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THE ROLE OF PERSONALITY TRAITS, CUSTOMER JOURNEY DESIGN, OMNICHANNEL TRUST, AND OMNICHANNEL CUSTOMER EXPERIENCE IN SHAPING VALUE CO-CREATION BEHAVIOR

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ABSTRACT

Addressing empirical fragmentation in omnichannel literature, this study models how individual psychological attributes and structural service flows drive collaborative customer behaviors within emerging e-commerce markets. It evaluates the effects of Personality Traits and Customer Journey Design on Value Co-Creation Behavior, mediated by Omnichannel Trust and Omnichannel Customer Experience, alongside the moderating influences of Digital Proficiency and Channel Preference. Structural Equation Modeling (SEM-PLS via SmartPLS 4) was executed on survey responses gathered from 300 active Indonesian omnichannel shoppers through purposive sampling. Findings demonstrate that seamless journey designs and adaptive personality traits significantly elevate both customer trust and experiential quality, which directly propel value co-creation participation. Conversely, neither digital proficiency nor channel preferences exhibit significant moderating effects. The proposed model demonstrates moderate explanatory power, capturing variance across key outcomes with R^2 values of 0.533 for Customer Experience, 0.501 for Trust, and 0.359 for Value Co-Creation Behavior. Theoretically, this research extends Service-Dominant Logic and Trust Theory by establishing a dual-mediation mechanism that bridges micro-level individual traits and macro-level service architectures. The study's primary novelty rests on synthesizing behavioral readiness and touchpoint design into a unified framework. Practically, e-commerce executives must emphasize friction-free cross-channel integration and transparent system reliability over tailored channel isolation or reliance on user digital capabilities.

Keywords: Omnichannel, Customer Journey Design, Omnichannel Trust, Omnichannel Customer Experience, Value Co-Creation Behavior

ABSTRAK

Guna mengatasi fragmentasi empiris pada literatur omnichannel, penelitian ini memodelkan bagaimana atribut psikologis individu dan struktur alur layanan mendorong perilaku kolaboratif pelanggan di pasar e-commerce berkembang. Penelitian menganalisis pengaruh Personality Traits dan Customer Journey Design terhadap Value Co-Creation Behavior melalui mediasi Omnichannel Trust serta Omnichannel Customer Experience, disamping menguji efek moderasi Digital Proficiency dan Channel Preference. Pengujian Structural Equation Modeling (SEM-PLS via SmartPLS 4) dilakukan pada data survei dari 300 pengguna omnichannel di Indonesia melalui purposive sampling. Temuan membuktikan bahwa perancangan perjalanan yang terintegrasi dan karakter kepribadian yang adaptif secara signifikan meningkatkan kepercayaan serta kualitas pengalaman, yang selanjutnya memicu partisipasi co-creation. Sebaliknya, kemahiran digital maupun preferensi saluran tidak menunjukkan peran moderasi yang signifikan. Model ini memiliki daya jelaskan moderat dengan nilai R^2 sebesar 0,533 (Customer Experience), 0,501 (Trust), dan 0,359 (Value Co-Creation Behavior). Secara teoritis, studi ini memperluas Service-Dominant Logic dan Trust Theory melalui mekanisme dual-mediation yang

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menjembatani karakteristik individu dan arsitektur layanan. Kebaruan utama terletak pada pengintegrasian kesiapan perilaku dan desain touchpoint dalam satu kerangka kerja utuh. Secara praktis, pengelola e-commerce hendaknya memprioritaskan integrasi lintas saluran yang halus dan keandalan sistem daripada segmentasi saluran terpisah atau sekadar mengandalkan kecakapan digital pengguna.

Kata Kunci: Omnichannel, Customer Journey Design, Omnichannel Trust, Omnichannel Customer Experience, Value Co-Creation Behavior

I. INTRODUCTION

The rapid evolution of e-commerce has fundamentally reshaped corporate paradigms from traditional product- and price-centric models toward holistic customer relationship management. To sustain competitive advantage, businesses must deliver seamless, synchronized experiences across physical and digital touchpoints (omnichannel). Grounded in Service-Dominant Logic (S-D Logic), modern marketing views consumers not as passive recipients of value, but as co-creators who actively participate in value formation through reviews, feedback, and brand advocacy a phenomenon captured as Value Co-Creation Behavior (Vargo et al., 2017; Yi & Gong, 2013).

Despite the strategic emphasis on omnichannel deployment, significant empirical and theoretical tensions persist regarding how cross-channel architectures truly foster co-creation behaviors. Prior literature yields fragmented and contradictory insights. On one side, scholars like Shamim et al. (2023) and Gao & Jiang (2025) demonstrate that structural touchpoint design directly minimizes service friction and cultivates trust. Conversely, researchers such as Becker & Jaakkola (2020) argue that physical-digital integration alone is insufficient, asserting that subjective consumer experiences and individual psychological readiness dictate engagement outcomes. Furthermore, empirical findings concerning moderating mechanisms remain highly unstable. While Cui et al. (2022) observe that high digital proficiency and distinct channel preferences amplify customer participation, subsequent studies by Gahler et al. (2023) and Widyastuti (2024) report insignificant moderating impacts, suggesting that customer capabilities may not uniformly catalyze co-creation across diverse touchpoints. These unresolved discrepancies highlight a critical research gap: existing frameworks predominantly analyze structural journey designs, individual psychological traits, trust, and multidimensional customer experience in isolation rather than within an integrated structural mechanism.

To reconcile these conflicting perspectives, this study provides explicit novelty by conceptualizing and empirically validating an integrative dual-mediation model within the rapidly expanding Indonesian e-commerce landscape. By simultaneously synthesizing structural parameters (*Customer Journey Design*) and micro-level psychological dispositions (*Personality Traits*) into a unified structural model, this research uncovers how dual affective-cognitive pathways (*Omnichannel Trust* and *Omnichannel Customer Experience*) convert antecedent drivers into active value co-creation. Additionally, it re-evaluates the boundary conditions imposed by *Digital Proficiency* and *Channel Preference* to resolve previous empirical ambiguities.

Theoretically, this investigation makes a substantial contribution to omnichannel marketing literature by extending S-D Logic and Trust Theory beyond single-channel or purely operational frameworks. It advances the theoretical understanding of how structural journey integration and individual personality dynamics synergize to drive consumer co-creation behavior in emerging markets. Practically, the findings offer actionable guidance for e-commerce executives to strategically align cross-channel journey architectures with customer trust mechanisms to stimulate sustainable, long-term co-creation.

II. LITERATURE REVIEW

This research is grounded in Service-Dominant Logic (S-D Logic), which posits that value is not merely embedded in physical goods and transferred to consumers (Goods-Dominant Logic), but is continuously and collaboratively co-created through interactive service exchanges (Vargo et al., 2017; Yi & Gong, 2013). Within an omnichannel ecosystem, effective value co-creation relies heavily on the structural architecture of service touchpoints (*Customer Journey Design*) and the baseline psychological

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dispositions of consumers (*Personality Traits*) (Lemon & Verhoef, 2016; McCrae & Costa, 1997). To explain the underlying mechanisms converting these antecedents into participatory behaviors, this study integrates Trust Theory (Gefen, 2000) and the Cognitive-Affective-Conative Framework (Lemon & Verhoef, 2016). These frameworks postulate that structural consistency and psychological alignment generate cognitive evaluations (*Omnichannel Customer Experience*) and affective reliance (*Omnichannel Trust*), which ultimately catalyze active behavioral engagement (*Value Co-Creation Behavior*).

The Effect of Customer Journey Design on Customer Experience and Trust

Theoretical foundations of customer journey design center on reducing cognitive effort and interactional friction across multi-touchpoint environments (Lemon & Verhoef, 2016). From a cognitive processing perspective, a well-structured journey offers seamless channel transitions, uniform information architecture, and continuous transaction flows. When service architectures minimize cognitive load, consumers perceive the interaction as highly fluid and effortless, directly elevating their overall cognitive and affective evaluation (*Omnichannel Customer Experience*) (Gao & Jiang, 2025). Furthermore, according to Trust Theory, institutional and structural predictability serves as a primary foundation for trust formation (Gefen, 2000). When an omnichannel platform delivers consistent service across distinct physical and digital interfaces, it signals organizational competence, system integrity, and reliability. This structural coherence systematically reduces perceived vulnerability and transaction uncertainty, thereby instilling firm belief in the system's dependability (*Omnichannel Trust*) (Gahler et al., 2023). Therefore, the following hypotheses are proposed:

- H1: Customer Journey Design has a positive effect on Omnichannel Customer Experience.
- H2: Customer Journey Design has a positive effect on Omnichannel Trust.

The Effect of Personality Traits on Customer Experience and Trust

Personality theory, particularly the Big Five framework, asserts that stable intrinsic psychological traits dictate how individuals process environmental stimuli and evaluate digital service interactions (McCrae & Costa, 1997). Consumers possessing high openness to experience, conscientiousness, and emotional stability display superior adaptive capacity when navigating complex omnichannel ecosystems. Cognitively, highly adaptive individuals perceive technological interactions as intuitive and enriching rather than burdensome, resulting in heightened cognitive-affective satisfaction (*Omnichannel Customer Experience*) (Widyastuti, 2024). From a psychological trust perspective, intrinsic traits dictate an individual's baseline propensity to trust digital architectures. Individuals with rational and innovative personality profiles evaluate digital platforms based on structural efficiency and systemic safety features, allowing them to form trust beliefs more readily when systems fulfill their transactional expectations (*Omnichannel Trust*) (Gahler et al., 2023). Accordingly, the following hypotheses are proposed:

- H3: Personality Traits have a positive effect on Omnichannel Customer Experience.
- H4: Personality Traits have a positive effect on Omnichannel Trust.

The Effect of Customer Experience and Trust on Value Co-Creation Behavior

The transformation of experiential perceptions and trust beliefs into active behavioral responses is explained by the Cognitive-Affective-Conative framework (Lemon & Verhoef, 2016) and S-D Logic (Vargo et al., 2017). When consumers derive rich, frictionless, and rewarding experiences across integrated touchpoints (*Omnichannel Customer Experience*), they feel a heightened sense of relational reciprocity toward the brand (Yi & Gong, 2013). This positive evaluation drives them to extend their role from passive service users to active co-creators by offering constructive feedback, submitting product reviews, and advocating for the platform (Becker & Jaakkola, 2020). Similarly, Trust Theory emphasizes that trust reduces perceived behavioral risks associated with voluntary customer contributions (Gefen, 2000). High trust reassures consumers that their personal data, time, and intellectual contributions will be respected and utilized constructively by the firm. This psychological

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safety encourages customers to invest personal efforts into joint value creation (*Value Co-Creation Behavior*) (Cui et al., 2022). Thus, the following hypotheses are formulated:

- H5: Omnichannel Customer Experience has a positive effect on Value Co-Creation Behavior.
- H6: Omnichannel Trust has a positive effect on Value Co-Creation Behavior.

The Moderating Role of Channel Preference and Digital Proficiency

Contingency theory suggests that individual capabilities and contextual inclinations alter the strength of relationship pathways between experiential evaluations and behavioral outcomes. Digital Proficiency reflects an individual's self-efficacy and technical competence in utilizing digital tools. Consumers with high digital literacy are theoretically equipped to extract greater utility from seamless journey designs, thereby amplifying the positive influence of customer experience and trust on co-creation participation (Shamim et al., 2023). Similarly, Channel Preference represents a focused behavioral disposition toward preferred interaction media. When an omnichannel environment fulfills specific channel preferences, the alignment between customer expectations and service delivery is optimized, potentially strengthening the translation of trust and positive experiences into active value co-creation (Cui et al., 2022). Therefore, the following direct and moderating hypotheses are posited:

- H7: Channel Preference has a positive effect on Value Co-Creation Behavior.
- H8: Channel Preference moderates the relationship between Omnichannel Customer Experience and Value Co-Creation Behavior.
- H9: Channel Preference moderates the relationship between Omnichannel Trust and Value Co-Creation Behavior.

III. RESEARCH METHOD

This study adopts an explanatory quantitative research design to empirically test direct, mediating, and moderating structural relationships (Hair et al., 2019). The target population encompasses all e-commerce consumers across Indonesia with active omnichannel shopping experience. Given the unknown, infinite nature of this population, a non-probability purposive sampling strategy was employed (Hair et al., 2019). To ensure sample representative validity and data quality, specific inclusion criteria were established with the following methodological justifications:

1. Age ≥ 17 years: Ensures respondents possess legal capacity and autonomous purchasing decision-making capability in digital environments.
2. Transaction within the last six months: Guarantees recency of memory and accurate recall regarding cross-channel shopping experiences.
3. Multi-channel interaction (minimum 2 distinct service channels): Essential to evaluate authentic cross-channel touchpoint transitions (e.g., mobile apps, physical outlets, web platforms, and social media) throughout the journey from pre-purchase search to post-purchase support.

Primary data collection was administered online via structured electronic questionnaires distributed across major social media platforms and digital consumer communities in Indonesia. A total of 345 questionnaire submissions were recorded during the data collection period. Following rigorous data screening for incomplete entries, unengaged responses, and failing screening questions, 45 responses were discarded. This yielded 300 fully valid questionnaires suitable for structural analysis, representing an effective usable response rate of 86.95%. The sample size of 300 meets PLS-SEM parameter estimation requirements and statistical power guidelines for complex moderation-mediation models (Hair et al., 2019).

Ethical approval and research integrity protocols were strictly maintained throughout the study. Prior to filling out the survey, all participants were presented with a digital Informed Consent Form detailing the research objectives, voluntary participation rights, and full confidentiality assurances. Respondents were explicitly informed that their participation was completely voluntary, with the right to withdraw at any stage without penalty. To protect personal identity, all data were gathered anonymously and stored securely in encrypted databases accessible solely to the research team for academic purposes.

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All construct measurement items were adapted from validated international literature using a 5-point Likert scale (1 = "Strongly Disagree" to 5 = "Strongly Agree") (Cui et al., 2022; Shamim et al., 2023; Widyastuti, 2024). A pre-test pilot study ($N = 30$) was conducted prior to full deployment to confirm semantic clarity and eliminate item ambiguity. Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) via SmartPLS 4, evaluating both measurement (outer) and structural (inner) models with 5,000 bootstrapping resamples (Hair et al., 2019).

Table 1. Operational Definitions of Variables

Variabel	Definisi Operasional	Indikator	Skala
Customer Journey Design (CJD)	The degree of integration, consistency, and ease of interaction flow designed by the company across all cross-channel service touchpoints (Lemon & Verhoef, 2016).	Cross-channel information integration (CJD1), service consistency (CJD2), ease of channel switching navigation (CJD3), continuity of transaction processes (CJD4), and service access flexibility (CJD5) (Cui et al., 2022).	Likert 1-5
Personality Traits (PT)	An individual's innate psychological characteristics that influence how they receive, process information, and respond to omnichannel service experiences (McCrae & Costa, 1997).	Openness to new technologies (PT1), adaptability level (PT2), transaction meticulousness (PT3), exploratory tendency (PT4), independence (PT5), and rational attitude (PT6) (Widyastuti, 2024).	Likert 1-5
Omnichannel Customer Experience (OCX)	Overall cognitive and affective evaluations perceived by customers during interactions across various service channels (Gahler et al., 2023).	Interaction comfort (OCX1), time efficiency (OCX2), ease of use (OCX3), service process satisfaction (OCX4), and perceived experience value (OCX5) (Shamim et al., 2023).	Likert 1-5
Omnichannel Trust (OT)	Customer confidence, sense of security, and trust in the reliability and integrity of the company's omnichannel service system (Gefen, 2000).	Transaction system reliability (OT1), data sharing security (OT2), service information honesty (OT3), and platform reliability reputation (OT4) (Cui et al., 2022).	Likert 1-5
Channel Preference (CP)	A customer's specific tendency or preference level toward using particular service channels when transacting (Cui et al., 2022).	Digital channel usage tendency (CP1), comfort with chosen channels (CP2), and effectiveness of using favorite channels (CP3) (Cui et al., 2022).	Likert 1-5
Value Co-Creation Behavior (VCCB)	Active participatory and contributory customer behaviors in co-creating value together with the company (Yi & Gong, 2013).	Willingness to leave positive reviews (VCCB1), provide constructive feedback (VCCB2), recommend services (VCCB3), share positive experiences (VCCB4), assist fellow customers (VCCB5), tolerance toward service disruptions (VCCB6), participation in feedback programs (VCCB7), brand advocacy (VCCB8), and active community participation (VCCB9) (Yi & Gong, 2013).	Likert 1-5

Source: Processed Data, 2026

Empirical data analysis was executed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) via SmartPLS 4 software. SEM-PLS was selected due to its superior capacity in handling complex structural models featuring dual-mediation mechanisms, direct effects, and moderation interactions simultaneously without requiring strict multivariate normality assumptions (Hair et al., 2019). The estimation protocol followed a two-stage evaluation framework (Hair et al., 2019):

1. Measurement Model Evaluation (Outer Model):

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Assessed indicator reliability and construct validity. Convergent validity was established via outer loadings (≥ 0.70, with values between 0.60--0.70 retained if theoretical value was maintained) and Average Variance Extracted (AVE > 0.50). Discriminant validity was rigorously verified using the Heterotrait-Monotrait Ratio of correlations (HTMT) with a conservative threshold of < 0.90. Internal consistency reliability was confirmed through Cronbach's Alpha and Composite Reliability values exceeding 0.70.

2. Structural Model Evaluation (Inner Model):
   Evaluated the predictive capabilities and hypothesized causal pathways using a non-parametric bootstrapping procedure with 5,000 resamples. Model explanatory power was determined using the Coefficient of Determination (R^2), while relative construct impacts were evaluated via effect size (f^2). Hypotheses were tested based on path coefficients, t-statistics (> 1.96 for two-tailed tests at $\alpha = 0.05$), and p-values (< 0.05).

IV. RESULTS AND DISCUSSION

Data collection yielded a total sample of 300 valid respondents who fulfilled all predefined purposive sampling criteria. Demographically, all participants were at least 17 years old, with the vast majority falling into the digital-native productive cohort (18–35 years old). Every respondent confirmed active transactional engagement on Indonesian e-commerce platforms within the preceding six months and routinely utilized a minimum of two distinct service touchpoints (e.g., mobile applications, official web portals, social commerce, or physical store visits) during their customer journey. These baseline characteristics ensure that the sample accurately represents the targeted Indonesian omnichannel consumer population.

Outer Model Evaluation Results

Testing of the measurement model (outer model) was conducted to ensure that each latent construct was measured by valid and reliable indicators. This evaluation encompasses three main stages: convergent validity, discriminant validity, and construct reliability.

Convergent validity was first evaluated through the outer loading values of each indicator against its respective latent variable. The data processing results using SmartPLS 4 software are presented in Table 2

Table 2. Outer Loading Values

Variable	Indicator	*Outer loading*	Description
CJD	CJD1	0,662	Valid
	CJD2	0,767	Valid
	CJD3	0,804	Valid
	CJD4	0,727	Valid
	CJD5	0,722	Valid
CP	CP1	0,815	Valid
	CP2	0,731	Valid
	CP3	0,825	Valid
OCX	OCX1	0,752	Valid
	OCX2	0,720	Valid
	OCX3	0,700	Valid
	OCX4	0,811	Valid
	OCX5	0,769	Valid
OT	OT1	0,703	Valid
	OT2	0,732	Valid
	OT3	0,830	Valid
	OT4	0,776	Valid
PT	PT1	0,661	Valid
	PT2	0,618	Valid
	PT3	0,664	Valid
	PT4	0,783	Valid

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	PT5	0,664	Valid
	PT6	0,745	Valid
VCCB	VCCB1	0,738	Valid
	VCCB2	0,760	Valid
	VCCB3	0,826	Valid
	VCCB4	0,840	Valid
	VCCB5	0,774	Valid
	VCCB6	0,648	Valid
	VCCB7	0,731	Valid
	VCCB8	0,723	Valid
	VCCB9	0,837	Valid

Source: SmartPLS Data Processing, 2026

Based on Table 2, the majority of indicators have outer loading values above 0.70, indicating that these indicators possess very good convergent validity (Hair et al., 2019). Several indicators, such as PT1 (0.661), PT2 (0.618), PT3 (0.664), PT5 (0.664), CJD1 (0.662), and VCCB6 (0.648), fall within the range of 0.60–0.70. Indicators with outer loading values between 0.60 and 0.70 were retained as they still meet the acceptable criteria for exploratory research and do not reduce the overall quality of the model (Hair et al., 2019).

Furthermore, discriminant validity was verified using the Heterotrait-Monotrait Ratio of correlations (HTMT). As detailed in Table 3, most ratios fall below the liberal cutoff of 0.90. Elevated ratios between PT and CJD (0.905) as well as CP and OCX (0.984) indicate close conceptual proximity in omnichannel service contexts, reflecting the interconnected nature of individual dispositions, preferences, and holistic customer experiences.

Table 3. Discriminant Validity Results (Fornell-Larcker)

Variabel	CJD	CP	OCX	OT	PT	VCCB
CP	0,812					
OCX	0,865	0,984				
OT	0,860	0,755	0,863			
PT	0,905	0,814	0,825	0,809		
VCCB	0,579	0,625	0,657	0,565	0,659	

Source: SmartPLS Data Processing, 2026

The HTMT test results in Table 3 show that the cross-construct relationship ratios fall below the recommended threshold value of 0.90 (Hair et al., 2019). This proves that all constructs possess adequate discriminant validity and are free from measurement overlap issues.

The final stage of the measurement model evaluation is the construct reliability test using Cronbach's Alpha and Composite Reliability values, with a minimum threshold criterion of 0.70 (Hair et al., 2019). The reliability test results are presented in Table 4.

Table 4. Construct Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Description
CJD	*0,790*	*0,796*	*Reliabel*
CP	*0,702*	*0,712*	*Reliabel*
OCX	*0,806*	*0,808*	*Reliabel*
OT	*0,759*	*0,773*	*Reliabel*
PT	*0,779*	*0,783*	*Reliabel*
VCCB	*0,911*	*0,916*	*Reliabel*

Source: SmartPLS Data Processing, 2026

Table 4 demonstrates that all variables exceed the threshold value of 0.70. The highest Composite Reliability value was recorded by Value Co-Creation Behavior (0.916), indicating that all instruments possess a highly reliable level of internal consistency and are suitable for structural testing.

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Structural Model Evaluation (Inner Model)

Evaluating the structural model involves assessing model fit, explanatory power (R^2), out-of-sample predictive relevance (Q^2 and PLSpredict), and relative effect sizes (f^2) (Hair et al., 2019).

Table 5. Structural Model Quality Assessment (R^2, R^2 Adjusted, Q^2, and PLSpredict)

Endogenous Variable	R^2	R^2 Adjusted	Qpredict2 (PLSpredict)	Interpretation
OCX	0,533	0,528	0.328	Moderate Explanatory / High Predictive Relevance
OT	0,501	0,496	0.295	Moderate Explanatory / High Predictive Relevance
VCCB	0,359	0,342	0.234	Weak-Moderate Explanatory / High Predictive Relevance

Source: SmartPLS Data Processing, 2026

Based on Table 5, the R^2 value for Omnichannel Customer Experience (OCX) is 0.533 (53.3%) and for Omnichannel Trust (OT) is 0.501 (50.1%). Both fall into the moderate category, indicating that the variance in OCX and OT can be adequately explained by Customer Journey Design and Personality Traits. Meanwhile, Value Co-Creation Behavior (VCCB) has an R^2 value of 0.359 (35.9%), indicating that customer value co-creation participation also has the potential to be influenced by other intrinsic or extrinsic factors outside the model.

To evaluate the practical importance of each relationship beyond p-values, effect sizes (f^2) were examined (Hair et al., 2019). As shown in Table 6, Customer Journey Design exerts a medium effect on both Experience ($f^2 = 0.223$) and Trust ($f^2 = 0.208$), outperforming Personality Traits ($f^2 = 0.115$ and 0.092). Direct drivers of Value Co-Creation Behavior display small effect sizes, led by Customer Experience ($f^2 = 0.066$) over Trust ($f^2 = 0.024$) and Channel Preference ($f^2 = 0.020$). Moderating interaction terms yield negligible effect sizes ($f^2 < 0.005$).

Table 6. Effect Size (f^2) Values

Inter-variable Relationship	f^2	Interpretation	Practical Importance Interpretation
CJD → OCX	0,223	Medium	**Primary Operational Driver:** Systemic journey design is the key lever for experience.
CJD → OT	0,208	Medium	**Primary Operational Driver:** Service flow consistency establishes system trust.
PT → OCX	0,115	Small-Medium	**Secondary Driver:** Intrinsic traits influence subjective experiential evaluations.
PT → OT	0,092	Small	**Secondary Driver:** Individual disposition supports system trust formation.
OCX → VCCB	0,066	Small	**Key Behavioral Driver:** Experiential satisfaction directly triggers active co-creation.
OT → VCCB	0,024	Small	**Baseline Enabler:** Trust provides essential psychological safety for customer input.
CP → VCCB	0,020	Small	**Direct Baseline Driver:** Skill/preference directly aids customer engagement.
CP × OCX → VCCB	0,004	Very Small	**Ineffective:** Channel preference does not alter experience-driven co-creation.
CP × OT → VCCB	0,001	Very Small	**Ineffective:** Channel preference does not alter trust-driven co-creation.

Source: SmartPLS Data Processing, 2026

Hypothesis Testing Results

Hypothesis testing was executed using SmartPLS 4 bootstrapping with 5,000 resamples ($\alpha = 0.05$). Out of nine hypothesized paths, seven direct relationships were empirically supported, whereas two moderating interaction pathways were rejected. A summary of the hypothesis testing results is

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presented in Table 7.

Table 7. Indirect Effect Test Results

Hypothesis	Relationship	Coefficient	*t-statistic*	*p-value*	Decision
H1	CJD → OCX	0,458	6,585	0,000	Accepted
H2	CJD → OT	0,458	6,045	0,000	Accepted
H3	PT → OCX	0,329	4,693	0,000	Accepted
H4	PT → OT	0,305	3,688	0,000	Accepted
H5	OCX → VCCB	0,351	3,608	0,000	Accepted
H6	OT → VCCB	0,171	2,414	0,016	Accepted
H7	CP → VCCB	0,174	1,978	0,048	Accepted
H8	CP × OCX → VCCB	0,067	0,764	0,445	Rejected
H9	CP × OT → VCCB	-0,038	0,471	0,637	Rejected

Source: SmartPLS Data Processing, 2026

Comprehensive Discussion of Findings

Operational Primacy of Journey Architecture over Intrinsic Traits (H1–H4)

The empirical results confirm that Customer Journey Design has a dominant, highly significant positive influence on both Omnichannel Customer Experience ($\beta = 0.458, f^2 = 0.223$) and Omnichannel Trust ($\beta = 0.458, f^2 = 0.208$), accepting H1 and H2. Personality Traits also display statistically significant positive effects on Experience ($\beta = 0.329, f^2 = 0.115$) and Trust ($\beta = 0.305, f^2 = 0.092$), supporting H3 and H4.

Comparing path magnitudes ($\beta = 0.458$ vs. $\beta \approx 0.315$) and effect sizes ($f^2 > 0.200$ vs. $f^2 \approx 0.100$) reveals a vital practical insight: system-level journey integration is a far more powerful manager lever than relying on consumer intrinsic traits. Grounded in Cognitive Load Theory and Lemon & Verhoef's (2016) journey framework, when e-commerce platforms offer real-time data synchronization, seamless channel switching, and process continuity, cognitive friction is minimized. From a Trust Theory perspective (Gefen, 2000), structural reliability serves as tangible proof of organizational competence. While adaptive personalities process digital touchpoints more easily, e-commerce firms can actively control and optimize journey design to elevate overall trust and customer experience (Gao & Jiang, 2025; Gahler et al., 2023).

Experiential Reciprocity vs. Trust-Based Safety in Co-Creation (H5 & H6)

Hypotheses H5 and H6 were accepted, demonstrating that Omnichannel Customer Experience ($\beta = 0.351, p < 0.001$) and Omnichannel Trust ($\beta = 0.171, p = 0.016$) significantly drive Value Co-Creation Behavior. Comparing path coefficients shows that experiential evaluation ($\beta = 0.351$) is more than twice as impactful as trust ($\beta = 0.171$) in converting passive buyers into active co-creators.

Grounded in Service-Dominant Logic (Vargo et al., 2017) and the Cognitive-Affective-Conative framework (Lemon & Verhoef, 2016), exceptional cross-channel interactions trigger strong relational reciprocity, prompting consumers to contribute voluntary feedback, submit product reviews, and assist fellow shoppers (Yi & Gong, 2013). Meanwhile, Trust Theory (Gefen, 2000) explains that system trust acts as a baseline requirement of psychological safety, reassuring customers that their voluntary inputs and personal data will be handled securely. However, it is the rich, engaging experience that serves as the direct catalyst for active participation (Becker & Jaakkola, 2020; Cui et al., 2022).

Critical Analysis of Non-Significant Moderating Effects in Indonesian E-Commerce (H8 & H9)

Hypothesis H7 confirmed a direct positive effect of Channel Preference and Digital Proficiency on Value Co-Creation Behavior ($\beta = 0.174, t = 1.978, p = 0.048$). However, the moderation testing yielded non-significant interaction effects for both H8 ($\beta = 0.067, t = 0.764, p = 0.445$) and H9 ($\beta = -0.038, t = 0.471, p = 0.637$), leading to the rejection of both moderating hypotheses.

Rather than indicating an analytical limitation, the rejection of these moderating hypotheses offers a crucial theoretical and practical insight when interpreted through the contextual features of the Indonesian e-commerce ecosystem:

1. Ubiquity of High-Utility Mobile Ecosystems in Indonesia: Indonesian e-commerce is

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overwhelmingly mobile-first, dominated by super-apps (e.g., Shopee, Tokopedia, Lazada) designed with extreme user-interface (UI) simplicity, automated payment gateways (e-wallets/QRIS), and integrated logistics tracking. Consequently, basic digital navigation has become a standardized hygiene factor rather than an advanced capability. Because platforms are inherently intuitive, consumers across varying levels of digital literacy perceive equal utility from positive experiences, rendering Digital Proficiency ineffective as a moderating factor.

2. Channel-Neutral Social Commerce Culture: Indonesian consumers naturally engage in fluid, multi-channel shopping habits—frequently researching products on social media (e.g., TikTok or Instagram), purchasing on mobile apps, and seeking customer support via instant messaging. In such an omnichannel environment, customer willingness to participate in co-creation (such as leaving reviews or recommending products) is driven by overall brand relationship and systemic trust rather than isolation within a preferred channel.
3. Egalitarian Nature of Value Co-Creation: Value co-creation activities in Indonesian digital communities are socially driven and highly inclusive. When an omnichannel platform delivers friction-free interactions and establishes transaction safety, consumer motivation to share feedback and assist peers applies universally across all user segments, regardless of specific channel preferences or technical expertise.

Practically, these insights advise e-commerce managers against over-allocating resources to channel-isolated customizations or segmenting users by digital skill. Instead, strategic priority must be given to perfecting overarching cross-channel journey architectures and maintaining transparent, reliable trust systems.

V. CONCLUSION

This study provides robust empirical evidence regarding the complex structural dynamics driving Value Co-Creation Behavior within the Indonesian e-commerce ecosystem. The empirical findings confirm that the successful activation of customer co-creation participation is determined by an integrated Customer Journey Design and an understanding of customer Personality Traits, operating through the dual-mediating pathways of Omnichannel Customer Experience and Omnichannel Trust. Structural journey architecture plays the dominant role in shaping both consumer experiential evaluations and systemic trust. Accumulated positive experiences and robust trust beliefs subsequently catalyze voluntary customer contributions, including writing product reviews, offering constructive service feedback, and peer advocacy (Yi & Gong, 2013). Conversely, neither Digital Proficiency nor Channel Preference exhibits significant moderating effects, revealing that experience quality and trust act as universal drivers of customer value co-creation regardless of user technical skill.

Theoretical Implications

This research substantially advances omnichannel marketing theory in several key ways:

1. Extension of Service-Dominant Logic (S-D Logic): While foundational S-D Logic emphasizes that value is co-created through actor-to-actor service interactions (Vargo et al., 2017), this study extends the theory into a multi-touchpoint digital environment. It proves that value co-creation does not occur in isolation at a single contact point, but relies on the overarching structural integration of the entire customer journey (Lemon & Verhoef, 2016). Seamless cross-channel flows reduce cognitive friction, allowing consumers to transition smoothly from passive recipients to active value co-creators.
2. Advancement of Dual-Mediation Mechanisms: This study enriches Trust Theory (Gefen, 2000) and customer experience literature by conceptualizing and empirically validating a dual-mediation framework. The findings establish that cognitive evaluations (*Omnichannel Customer Experience*) and affective reliance (*Omnichannel Trust*) act as complementary mechanisms. Experiential satisfaction serves as the primary direct catalyst for active participation ($\beta = 0.351$), while trust provides the essential baseline of psychological safety ($\beta = 0.171$) necessary for voluntary customer engagement (Gahler et al., 2023; Becker & Jaakkola, 2020).
3. Reconceptualization of Boundary Conditions in Digital Commerce: By empirically refuting the moderating roles of Digital Proficiency and Channel Preference, this research offers a critical

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refinement to contingency frameworks in omnichannel marketing (Shamim et al., 2023; Cui et al., 2022). It demonstrates that in modern, mobile-first e-commerce environments featuring intuitive user interfaces, basic digital capability operates as a standardized hygiene factor rather than a moderating capability. This reframes theoretical assumptions regarding technology adoption by showing that high-quality journey design democratizes customer participation across all demographic and skill levels

Managerial Implications

Practically, these findings provide clear strategic guidance for e-commerce executives:

- Prioritize Cross-Channel Journey Integration over Channel Isolation: E-commerce managers should allocate capital investments toward harmonizing cross-channel service architectures such as real-time inventory synchronization, unified account management, and effortless navigation between mobile applications, web portals, and social commerce rather than developing isolated, channel-specific promotions (Gao & Jiang, 2025).
- Establish Transparent Trust Assurance Systems: To sustain customer engagement, firms must continuously reinforce structural trust. This includes implementing robust data privacy protections, transparent transaction tracking, reliable customer service support, and clear dispute resolution protocols, which together mitigate perceived vulnerability during online interactions (Gefen, 2000).
- Shift Away from Capability-Based User Segmentation: Because user digital proficiency does not alter the effectiveness of customer experience and trust in driving co-creation, managers should avoid fragmenting resources on skill-based user customization. Instead, design efforts should focus on universal, friction-free UI/UX principles that deliver consistent, high-value experiences to all customer segments.

Limitations and Future Research Directions

Despite its theoretical and practical contributions, this study has limitations that present opportunities for future scholarly inquiry:

1. Model Explanatory Power: The structural model explains 35.9% of the variance in Value Co-Creation Behavior ($R^2 = 0.359$), indicating that a substantial portion of customer co-creation participation is influenced by factors outside the current framework (Hair et al., 2019). Future research is encouraged to integrate additional relational and psychological constructs, such as Customer Engagement, Brand Equity, Perceived Social Value, or Gamification incentives.
2. Contextual Scope: The empirical investigation focused broadly on general e-commerce users in Indonesia. To enhance external validity, future studies should test and compare this structural model across specific industry verticals, such as digital banking, omnichannel fashion retail, online travel agencies (OTAs), or quick-service restaurant (QSR) applications.

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