

# Exploring gen z loyalty in SVOD platforms: An integrated S-O-R and PAD theory perspective



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**Abstract** This study investigates the mediating role of electronic customer engagement in the relationship between electronic trust and loyalty among Generation Z users of Subscription Video-on-Demand (SVOD) platforms in Indonesia. Anchored in the Stimulus–Organism–Response (S-O-R) paradigm and the Pleasure–Arousal–Dominance (PAD) framework, the research conceptualizes trust as a psychological stimulus that triggers user engagement, which in turn influences loyalty. Data were collected from 385 valid respondents through an online survey, and the proposed model was analyzed using structural equation modeling (SEM). The empirical results reveal that electronic trust does not have a direct effect on loyalty. Instead, its influence is fully mediated by electronic customer engagement, underscoring the central role of engagement in the process of loyalty formation in digital service environments. These findings provide empirical support for the integration of the S-O-R and PAD frameworks in explaining digital consumer behavior, particularly within the streaming media context. The study highlights how psychological dimensions such as pleasure and arousal, elicited by trust, are instrumental in fostering deeper levels of engagement that ultimately drive loyalty. From a practical standpoint, the results offer valuable insights for SVOD service providers aiming to enhance user retention. By designing platforms that encourage interactive, emotionally resonant, and engaging user experiences, providers can better capitalize on existing trust to build long-term user relationships and loyalty. This research contributes to the growing body of knowledge on digital consumer psychology by elucidating the mechanisms through which trust translates into loyalty. It positions electronic engagement as a pivotal construct in digital marketing strategies, emphasizing its importance in sustaining customer commitment in an increasingly competitive streaming service landscape.

**Keywords:** e-customer engagement, e-customer trust, e-customer loyalty, Gen Z, SVOD

## 1. Introduction

The rapid expansion of subscription video-on-demand (SVOD) services, including global platforms like Netflix and Disney+ Hotstar, as well as regional providers such as Vidio, has significantly transformed digital content consumption in Southeast Asia, particularly in Indonesia. Fueled by increasing internet penetration and mobile-first user behavior, Indonesia has emerged as one of the largest digital video markets in the region. Generation Z—individuals born between 1997 and 2012—represent a dominant user group, characterized by their digital fluency, demand for personalized content, and high expectations for seamless user experiences (Francis & Hoefel, 2018). In Indonesia alone, Gen Z accounts for over 49% of internet users aged 19–34, forming a substantial market segment for SVOD providers (Social & Kepios, 2023).

Despite their active digital behavior, Gen Z consumers often exhibit low brand loyalty within the SVOD ecosystem. Their tendency to switch platforms is driven by factors such as exclusive content, dynamic pricing, and promotional campaigns. This fluid consumption behavior contributes to persistent churn rates, posing challenges for SVOD platforms in maintaining long-term subscriber relationships. Although prior studies have identified key drivers of loyalty in digital contexts—such as trust, satisfaction, and perceived value (Chaudhuri & Holbrook, 2001; Kim & Lennon, 2013; Pavlou, 2003)—the emotional mechanisms underlying these relationships remain underexplored, especially in hedonic, entertainment-based services like SVOD.

Trust, a foundational construct in service and relationship marketing, is widely recognized as an antecedent to loyalty (Abdullah et al., 2022; Pavlou, 2003). However, in highly experiential and discretionary service environments such as SVOD, the direct pathway from trust to loyalty is often nonlinear. Increasingly, customer engagement has been acknowledged as a critical mediator that shapes loyalty outcomes by fostering users' emotional, cognitive, and behavioral involvement with the platform (Ferreira et al., 2020; Hollebeek et al., 2016). Engagement functions as more than mere attention—it reflects a user's psychological investment and interaction quality with the brand (Malthouse & Calder, 2018).

This study adopts the Stimulus–Organism–Response (S-O-R) model (Mehrabian & Russell, 1974) to conceptualize how trust (stimulus) influences e-customer engagement (organism), which subsequently impacts customer loyalty (response) in the



SVOD context. Additionally, the framework integrates emotional response dimensions aligned with digital media engagement, recognizing that Gen Z's loyalty is directly shaped by affective and immersive user experiences rather than transactional satisfaction alone. By focusing on Indonesian Gen Z consumers—an underrepresented demographic in SVOD loyalty research—this study contributes to advancing theoretical understanding of engagement as a mediating construct in the trust-loyalty relationship. The findings offer practical implications for SVOD platforms seeking to reduce churn by creating emotionally resonant and engaging user experiences tailored to the expectations of digital-native audiences.

## 2. Literature Review

### 2.1. Stimulus–Organism–Response (S-O-R)

The S-O-R model, originally proposed by (Mehrabian & Russell, 1974), explains how environmental stimuli (S) elicit internal cognitive or emotional states (O), which in turn result in specific behavioral responses (R). This theoretical framework has been widely used to study consumer behavior in various digital contexts, including online shopping, entertainment platforms, and mobile services (Eroglu et al., 2001; Jacoby, 2002). In the context of digital services such as SVOD, stimuli can take the form of platform attributes (e.g., reliability, content availability, personalization), which influence internal organism states such as trust or emotional engagement. These internal states then produce a response, typically seen in the form of loyalty behaviors (e.g., repeated subscription, platform recommendation). The S-O-R framework is especially relevant for Gen Z users, whose consumption behaviors are influenced not only by functionality but also by emotional experiences and digital interactions (Yee et al., 2022). In this study, e-customer trust is positioned as the stimulus, e-customer engagement as the organism (internal state), and e-customer loyalty as the final behavioral response.

### 2.2. Pleasure–Arousal–Dominance (PAD) Theory

Developed by (Mehrabian & Russell, 1974), the PAD emotional model complements the S-O-R framework by explaining how individuals react emotionally to stimuli through three dimensions: pleasure (how enjoyable the experience is), arousal (the degree of excitement or stimulation), and dominance (the extent of control over the situation). In digital media consumption, PAD has been widely adopted to understand user reactions to digital environments, particularly when emotional engagement and interactive elements are involved (Huang, 2003). In this study, e-customer trust is hypothesized to influence arousal, represented by e-customer engagement, which in turn influences loyalty. Pleasure and dominance are indirectly captured through perceptions of trust and platform control, whereas engagement reflects the arousal response triggered by trust-related stimuli. This framing is especially relevant to SVOD consumption, where users expect not only content quality but also enjoyable and immersive experiences.

### 2.3. E-Customer Trust

Trust refers to a customer's belief that a digital platform is reliable, secure, and acts in the user's best interest (Gefen et al., 2003a). In digital contexts, trust reduces perceived risk and promotes the willingness to engage with the platform (Pavlou, 2003). Trust in SVOD platforms includes confidence in data privacy, payment security, and content reliability. Several studies confirm that trust positively influences user attitudes and engagement (Chen & Dhillon, 2003; Kim et al., 2009). However, trust alone may not ensure behavioral loyalty, especially in emotionally driven consumption settings. Thus, this study examines how trust influences loyalty through the mediating role of engagement.

### 2.4. E-Customer Engagement

Customer engagement refers to the emotional, cognitive, and behavioral connection between a consumer and a digital platform (Brodie et al., 2011). It includes participation in platform activities, content interaction, and contributions to digital communities (e.g., reviews, sharing, likes). In the context of SVOD, engagement reflects the degree to which users interact with platform features such as personalized recommendations, watchlists, or social features. Prior studies have shown that engagement mediates the relationship between cognitive antecedents (e.g., trust) and loyalty behaviors (Hollebeek et al., 2014). Engagement plays a critical role in translating emotional and psychological responses into actual retention.

### 2.5. E-Customer Loyalty

Loyalty refers to a consumer's consistent preference and behavioral intention to continue using a service (Oliver, 1999). In SVOD, this includes subscription renewal, positive word-of-mouth, and resistance to competitor offers. Digital loyalty is influenced not only by satisfaction or trust but also by the quality of the user experience and depth of emotional connection (Hapsari et al., 2017). Given the transactional nature of SVOD consumption, building emotional engagement is essential for long-term loyalty (Vohra & Bhardwaj, 2019).

On the basis of the study of existing theories and previous research, the following hypotheses were developed:

H1: E-customer trust influences E-customer engagement in SVOD services in Indonesia.

H2: E-customer trust influences e-customer loyalty in SVOD services in Indonesia.

H3: E-customer engagement mediates the relationship between e-customer trust and e-customer loyalty in SVOD services in Indonesia.

### 3. Methods

#### 3.1. Participants

This study employed a purposive sampling technique targeting Generation Z users (aged 18–27) who were active subscribers of subscription video-on-demand (SVOD) platforms such as Netflix, Disney+ Hotstar, Viu, or Vidio. To ensure the validity of the responses, the participants were required to have maintained an active subscription for at least three consecutive months and used the service at least once per week. A total of 385 valid responses were collected through an online survey distributed via social media platforms and university networks in Indonesia. The sample reflects a digitally engaged demographic, which is consistent with previous SVOD consumer studies (Social & Kepios, 2023).

#### 3.2. Measurements

All the constructs in this study were measured via previously validated multi-item scales adapted to the SVOD (subscription video-on-demand) context. A five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) was employed to ensure consistency and ease of interpretation. E-customer trust was measured via items adapted from (Gefen et al., 2003b), which captured aspects such as reliability, platform security, and perceived honesty. E-customer engagement was assessed through the multidimensional scale developed by (Hollebeek et al., 2014), encompassing cognitive, emotional, and behavioral engagement dimensions relevant to digital service interaction. E-customer loyalty was measured on the basis of indicators derived from Oliver (1999) and Zeithaml et al. (1996), which focused on behavioral intentions such as repeat subscription, platform preference, and the likelihood of recommending the service to others. To ensure content validity, the measurement items were reviewed by academic experts in digital marketing and consumer behavior.

A pilot test was also conducted with 30 respondents to refine item clarity and internal consistency. The results of the reliability analysis indicated that all the constructs achieved acceptable thresholds, with Cronbach's alpha and composite reliability (CR) values exceeding 0.70, confirming the internal consistency of the measurement model (Hair et al., 2019). These procedures helped ensure that the instruments used were both reliable and contextually appropriate for measuring user perceptions and behaviors within the SVOD industry.

#### 3.3. Statistics

Data were analyzed via the partial least squares structural equation modeling (PLS-SEM) approach via SmartPLS 3.0 software, which is widely recognized for its suitability in predictive and theory-testing research involving latent constructs (Chin, 1998; Hair et al., 2019). The analysis followed a two-stage procedure. First, the measurement model was evaluated to ensure the reliability and validity of the constructs, including assessments of indicator reliability, internal consistency (via Cronbach's alpha and composite reliability), convergent validity (using average variance extracted (AVE)), and discriminant validity (through the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio). Second, the structural model was tested to evaluate the hypothesized relationships among the variables.

This involved examining path coefficients, t values, and p values through a bootstrapping procedure with 5,000 resamples to assess the significance of both direct and indirect effects. Additionally, the study examined the model's predictive relevance via Stone–Geisser's  $Q^2$  values and calculated effect sizes ( $f^2$ ) to determine the magnitude of each predictor's influence within the model (Sarstedt et al., 2023). The use of PLS-SEM enabled a robust evaluation of complex mediating relationships, particularly the mediating role of e-customer engagement between e-customer trust and e-customer loyalty. This methodological approach was appropriate given the exploratory nature of the study and the model's emphasis on prediction and variance explanation within the SVOD context.

### 4. Results

#### 4.1. Measurement Model

The study applied the PLS-SEM approach with bootstrapping to evaluate the structural model. The results revealed significant insights into the relationships among variables, particularly the role of e-customer engagement as a mediating variable.

The bootstrapping result visually confirms the positive paths among variables and supports the hypothesis testing results. The convergent validity of the SEM-PLS model is assessed by loading factors and average variance extracted (AVE), both of which must be greater than 0.5 (Hair et al., 2019; Malhotra, 2010). Reliability testing in this study was conducted via Cronbach's alpha and composite reliability, with a standard threshold of  $> 0.7$  (Figure 1).

Table 1 shows that the loading factor values of all the indicators are valid. Furthermore, all the variables' average variance extraction (AVE) values are above 0.5. Similarly, the values for Cronbach's alpha and composite reliability are above 0.7, so the variables are reliable. Table 1 shows that the data used met the validity and reliability requirements.

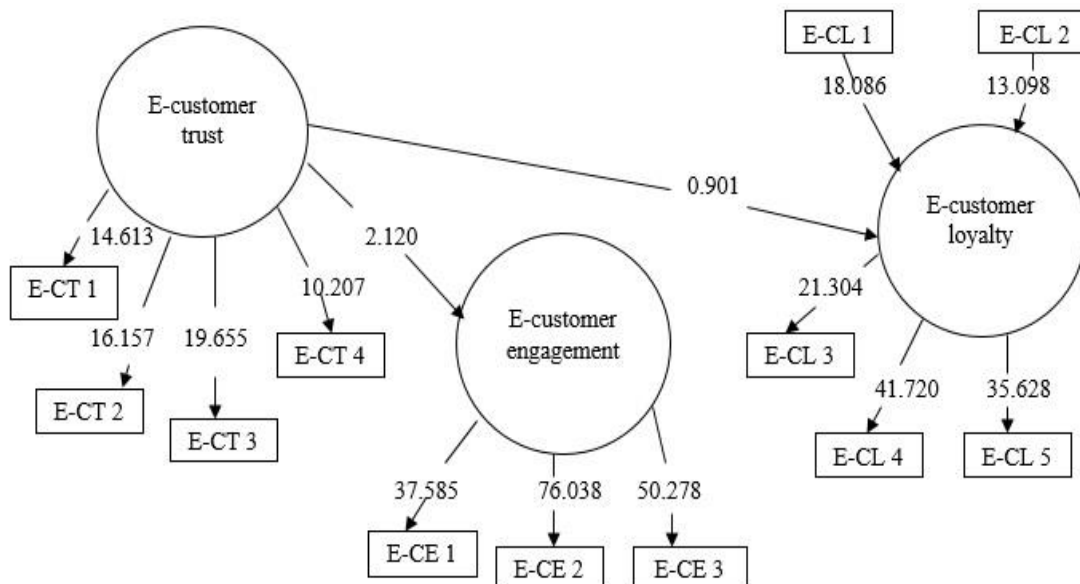


Figure 1 Bootstrapping.

Table 1 Validity and reliability test results.

Variables	AVE	Cronbach's Alpha	Composite Reliability
E-Customer Trust	0,523	0,698	0,814
E-Customer Engagement	0,790	0,866	0,918
E-Customer Loyalty	0,570	0,809	0,868

#### 4.2. Structural Model

This section explains the results of the direct and indirect influences between variables, consisting of two hypotheses for direct influence and one for indirect influence. Table 2 shows the estimated values and significance of the direct influence between variables in more detail.

Table 2 Direct and indirect effects.

Hypothesis	Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Remarks
H1	E-Customer Trust -> E-Customer Engagement	0,181	0,192	0,090	2,020	0,044	Supported
H2	E-Customer Trust -> E-Customer Loyalty	0,069	0,079	0,069	1,000	0,318	Not Supported
H3	E-Customer Trust -> E-Customer Engagement -> E-Customer Loyalty	0,094	0,098	0,047	2,001	0,046	Supported

The results for H1 indicate that e-customer trust has a positive effect on e-customer engagement, as shown by Original Sample (O) = 0.181, T statistics = 2.020, and P value = 0.044. Conversely, the findings for H2 suggest that e-customer trust does not support a direct effect on e-customer loyalty, as indicated by O = 0.069, T statistics = 1.000, and P value = 0.318. Furthermore, this study explored the indirect effect of e-customer trust on e-customer loyalty, which is mediated by e-customer engagement. The results (O = 0.094, T-statistics = 2.001, P value = 0.046) reveal a positive and supported indirect relationship, suggesting full mediation—since the direct effect of e-customer trust on loyalty was not supported, whereas the indirect effect through engagement was supported.

#### 5. Discussion

The present study aimed to investigate the mediating role of e-customer engagement in the relationship between e-customer trust and e-customer loyalty among Generation Z users of SVOD (subscription video-on-demand) services in



Indonesia. The findings provide empirical validation for the Stimulus–Organism–Response (S-O-R) framework (Eroglu et al., 2001; Kim et al., 2020), demonstrating that trust, as a cognitive-emotional stimulus, significantly enhances engagement, which in turn fosters behavioral loyalty. Importantly, the study confirms a full mediation effect, wherein trust alone does not directly predict loyalty, but rather exerts its influence through the organismic variable of engagement.

These results refine prior understanding of the trust–loyalty dynamic, especially in hedonic and experiential digital environments like SVOD, where user behavior is often shaped by affective responses rather than transactional evaluations. While trust remains a foundational construct, the current study supports the growing consensus that customer engagement—defined as users’ emotional, cognitive, and behavioral participation—is a critical pathway through which trust translates into sustained loyalty (Hollebeek & Macky, 2019; Malthouse & Calder, 2018). Engagement acts not merely as an outcome, but as an affective filter that converts perceptions of platform reliability into active platform attachment.

This is particularly relevant for Gen Z consumers, who demand immersive, personalized, and socially interactive digital experiences (Lemon & Verhoef, 2016). The observed lack of a significant direct path from trust to loyalty suggests that static attributes such as credibility or reliability are insufficient without emotionally resonant and participatory user experiences. In this context, engagement captures the “arousal” component of the PAD model, which, when triggered by trust-induced comfort and pleasure, leads to loyal behavioral responses (Kim et al., 2020).

Furthermore, the findings extend theoretical applications of the S-O-R model by positioning engagement as the organismic mechanism that mediates the psychological transformation from trust (stimulus) to loyalty (response), supporting its use in digitally immersive service contexts (Tak & Gupta, 2021). This framework offers a nuanced understanding of how SVOD platforms can convert cognitive perceptions into long-term behavioral outcomes by designing affect-rich customer journeys.

From a theoretical standpoint, the study contributes to the customer engagement literature by reinforcing the notion that engagement is not solely a dependent variable, but a strategic mediator connecting antecedents like trust with outcomes like loyalty (Pansari & Kumar, 2017). Practically, this highlights the importance for SVOD providers to move beyond technical functionality and focus on designing emotionally engaging and socially rewarding user experiences that meet Gen Z’s demand for constant involvement and interaction (Lemon & Verhoef, 2016; Malthouse & Calder, 2018).

## 6. Conclusions

This study examined the relationships among e-customer trust, e-customer engagement, and e-customer loyalty among Gen Z users in Indonesia’s subscription video-on-demand (SVOD) industry. The findings indicated that e-customer trust does not directly impact loyalty. Instead, e-customer engagement plays a mediating role, suggesting that trust must initially lead to active engagement for it to translate into loyal behavior. This underscores the importance of emotional and behavioral involvement in the loyalty-building process for digital service users, particularly within the context of entertainment platforms.

Theoretically, the present study contributes to a more profound understanding of customer loyalty formation by positioning e-customer engagement as a critical bridge between trust and loyalty. It refines the view of engagement from being merely an outcome to serving as an essential mechanism that converts trust into sustained behavioral commitment. The integration of engagement within this trust–loyalty pathway enriches existing models of digital consumer behavior and provides a more comprehensive explanation of how loyalty emerges in emotionally driven service environments.

Despite the valuable contributions of this study, several limitations must be acknowledged. The cross-sectional nature of the study imposes constraints on the observation of behavioral changes over time. Additionally, the exclusive focus on a particular user group, namely, Gen Z SVOD users in Indonesia, may restrict the generalizability of the findings. Moreover, the exclusion of other potential mediating variables, such as emotional attachment or perceived value, represents a significant gap in the study’s scope and could be a fruitful avenue for exploration in future research endeavors.

It is recommended that subsequent studies employ longitudinal designs and encompass a more extensive demographic and geographic array of participants. Additionally, researchers may consider augmenting the conceptual model by incorporating supplementary emotional or contextual factors that could influence the transition from trust to loyalty. Pursuing this approach would facilitate a better understanding of the means by which digital platforms can foster enduring user relationships in a competitive market environment.

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## Ethical considerations

The respondents of this study were exclusively civil servants. They consented to complete the questionnaire, elucidate the objective of the research, and affirm their rights as participants. This study did not yield any ethical concerns. The authors bear exclusive responsibility for the content and conduct of the research.

### Conflict of interest

The author(s) declare that there are no conflicts of interest regarding the publication of this process.

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