorts or regions, particularly in markets with unique structural challenges, such as low financial inclusion and platform mistrust (CNC, 2023; OECD, 2023). The reliance on self-

administered digital questionnaires introduces potential biases, including social desirability or discrepancies between stated intentions and actual behaviors, which may not fully capture the complex cognitive and emotional processes underlying digital purchasing decisions. Finally, the model's focus on four core constructs—experience, satisfaction, trust, and WOM in the context of e-commerce—ensures analytical parsimony but excludes potentially relevant variables, such as perceived risk, interface quality, or cultural values, which could enrich the understanding of repurchase dynamics in emerging markets.

8. Future research directions

To extend this study's findings, future research should explore the proposed model across diverse populations, such as young professionals or rural consumers, to assess the stability of relationships and uncover variations driven by demographic or technological factors. Longitudinal or experimental designs could further clarify causal mechanisms and the impact of events like platform upgrades or loyalty initiatives on satisfaction, trust, and WOM in the context of e-commerce. Incorporating additional constructs, such as brand engagement, perceived value, or website quality, would enable more comprehensive models that reflect the multifaceted nature of digital consumer behavior, particularly in contexts shaped by emotional and social influences. Additionally, investigating the role of artificial intelligence, including chatbots and personalized recommendation systems, could reveal how emerging technologies reshape consumer expectations and behaviors, offering new insights into adaptive e-commerce strategies in dynamic markets.

9. Conclusions

This study demonstrates that satisfaction is the central driver of online repurchase intention among Colombian university students, acting both as a direct predictor of loyalty (H2) and as a mediator of customer experience (H5), trust (H6), and word of mouth in the context of e-commerce (H7) within the TPB. Customer experience emerges as a key antecedent influencing satisfaction and WOM in e-commerce settings (H4, H5), while WOM significantly impacts trust (H8) and repurchase intention (H3), highlighting the importance of social validation in digital consumption. Notably, trust does not exert a direct effect on repurchase intention (H1), but instead operates indirectly through satisfaction and WOM, particularly in high-risk digital environments like Colombia (CNC, 2023). These findings refine the TPB by identifying relational mediators that are essential in low-trust contexts and contribute a regionally grounded model that addresses the need for integrative approaches in emerging economies (Reyes-Menendez, Correia, et al., 2020). By incorporating structural and cultural factors—such as platform unreliability and low financial inclusion (OECD, 2023)—this study advances the theoretical understanding of digital loyalty and fills a critical gap in the Latin American e-commerce literature.

From a practical perspective, the results offer specific guidelines for e-commerce retailers targeting young consumers in Colombia and comparable markets. Prioritizing consistent, high-quality service delivery—through reliable logistics, user-friendly digital interfaces, and prompt customer service—can enhance satisfaction and long-term engagement (MSI, 2024). Strategies that stimulate WOM in e-commerce, including user-generated reviews, peer-to-peer endorsements, and influencer collaborations, contribute to building perceived credibility and relational trust. Although trust does not directly drive repurchase, reinforcing it through transparent data protection and personalized service enhances its indirect effects. Additionally, the use of tailored recommendations and engaging digital experiences boosts both satisfaction and organic advocacy. Altogether, these strategies not only address the specific limitations of Colombia's digital ecosystem but also establish a replicable framework for fostering loyalty and customer value in emerging digital markets. Taken together, these results provide a research-based roadmap for e-retailers in Latin America, while refining

the Theory of Planned Behavior to reflect the sociocultural realities of digital loyalty in emerging economies. By combining actionable recommendations with theoretical advancements, this study bridges the gap between academic research and e-commerce management practice.

CRedit authorship contribution statement

Marelby Amado-Mateus: Writing – original draft, Project administration, Formal analysis, Conceptualization. **Alfredo Guzmán-Rincón:** Visualization, Validation, Software, Methodology. **Francisco David Ortega-Almonacid:** Resources, Investigation.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Data availability

Data will be made available on request.

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