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Co-Creation Experience of Indonesian Gen Z in Mobile Commerce

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Abstract: Anchoring on the value of co-creation theories and stimulus-organism-response (S-O-R), the purpose of the study is to examine co-creation experience among Gen Z. First, the study aims to investigate the role of mobile commerce quality in driving Gen Z co-creation experience. Second, it seeks to understand the impact of a positive co-creation experience on the likelihood of engaging in E-WOM. An online survey was designed to collect 679 responses using purposive sampling from mobile commerce users. The data was analysed using PLS-SEM to test the hypotheses. The results demonstrate that mobile commerce quality and personal traits contribute to increased co-creation experience. In addition, the results indicate that E-WOM is determined by learning, personal, and hedonic experiences, which are influenced by content quality, visual appeal, social interaction, and propensity to interact online. The research provides insights for mobile commerce managers into increasing co-creation experience as the source of competitive advantage.

Keywords: Co-Creation Experience; Value Co-Creation; Service-Dominant Logic; Mobile Commerce; Gen Z.

Abstrak: Berdasarkan teori penciptaan nilai bersama dan stimulus-organisme-respons (S-O-R), penelitian ini bertujuan untuk menjelaskan pengalaman kokreasi (co-creation experience) di kalangan Gen Z. Untuk itu, pertama studi ini menyelidiki peran kualitas *mobile commerce* dalam mendorong pengalaman kokreasi Gen Z. Kedua, studi ini menjelaskan dampak dari pengalaman kokreasi yang positif terhadap keterlibatan dalam E-WOM. Survei online berhasil mengumpulkan 679 responden pengguna *mobile commerce* menggunakan teknik *purposive sampling*. Data dianalisis menggunakan PLS-SEM untuk menguji hipotesis. Hasil penelitian menunjukkan kontribusi kualitas *mobile commerce* dan *personal trait* dalam meningkatkan pengalaman kokreasi. Selain itu, hasil penelitian menunjukkan bahwa E-WOM dipengaruhi oleh pengalaman belajar, pribadi, dan hedonis, yang distimuli oleh kualitas konten, daya tarik visual, interaksi sosial, dan kecenderungan untuk berinteraksi secara online. Penelitian ini memberikan wawasan bagi manajer *mobile commerce* untuk meningkatkan pengalaman kokreasi sebagai sumber keunggulan kompetitif.

Kata Kunci: Pengalaman Kokreasi; Kokreasi Nilai; *Service-Dominant Logic*; *Mobile Commerce*; Gen Z.

INTRODUCTION

In recent years, the increasing competition has encouraged the application of customer-centric technology to increase value and competitive advantage (Nadeem, Tan, *et al.*, 2021). Today, more online retailers are using online marketplaces from third parties as alternative sales channels in addition to official sales websites. In Southeast Asia, e-commerce adoption is nearing full adoption among digital users (Baijal *et al.*, 2022).

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Indonesia is the region's largest market for online shopping, with revenue projected to reach US$68.542 billion in 2023, combined with an 11 per cent annual growth rate by 2027 (Statista, 2022). Mobile marketplace platforms such as Tokopedia, Shopee, Bukalapak, and Lazada have the highest total visits per month, with 135 million for Tokopedia, 127 million for Shopee, 34 million for Bukalapak, and 30 million for Lazada (SIRCLO, 2021).

In Indonesia, Gen Z is the country's largest group of generation, making up 27.940 per cent of the total population or 70.343 million and 79.305 per cent of them have used c-commerce (Utomo & Heriyanto, 2022). Nationwide, e-commerce penetration is currently at 74 per cent and will increase to 83 per cent by 2022, supported by rapid growth in many digital-savvy young consumers (Das *et al.*, 2018). With the increasing accessibility of various products and services through mobile commerce marketplace applications, Gen Z, among other consumer groups, will likely continue to become large portions of mobile commerce customers. Understanding Gen Z is essential for mobile commerce businesses because this generation represents a significant market with unique digital behaviours. To succeed in the mobile commerce space, businesses must adapt to the preferences and values of Gen Z consumers.

Service-dominant (S-D) logic paradigm underlines the shift in marketing focus from product-oriented towards more intangibles such as expertise, information, knowledge, interactivity, connectivity, and sustainable relationships through value co-creation (Vargo et al., 2020). These values are socially built through customer participation and experience (Damali *et al.*, 2021). To achieve a competitive edge, businesses should focus on high-quality interactions that allow individual customers to co-create unique and personalised experiences. This emphasis on co-creation experience is essential for value creation and success in today's market (Oklevik et al., 2024; Van den Broeke & Paparoidamis, 2021).

In mobile commerce, various actors collaborate and create value at different levels (Ju *et al.*, 2021). Customer empowerment through personalisation, user-generated content and reviews (Nandi *et al.*, 2021), co-design and customisation of products and services, mobile payments, and social media elements (Chen *et al.*, 2021) highlight various aspects of value co-creation in mobile commerce. The digital ecosystem allows customers to acquire personalised interactions and information exchange that is increasingly rich and varied, leading to positive customer experiences (Bolton *et al.* 2018). These experiences are influenced by various stimuli affecting customers' cognitive and affective experiences (Tang, 2019).

Empirical studies highlighted the role of co-creation experience in motivating brand relational outcomes such as brand image (Rialti et al., 2018) and E-WOM (Roy *et al.*, 2019). Brand relationship behaviour, especially E-WOM, contributes to brand equity (Sun *et al.*, 2021). In today's digital age, people are more likely to trust the opinions and recommendations of their peers on social media platforms than traditional advertising. Further, word-of-mouth focused on experiences, as opposed to objects, is more effective at prompting desired responses from consumers (Bastos & Moore, 2021). Therefore, failure to ensure a positive co-creation experience not only results in the potential emergence of negative electronic word-of-mouth (Arıca *et al.*, 2022) but also leads to the creation of value co-destruction (Oliveira *et al.*, 2023), resulting in the company's inability to achieve competitive advantage through value co-creation.

Scholars generally agree that, when assessing an online engagement platform, three fundamental stimulus attributes, namely information or content, visual appeal, and interactive features, are crucial in shaping the customer experience, setting them apart from

other attributes (Loureiro et al., 2020). Although subsequent studies further confirmed the significance of content quality (Chen et al., 2020; Garcia-Madariaga et al., 2019; Zhu et al., 2020), visual design (Der Chen et al., 2019; Garcia-Madariaga et al., 2019), and *social interactivity* (Chen et al. 2020) in various online engagement platforms, yet little scholarly attention has been devoted to examining the impact of such stimuli on the co-creation experience in mobile commerce. As mobile commerce increasingly becomes a pivotal channel for customer engagement, understanding the stimuli that impact co-creation experiences holds critical implications.

In addition, (Im et al., 2021) also suggested the importance of customer psychological factors as antecedents of co-creation experience. Previous studies indicated that such personalised tendencies can, for instance, influence attitudes towards social media (Bailey et al., 2018), customer engagement (Xiao et al., 2023) and values in online communities (Lv et al., 2022). Nonetheless, research findings revealed that the inclination to engage online varies among individuals within an online community (Ozuem et al., 2021). To provide an opportunity for further investigation into the extent to which customer psychological factors play a role in shaping co-creation experiences in mobile commerce, the present study derived the concept of propensity to interact online from general online social interaction propensity by Wiertz & De Ruyter (Le et al., 2021).

Against this backdrop, anchoring on the stimulus-organism-response (S-O-R) framework, the purpose of the study is twofold. First, it aims to propose a model to investigate the role of mobile commerce quality in driving Gen Z co-creation experience. Second, we aim to delineate how the co-creation experience influences electronic word-of-mouth. This research provides several significant contributions to the literature. Firstly, it advances the understanding of co-creation experience by investigating its relevance in the context of the mobile commerce marketplace among Gen Z. Secondly, it adds to the existing literature on co-creation experience by examining the impact of mobile commerce quality in promoting favourable co-creation experiences. Lastly, this research confirms the critical role of co-creation experience in fostering lasting brand relationships. Therefore, this study aligns with the S-D logic view, emphasising the significance of all actors in the service ecosystem in creating value and facilitating exchange beyond the conventional firm-customer relationship (Vargo & Lusch, 2019).

This study offers a novel exploration into the co-creation experience within mobile commerce, focusing on the Gen Z demographic in Indonesia. Despite the significant role of Gen Z in mobile commerce, limited research has addressed how the quality attributes of mobile marketplaces impact co-creation experiences in this context. By centring on key stimuli information quality, visual design, and interactivity, this study investigates how these attributes influence the co-creation experience. This area remains underexplored, particularly in mobile commerce settings. The research also advances the understanding of customer psychological factors, precisely the propensity to interact online, as drivers of co-creation experiences, drawing on the S-O-R framework to examine these factors in shaping co-creation and electronic word-of-mouth (e-WOM). Prior studies have overlooked the psychological dimension in the context of mobile commerce for Gen Z, making this investigation into their engagement motivations distinct. Additionally, this study contributes to service-dominant logic (S-D) by examining how the broader service ecosystem in mobile commerce influences brand relationship behaviours through the co-creation experience, thus extending beyond traditional firm-customer dynamics.

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THEORETICAL REVIEW

This section begins by outlining the grand theory as the fundamental theory covering the research and then the theory of each variable applied. This theoretical review will comprise the relationship among variables, relevant research, research framework, and research hypothesis built.

Service-dominant logic. S-D logic provides a new perspective in marketing theory and practice that was previously very product-oriented (goods-dominant) towards a service-oriented model (Vargo et al., 2020). S-D logic asserts that value is co-created and value creation is interactional (Vargo et al., 2020). The interactions among customers, companies, and other actors in the network create value through experience, context, and interaction (Kranzbühler et al., 2018).

Co-creation experience. Co-creation experience is the mental state resulting from value co-creation (H. Zhang et al., 2021). The concept of co-creation experience began to receive considerable attention from academics and practitioners. What distinguishes the value between one product and service and another perceived by customers is quality interactions between customers and companies that can provide opportunities for customers to create unique and personalised experiences.

According to the social exchange theory, individuals who invest more effort in an endeavour are driven by their anticipated rewards (Inzlicht et al., 2018). The same principle can be applied to customers who are doing co-creation activities. Studies on customer motivations for co-creation show that customers have varying expectations about the benefits they will receive in exchange for their contributions (Tomczyk et al., 2022). Co-creation experience consists of four dimensions: learning experience (information acquisition and understanding of environmental conditions), social experience (benefits obtained when strengthening other relevant actor relationships), personal experience (benefits by strengthening customer status and credibility), and hedonic experience (aesthetic benefits and pleasant experiences) (Rialti et al., 2018).

Learning experience pertains to the new knowledge and competencies gained through a co-creation activity (Hussain et al., 2021). Engaging in co-creation activities enables consumers to acquire insights into products and services, encompassing their fundamental principles and technologies (McGuire et al., 2024). Learning experience also facilitates consumers in discovering innovative product applications and provides opportunities for learning from the co-creation activities of other participants (Hussain et al., 2021). Social experience characterises the customer experience resulting from cultivating and reinforcing social relationships among the involved actors in the co-creation activities (Shi et al., 2022). Social benefits represent the advantages of developing social and relational connections that evolve among the participating actors in the value co-creation environment (Maria et al., 2021). Personal experience encompasses gains in reputation, status, and the fulfilment of a sense of self-efficacy through co-creation activities (Dong Wu et al., 2023). In other words, customers receive personal advantages from participating in co-creation through gaining status and recognition. The hedonic experience is an enjoyable experience that stems from complete immersion in co-creation tasks (Wu & Kim, 2023). Customer interaction in the co-creation platforms can also be a source of highly interesting, pleasurable, and mentally stimulating encounters (Mengcheng & Tuure, 2022).

Mobile commerce quality. Scholars agree that information or content, visual appeal, and interactivity features are three essential stimuli attributes associated with customer

experience in online settings compared to other characteristics in evaluating an online engagement platform feature (Loureiro et al., 2020). In virtual service ecosystems such as mobile commerce, the interactions among actors are highly relevant. They can be one of the driving factors for the success of mobile commerce (Tseng et al., 2021).

Content quality. Content quality is defined as the extent to which customers perceive content or information as valuable, current, and reliable (Loureiro et al., 2020). Previous research indicates that the quality of a website's content significantly enhances visitors' positive experiences (Loureiro et al., 2020). In e-commerce, content is crucial as it compensates for customers' inability to physically inspect products, providing essential information that helps mitigate perceived risks (Dai et al., 2018). Customers in mobile commerce demand high-quality information to meet their needs effectively (Chi, 2018), as it assists them in making informed purchasing decisions (Gupta et al., 2020).

(Shen et al., 2023) demonstrated that quality content positively impacts customers' personal experiences in value co-creation activities. Mobile commerce marketplaces often feature content from various actors, including e-retailers and other customers, making the quality of this information critical for customers to make well-informed decisions (Chopdar & Balakrishnan, 2020). This underscores the importance of accurate and reliable information in enhancing customers' learning experiences, contributing to more positive overall experiences.

(Schallehn et al., 2019) It was also noted that product-related content can elevate patrons' standing within the community by enhancing their expertise and reputation. (Wu et al., 2019) highlighted that quality content in online forums can increase individuals' authority and self-efficacy, enhancing their sense of self (Loureiro et al., 2020). They further illustrated that information quality affects customers' perceived control over their actions. Therefore, the accuracy and richness of content in mobile commerce empower customers to exert greater authority.

Moreover, accurate and high-quality content from various actors in the service ecosystem can enhance the effectiveness of social interaction ties with other users (Le et al., 2023). The co-creation experience on online community platforms is characterised by the collaborative exchange and development of knowledge and expertise among members, the construction and maintenance of identity, and the cultivation of social networks (Wang et al., 2023). Hence, quality information can improve social interaction experiences.

(Loureiro et al., 2020) Demonstrated that information quality influences customers' hedonic experiences, suggesting that customers derive greater enjoyment from high-quality information on online platforms (Chen et al., 2020). Collectively, the evidence points to a positive correlation between high-quality information in mobile commerce applications and increased user enjoyment.

Thus, this study proposes the following hypotheses:

H1a: Content quality has a positive effect on the learning experience.
H1b: Content quality has a positive effect on personal experience.
H1c: Content quality has a positive effect on social experience.
H1d: Content quality has a positive effect on the hedonic experience.

Visual appeal is an attractive combination of various elements in the design, such as colour, font, font size, appearance, design, image, information, interface, etc. Literature has shown that customers generally show interest in visual stimuli (Chi, 2018), which can influence customer experience (Stead et al., 2020). Hence, providers of mobile commerce

platforms often offer visuals related to their products to capture the attention of their customers (Chopdar & Balakrishnan, 2020).

(Hong & Byun, 2021) showed that the visual appeal of the platform affects customers' perceived cognitive experience. (Perrig et al., 2023) It also demonstrated that visual elements of mobile applications contribute to users' pragmatic experience. Similarly, (Wu et al., 2021) found a positive association between the visual appeal of mobile commerce and customers' perceived control. Psychological literature links perceived control with achievement motivation theory and self-efficacy, suggesting that individuals are motivated to achieve goals because they believe they can accomplish them (Chen et al., 2020). An appealing visual design of a mobile commerce application can contribute to the learning experience of users by exploring interesting features, generating interest, and encouraging cognitive engagement. Based on these findings, the study proposes that the visual appeal of a mobile commerce marketplace application can facilitate customers in achieving their desired outcomes (Wu et al., 2021). (Bitrián et al., 2021) demonstrated that the visual attractiveness of the platform influences the social integrative value for customers. Social interactions have the potential to form relationships, playing a pivotal role in comprehending how the perception of the co-creation experience unfolds on engagement platforms (Li et al., 2023).

Prior studies have shown a positive correlation between visual appeal and customers' hedonic experience (Patel et al., 2020; Zheng *et al*., 2019), customer enjoyment and positive emotional responses (Liu *et al.*, 2020). Offering an appealing interface through visual elements, achieved through suitable colours, high-resolution images, and captivating icons/animations in mobile commerce applications, is highly recommended to please users (Patel et al., 2020). These findings suggest that the aesthetic appeal of a mobile commerce application can create a good first impression and influence the overall positive evaluation of the application. In mobile commerce applications, the visual appeal can attract customers to try out various features designed with different colours and images, potentially leading to cognitive and social benefits. Therefore, the study posits:

H2a: Visual appeal has a positive effect on the learning experience.
H2b: Visual appeal has a positive effect on personal experience.
H2c: Visual appeal has a positive effect on social experience.
H2d: Visual appeal has a positive effect on the hedonic experience

Social interaction. Social interaction involves communication between at least two people, and users perceive the experience of using a virtual platform as simulating social and interpersonal interaction (Lim et al., 2020; Yang et al., 2023). Online social interactions allow customers to feel that they are part of a community where the social characteristics of such interactions will shape customers' social experiences (Zhang & Zhang, 2023). Customers form perceptions of value based on experiences in which they are involved. Hence, customer interactions are essential for value co-creation (Lassila et al., 2023).

One of the keys to successful interface design for mobile commerce is facilitating interactivity or communication with other users (Busalim et al., 2023), which encourages a sense of membership and involvement in the platform (Baker *et al.*, 2021). This interactivity allows customers to develop social links by identifying themselves with the virtual service ecosystem, platform users, and actors, including brands and platform providers (Chen *et al.*, 2021).

(Chen *et al.*, 2020) found that social interaction positively impacts users' experience. Nowadays, mobile commerce platforms are designed to enable multi-directional

interactions. Interactivity with other actors fosters a sense of enjoyment due to the interaction between users and these actors (Parasuraman *et al.*, 2021). For instance, (Nandi *et al.*, 2021) have reported a positive association between customers' perceived interactivity and their interaction process when using mobile applications. Moreover, (Shen et al., 2023) previously showed that interactivity with other individuals in value-creation activities positively affects customers' cognitive and personal integrative benefits.

In mobile commerce, interacting with other actors enhances customers' knowledge and experience of products and provides a sense of control, enjoyment, and self-efficacy. Therefore, this research hypothesises:

H3a: Social interaction has a positive effect on the learning experience.
H3b: Social interaction has a positive effect on personal experience.
H3c: Social interaction has a positive effect on social experience.
H3d: Social interaction has a positive effect on hedonic experience.

Propensity to interact online. In the psychological literature on traditional communication through face-to-face interactions, individuals have different tendencies to communicate with others. However, online interaction research rarely includes this element (Angelini & Gini, 2024). These individual differences can explain the level at which one person will participate in an online exchange while others do not because everyone has the same access and motivational environment (Zhang et al., 2022). This personal tendency is called online interaction propensity, the general tendency of a person to engage in online interactions (Paramita et al., 2021). (Chen et al., 2023) asserted that someone with a high propensity for online interaction tends to have high engagement interactivity with social media brands. However, (Paramita *et al.*, 2021), in contrast, obtained divergent findings indicating that the inclination to engage in online interactions does not impact the nature of the interaction relationship.

Co-creation experience is influenced by external factors and customer characteristics (Schallehn et al., 2019). The propensity to interact online is a trait-based characteristic of individuals that reflects their inclination to interact with others in online settings (Chen et al., 2023). Despite its importance, research on the role of propensity to interact online in co-creation experiences is scarce. Previous research established that propensity to interact online affects attitude toward social media (Bailey *et al.*, 2018). Recent research by (Paramita *et al.*, 2021) supports the notion that the propensity to interact online positively affects interactive engagement, which aligns with (Mishra's, 2019) findings. Moreover, (Quoidbach *et al.*, 2019) found a positive association between happiness and propensity to interact. Thus, the study posits:

H4a: The propensity to interact online positively affects the learning experience.
H4b: The propensity to interact online positively affects personal experience.
H4c: The propensity to interact online positively affects the social experience.
H4d's propensity to interact online positively affects the hedonic experience.

Individuals with a higher tendency to interact online tend to have a better relationship quality between their commitment to an online community and their contributions to it (Shukla et al., 2023). While (Yi *et al.*, 2021) suggest that contributing to online communities is motivated by the benefits members can gain, (Paramita *et al.*, 2021) found no significant impact of online interaction propensity on the relationship between brand experience and social engagement. This study proposes that the tendency to interact online positively impacts customers' co-creation experience and strengthens the association between social interaction and co-creation experience. Therefore, the following hypothesis is proposed:

H5a: The relationship between social interaction and learning experience is positively moderated by the propensity to interact online.
H5b: The relationship between social interaction and personal experience is positively moderated by the propensity to interact online.
H5c: The relationship between social interaction and social experience is positively moderated by the propensity to interact online.
H5d: The relationship between social interaction and hedonic experience is positively moderated by the propensity to interact online.

E-WOM. E-WOM is positive and negative statements made by potential customers, actual customers, or former customers about a product or company that can be accessed via the Internet (Akbari et al., 2022). Value co-creation is crucial in motivating customers to affect E-WOM positively (Frempong *et al.*, 2020). Customers tend to react to E-WOM based on a person's experience rather than on purchasing goods (Bastos & Moore, 2021). In mobile commerce, customers spread opinions about their satisfaction or dissatisfaction with the service they feel through complaints, reviews, or feedback (Luong *et al.*, 2021). In today's sharing economy, E-WOM plays a critical role in the brand success (Huang, 2022).

The literature suggests a positive customer engagement experience can drive a customer's participation in E-WOM activities (Luong *et al.*, 2021). Customer engagement involves interactive experiences that include cognitive, affective, and behavioural elements (Loureiro et al., 2020). Previous studies have suggested that cognitive factors, such as credibility (Bialkova & Te Paske, 2021), reputation achieved and sense of belonging to the community, congruence with self-image, and pleasant experiences gained in co-creation (González-Soriano et al., 2020), may influence one's willingness to perform E-WOM activities. Therefore, this study hypothesises that:
H6a: Learning experience has a positive effect on E-WOM intention.
H6b: Personal experience has a positive effect on E-WOM intention.
H6c: Social experience has a positive effect on E-WOM intention.
H6d: Hedonic experience has a positive effect on E-WOM intention

METHODS

Samples and data collection. This study utilised non-probability sampling techniques to collect data through an online survey. The target population of this research was Indonesian Gen-Z mobile commerce marketplace application users. Initial screening questions were used to confirm that potential respondents were active users of one of the mobile commerce platforms in Indonesia, had shopped at least once in the past three months, and frequently used one of the four major Indonesian marketplace platforms: Tokopedia, Shopee, Bukalapak, or Lazada. The online survey was administered to collect 679 valid responses.

Measurement instruments. A 7-Likert scale measurement instrument was used in the questionnaire. All items used to measure each construct in this study were adapted from validated measures. Five measurement items for content quality were adapted from the studies of (Garcia-Madariaga *et al.*, 2019) and (Loureiro *et al.*, 2020), five items of visual appeal from (Wu *et al.*, 2021) and (Loureiro *et al.*, 2020), and four items of social interaction from (Chen *et al.*, 2020). Co-creation experience consists of latent variables of learning, personal, social, and hedonic experiences measured using instruments adapted from (Shen et al., 2023) and (Hussain et al., 2021). The study used items from (Madi et al., 2024) to

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measure E-WOM. Before the main study, a pilot survey of 54 respondents was conducted to ensure the quality of the questionnaire.

Data analysis is done using the structural equation modelling (SEM) technique. This research used a partial least square (PLS) SEM approach via SmartPLS 4 (Ringle *et al.*, 2022). Co-creation experience is considered a new paradigm in innovative marketing and behaviour to provide a new understanding of creating an experience (Xie *et al.*, 2021). Therefore, this research required a method or approach that allows researchers to confirm and illustrate the causal or predictive effects of the focal construct of the co-creation experience

RESULTS

Demographic characteristics. **Table 1** presents the demographic characteristics of the respondents. All respondents were gen-Z (aged 17 to 24), 61.119 per cent female and 38.880 per cent male. Among the respondents, 40.206 per cent had used their favourite mobile commerce marketplace application for over three years, 50.368 per cent between one to three years, and 9.426 per cent less than one year. The findings indicate Gen Z's familiarity with the mobile commerce marketplace. The respondents reported comparing similar products from other applications before purchase (81.738 per cent) and lived in Greater Jakarta (80.560 per cent).

Table 1. Demographic Profile

		n	percentage
Gender			
Male		264	38.880
Female		415	61.119
	Total	**679**	**100**
Have used the app …			
Less than one year		64	9.426
Between 1 and 3 years		342	50.368
More than three years		273	40.206
	Total	**679**	**100**
Comparison with other marketplaces before purchase?			
Yes		555	81.738
No		124	18.262
	Total	**679**	**100**
Live in …			
Greater Jakarta		547	80.560
Other than Greater Jakarta		132	19.450
	Total	**679**	**100**

Source: Research Primary Data (2023)

Common method bias. We assessed the data set using the full collinearity test to avoid common method bias (Kock, 2021). In this test, VIF exceeding 3.300 signals that the model is contaminated by common method bias. **Table 2** shows that VIF values for latent variables are below 3.300, indicating no standard method bias.

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Table 2. Analysis of Common Method Bias

Content quality	Visual appeal	Social interaction	Propensity to interact online	Learning experience	Personal experience	Social experience	Hedonic experience	E-WOM
1.145	1.295	1.385	1.541	2.645	1.900	1.901	2.077	1.729

Source: Research Primary Data (2023)

Measurement model assessment. PLS confirmatory composite analysis (PLS-CCA) was performed to evaluate the validity and reliability of the measurement and obtain item weight, loading, and significant values, composite reliability (CR) and Cronbach-alpha values, average variance extracted (AVE), and validation of discriminant validity through hetero-monotrait ratio of correlations criteria (HTMT). As presented in the Appendix, all indicator loadings were above 0.708 and significant at a p-value less than 0.050 (Hair *et al.*, 2020). The loading value of each indicator was squared to analyse the reliability (IR), a measure of the amount of variance shared between each indicator and its construct (Hair *et al.*, 2019). In this study, IR values were above 0.500.

Table 3. Results of Measurement Model Analysis

Construct/item	Weight	Loading (IR)	Cr. alpha	Rho_A	CR	AVE	t-statistic (p-value)
Content quality			0.891	0.894	0.920	0.696	
This application offers content relevant to the core audience.	0.223	0.806 (0.649)					44.087***
This application uses media appropriately and effectively to communicate the content.	0.224	0.831 (0.690)					49.477***
This application provides the appropriate breadth and depth of content.	0.227	0.858 (0.737)					45.102***
This application provides current and timely information.	0.257	0.862 (0.742)					59.850***
This application is an excellent source of information.	0.268	0.813 (0.661)					57.822***
Visual appeal			0.910	0.911	0.933	0.735	
This application is visually appealing.	0.223	0.851 (0.725)					61.920***
The layout of this application is visually appealing.	0.222	0.882 (0.779)					77.960***
The colours used on this application were attractive.	0.238	0.874 (0.765)					69.006***
This application webpage uses multimedia features properly.	0.253	0.870 (0.757)					62.160***
This application webpage uses fonts properly.	0.231	0.807 (0.651)					32.329***
Social interaction			0.881	0.883	0.914	0.679	
Members of this application intend to communicate with each other.	0.235	0.791 (0.626)					36.494***
Members of this application communicate easily.	0.236	0.867 (0.752)					74.619***
Members of this application intend to spend much time interacting with each other.	0.233	0.794 (0.630)					37.887***
Members of this application intend to maintain close social relationships with each other.	0.258	0.826 (0.682)					57.426***
This application facilitates members' connecting.	0.253	0.839 (0.705)					57.973***
Propensity to interact online			0.892	0.893	0.916	0.609	
In general, I am someone who, given a chance, seeks contact with others online.	0.201	0.714 (0.510)					27.995***
In general, I answer questions from others in the online discussion forum.	0.180	0.766 (0.586)					39.957***
In general, I enjoy initiating dialogues online.	0.169	0.760 (0.578)					34.057***

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The idea of belonging to an online discussion group is pleasant.	0.194	0.842 (0.709)					58.131***
I like actively participating in online discussions.	0.179	0.829 (0.688)					46.322***
I like to interact with like-minded others online.	0.172	0.749 (0.561)					32.001***
In general, I enjoy exchanging ideas with other people online.	0.190	0.795 (0.632)					44.623***
Learning experience			0.919	0.921	0.934	0.640	
This application enhances my knowledge about the product and its usage.	0.157	0.784 (0.614)					42.117***
I obtain solutions to specific product-usage-related problems by using this application.	0.164	0.800 (0.641)					43.905***
This application enhances my knowledge about product advances, related products, and technology.	0.163	0.848 (0.720)					68.832***
I can improve my skills by using this application.	0.166	0.848 (0.719)					58.472***
I gain new knowledge/expertise by using this application.	0.160	0.834 (0.695)					57.737***
I can test my capabilities by using this application.	0.138	0.725 (0.525)					33.005***
This application allows me to keep up with new ideas and innovations.	0.155	0.794 (0.631)					45.421***
This application enables me to come up with new ideas.	0.146	0.759 (0.576)					40.588
Personal experience			0.904	0.905	0.929	0.723	
This application enhances my status/reputation as a product expert in the community.	0.238	0.832 (0.692)					55.979***
This application reinforces my product-related credibility/authority in the community.	0.227	0.868 (0.753)					75.924***
I derive satisfaction from influencing product usage by other customers using this application.	0.230	0.822 (0.676)					48.160***
I can make a good impression on others using this application.	0.251	0.872 (0.761)					72.474***
I can make others aware of my knowledge and ideas.	0.230	0.855 (0.731)					53.296***
Social experience			0.919	0.921	0.940	0.757	
This application expands my personal/social network.	0.250	0.872 (0.760)					69.322***
This application enhances the strength of my affiliation with the customer community.	0.227	0.907 (0.823)					103.213***
This application enhances my sense of belongingness with this community.	0.212	0.851 (0.725)					54.289***
I can connect with other people by using this application.	0.220	0.866 (0.750)					61.143***
I meet others with whom I share similar interests by using this application.	0.240	0.851 (0.725)					65.201***
Hedonic experience			0.847	0.854	0.897	0.686	
I spend some enjoyable and relaxing time using this application.	0.264	0.820 (0.672)					43.973***
I derive fun and pleasure from using this application.	0.345	0.873 (0.762)					80.949***
This application entertains and stimulates my mind.	0.296	0.853 (0.728)					61.649***
I enjoy problem-solving, idea generation, etc., using this application.	0.302	0.763 (0.583)					35.288***
EWOM			0.894	0.896	0.926	0.758	
I recommend this application to other potential users (who have never used this application).	0.271	0.858 (0.737)					70.361***
I recommend this application to other people.	0.272	0.875 (0.766)					63.757***
I would pass on information in this application to other digital media.	0.296	0.877 (0.769)					73.437***
I would pass on information about this application to other people who are not members.	0.310	0.871 (0.759)					74.730***

*** p-value less than 0.001

Source: Research Primary Data (2023)

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Reliability was assessed by testing the internal reliability using Dijkstra-Henseler's ρA (rho_A) with a threshold value of ρA greater than 0.700 and composite reliability of ρC (rho_C) less than 0.950 (Hair *et al.*, 2022). As shown in **Table 3**, all loadings and weights were significant at p-values less than 0.050, ρA, and ρC of all indicators were above 0.700 and below 0.950. Thus, all items were reliable. Convergent validity was successfully established, as indicated by the AVE values for all constructs above 0.500.

The heterotrait-monotrait ratio of correlations (HTMT) method measures discriminant validity for variance-based SEM (Roemer et al., 2021). **Table 4** shows that all values were below 0.850, confirming that each construct in the model was distinct.

Table 4. Discriminant Analysis with HTMT

		1	2	3	4	5	6	7	8	9
1	**CTE**									
2	**WOM**	0.570								
3	**HED**	0.579	0.727							
4	**LEA**	0.707	0.698	0.697						
5	**PER**	0.553	0.687	0.722	0.818					
6	**PRO**	0.455	0.514	0.558	0.631	0.641				
7	**SCX**	0.436	0.598	0.670	0.685	0.815	0.618			
8	**SOC**	0.624	0.547	0.590	0.709	0.621	0.557	0.639		
9	**VIS**	0.698	0.572	0.532	0.684	0.562	0.504	0.458	0.638	

Source: Research Primary Data (2023)

Structural model assessment. Before testing structural analysis, the study investigated possible correlations between independent variables. **Table 6** demonstrates that the VIF values of independent variables were below 3, indicating multicollinearity was not a significant problem in this study (Hair *et al.*, 2021).

Test of hypothesis. The structural model was tested by assessing the path coefficients, explained variance, effect size, and the t-values by bootstrapping with 5,000 sub-samples. First, the direct effect of mobile commerce marketplace app quality and propensity to interact online on the co-creation experience was analysed, followed by the co-creation experience on E-WOM. Finally, the moderating effect of the propensity to interact online was investigated.

Table 5 shows content quality positively influences learning experience (β equals 0.283, t equals 7.420, p-value less than 0.001), personal experience (β equals 0.154, t-value equals 3.474, p less than 0.001), and hedonic experience (β equals 0.233, t-value equals 4.417, p-value less than 0.001). However, it does not influence social experience (β equals 0.034, t-value equals 0.769, p-value greater than 0.050). Thus, this study supported H1a, H1b, and H1d and rejected H1c. Similarly, visual appeal positively affects learning experience (β equals 0.199, t-value equals 4.844, p-value greater than 0.001), personal experience (β equals 0.127, t-value equals 2.593, p-value less than 0.010), and experience (β equals 0.099, t-value equals 1.776, p-value less than 0.050) but fails to influence social experience (β equals 0.029, t equals 0.587, p-value greater than 0.050). H2a, H2b, and H2c are thus accepted, while H2c is rejected. Hypotheses 3a-3d state that social interaction positively affects learning experience, personal experience, social experience, and hedonic experience. The results indicate the path coefficients for the hypotheses are 0.247, 0.226, 0.366, and 0.206 with t-values of 6.682, 5.157, 7.942, and 4.793 and significant at p-values less than 0.001. Thus, H3a, H3b, H3c and H3d are supported. H4 posits that the propensity

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to interact online positively affects learning experience, personal experience, social experience, and hedonic experience. The analysis shows that the path coefficient for the hypotheses is 0.264, 0.173, 0.056, and 0.331 with t-values of 7.112, 8.225, 8.694, 6.229, and 0.283 significant with p-values less than 0.001. Thus, H4a, H4b, H4c and H4d are accepted.

The effect of co-creation experience on E-WOM was assessed. The inner model analysis shows that learning experience has a positive effect on E-WOM (β equals 0.283, t-value equals 5.480, p-value less than 0.001), personal experience has a positive effect on E-WOM (β equals 0.154, t-value equals 2.830, p-value less than 0.010). Hedonic experience positively affects E-WOM (β equals 0.233, t-value equals 7.474, p-value less than 0.001). However, social experience does not positively affect E-WOM (β equals 0.034, t-value equals 1.234, p-value greater than 0.050). Thus, hypotheses H5a, H5b, and H5d are supported, while H5c is not.

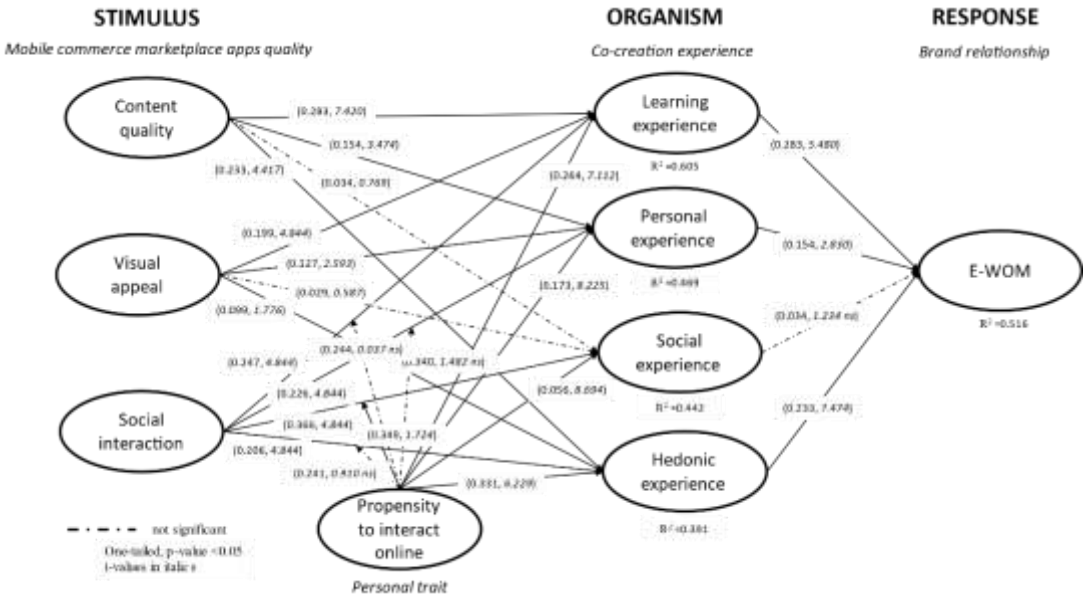

Figure 1. Structural Model with Results
Source: Author's Conceptual Model and Analysis of Results

Moderating effect of propensity to interact online. The two-stage interaction term was applied as suggested by (Hair *et al.*, 2022) to investigate the moderating effect of the propensity to interact online. The results demonstrate that the propensity to interact online positively moderates the relationship between social interaction and social experience (β equals 0.349, t-value equals 1.724, p less than 0.050). No moderation effects are found on the relationship between social interaction and learning experience (β equals 0.244, t-value equals 0.037, p-value greater than 0.050), social interaction and personal experience (β equals 0.340, t-value equals 1.482, p-value greater than 0.050), and social interaction and hedonic experience (β equals 0.241, t-value equals 0.910, p-value greater than 0.050). Thus, hypothesis H6c is supported, while hypotheses H6a, H6b, and H6d are rejected.

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Table 5. Hypothesis testing results

Hypothesis testing	β	SD	Interval (bias-corrected)	t-statistics	p - values	f^2	Results
Direct path							
H1a: CTE → LEA	0.283	0.038	(0.219 - 0.346)	7.420	0.000	0.110	Supported
H1b: CTE → PER	0.154	0.044	(0.080 - 0.227)	3.474	0.000	0.024	Supported
H1c: CTE → SCX	0.034	0.044	(-0.039 - 0.106)	0.769	0.221	0.001	Not supported
H1d: CTE → HED	0.233	0.053	(0.147 - 0.322)	4.417	0.000	0.048	Supported
H2a: VIS → LEA	0.199	0.041	(0.132 - 0.266)	4.844	0.000	0.051	Supported
H2b: VIS → PER	0.127	0.049	(0.045 - 0.205)	2.593	0.005	0.016	Supported
H2c: VIS → SCX	0.029	0.050	(-0.054 - 0.108)	0.587	0.278	0.001	Not supported
H2d: VIS → HED	0.099	0.056	(0.010 - 0.194)	1.776	0.038	0.008	Supported
H3a: SOC → LEA	0.247	0.037	(0.186 - 0.308)	6.682	0.000	0.087	Supported
H3b: SOC → PER	0.226	0.044	(0.154 - 0.300)	5.157	0.000	0.054	Supported
H3c: SOC → SCX	0.366	0.046	(0.288 - 0.440)	7.942	0.000	0.135	Supported
H3d: SOC → HED	0.206	0.043	(0.136 - 0.277)	4.793	0.000	0.039	Supported
H4a: PRO → LEA	0.264	0.034	(0.189 - 0.302)	7.112	0.000	0.105	Supported
H4b: PRO → PER	0.173	0.041	(0.273 - 0.408)	8.225	0.000	0.152	Supported
H4c: PRO → SCX	0.056	0.040	(0.283 - 0.412)	8.694	0.000	0.152	Supported
H4d: PRO → HED	0.331	0.039	(0.178 - 0.305)	6.229	0.000	0.067	Supported
H5a: LEA → WOM	0.283	0.048	(0.183 - 0.343)	5.480	0.000	0.059	Supported
H5b: PER → WOM	0.154	0.061	(0.075 - 0.276)	2.830	0.002	0.019	Supported
H5c: SCX → WOM	0.034	0.045	(-0.016 - 0.134)	1.234	0.109	0.003	Not supported
H5d: HED → WOM	0.233	0.044	(0.252 - 0.400)	7.474	0.000	0.120	Supported
Moderation							
H6a: PRO*SOC → LEA	0.244	0.024	(-0.038 - 0.041)	0.037	0.485	0.000	Not supported
H6b: PRO*SOC → PER	0.340	0.027	(-0.001 - 0.085)	1.482	0.069	0.004	Not supported
H6c: PRO*SOC → SCX	0.349	0.027	(-0.003 - 0.087)	1.724	0.042	0.005	Supported
H6d: PRO*SOC → HED	0.241	0.029	(-0.025 - 0.070)	0.910	0.182	0.002	Not supported

p-value less than 0.050
Source: Research Primary Data (2023)

Explanatory power: in-sample predictive power, effect size, and out-sample predictive power. The in-sample explanatory power of the research model (R^2) was analysed. **Table 6** presents the R^2 values of the learning experience (0.605), personal experience (0.469), social experience (0.442), hedonic experience (0.391), and E-WOM (0.516). The R^2 values suggested a moderate to substantial effect (Sarstedt *et al.*, 2014).

The effect size (f^2) of the relationship between significant constructs was also evaluated to obtain practical relevance based on the criteria by (Manley *et al.*, 2021). It is reported that the effect size of exogenous variables varies from 0.003 to 0.152, indicating low to medium effect size. Meanwhile, the effect size of learning, personal, and hedonic experiences ranged from 0.019 to 0.120, indicating a small effect size.

The out-of-sample predictive power using PLSpredict, as suggested by (Shmueli et al., 2019), was also tested. The Q^2predict values for endogenous variables in this study are above zero, and most dependent variable prediction errors' PLS_RMSE values were above LM_RMSE. Thus, the study asserts that the model has predictive power at the medium to substantial level based on (Hair *et al.*, 2020a) criteria.

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Table 6. Structural model analysis results

Inner model assessment	R^2	Adjusted R^2	VIF	Model fitness	Q^2predict
E-WOM	0.516	0.513			0.371
Learning experience	0.605	0.602			0.595
Personal experience	0.469	0.465			0.457
Social experience	0.442	0.387			0.430
Hedonic experience	0.391	0.438			0.377
Content quality			1.842		
Visual appeal			1.945		
Social interaction			1.787		
Propensity to interact online			1.014		
SRMR				0.080	
dULS				7.590	
d_G				1.158	
NFI				0.822	

Source: Research Primary Data (2023)

DISCUSSION

This study examined how various aspects of mobile commerce quality—content quality, visual appeal, and social interaction affect the co-creation experiences of Gen Z users in Indonesia. Results revealed that social interaction substantially affects co-creation experiences, enhancing Gen Z users' learning, personal, social, and hedonic experiences. Content quality and visual appeal also contribute positively to learning and personal and hedonic experiences but do not significantly influence social experiences. Additionally, the propensity to interact online moderated the relationship between social interaction and social experience, suggesting that Gen Z users are more inclined to engage online and have a more meaningful co-creation experience. Furthermore, learning, personal, and hedonic experiences positively impacted E-WOM, while social experience did not show a significant effect.

The significant impact of social interaction on co-creation experiences aligns with Gen Z's digital-native characteristics. As a generation deeply engaged in social media, Gen Z users highly value interactive and communal elements, which enhance their sense of involvement and connection in mobile commerce settings. The study provides empirical evidence that content quality, visual appeal, and social interaction positively relate to increased learning and personal and hedonic experiences. This prioritisation of social interaction also aligns with S-D Logic, which emphasises value creation through relational interactions rather than traditional product-based attributes.

In contrast, while still important, content quality and visual appeal are perceived as secondary factors in fostering meaningful social experiences. These do not support (Shen et al., 2023) findings but confirm (Chopdar *et al.*, 2022). The limited effect of these factors on social experience could indicate that Gen Z consumers view social interaction as the primary means of engagement, making informational and aesthetic elements less impactful in comparison. This study further emphasises that the personal characteristics of propensity to interact online can positively impact Gen Z's learning, personal, social, and hedonic experiences in mobile commerce. Specifically, Gen Z, who engage in online interactions, will likely have a higher co-creation experience.

Additionally, the study found that the propensity to interact online positively moderates the relationship between social interaction and social experience. The results of the moderation analysis indicate that Gen Z with a high propensity to interact online are more likely to derive a positive social experience from value co-creation compared to those with a low propensity. Based on these findings, mobile commerce platform managers should prioritise enhancing social and interactive features to foster a more substantial community atmosphere, which is crucial for engaging Gen Z users. Implementing real-time communication tools, user-generated content sections, and community-oriented design elements can enhance users' social and hedonic experiences. Given the importance of the propensity to interact online, personalised engagement tools, such as discussion forums or interactive Q&A sessions, could be tailored to users who are more inclined to interact, further improving their co-creation experience and encouraging positive E-WOM.

Finally, the findings suggest that learning experience, personal experience, and hedonic experience positively affect electronic word-of-mouth (E-WOM). In contrast, social experience does not show a positive relationship, consistent with (Bialkova & Te Paske, 2021) and (González-Soriano et al., 2020). The study also finds that a positive co-creation experience among Gen Z leads to increased motivation to interact with the brand and contributes to spreading positive information. These results show that unique and personalised co-creation experiences can foster meaningful and long-term customer relationships.

In contrast to previous studies that emphasise the role of content quality and visual appeal as primary drivers of customer experience (e.g. Loureiro et al., 2020), our findings highlight social interaction as the most influential factor in co-creation experiences for Gen Z. This suggests a shift in priorities for younger users, who may place a higher value on communal and participatory elements over traditional informational content. Unlike findings by (Shen et al., 2023), which reported content quality's positive effect on social experience, our results indicate that Gen Z users might view content as a functional element rather than a relational one within mobile commerce. Additionally, our study builds on the literature by examining the moderating role of online interaction propensity, a psychological factor not extensively studied in mobile commerce. This influence indicates that personalised engagement strategies could further optimise co-creation experiences by addressing individual differences in online behaviour.

Each indicator of content quality, visual appeal, and social interaction contributes uniquely to various aspects of the co-creation experience. Content quality significantly enhances learning and personal experiences by offering valuable, accurate information that supports informed decision-making. However, its limited effect on social experience suggests that Gen Z consumers may view content more as a cognitive resource than a relational one within mobile commerce. Visual appeal, meanwhile, primarily contributes to hedonic experience by enhancing enjoyment and aesthetic satisfaction. However, it does not substantially influence social experience, implying that Gen Z may prioritise interactive functionality over visual design in highly social, digital contexts. On the other hand, social interaction is the most influential indicator across all experience dimensions, particularly for social experience, underscoring the importance of relational exchanges in creating a fulfilling and socially connected experience. This influence is especially pronounced among Gen Z users with a high propensity for online engagement, who benefit more from interactive features and community-oriented environments.

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CONCLUSION

This research offers multiple theoretical contributions. Firstly, it enhances the understanding of co-creation experience in virtual service ecosystems, specifically among Gen Z. The study fills a gap in the literature by examining co-creation experience in the mobile commerce context, which has been primarily focused on social media and brand communities (Rialti *et al.*, 2018; Silanoi *et al.*, 2022; Wang *et al.*, 2023; Zhang *et al.*, 2021). This investigation expands knowledge on the factors influencing co-creation experiences and their impact on brand relational behaviour across consumer groups and contexts.

Secondly, the research demonstrates that the personal trait of online interaction propensity positively influences co-creation experience among Gen Z. This addresses the need to consider psychological factors as antecedents of co-creation experience and highlights the role of individual characteristics in value co-creation activities within the virtual service ecosystem.

Lastly, the study emphasises the significance of social interaction as a contributing factor to the co-creation experience among Gen Z users of mobile commerce marketplace apps. Unlike previous studies focusing on specific contexts, this research delves into the complexities of the mobile commerce environment, where each network member possesses unique characteristics and motivations. It deepens understanding of the role of social interaction in a service ecosystem, where the integration of diverse roles and resources enhances the co-creation experience.

This study also offers managerial implications. First, the study empirically demonstrates that content quality, visual appeal, and social interaction play crucial roles in enhancing the co-creation experience among Gen Z. Among these factors, social interaction has the most significant influence. Mobile commerce platforms are making significant efforts to enhance the design of their applications to improve the customer experience and facilitate seamless transactions (Kuppelwieser & Klaus, 2021). Therefore, mobile commerce platform managers should prioritise enhancing social and interactive features to foster a more substantial community atmosphere, which is crucial for engaging Gen Z users (Giertz *et al.*, 2022), drawing inspiration from functionalities found in online social networks like Instagram. Implementing real-time communication tools, user-generated content sections, and community-oriented design elements can enhance users' social and hedonic experiences.

Second, the study also highlights that the personal trait of online interaction propensity positively contributes to the co-creation experience among Gen Z. Mobile commerce platform providers should consider this trait when designing applications to facilitate more co-creation experiences. Strategies to encourage increased user interactions, such as incorporating discussion forums on relevant topics like product usage or reviews, can be explored. Given the importance of the propensity to interact online, personalised engagement tools, such as discussion forums or interactive Q&A sessions, could be tailored to users who are more inclined to interact, further improving their co-creation experience and encouraging positive E-WOM.

Finally, the research underscores the significant role of co-creation experience in electronic word-of-mouth (E-WOM). Both platform and retail managers should recognise the importance of providing positive and personalised co-creation experiences as they contribute to customer knowledge and insights. Ensuring mobile platforms provide these

engagement opportunities could build brand loyalty and stimulate organic brand advocacy through E-WOM.

This study has limitations, including the evolving nature of the co-creation experience concept in literature. Future research should validate and explore co-creation experience dimensions to guide academic and practical research directions. Additionally, further investigation is needed to define co-creation activities and understand the role of social interaction among all service ecosystem actors to enhance the co-creation experience.

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