



Key Factors of Consumer Behavior in The Digital Era: A Systematic Literature Review

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ABSTRACT

Digital transformation has fundamentally changed consumer interactions with brands and the purchasing decision process, making an understanding of digital consumer behavior factors crucial for designing effective marketing strategies. This research aims to identify, categorize, and map the relationships between key factors influencing consumer purchasing decisions across various digital platforms. Using the Systematic Literature Review (SLR) method with PRISMA guidelines, a systematic analysis was conducted on selected articles published in recent years. The results identify key factors that can be categorized into several dominant themes, such as Information Quality, Ease of Use, and Aesthetics. Among these factors, Information Quality was identified as having one of the most significant influences on consumer satisfaction and purchase intention. Another key finding is the mediating role of psychological factors; variables such as trust and self-brand connection can act as mediators that strengthen or intermediate the relationship between other variables and consumer loyalty. This research contributes by developing an integrative conceptual model that maps the dynamic interactions and potential mediating roles among these factors, an approach that aims to extend existing frameworks. This model is expected to provide a foundation for future research in the field of digital consumer behavior.

Keywords: *Consumer Behavior, Digital Consumer Behavior, Digital Marketing, Purchase Decision.*

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1. | INTRODUCTION

The global trade landscape has undergone a fundamental transformation, driven by rapid digital acceleration. The digital and E-commerce wave has profoundly transformed international trade, pushing modern society into a new era (Zheng, 2025). The growth of e-commerce has not only been rapid but has also spread exponentially worldwide, particularly in the wake of the COVID-19 pandemic, which forcibly altered societal habits. When lockdowns prevented consumers from visiting physical stores, they were compelled to seek alternatives, leading to a shift towards direct-to-home delivery, a change that inherently embraced digital technology, namely E-commerce (Sheth, 2020). Consequently, we are witnessing a massive shift in transactional behavior, as activities previously dominated by offline interactions move to online platforms. This shift has, therefore, created a highly competitive arena where various e-commerce, social commerce, and marketplace platforms vie for consumer attention and loyalty. E-commerce platforms operate at different levels, leading to intense competition among e-commerce companies therefore, firms must enhance their competitiveness to meet consumer needs (Wang et al., 2023).

This intense competition presents a new set of challenges. The primary challenge for digital marketers is no longer merely attracting traffic, but the challenge of conversion turning visitors into purchasers. Consumer purchase intention is a key indicator of profitability, therefore understanding the factors that influence it is crucial. In the offline era, the primary consumer problem was 'too little information'. Today, in the digital era, the problem is inverted. Consumers face 'too much information'. They are confronted with millions of product choices, conflicting reviews, and relentless advertising. Therefore, the e-commerce customer experience positively impacts consumer purchase intention, facilitating e-commerce success (Zhao et al., 2024).

However, a positive customer experience alone is insufficient. This abundance of information creates a paradox, leaving consumers confused, skeptical, and hesitant. This is because excessive information exposure can impair consumers cognitive reasoning, leading to confusion. This confusion has negative behavioral consequences, including hesitant decision-making (Roy, R., & Shaikh, A., 2024). Consequently, building trust amidst a sea of identical products has become both the greatest challenge and the most valuable asset in e-commerce. Trust is a factor that reinforces consumer purchasing behavior and can enhance consumer confidence, which in turn influences purchase intentions (Zhang et al., 2026). Companies are thus required to implement effective data-driven marketing strategies, yet they often struggle to identify which factors to prioritize to build trust and drive purchasing decisions. Herein lies the academic urgency. Although extensive research has been conducted on the factors influencing online purchase intention, existing findings tend to be fragmented. Deng et al. (2025) explain that research on the diversity of online purchase intentions has shifted from limited topics to various sectors, including luxury goods; research on non-luxury product types is more dispersed, covering pharmaceuticals, software, and so on. One study might focus narrowly on technical factors such as website design, while another examines only psychological factors like trust, and a third focuses on new trends such as AI streamers.

Consequently, to date, there has been no recent comprehensive synthesis that attempts to group all these determining factors be they technical, aesthetic, or psychological into a coherent framework. Therefore, this Systematic Literature Review (SLR) aims to bridge that gap. This study systematically identifies, screens, and synthesizes 39 recent primary research articles (2020-2025) to answer the question: "What are the key determining factors that influence consumer behavior and purchase intention in the digital era?" This paper will argue that from this fragmented research landscape, a conceptual model can be derived that condenses the key factors into four main pillars: (1) Information Quality, (2) Ease of Use, (3) Digital Aesthetics, and (4) Psychological Factors.

2. | LITERATURE REVIEW

The Psychological Pillar

The psychological pillar is arguably the most critical in e-commerce, which is defined by high levels of consumer uncertainty and information asymmetry. The central theory within this pillar is Trust. Trust is often defined as the willingness to be vulnerable to the actions of another party, based on the expectation that the other will perform a particular action important to the trustor (Mayer, Davis, & Schoorman, 1995). In the digital context, trust is the currency that bridges the gap between the consumer and the online vendor.

Beyond the rational component of trust, this pillar also includes affective factors. Theories of consumer behavior increasingly recognize the role of Emotion and Customer Engagement (Hollebeek, 2011). These affective responses are critical in modern digital contexts, such as social commerce and immersive media, where emotional connection and active engagement often drive purchasing behavior more than rational calculation.

The Functional Pillar: Information Quality

The second pillar is functional, focusing on the quality of information provided to the consumer. Based on the widely adopted Information Systems Success Model (DeLone & McLean, 2003), Information Quality is defined by its accuracy, completeness, credibility, and relevance. In the digital marketplace, this theoretical pillar is most visibly manifested through Electronic Word-of-Mouth (eWOM) and user reviews. High-quality information serves as the primary "fuel" for building the psychological pillar of trust.

The Functional Pillar: Ease of Use (Usability)

The second functional pillar is Ease of Use, or usability. This concept is the core of the Technology Acceptance Model (TAM), introduced by Davis (1989). TAM defines Perceived Ease of Use as "the degree to which a person believes that using a particular system would be free of effort." This theory explains why functional design is critical. In practice, this pillar encompasses easy navigation, low cognitive effort, and a frictionless checkout process. If a platform fails on this pillar, all other factors become irrelevant.

The Sensorial Pillar: Digital Aesthetics

The final pillar is sensorial, focusing on Digital Aesthetics. Theoretically, the visual design of a website or app is the first element a user encounters, profoundly shaping their first impression and perceived quality of the brand. This pillar has evolved significantly. It is no longer just about 'web design' or color schemes; it has expanded to include immersive experiences such as Augmented Reality (AR) and AI-driven Virtual Streamers. The goal of modern aesthetics is not just to be seen, but to build effective engagement.

Theoretical Synthesis and The Research Gap

The problem this SLR addresses lies not in the pillars themselves, but in their isolation. Most primary research (as our findings in Chapter 4 will show) tends to be fragmented, focusing on only one or two of these pillars separately (e.g., a study on TAM, or a study on Trust).

3. | RESEARCH METHOD

This research was designed as a Systematic Literature Review (SLR) to identify and synthesize recent findings regarding the factors influencing digital consumer behavior and purchase intention. This methodology was chosen to map the existing research landscape, identify key conceptual pillars, and discover research gaps and potential contradictions within the literature.

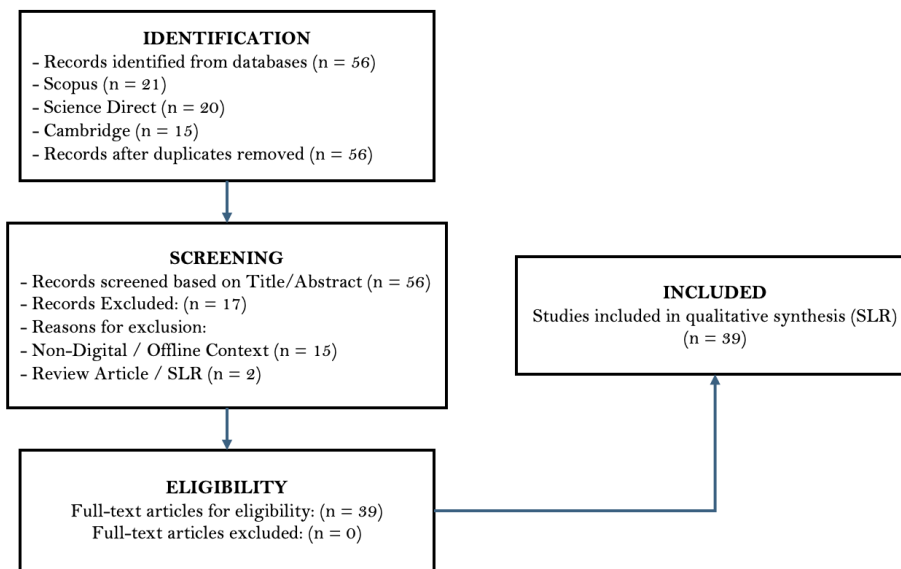


Figure 1. PRISMA Flow Diagram

The literature search process was conducted systematically across three main academic databases: Scopus, Science Direct, and Cambridge to ensure comprehensive coverage of reputable articles. To capture relevant articles, two primary query strings were used:

Query 1: (("digital consumer behavior" OR "online consumer behaviour") AND ("purchase intention" OR "purchase decision" OR "consumer satisfaction") AND (factor* OR determinant*))

Query 2:("purchase intention" OR "purchase decision") AND ("e-commerce" OR "online shopping") AND ("information quality" OR "ease of use" OR "aesthetics" OR "design")

These databases (Scopus, Science Direct, and Cambridge) were chosen as they represent the largest and most reputable collections of peer-reviewed journals in the fields of social science, technology, and business, ensuring a comprehensive and high-quality sample of the literature.

The article screening process applied strict inclusion and exclusion criteria. Inclusion criteria included: (1) the article must be primary research (not a review); (2) published between

2020 and 2025; (3) focused on the context of digital consumer behavior, e-commerce, or online purchase intention; and (4) written in English.

Meanwhile, exclusion criteria were used to filter out irrelevant articles, including: (1) articles focused on non-digital contexts (e.g., studies on purchasing in physical supermarkets); (2) articles that were other Systematic Literature Reviews (SLRs) or narrative reviews; and (3) duplicate articles found across several key databases.

The initial search using the queries above yielded 56 articles. After undergoing a duplicate screening process and a review of titles and abstracts based on the inclusion/exclusion criteria, a final 39 primary research articles were selected for in-depth extraction and analysis.

Data from these 39 articles were extracted using a structured table with 11 main columns (including Author, Method, Sample, and the four validation pillars). The data analysis process was conducted using a hybrid approach: thematic synthesis and descriptive quantitative analysis.

4. | RESULTS AND DISCUSSION

The analysis of 39 relevant primary research articles (2020-2025) resulted in the identification of the four conceptual pillars influencing digital consumer behavior. The findings not only confirm the study's initial arguments but also reveal complex and sometimes contradictory interactions between these factors.

The Key Pillar: Psychological Factors as the Main Driver

The most significant finding from this synthesis is the absolute dominance of the Psychological Pillar. This pillar was explicitly discussed in 97.4% of the analyzed literature (38 out of 39 articles). This finding indicates that in the modern e-commerce landscape, success is no longer just a race for technical features. Instead, it proves our main argument: that technical features like Information Quality and Digital Aesthetics are ultimately just means to an end—building and influencing the consumer's psychological constructs.

Within this dominant pillar, Trust is "king." Identified in 24 articles (61.5% of N=39), 'Trust' is the most frequently researched psychological variable. Our analysis shows 'Trust' rarely stands alone; it most often acts as a crucial mediating variable. The literature consistently demonstrates that Information Quality (e.g., Wang et al., 2023), Web Design Quality (e.g., Saxena & Thakur, 2024), and Information Credibility (e.g., Ngo et al., 2024) directly build 'Trust', which in turn significantly impacts Purchase Intention.

However, consumer behavior is not only driven by rational logic and trust. This pillar also shows a significant shift towards affective (feeling) factors. We found that 'Emotion' (discussed in ~8 articles) and 'Engagement' (discussed in ~3-5 articles) have become powerful new themes. These affective factors are particularly prominent in studies examining immersive technologies like AI Streamers (e.g., Bilal et al., 2024; Sun et al., 2024) and social commerce strategies, where emotional connection often outweighs detailed product information.

Finally, the psychological pillar is also supported by "classic" established factors. Variables such as 'Satisfaction', 'Attitude', and 'Perceived Risk' appear consistently throughout the literature. This shows that despite new technological trends, these foundational variables of consumer theory remain highly relevant and are fundamental components of the online decision-making model.

The Functional Pillars: Information Quality and Ease of Use

Beyond the psychological pillar, our findings identified two essential functional pillars: Information Quality and Ease of Use. Information Quality proved highly important, discussed significantly in 76.9% (30 out of 39) articles. This confirms that Information Quality is the primary "fuel" required by digital platforms to build the psychological pillar of 'Trust'.

Our synthesis also shows that the definition of 'Information Quality' has evolved. It is no longer just about technical accuracy and completeness but now encompasses Credibility and Relevance. The credibility of Electronic Word-of-Mouth (eWOM) and user reviews (e.g., Ngo et al., 2024), as well as AI-personalized ad relevance (e.g., An & Ngo, 2025), are decisive factors. If the information presented is irrelevant, 'Trust' is "skipped".

Furthermore, the more established functional pillar, Ease of Use, was confirmed as highly relevant, discussed in 53.8% (21 out of 39) articles. If a platform is difficult to navigate or the checkout process is clumsy, consumers will leave (cart abandonment) regardless of product or information quality. These two functional pillars are synergistic; high-quality information is useless if the platform is difficult to use.

The Sensorial Pillar: The Evolution of Digital Aesthetics

The third conceptual pillar identified is Digital Aesthetics (The Sensorial Pillar), discussed in 48.7% (19 out of 39) articles. This affirms that aesthetics is the "face" of the platform, creating the critical first impression.

Our findings also highlight that "Aesthetics" has evolved significantly. It is no longer just about traditional web design elements like "color schemes" or "layout". The theme has shifted towards interactive, minimalist, and user experience-focused design. Specifically, two major trends were identified. First, the rise of immersive technologies such as virtual live shopping with Virtual/AI Streamers (e.g., Sun et al., 2024) and Augmented Reality (AR) (e.g., Taub et al., 2025). The goal of this immersive aesthetic is to increase customer engagement and reduce psychological uncertainty. Second, simpler visual elements like social media product photo composition (e.g., Poirier, S.-M., dkk., 2024) and fashion model imagery (e.g., Lv et al., 2022) remain highly impactful.

5. | DISCUSSION

The analysis of 39 articles did not only find consistent patterns but also revealed several important contradictions and anomalies that enrich our understanding. These findings indicate that no single factor has a universal effect. Depending on the context (e.g., product type) or audience (e.g., SMEs vs. consumers), the influence of a variable can differ significantly.

The most unique contradiction was found in the functional pillar. In the study by Yelfiarita (2025), Perceived Ease of Use was found to have a significant negative influence on technology adoption by SMEs. This rare finding directly challenges the foundational assumption of the TAM/UTAUT models seen in 20 other articles in this synthesis. The researchers speculated that for an SME audience, an "overly simple" tool might be perceived as "less strategic" or "less sophisticated".

A similar paradox was identified within the Aesthetics pillar. The analysis revealed two contrasting findings. One perspective, supported by Lv et al. (2022), shows that overly perfect or highly modified (photoshopped) model images negatively influence purchase intention. This effect emerges because excessive aesthetic enhancement disrupts the psychological constructs of perceived authenticity and consumer trust.

In contrast, Andonopoulos (2023) found that inauthentic Social Media Influencers (SMIs) those presenting staged, overly perfect content can positively influence purchase intention, particularly for hedonic products. These findings highlight a paradox in consumer behavior: while consumers demand authenticity, they also respond favorably to “inauthentic perfection” in certain contexts.

Even the Information Quality pillar had anomalies. Bai et al. (2025) found that inconsistency between product images and review text (low similarity) had a positive reverse moderating effect on sales volume. While inconsistency is normally assumed to damage trust, this study suggests it can add "information richness," helping consumers reduce uncertainty.

All these contradictory findings lead to one primary conclusion: simple linear models ($A \rightarrow B$) are no longer sufficient to explain digital consumer behavior. This explains why 33.3% (13 out of 39) of the articles in our synthesis explicitly tested and found mediation or moderation effects. These findings lead to the conceptual model proposed by this SLR: Functional Features (Info, Ease of Use) and Sensorial Features (Aesthetics) are inputs that build the Psychological Pillar (especially 'Trust', 'Emotion', and 'Engagement'). This psychological pillar then acts as the primary mediator driving Purchase Intention.

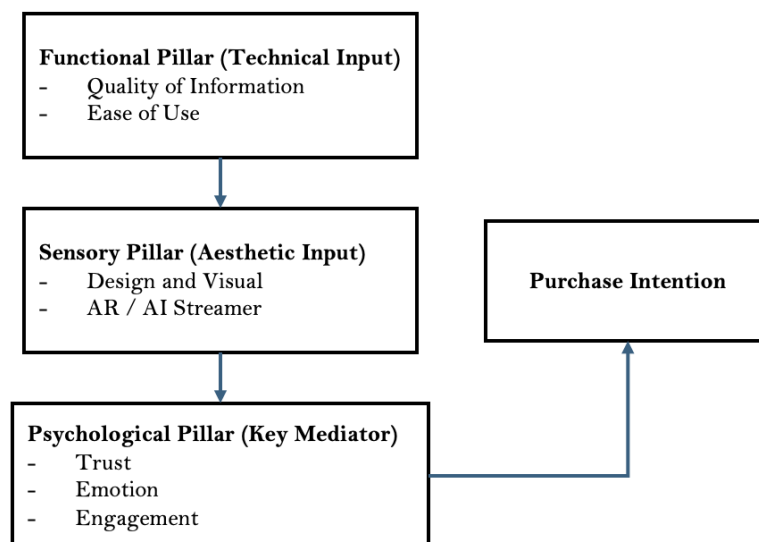


Figure 2. A Proposed Conceptual Model of Digital Consumer Behavior

6. | CONCLUSION

This Systematic Literature Review (SLR) was conducted to identify and synthesize the key determinant factors influencing purchase intention in the digital consumer era. Through a rigorous screening process, we analyzed 39 relevant primary research articles from 2020-2025. Our main finding is that the fragmented landscape of factors can be conceptually condensed into four primary pillars: (1) The Psychological Pillar (the most dominant, found in 38/39 articles), (2) The Information Quality Pillar (30/39 articles), (3) The Ease-of-Use Pillar (21/39 articles), and (4) The Digital Aesthetics Pillar (19/39 articles).

The main contributions of this research are twofold. First, we have quantitatively proven through synthesis that Psychological Factors—specifically 'Trust' (discussed in 24 articles)—are the #1 most crucial dependent or mediating variable in modern e-commerce research.

Second, we identified significant contradictions and anomalies (e.g., in Yelfiarita (2025), Lv et al. (2022), and Andonopoulos (2023)) that challenge simple linear assumptions. These findings prove the necessity of more complex models, as indicated by the 13 articles (33.3%) that already test for mediation and moderation.

These findings have clear practical implications for marketers. Digital marketers should shift their focus from surface-level features like 'web design' to building 'Trust' and 'Engagement' as the ultimate goal for driving purchase decisions. Do not use 'Aesthetics' excessively (e.g., overly polished influencers or model images) to the point that it damages 'Authenticity' and consumer trust.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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