West Science Social and Humanities Studies
Vol. 03, No. 06, June 2025, pp. 908-921

The Effect of Interactive User Journey and Retargeting Strategy on Final Conversion and Shopping Satisfaction of Generation Z in Indonesian Mobile E-Commerce

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Article Info

Article history:

Received Jun, 2025
Revised Jun, 2025
Accepted Jun, 2025

Keywords:

Interactive User Journey
Retargeting Strategy
Final Conversion
Shopping Satisfaction
Generation Z

ABSTRACT

This study aims to analyze the influence of the Interactive User Journey and Retargeting Strategy on Final Conversion and Shopping Satisfaction among Generation Z mobile commerce users in Indonesia. Using a quantitative approach with 120 valid responses and Structural Equation Modeling–Partial Least Squares (SEM-PLS) 3, the study investigates direct and indirect relationships between variables. The results show that both interactive user journey and retargeting strategy significantly and positively influence final conversion and shopping satisfaction. Additionally, final conversion acts as a partial mediator, strengthening the impact of both independent variables on shopping satisfaction. These findings underscore the critical importance of user-centric design and personalized marketing in enhancing conversion rates and satisfaction in mobile commerce platforms, particularly for the Gen Z demographic. The study provides both theoretical contributions to digital consumer behavior literature and practical insights for mobile commerce managers and digital marketers.

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1. INTRODUCTION

The rapid development of mobile technology has fundamentally transformed the landscape of e-commerce, particularly in Indonesia, where mobile devices are the dominant access point to the internet. Generation Z, individuals born between 1997 and 2012, has emerged as a highly influential consumer segment with distinct behavioral patterns, characterized by a preference for seamless digital experiences, high responsiveness to personalization, and a strong inclination toward mobile commerce. Their expectations for fast, intuitive, and interactive mobile shopping experiences place increasing demands on e-commerce platforms to innovate and adapt. This demographic is more active in online shopping compared to previous generations, highlighting the importance of mobile-

friendly platforms [1]. Generation Z values personalized and authentic shopping experiences, which require e-commerce platforms to adopt innovative and socially conscious strategies [2], while also necessitating continuous adaptation by businesses to meet their expectations for intuitive and engaging mobile interactions [1]. Social media platforms, particularly TikTok, play a significant role in shaping their purchasing decisions, blending contemporary and traditional values [2], as their integration with technology is perceived as natural, influencing expectations for user-friendly and affordable platforms [3]. Additionally, delivery service quality—encompassing speed, flexibility, and transparent costs—has become a crucial determinant of satisfaction and loyalty among Generation Z, compelling e-commerce platforms to align their logistics strategies accordingly [4]. The following sections explore the key aspects of Generation Z's influence on e-commerce in Indonesia.

In this context, interactive user journeys and retargeting strategies have gained prominence as crucial tools for influencing consumer behavior and driving conversion in e-commerce. Interactive user journeys refer to personalized and engaging pathways users take while navigating an e-commerce platform, incorporating features such as real-time suggestions, chatbots, gamification, and dynamic interfaces that aim to enhance user experience and guide consumers toward completing a purchase. For example, gamification elements like leaderboards and real-time user activity indicators can significantly boost conversion rates by fostering a sense of community and competition, thereby reducing cart abandonment through increased engagement and a more rewarding shopping experience [5]. A seamless and intuitive user experience (UX)—encompassing design elements, usability, and interface aesthetics—also plays a critical role in shaping the cognitive and emotional processes behind purchasing decisions [6]. Meanwhile, retargeting strategies such as personalized ads, push notifications, and abandoned cart reminders are deployed to re-engage users who previously interacted with a platform but did not complete a transaction. Retargeting ads that emphasize return policies, for instance, help mitigate perceived risks of online shopping and can significantly increase conversion rates [7], while timely push notifications serve as effective reminders that keep the brand top-of-mind and encourage users to return and finalize purchases [8]. Together, these strategies are essential not only for driving sales but also for improving user satisfaction and loyalty on e-commerce platforms.

The role of digital marketing and user experience in influencing Generation Z's online consumer behavior in Indonesia's mobile e-commerce environment is multifaceted, involving a range of strategic approaches and behavioral factors. While prior studies have examined aspects such as social media influence and trust, there remains a significant gap in empirical research specifically quantifying the impact of interactive user journeys and retargeting mechanisms on conversion rates and user satisfaction. Digital marketing strategies, including influencer marketing and social media engagement, have proven effective in engaging Generation Z consumers—evident in cases like Skintific's use of Instagram and TikTok, which demonstrate the power of relevant content and innovative outreach [9]. Additionally, advertising appeal and online reviews have been found to influence purchasing decisions, as shown in research on smartphone purchases among Generation Z in Surabaya [10]. On the user experience front, satisfaction in e-commerce is shaped by elements such as trust, information quality, and shopping habits, especially during large-scale events like National Online Shopping Day, where trust has emerged as a key determinant of purchase decisions [11]. Moreover, the connection between social media engagement and consumer satisfaction supports the notion that interactive, engaging content enhances shopping experiences and fosters long-term buying intentions [12]

While existing research provides a foundation for understanding the importance of digital engagement, there is limited empirical analysis on how interactive user journeys and retargeting strategies influence final conversion and overall shopping satisfaction—despite emerging indications of their potential [9], [13]. Interactive experiences such as real-time recommendations, gamified interfaces, and personalized communication, as well as retargeting tools like push notifications and tailored advertisements, are likely to play a critical role in shaping behavior among mobile-first consumers like Generation Z. This study aims to address the identified research gap by specifically examining the influence of interactive user journeys and retargeting mechanisms within the Indonesian mobile e-commerce landscape. The research objectives are as follows: (1) to analyze the effect of interactive user journeys on final conversion and shopping satisfaction, (2) to examine the impact of retargeting strategies on final conversion and shopping satisfaction, and (3) to evaluate the mediating role of final conversion in the relationship between user engagement strategies and shopping satisfaction.

2. LITERATURE REVIEW

2.1 Interactive User Journey

The interactive user journey is a vital element of digital platforms, aimed at boosting engagement and satisfaction through personalized, dynamic experiences. Incorporating intuitive navigation, real-time recommendations, gamification, chatbot support, and adaptive content, this approach aligns with the Technology Acceptance Model and Flow Theory, which highlight interactivity and ease of use as key factors in user engagement. Empirical evidence shows that a well-crafted interactive journey can significantly shape consumer behavior and drive purchase decisions, particularly in mobile commerce where immediacy and seamlessness are critical. Personalization and predictive modeling—powered by user data and machine learning—enable tailored experiences that enhance platform performance [14], with A/B testing providing real-time validation. Data-driven strategies like gamification and predictive analytics further refine user engagement by optimizing interactions and enabling proactive feedback mechanisms [15]. AI-powered recommendation systems and chatbots enrich these experiences by delivering personalized support [16], while interactive content across social media and websites boosts brand loyalty [17]. Gamification features such as leaderboards and social shopping help reduce cart abandonment and improve conversion rates, fostering a more engaging and community-oriented shopping environment [5].

2.2 Retargeting Strategy

Retargeting is a pivotal digital marketing strategy that leverages user interaction data to display tailored advertisements, aiming to convert potential customers who have previously shown interest but did not complete a purchase. Grounded in the Elaboration Likelihood Model and Behavioral Retargeting Theory, this approach emphasizes that repeated exposure and personalized messaging can significantly enhance conversion rates. Behavioral retargeting,

which uses cookies to track user activity and deliver relevant ads, has proven effective in increasing conversions by targeting users based on their browsing history [18], especially crucial for engaging the 95–98% of website visitors who leave without converting [8]. Dynamic retargeting, which adapts ad content based on specific browsing behaviors—such as viewing certain products or reading reviews—has been found to be more effective than static ads, particularly among Generation Z who expect personalized and responsive digital experiences [19]Notably, retargeting ads that focus on shopping cart recovery and emphasize return policies are 2.25 times more effective than those aimed at early-stage engagement [7]. However, dynamic retargeting may underperform when consumer preferences are inaccurately inferred or when personalization is lacking [19]. Despite these challenges, retargeted ads are generally more cost-effective and yield higher click-through and purchase rates compared to standard ads, especially when enhanced through cross-channel techniques that reach users across various platforms [20].

2.3 *Final Conversion*

Understanding the factors that influence final conversion in e-commerce is key to optimizing digital marketing and user experience strategies. Models like the Conversion Funnel and AIDA help map user progression from awareness to action, emphasizing the need for targeted interventions. Interactive design and strategies such as personalized journeys and retargeting messages can boost conversion by reducing hesitation and enhancing perceived value. In mobile commerce, where Generation Z values speed and convenience, seamless checkouts and instant payments are crucial [21]. Statistical and neural network-based models provide tools to analyze decision pathways and predict user behavior in real time [22], [23], helping businesses fine-tune their strategies. Tailored approaches are necessary for mobile platforms due to their distinct engagement patterns. Conversion Rate Optimization (CRO) frameworks support this by identifying key sales touchpoints, simplifying landing pages, optimizing lead forms, and personalizing content to improve conversion and sales performance [24], [25]

2.4 *Shopping Satisfaction*

Shopping satisfaction in mobile e-commerce is shaped by usability, emotional responses, and the fulfillment of user expectations. Based on the Expectancy-Disconfirmation Theory, satisfaction arises when actual experiences exceed expectations, a concept especially relevant in mobile commerce where speed, interactivity, and trust are essential [26], [27]. Key factors such as intuitive design, smooth navigation, and strong security significantly enhance satisfaction and perceived value [28]. Satisfaction not only boosts conversion by reinforcing a sense of accomplishment but also promotes loyalty and positive word-of-mouth [29], [30]. Engaging customers through

feedback further deepens their connection to the platform, a dynamic particularly strong among Generation Z, who frequently share shopping experiences online, influencing brand perception and consumer behavior [29].

2.5 *Generation Z and Mobile E-Commerce Behavior*

Generation Z, as true digital natives, exhibits distinct expectations and behaviors in online shopping, shaped by their seamless integration with technology and social media. This cohort values convenience, visual appeal, and authenticity, and their shopping habits are strongly influenced by peer reviews, social proof, and engaging mobile interfaces. In Indonesia, where mobile internet penetration is high, Gen Z is characterized by short attention spans and multi-platform usage, making them a prime target for e-commerce strategies. They view technology as an integral part of life [3] and are most active on platforms like TikTok, Instagram, and Snapchat, where visually engaging, short-form content holds their attention [31], [32]. Their purchasing decisions are often driven by social media trends and influencer endorsements, with a strong preference for visual content and impulsive buying [33]. Gen Z also values authenticity and transparency, favoring brands that engage in genuine storytelling and user-generated content [31], [32]. To effectively reach this demographic, marketers must prioritize personalized, interactive experiences, mobile optimization, and real-time engagement [32], while also aligning with Gen Z's preference for brands that demonstrate social and environmental responsibility, reflecting a blend of contemporary values and ethical consciousness [2].

2.6 *Conceptual Framework and Hypotheses Development*

Based on the reviewed literature, a conceptual model is developed in which interactive user journey and retargeting strategy are proposed as independent variables that influence final conversion and shopping satisfaction. Additionally, final conversion is hypothesized to mediate the relationship between user journey/retargeting and satisfaction. The following hypotheses are formulated:

- H1: Interactive user journey has a positive effect on final conversion.
- H2: Retargeting strategy has a positive effect on final conversion.
- H3: Interactive user journey has a positive effect on shopping satisfaction.
- H4: Retargeting strategy has a positive effect on shopping satisfaction.
- H5: Final conversion has a positive effect on shopping satisfaction.
- H6: Final conversion mediates the relationship between interactive user journey and shopping satisfaction.
- H7: Final conversion mediates the relationship between retargeting strategy and shopping satisfaction.

3. METHODS

3.1 Research Design

This study employed a quantitative research approach with a causal-explanatory design to examine the cause-and-effect relationships between the independent variables (interactive user journey and retargeting strategy), the mediating variable (final conversion), and the dependent variable (shopping satisfaction). Structural Equation Modeling with Partial Least Squares (SEM-PLS) was utilized due to its robustness in estimating complex models involving multiple latent variables and interrelated paths, making it particularly suitable for behavioral and marketing research.

The target population comprised Generation Z consumers in Indonesia who actively engage in mobile e-commerce transactions. Respondents were selected based on specific criteria: aged between 18 and 27 years, had completed at least one purchase via a mobile e-commerce platform in the past six months, and were familiar with interactive features as well as exposure to online retargeting strategies. A non-probability purposive sampling method was adopted to ensure alignment with the research objectives. The final sample consisted of 350 respondents, fulfilling the minimum threshold for SEM-PLS analysis and providing sufficient statistical power for valid interpretation.

3.2 Data Collection

Primary data were collected through a structured online questionnaire distributed via social media platforms and e-commerce-related communities to reach digitally active Generation Z users. The questionnaire was designed in Bahasa Indonesia for clarity and accessibility. To ensure validity, a pilot test was conducted with 30 respondents from the same demographic group. Feedback from the pilot was used to refine ambiguous wording and improve logical sequencing.

3.3 Measurement Instruments

The constructs in this study were measured using multiple indicators adapted from validated studies and adjusted to the mobile e-commerce context, using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The Interactive User Journey (IUJ) construct, from Rose et al. (2012) and Fang et al. (2014), included four indicators covering personalization, ease of navigation, real-time interaction, and visual engagement. The Retargeting Strategy (RTG) construct, based on Lambrecht & Tucker (2013), assessed the effectiveness of push notifications, personalized ads, email follow-ups, and product reminders. The Final Conversion (FNC) construct, adapted from Bhatti (2020), included indicators for checkout ease, transaction motivation, perceived value, and conversion triggers. The Shopping Satisfaction (SFS) construct, drawn from Oliver (1980) and Anderson & Srinivasan (2003), measured overall satisfaction, expectation fulfillment, repeat purchase intention, and recommendation likelihood. All items were reviewed by experts for content validity and tested for reliability and validity in the SEM-PLS analysis.

3.4 Data Analysis

The data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) via SmartPLS version 3.0, which is suitable for assessing complex models involving multiple dependent and mediating variables. The analysis was conducted in two main stages. First, the measurement model (outer model) was evaluated by testing convergent validity through factor loadings and Average Variance Extracted (AVE), discriminant validity using the Fornell-Larcker Criterion and cross-loadings, and reliability using Composite Reliability and Cronbach's Alpha. Second, the structural model (inner model) was assessed by analyzing path coefficients (β values), t-statistics, and p-values obtained through bootstrapping with 5,000 resamples. Additionally, the model's explanatory power was evaluated using the coefficient of

determination (R^2), while effect size (f^2) and predictive relevance (Q^2) were used to assess the model's strength. Hypotheses were deemed statistically significant when the t-value was ≥ 1.96 and the p-value ≤ 0.05 at a 95% confidence level.

4. RESULTS AND DISCUSSION

4.1 Respondent Demographics

These respondents were selected based on their experience with mobile e-commerce in Indonesia, specifically those aged between 18 and 27 years who had made at least one purchase via a mobile-based e-commerce platform in the past six months. The demographic profile collected included gender, age, frequency of mobile e-commerce usage, and the primary mobile shopping platform used.

Table 1. Respondent Demographics

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	155	44.3%
	Female	195	55.7%
Age	18–21 years	125	35.7%
	22–24 years	147	42.0%
	25–27 years	78	22.3%
Monthly Frequency of Mobile E-Commerce Purchases	1–2 times/month	102	29.1%
	3–5 times/month	170	48.6%
	More than 5 times/month	78	22.3%
Primary Mobile E-Commerce Platform Used	Shopee	168	48.0%
	Tokopedia	95	27.1%
	Lazada	52	14.9%
	Others (e.g., Bukalapak, Blibli)	35	10.0%

Source: Results Processing Data (2025)

The demographic analysis revealed several key observations: the gender distribution was relatively balanced, with a slight predominance of female respondents (55.7%); the majority were aged between 22 and 24 years (42.0%), reflecting a strong representation of young adult Gen Z consumers; nearly half (48.6%) reported making mobile e-commerce purchases 3 to 5 times per month, indicating frequent engagement with mobile platforms; and Shopee was identified as the most commonly used mobile e-commerce platform, aligning with national trends of its popularity among young users in Indonesia. This demographic composition confirms the relevance and representativeness of the sample for analyzing the behaviors and preferences of Generation Z mobile e-commerce users in Indonesia.

4.2 Measurement Model (Outer Model)

The measurement model evaluation assesses the validity and reliability of the research constructs. This includes tests for convergent validity, discriminant validity, and internal consistency reliability using indicators such as loading factor, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha (CA). All analyses were conducted using SmartPLS 3.0.

1) Convergent Validity and Reliability

Convergent validity in this study was assessed using several key indicators: outer loadings, with recommended values greater than 0.70; Average Variance Extracted (AVE), which should exceed 0.50; Composite Reliability (CR), recommended to be above 0.70; and Cronbach's Alpha (CA), also with a recommended threshold above 0.70.

Table 2. Outer Loadings, AVE, CR, and CA for Each Construct

Construct	Indicator	Loading Factor
Interactive User Journey (IUJ)	IUJ1 – Easy and intuitive navigation	0.774
	IUJ2 – Real-time interactive features (chatbot, etc.)	0.826
	IUJ3 – Personalized product suggestions	0.807
	IUJ4 – Visually appealing design	0.782
	Average Variance Extracted (AVE)	0.632
	Composite Reliability (CR)	0.872
	Cronbach's Alpha (CA)	0.803
Retargeting Strategy (RTG)	RTG1 – Personalized push notifications	0.798
	RTG2 – Email reminders for abandoned carts	0.752
	RTG3 – Relevant display ads	0.814
	RTG4 – Promotional messages based on browsing history	0.768
	Average Variance Extracted (AVE)	0.618
	Composite Reliability (CR)	0.861
	Cronbach's Alpha (CA)	0.792
Final Conversion (FNC)	FNC1 – Completed transactions efficiently	0.803
	FNC2 – Payment process was smooth	0.821
	FNC3 – Motivation to complete purchase was strong	0.792
	FNC4 – Felt satisfied with the decision to purchase	0.828
	Average Variance Extracted (AVE)	0.657
	Composite Reliability (CR)	0.879
	Cronbach's Alpha (CA)	0.821
Shopping Satisfaction (SFS)	SFS1 – Overall satisfaction with the shopping experience	0.833
	SFS2 – Shopping experience met expectations	0.812
	SFS3 – Willingness to repurchase	0.845
	SFS4 – Willingness to recommend the platform	0.816
	Average Variance Extracted (AVE)	0.684
	Composite Reliability (CR)	0.891
	Cronbach's Alpha (CA)	0.837

Source: Results Processing Data (2025)

The measurement model results confirm that all constructs in the study exhibit strong convergent validity and internal consistency. All outer loadings range from 0.752 to 0.845, exceeding the minimum threshold of 0.70, which indicates that each item significantly contributes to its respective construct. The Average Variance Extracted (AVE) values for Interactive User Journey (0.632), Retargeting Strategy (0.618), Final Conversion (0.657), and Shopping Satisfaction (0.684) are all above the 0.50 benchmark, confirming that each construct explains more than half of the variance in its indicators. Furthermore, the Composite Reliability (CR) values range from 0.861 to 0.891, and Cronbach's Alpha (CA) values from 0.792 to 0.837, both exceeding the recommended 0.70 threshold, thus demonstrating strong internal consistency reliability. These findings validate the reliability and convergent validity of the measurement model, supporting its suitability for further structural analysis.

2) Discriminant Validity (Fornell-Larcker Criterion)

Discriminant validity ensures that constructs are distinct and not overlapping. The Fornell-Larcker Criterion compares the square root of AVE with the correlations between constructs.

Table 3. Fornell-Larcker Criterion

Construct	IUJ	RTG	FNC	SFS
Interactive User Journey (IUJ)	0.795			
Retargeting Strategy (RTG)	0.521	0.786		
Final Conversion (FNC)	0.618	0.534	0.811	
Shopping Satisfaction (SFS)	0.585	0.527	0.679	0.827

Source: Results Processing Data (2025)

The diagonal elements (square root of AVE) are greater than the off-diagonal correlations, confirming discriminant validity between constructs.

4.3 Structural Model (Inner Model) and Hypothesis Testing

The structural model (inner model) evaluation aims to assess the predictive relationships between latent constructs and to test the research hypotheses. This includes examining the path coefficients (β), t-statistics, p-values, coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). All computations were conducted using SmartPLS 3.0 with a bootstrapping technique of 5,000 subsamples to assess the statistical significance of the proposed relationships.

1. Collinearity Assessment

Collinearity was checked using Variance Inflation Factor (VIF) values. All inner VIF values were below the threshold of 5.0, indicating no multicollinearity issues between independent constructs.

2. Coefficient of Determination (R^2)

The R^2 values indicate that the model has adequate explanatory power, with Final Conversion (FNC) showing a moderate R^2 value of 0.516, meaning that 51.6% of its variance is explained by Interactive User Journey and Retargeting Strategy. Meanwhile, Shopping Satisfaction (SFS) demonstrates substantial explanatory power with an R^2 value of 0.621, indicating that 62.1% of its variance is accounted for by Interactive User Journey, Retargeting Strategy, and Final Conversion. These results suggest that the proposed model effectively captures the key factors influencing both conversion and satisfaction in mobile e-commerce contexts.

3) Effect Size (f^2)

Table 4. Effect Size

Path	f^2	Effect Size
IUJ → Final Conversion	0.278	Medium
RTG → Final Conversion	0.151	Small to Medium
IUJ → Shopping Satisfaction	0.102	Small
RTG → Shopping Satisfaction	0.065	Small
Final Conversion → Shopping Satisfaction	0.310	Medium to Large

Source: Results Processing Data (2025)

The effect size (f^2) analysis reveals varying degrees of influence among the constructs. The path from Interactive User Journey (IUJ) to Final Conversion shows a medium effect size ($f^2 = 0.278$), indicating a substantial impact of interactive design on users' decision to complete a purchase. Retargeting Strategy (RTG) also influences Final Conversion, though to a lesser extent, with a small to medium effect size ($f^2 = 0.151$).

In terms of direct influence on Shopping Satisfaction, both IUJ and RTG demonstrate small effect sizes (f^2 = 0.102 and 0.065, respectively), suggesting that their impact is more indirect or mediated. Notably, Final Conversion has the strongest effect on Shopping Satisfaction, with a medium to large effect size (f^2 = 0.310), highlighting its critical role as a mediating variable that translates user engagement into satisfaction outcomes.

4) Predictive Relevance (Q^2)

The Q^2 values obtained through blindfolding indicate that the model has satisfactory predictive relevance for the endogenous variables, with Final Conversion showing a Q^2 value of 0.312, interpreted as having medium predictive relevance, and Shopping Satisfaction with a Q^2 value of 0.417, indicating large predictive relevance. Since both values exceed zero, the model demonstrates strong capability in predicting the outcomes of these key variables within the mobile e-commerce context.

5. Path Coefficients and Hypothesis Testing

Hypotheses were tested by analyzing the path coefficients (β), t-statistics, and p-values. A t-statistic > 1.96 and p-value < 0.05 indicate statistical significance at the 95% confidence level.

Table 5. Hypothesis Testing Results

Hypothesis	Path	β (Original Sample)	T-Statistic	P-Value
H1	IUJ → Final Conversion	0.462	8.227	0.000
H2	RTG → Final Conversion	0.327	6.019	0.000
H3	IUJ → Shopping Satisfaction	0.278	4.112	0.000
H4	RTG → Shopping Satisfaction	0.201	3.046	0.002
H5	Final Conversion → Shopping Satisfaction	0.443	7.884	0.000
H6	IUJ → FNC → SFS (Indirect Effect)	0.204	4.963	0.000
H7	RTG → FNC → SFS (Indirect Effect)	0.145	3.958	0.000

Source: Results processing data (2025)

The hypothesis testing results demonstrate that all proposed paths in the model are statistically significant and supported. H1 and H2 confirm that both Interactive User Journey (β = 0.462, t = 8.227, p = 0.000) and Retargeting Strategy (β = 0.327, t = 6.019, p = 0.000) have strong positive effects on Final Conversion. H3 and H4 show that Interactive User Journey (β = 0.278, t = 4.112, p = 0.000) and Retargeting Strategy (β = 0.201, t = 3.046, p = 0.002) also positively influence Shopping Satisfaction. Furthermore, H5 reveals that Final Conversion significantly affects Shopping Satisfaction (β = 0.443, t = 7.884, p = 0.000), indicating its crucial mediating role. The mediation effects are also supported, as seen in H6 (IUJ → FNC → SFS; β = 0.204, t = 4.963, p = 0.000) and H7 (RTG → FNC → SFS; β = 0.145, t = 3.958, p = 0.000), both indicating partial mediation. These findings confirm the integrated impact of user experience and marketing strategies on conversion and satisfaction in mobile e-commerce among Generation Z consumers.

Discussion

1) Influence of Interactive User Journey on Final Conversion and Shopping Satisfaction

The findings show that the Interactive User Journey (IUJ) has a significant and positive effect on both Final Conversion and Shopping Satisfaction. This confirms that a well-designed, intuitive, and engaging user interface leads to higher conversion rates and overall satisfaction. For Generation Z, who are digital natives, the usability and flow of the mobile shopping experience are critical to retaining interest and driving action. These results are consistent with previous research that emphasizes the importance of seamless online experiences and digital personalization in enhancing customer engagement and loyalty. The interactive journey reduces cognitive load, increases enjoyment, and

facilitates faster decision-making, all of which contribute to improved conversion and satisfaction outcomes.

Further supporting this, a study on the Shopee application among Generation Z in Medan City found that user interface and usability significantly influence user interest, underlining the need for e-commerce platforms to prioritize these aspects [34]. Similarly, Agapay et al. (2024) reported strong agreement among Gen Z users that usability and app features impact their purchasing behavior. The MyTelkomsel application study also emphasized that positive UI/UX design enhances customer loyalty, reinforcing the role of seamless experiences in sustained engagement [35]. UX principles such as intuitive navigation, appealing visuals, and performance optimization are therefore essential in driving user retention and conversions [36]. As a strategic asset, effective UI/UX design is leveraged by leading brands like Apple and Nike to shape consumer perception and cultivate brand loyalty [37].

2) Effect of Retargeting Strategy on Final Conversion and Shopping Satisfaction

Retargeting Strategy (RTG) also shows a significant positive influence on both Final Conversion and Shopping Satisfaction, although its effect is somewhat weaker compared to the Interactive User Journey (IUJ). This suggests that personalized reminders and targeted promotions—such as push notifications and remarketing ads—are effective in re-engaging Generation Z consumers who may have previously shown interest or abandoned their shopping carts. The findings are consistent with prior research indicating that retargeting enhances user recall and increases return visits, which in turn contribute to higher conversion and satisfaction rates. However, for Generation Z, the effectiveness of these strategies depends heavily on how they are perceived; messages must be relevant and non-intrusive, as this generation is particularly sensitive to privacy concerns and digital overload.

Supporting this, studies have shown that retargeting ads including product return policies significantly boost conversion rates by reducing perceived risk, thus encouraging purchase completion [7]. Furthermore, [38]highlight that different Gen Z consumer profiles—such as indifferent, seeker, or meticulous—respond differently to retargeting, emphasizing the need for tailored approaches. Delayed retargeting, especially when paired with promotions, can also be effective in reactivating cart abandoners by increasing revisit rates and focusing attention on pending items [39]. Additionally, cross-generational research reveals that Generation Z and Y react differently to remarketing across email, display, and social media channels, reinforcing the importance of designing generation-specific retargeting campaigns [40].

3) Role of Final Conversion in Driving Shopping Satisfaction

The path coefficient for Final Conversion → Shopping Satisfaction is the strongest among the direct effects in the model, indicating that when users successfully complete a purchase, their satisfaction significantly increases. This suggests that a seamless transaction experience—characterized by smooth checkout processes, secure payments, and immediate confirmations—not only fulfills functional expectations but also enhances users' sense of accomplishment and trust in the platform. These findings align with the work of Oliver (1999) and Anderson & Srinivasan (2003), who emphasized that perceived outcomes, such as successful transactions, play a central role in shaping post-purchase satisfaction and influencing future behavioral intentions, including repurchase and brand advocacy.

This relationship is further reinforced by the role of trust in e-commerce. Trust is a foundational element in shaping purchase decisions and has long-term implications for loyalty through its connection to satisfaction [41]. Post-purchase trust, shaped by factors like product evaluation and transaction

support, directly influences repurchase intentions and vendor reputation [42]. Perceived security—encompassing transaction safety and reliability of payment systems—also plays a vital role, as it boosts both consumer trust and satisfaction, ultimately increasing purchase intentions [43]. Additionally, brand trust has been found to reduce purchase regret, both in terms of outcomes and processes, further highlighting its importance in ensuring a satisfying and reassuring customer experience [44].

4) Mediation Effects of Final Conversion

Both mediation hypotheses (H6 and H7) were supported, indicating that Final Conversion partially mediates the relationship between Interactive User Journey (IUJ) and Retargeting Strategy (RTG) on Shopping Satisfaction. This means that while IUJ and RTG have direct effects on satisfaction, their influence is further strengthened when they first contribute to a successful transaction. These findings highlight the critical role of final conversion as a process outcome that bridges marketing and user experience strategies with overall user satisfaction. This is consistent with theoretical frameworks such as the Technology Acceptance Model (TAM) and the Stimulus-Organism-Response (S-O-R) model, which suggest that perceived ease of use (IUJ) and persuasive external stimuli (RTG) influence user behavior (conversion), ultimately leading to positive emotional outcomes like satisfaction.

5) Theoretical and Managerial Implications

Theoretically, this study contributes to digital marketing literature by validating the integrated roles of IUJ, RTG, and FNC in shaping SFS among digital-native consumers in Southeast Asia. It offers empirical support for multi-stage customer journey models in mobile commerce, emphasizing both direct and indirect pathways to satisfaction.

Managerially, the findings suggest that e-commerce platforms targeting Generation Z should focus on optimizing the user journey with responsive design, fast-loading interfaces, and real-time support, while also implementing ethical, personalized retargeting to recover lost conversions. Simplifying the checkout process and ensuring secure, instant payments can further boost conversion and satisfaction. Monitoring post-purchase satisfaction is crucial for fostering loyalty and encouraging positive word-of-mouth among Gen Z, who are highly active in sharing their experiences online.

6) Limitations and Future Research

While this study offers valuable insights, its scope is limited to Generation Z mobile users in Indonesia, which may restrict the generalizability of the findings to other demographics or geographic contexts. Future research could address this limitation by exploring longitudinal data to observe behavioral changes over time, incorporating additional variables such as trust, privacy concerns, or gamification elements, and conducting qualitative studies to gain a deeper understanding of the motivational factors that influence conversion and shopping satisfaction.

5. CONCLUSION

The findings of this study reveal that the Interactive User Journey and Retargeting Strategy both play crucial roles in enhancing Final Conversion and ultimately driving Shopping Satisfaction among Generation Z consumers in Indonesia's mobile commerce environment. Final conversion emerges as the strongest predictor of satisfaction, highlighting the need for a smooth and successful purchase process. Moreover, it partially mediates the effects of both IUJ and RTG on satisfaction, suggesting that completed transactions significantly amplify the positive impact of user experience and marketing efforts. Theoretically, these results support the applicability of the Technology Acceptance Model (TAM) and Stimulus-Organism-Response (S-O-R) frameworks in

understanding digital purchase behavior. Practically, e-commerce platforms should focus on crafting engaging user journeys and employing effective, non-intrusive retargeting strategies to reduce abandonment and boost satisfaction. However, the study is limited to Gen Z users in Indonesia and utilizes a cross-sectional design, which may affect generalizability. Future research is encouraged to explore other demographic groups, adopt experimental or longitudinal approaches, and include variables such as trust, perceived risk, or personalization to gain a more comprehensive understanding of mobile commerce behavior.

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