

UNDERSTANDING SHOPPING CART ABANDONMENT: THE ROLE OF EMOTIONAL AMBIVALENCE, PRICE SENSITIVITY, AND PERCEIVED RISK IN CHECKOUT HESITATION

Siska Anggraeni Larasati^{1*}, Sulyanto²

¹Master of Management Study Program, University of Jenderal Soedirman, Indonesia

²Department of Management, University of Jenderal Soedirman, Indonesia

*Email corresponding author: siska.larasati@mhs.unsoed.ac.id

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Abstract

Online shopping cart abandonment continues to increase along with the rise in e-commerce activity. Although this phenomenon has been widely studied, research integrating economic and psychological factors is still limited. This study aims to analyze the factors influencing online shopping cart abandonment (OSCA) behavior by emphasizing the role of emotional ambivalence, price sensitivity, and perceived risk, as well as the psychological mechanism of hesitation at checkout within the Stimulus-Organism-Response (SOR) framework. This study uses a quantitative approach with a survey method of 194 consumers in Indonesia who have experience shopping through e-commerce platforms, selected using a purposive sampling technique. Data were collected through an online questionnaire based on a Likert scale and analyzed using Structural Equation Modeling (SEM) techniques based on Partial Least Squares (PLS). The results showed that price sensitivity and hesitation at checkout had a positive and significant effect on OSCA. Perceived risk had a significant effect on hesitation at checkout and was fully mediated in influencing OSCA, while emotional ambivalence showed no significant effect. This research provides theoretical contributions in enriching consumer literature and provides practical guidance for e-commerce companies in designing strategies to reduce OSCA levels.

Keywords: Online Shopping Cart Abandonment, Emotional Ambivalence, Price Sensitivity, Perceived Risk, Checkout Hesitation

INTRODUCTION

The rapid development of information technology accompanied by increasing internet penetration has driven e-commerce activities (Chopra et al., 2024). Online retail is emerging as one of the most dynamic sectors due to its ease of information retrieval, wide product selection, and product reviews. Furthermore, e-commerce usage in Indonesia has experienced significant growth, prompting many businesses to shift to digital platforms to market their products and services (Statistics Indonesia, 2023).

The percentage of businesses in Indonesia utilizing the internet for sales continues to increase year after year. According to the Ministry of Trade of the Republic of Indonesia (2025), by 2024, the proportion of businesses conducting online sales will reach 42.02%. This increase is driven by the growth in the number of e-commerce users, which is estimated to reach 73.06 million by 2025. Uzunoglu (2024) states that e-commerce revenue continues to experience significant growth, projected to approach US\$200 billion by 2028.

This industry has excellent prospects, but still faces challenges in the form of online shopping cart abandonment. According to Wang et al. (2022), this behavior is defined as consumers adding

products to their shopping cart or removing some or all of them, until the system automatically deletes them. Research by Kukar-Kinney and Close (2010) explains that online shopping cart abandonment is the behavior of placing items in an online shopping cart without making a purchase.

Globally, the shopping cart abandonment rate continues to rise, from 59.8% in 2006 to 70.19% in 2025 (Statista, 2026). This high percentage has managerial consequences for businesses, such as decreased purchase rates and wasted advertising costs (Silva et al., 2025). This occurs because e-commerce platforms incur costs to convert shopping cart abandonment into purchase transactions.

The main problem in this study is the high rate of online shopping cart abandonment. Given the potential losses it causes, understanding the factors influencing this phenomenon is crucial. This understanding can form the basis for developing effective strategies to influence consumer behavior and significantly reduce OSCA rates (Tarigan et al., 2026). Furthermore, these findings are beneficial not only for e-commerce platforms but also for businesses in improving sales performance.

Research on OSCA shows that most studies still examine factors partially without simultaneously integrating psychological and economic aspects (Kukar-Kinney and Close, 2010; Xu & Huang, 2015). Some studies have included emotional ambivalence and hesitation at checkout, but have not comprehensively explained the mediating mechanisms (Huang et al., 2018; Wang et al., 2022). Therefore, this study develops an integrative model by examining the influence of emotional ambivalence, price sensitivity, and perceived risk on OSCA through hesitation at checkout as the main mediating variable, to provide a deeper understanding of the decision-making process.

This study identified a research gap, namely the limited number of studies integrating emotional, economic, and risk perception factors into a comprehensive model framework. Furthermore, the study also found that the role of hesitation at checkout as a mediating mechanism explaining the consumer hesitation process before making a final decision remains largely unexplored. Wang et al. (2022) demonstrated that hesitation at checkout significantly influences online shopping cart abandonment and reflects the cognitive and affective processes that occur before consumers make a final decision.

This study adopts the Stimulus-Organism-Response (SOR) framework as the primary theoretical basis for explaining consumer behavior. This model states that environmental stimuli influence an individual's cognitive and affective responses, which subsequently trigger psychological responses in the form of attitudes and behaviors (Mehrabian & Russell, 1974). Price and risk perception factors represent the stimuli reflected in price sensitivity and perceived risk. The consumer's internal processes reflect the organism component manifested in emotional ambivalence and hesitation at checkout. The consumer's final behavior represents the response component reflected in online shopping cart abandonment. The stimuli received by consumers trigger internal processes that ultimately lead to OSCA.

Emotional ambivalence was found to have a positive and significant effect on shopping cart abandonment by Huang et al. (2018) and Tarigan et al. (2026), but it was not significant in Yusuf et al. (2021) and Wang et al. (2022), indicating inconsistencies in the findings. Price sensitivity was also shown to have a significant effect (Tarigan et al., 2026); Kapoor and Vij, 2021), although its integration into the psychological framework of consumer behavior is still limited. Meanwhile, perceived risk does not always have a significant effect (Xu and Huang, 2015), but theoretically increases caution and decision delay (Dowling and Staelin, 1994; Cho et al., 2006), which has the potential to encourage shopping cart abandonment (Kukar-Kinney and Close, 2010). Hesitation at checkout has consistently been shown to have a significant effect (Huang et al., 2018; Wang et al., 2022; Ong et al., 2023), indicating that the relationship between economic and psychological factors and shopping cart abandonment is not direct, but rather through internal psychological

mechanisms. This study positions hesitation at checkout as the primary mediating variable to explain this relationship.

To address this gap, this study develops an integrative model that combines emotional, economic, and risk perception factors within a comprehensive analytical framework. This study positions hesitation at checkout as the primary psychological mechanism that bridges the relationship between independent variables and shopping cart abandonment behavior. This approach is expected to provide a more comprehensive understanding of the consumer decision-making process, particularly in explaining how external stimuli trigger internal responses that lead to shopping cart abandonment behavior.

This study aims to analyze the influence of emotional ambivalence, price sensitivity, and perceived risk on online shopping cart abandonment by considering the mediating role of hesitation at checkout. This study also aims to examine the psychological mechanisms underlying consumer decision-making in online shopping behavior. Thus, this study is expected to provide theoretical contributions to the development of consumer behavior models and practical implications for e-commerce players in designing strategies to reduce online shopping cart abandonment rates.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Stimulus-Organism-Response Model

The Stimulus-Organism-Response (SOR) model is a theoretical framework that explains the relationship between environmental stimuli, an individual's internal processes, and behavioral responses. This model was first introduced by Woodworth (1929) and later developed by Mehrabian and Russell (1974), which emphasizes that stimuli (S) influence an individual's cognitive and affective states (O), which then produce behavioral responses (R). In the context of consumer behavior, this model is widely used to explain how external stimuli trigger the psychological processes underlying decision-making.

Price sensitivity and perceived risk act as stimuli that influence consumers' cognitive and affective evaluations in e-commerce environments. These two stimuli trigger emotional ambivalence and hesitation at checkout, an internal state (organism) reflecting emotional and cognitive conflict before consumers make a final decision. Huang et al. (2018) and Wang et al. (2022) show that hesitation at the checkout stage functions as a psychological mechanism that bridges the influence of stimuli on purchasing decisions. This increased hesitation encourages consumers to delay or cancel transactions, thereby increasing the likelihood of shopping cart abandonment as a behavioral response.

Arif et al. (2020) demonstrated that the SOR model is widely used as a primary framework in consumer behavior research, particularly in e-commerce environments. Cham et al. (2021) stated that the SOR model expands by incorporating multidimensional stimuli encompassing psychological and marketing factors that influence consumer perceptions and purchase intentions. The SOR framework in this study emphasizes the role of hesitation at checkout as a key mediating mechanism that bridges the influence of stimuli on consumer behavioral responses in the form of shopping cart abandonment.

Emotional Ambivalence

Emotional ambivalence describes a psychological state in which individuals simultaneously hold positive and negative evaluations of an object, creating cognitive and affective conflict that influences consumer behavior (Yusuf et al., 2021). This condition reflects an imbalance between conflicting beliefs, both intrapersonally and interpersonally, which ultimately leads to doubt in decision-making (Priester & Petty, 2001). Emotional ambivalence in e-commerce environments increases uncertainty during the purchase evaluation stage, which can prolong the decision-making

process and encourage procrastination, leading to online shopping cart abandonment (Cho et al., 2006; Yusuf et al., 2021).

Price Sensitivity

Price sensitivity is the degree to which price influences consumer purchasing decisions (Tarigan et al., 2026). Furthermore, Ramirez and Goldsmith (2009), citing Goldsmith & Newell (1997), explain that price sensitivity is related to consumers' feelings about paying for an offer, where some consumers show reluctance to spend money, regardless of income level, when they perceive a risk of imbalance between costs and benefits.

Perceived Risk

Perceived risk refers to an individual's subjective perception of the potential negative consequences of a purchasing decision. Vincent-Wayne Mitchell (1999) explains that this concept encompasses the level of uncertainty and the magnitude of potential losses, thus forming subjective expectations that influence consumer evaluation and behavior. Glover and Benbasat (2010) emphasize that perceived risk is multidimensional and reflects the potential for undesirable outcomes in digital transactions. Xu and Huang (2015) identify risks related to payment security, personal information protection, and user privacy.

Hesitation at Checkout

Hesitation at checkout is a consumer's behavior of delaying or not immediately completing a transaction after considering a purchase. Cho et al. 2004 define online shopping hesitation as a decision delay due to the need for additional processing before the final purchase, encompassing three forms: the entire checkout process, cart abandonment, and hesitation to click the checkout button. Furthermore, Ong et al. 2023 assert that this condition reflects an individual's uncertainty during the final stages of a transaction. Huang et al. show that such hesitation increases the likelihood of consumers abandoning the transaction.

Online Shopping Cart Abandonment

Online shopping cart abandonment is the behavior of consumers who add products to their online shopping cart but do not complete the purchase (Kukar-Kinney and Close, 2010; Jiang et al., 2021). This phenomenon is reflected when consumers leave products in their mobile shopping carts without proceeding to the final payment stage (Huang et al., 2018). This condition indicates a failure to convert a purchase decision from the interest stage to an actual transaction in an e-commerce environment.

The Effect of Emotional Ambivalence, Price Sensitivity, and Perceived Risk on Online Shopping Cart Abandonment

Online shopping cart abandonment (OSCA) reflects a consumer's decision not to proceed with the purchase process despite initial interest. Emotional ambivalence reflects conflicting feelings that give rise to negative emotions and uncertainty, thus disrupting the evaluation process and increasing the consumer's tendency to abandon the shopping cart (Huang et al., 2018; Tarigan et al., 2026).

Price sensitivity describes the level of consumer sensitivity to price and additional costs, which drives the process of information search, price comparison, and delaying purchasing decisions (Song, 2019; Li et al., 2023), thus potentially increasing OSCA (Tarigan et al., 2026).

Perceived risk reflects the perception of uncertainty and potential loss, which encourages avoidance behavior, increased caution, and decision delay (Mitchell, 1999; Dowling & Staelin, 1994), thereby increasing the likelihood of shopping cart abandonment (Xu & Huang, 2015; Kukar-Kinney and Close, 2010). Thus, the authors hypothesize:

H1: Emotional ambivalence has a positive effect on online shopping cart abandonment.

H2: Price sensitivity has a positive effect on online shopping cart abandonment.

H3: Perceived risk has a positive effect on online shopping cart abandonment.

The Effect of Emotional Ambivalence, Price Sensitivity, and Perceived Risk on Hesitation at Checkout

Checkout hesitation reflects consumer hesitation at the final stage of a transaction that arises due to the need to make additional evaluations before completing a purchase (Cho et al., 2006; Huang et al., 2018). Emotional ambivalence triggers emotional conflict that causes uncertainty and reduces consumer confidence in decision-making, thus increasing the tendency to delay or hesitate at the payment stage (Huang et al., 2018; Wang et al., 2022; Ong et al., 2023).

Price sensitivity reflects consumers' sensitivity to prices that encourage intensive evaluation, such as price comparisons and waiting for promotions to obtain optimal value (Tarigan et al., 2026). This process prolongs cognitive consideration and increases hesitation in decision-making. Hesitation at checkout reflects delays in the final stages of a transaction due to the need for additional evaluation (Huang et al., 2018). Therefore, the higher the price sensitivity, the greater the tendency for consumers to experience hesitation and delay completing a transaction.

Perceived risk increases the perception of uncertainty and potential loss, thus encouraging consumers to make additional evaluations and delay purchasing decisions (Mitchell, 1999; Dowling & Staelin, 1994). This phenomenon reinforces the tendency for doubt to arise in the final stages of a transaction (Cho et al., 2006; Huang et al., 2018). Therefore, the authors hypothesize:

H4: Emotional ambivalence has a positive effect on hesitation at checkout.

H5: Price sensitivity has a positive effect on hesitation at checkout.

H6: Perceived risk has a positive effect on hesitation at checkout.

The Effect of Hesitation at Checkout on Online Shopping Cart Abandonment

Hesitation at checkout reflects the consumer's state of hesitation in deciding whether to continue or cancel a purchase at the final stage of the transaction, namely when consumers are in a state of uncertainty after considering a product (Ong et al., 2023). This hesitation encourages consumers to stop the transaction process before completing the purchase (Huang et al., 2018). This finding aligns with Tian et al. (2019) who showed that the "whether to buy" mindset increases the tendency to cancel a transaction. Consumers experiencing hesitation also tend to avoid risks by delaying decisions or switching to offline purchases. Therefore, the higher the hesitation at checkout, the greater the likelihood of shopping cart abandonment. Therefore, the authors hypothesize:

H7: Hesitation at checkout has a positive effect on online shopping cart abandonment.

The Mediating Role of Hesitation at Checkout in the Relationship between Emotional Ambivalence, Price Sensitivity, Perceived Risk, and Online Shopping Cart Abandonment

The Stimulus-Organism-Response (SOR) model explains that external stimuli influence internal states, which then produce behavioral responses (Mehrabian & Russell, 1974). Price sensitivity and perceived risk drive cognitive and affective evaluations, while emotional ambivalence amplifies emotional conflict, triggering uncertainty (Priester & Petty, 2001; Mitchell, 1999). This process gives rise to hesitation at checkout as a psychological mechanism at the final stage of the transaction (Cho et al., 2006; Ong et al., 2023). This hesitation bridges the influence of psychological and economic factors on shopping cart abandonment (Huang et al., 2018; Wang et al., 2022). Therefore, the authors hypothesize:

H8: Hesitation at checkout mediates the positive influence of emotional ambivalence on online shopping cart abandonment.

H9: Hesitation at checkout mediates the positive influence of price sensitivity on online shopping cart abandonment.

H10: Hesitation at checkout mediates the positive influence of perceived risk on online shopping cart abandonment.

RESEARCH METHODS

This study used a quantitative approach with an explanatory design to test the causal relationships between variables that influence the hypothesis. A survey method was used to collect primary data by formulating questions for individual respondents (Hartono, 2017). The study population included individuals who had online shopping experience, used the shopping cart feature, and reached the checkout stage within the last three months. The sampling technique used criteria-based purposive sampling.

This study collected data through a five-point Likert-scale based online questionnaire adapted from previous studies to measure all constructs. Indicators for the emotional ambivalence variable were adapted from Huang et al. (2018) and Tarigan et al. (2026), price sensitivity from Tarigan et al. (2026), perceived risk from Xu and Huang (2015) with modifications, hesitation at checkout from Huang et al. (2018) and Wang et al. (2022), and online shopping cart abandonment from Kukar-Kinney and Close (2010), Wang et al. (2022), and Sundjaja et al. (2024).

The sample size determination refers to Hair et al. (2006) in Suliyanto (2018), which recommends a sample size of 5 to 10 times the number of estimated parameters, including indicators and path coefficients. With a total of 33 parameters, the minimum sample size obtained is 165 respondents. This study used 194 valid respondents, so this number has exceeded the recommended minimum limit.

This study analyzed data using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the help of SmartPLS software, because this method is capable of testing complex models and does not require normal data distribution.

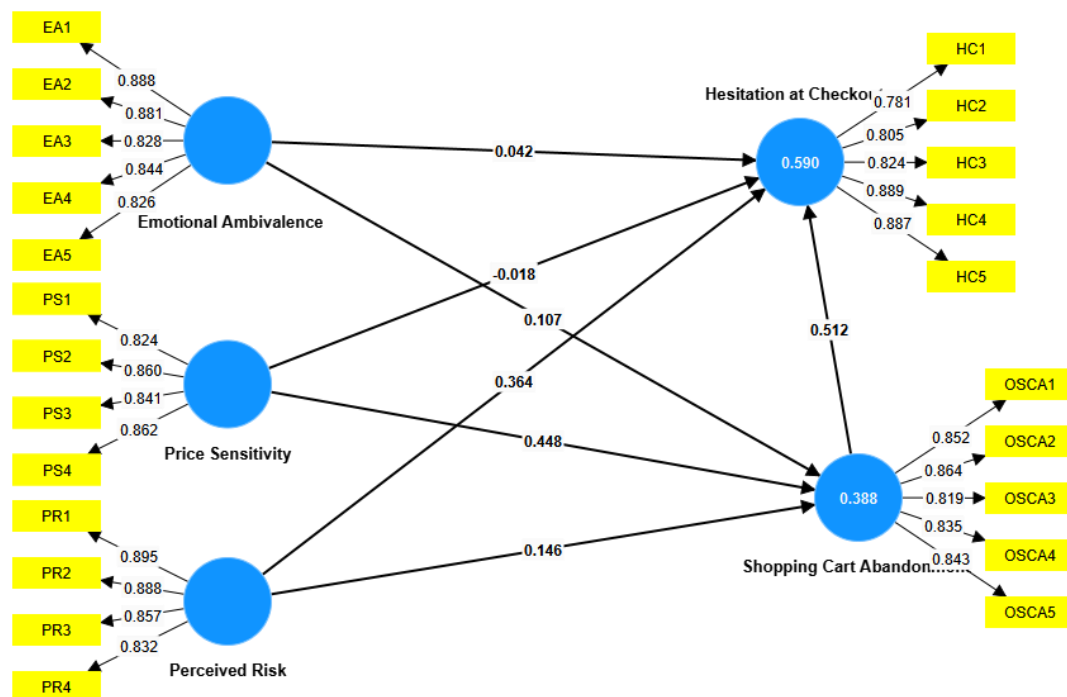


Figure 1. Research Model

RESULTS AND DISCUSSION

This research survey was conducted on 194 respondents who have online shopping experience, used the shopping cart feature, and reached the checkout stage in the last three months.

Table 1. Respondent Profile

Variable	Category	Category	Percentage (%)
Gender	Male	61	31,4
	Female	133	68,6
	Inconesistent/other	1	0,5
Age	< 20 years	10	5,2
	20-25 years	67	34,5
	26-30 years	79	40,7
	> 30 years	17	8,8
	Not specified (20-35 years)	22	11,3
Education Level	High school (SMA/SMK)	51	26,3
	Diploma (D1-D3)	20	10,3
	Bachelor's Degree (S1)	113	58,2
	Master's Degree (S2)	10	5,2
	Inconsistent/Other	1	0,5
Occupation	Private Employee	80	41,2
	Student	46	23,7
	Civil Servant (PNS)	26	13,4
	Entrepreneur	21	10,8
	Others	21	10,8
Monthly Income	< IDR 1,000,000	17	8,8
	IDR 1,000,000 - 3,000,000	72	37,1
	IDR 3,000,001 - 6,000,000	58	29,9
	IDR 6,000,001 - 10,000,000	38	19,6
	> IDR 10,000,000	10	5,2

The respondent profile shows a female predominance (68.6%), with the majority being young adults aged 20-30, reflecting a consumer group actively using digital technology. Most respondents held a bachelor's degree (S1) and worked as private sector employees, with income levels concentrated in the middle category. These characteristics indicate that respondents are educated, productive consumers, and tend to be rational in considering price and risk aspects in online purchasing decisions.

Table 2. Outer Loading Results of Convergent Validity Test

	Emotional Ambivalence	Hesitation at Checkout	Perceived Risk	Price Sensitivity	Online Shopping Cart Abandonment
EA1	0.888				
EA2	0.881				
EA3	0.828				
EA4	0.844				

EA5	0.826		
HC1		0.781	
HC2		0.805	
HC3		0.824	
HC4		0.889	
HC5		0.887	
OSCA1			0.852
OSCA2			0.864
OSCA3			0.819
OSCA4			0.835
OSCA5			0.843
PR1		0.895	
PR2		0.888	
PR3		0.857	
PR4		0.832	
PS1			0.824
PS2			0.860
PS3			0.841
PS4			0.862

Source: Data Processing Results, 2026

The outer loading test results show that all indicators in the constructs of emotional ambivalence, price sensitivity, perceived risk, hesitation at checkout, and online shopping cart abandonment have values above 0.70, thus meeting the convergent validity criteria. These results indicate that each indicator is able to reflect the latent variable strongly and consistently, so all indicators are declared valid and suitable for use in structural model analysis.

Table 3. AVE Results of Convergent Validity Test

	Cronbach's alpha	Composite reliability	Composite reliability	AVE	Ket.
Emotional Ambivalence	0.907	0.908	0.931	0.729	Valid
Hesitation at Checkout	0.893	0.893	0.922	0.702	Valid
Perceived Risk	0.891	0.897	0.925	0.754	Valid
Price Sensitivity	0.869	0.870	0.910	0.717	Valid
Online Shopping Cart Abandonment	0.898	0.900	0.925	0.711	Valid

Source: Data Processing Results, 2026

Convergent validity is used to ensure that the indicators are truly capable of measuring the correct variables. An indicator is declared valid if the outer loading value is greater than 0.70. The test results indicate that all research variables meet the validity and reliability criteria. The AVE value for each variable is above 0.50, so each construct is able to explain more than half of the variation in its indicator. Cronbach's alpha and composite reliability values also show numbers above 0.70, so the research instrument has good internal consistency. This study establishes the variables Emotional Ambivalence, Hesitation at Checkout, Perceived Risk, Price Sensitivity, and Online Shopping Cart Abandonment as valid and reliable constructs for further analysis.

Table 4. Results of the Fornell Larcker Criterion Discriminant Validity Test

	Emotional Ambivalence	Hesitation at Checkout	Perceived Risk	Price Sensitivity	OSCA
Emotional Ambivalence	0.854				
Hesitation at Checkout	0.497	0.838			
Perceived Risk	0.604	0.618	0.868		
Price Sensitivity	0.635	0.522	0.567	0.847	
Online Shopping Cart Abandonment	0.480	0.691	0.465	0.599	0.843

Source: Data Processing Results, 2026

Discriminant validity is part of the measurement model used to assess differences between constructs. Ghozali (2014) states that discriminant validity is met if the square root of the AVE of each construct is greater than the correlation between constructs. The results of the Fornell-Larcker test show that the constructs of emotional ambivalence (0.854), hesitation at checkout (0.838), perceived risk (0.868), price sensitivity (0.847), and online shopping cart abandonment (0.843) have a higher AVE root value than the correlation between constructs, so that all constructs in this study meet discriminant validity and are suitable for further analysis.

Table 5. Conbrach's Alpha Value & Composite Reliability Value

	Cronbach's alpha	Composite reliability
Emotional Ambivalence	0.907	0.931
Hesitation at Checkout	0.893	0.922
Perceived Risk	0.891	0.925
Price Sensitivity	0.869	0.910
Online Shopping Cart Abandonment	0.898	0.925

Source: Data Processing Results, 2026

The reliability test results showed that all constructs had Cronbach's Alpha and Composite Reliability values above 0.70, thus meeting the reliability criteria. These results indicate that the indicators for the variables emotional ambivalence, price sensitivity, perceived risk, hesitation at checkout, and online shopping cart abandonment have good internal consistency in measuring each construct stably.

Table 6. R Square Test Results

	R-square	R-square adjusted
Hesitation at Checkout	0.590	0.581
Online Shopping Cart Abandonment	0.388	0.378

Source: Data Processing Results, 2026

The R-square test results show that the research model is able to explain 58.1% of the variation in Hesitation at Checkout (Adjusted $R^2 = 0.581$; $R^2 = 0.590$), while the remaining 41.9% is influenced by other variables outside the model. The research model also explains 37.8% of the variation in Online Shopping Cart Abandonment (Adjusted $R^2 = 0.378$; $R^2 = 0.388$), while the remaining 62.2% is influenced by external factors. The model's explanatory power is stronger for the Hesitation at Checkout variable than for Online Shopping Cart Abandonment.

Table 7. Path Coefficient Bootstrapping Results

Path	Coefficient	t value	P value	Conclusion
EA -> OSCA	0.107	1,291	0.197	H1 is rejected
PS -> OSCA	0.448	4,608	0.000	H2 accepted
PR -> OSCA	0.146	1,577	0.115	H3 is rejected
EA -> HC	0.042	0.451	0.652	H4 is rejected
PS -> HC	-0.018	0.240	0.811	H5 is rejected
PR -> HC	0.364	3,641	0.000	H6 is accepted
OSCA -> HC	0.512	6,763	0.000	H7 accepted
EA -> HC -> OSCA	0.021	0.428	0.669	H8 rejected
PS -> HC -> OSCA	-0.009	0.235	0.814	H9 rejected
PR -> HC -> OSCA	0.187	3,312	0.001	H10 accepted

Source: Data Processing Results, 2026

Hypothesis testing was conducted to see the effect of independent variables on the dependent variable with significant criteria of t-statistic > 1.96 and p-value < 0.05. Bootstrapping results showed that emotional ambivalence did not significantly influence online shopping cart abandonment (OSCA) and hesitation at checkout (HC), so H1 and H4 were rejected. Price sensitivity did not significantly influence HC, but significantly influenced OSCA, so H2 was accepted and H5 was rejected. Perceived risk significantly influenced HC, but did not directly influence OSCA, so H6 was accepted and H3 was rejected. HC also significantly influenced OSCA, so H7 was accepted.

In the mediation test, HC did not mediate the influence of emotional ambivalence and price sensitivity on OSCA, so H8 and H9 were rejected. Conversely, HC mediated the influence of perceived risk on OSCA, so H10 was accepted.

CONCLUSION

This study concluded that emotional ambivalence had no significant effect on online shopping cart abandonment (OSCA) or hesitation at checkout (HC). Price sensitivity had a significant effect on OSCA but not on HC. Perceived risk had a significant effect on HC but had no direct effect on OSCA. Furthermore, HC had a significant effect on OSCA and was an important variable in the online purchasing decision process.

The SOR (Stimulus-Organism-Response) model shows that stimuli in the form of emotional ambivalence, price sensitivity, and perceived risk do not fully affect the organism (HC). HC acts as a psychological mechanism that influences consumer responses in the form of OSCA, so the SOR model is proven to be partial in this study.

Practical implications suggest that e-commerce companies need to focus on managing perceived risk and reducing hesitation at checkout by improving transaction security, information transparency, and simplifying the checkout process. Competitive pricing strategies are also needed to reduce OSCA.

This study has limitations in that it does not include other factors such as trust, choice overload, and wait for a lower price, where trust acts as a psychological stimulus, choice overload as a cognitive stimulus, and wait for a lower price as an economic stimulus. Furthermore, this study used a cross-sectional design that cannot capture long-term behavioral changes. Future research is recommended to expand the variables in the SOR model and use a longitudinal or experimental approach to increase the depth of analysis.

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