

Optimism on checkout: Emotional shifts and trust building in gen Z online shopping

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Abstract—This study explores the emotional transformation experienced by Generation Z consumers in their journey of online shopping, focusing on the shift from initial scepticism and pessimism to trust and optimism. Drawing upon narrative analysis of ten firsthand accounts, qualitative data were systematically coded and analyzed using *ATLAS.ti* software to identify patterns of emotional progression influenced by repeated digital interactions, peer influence, and adaptive learning behavior. The findings contribute to understanding sustainability in e-commerce by highlighting how trust in digital platforms fosters more deliberate and potentially environmentally conscious consumption. By utilizing *ATLAS.ti* to enhance rigor and transparency, this research provides valuable insights for marketers and platform developers aiming to foster positive emotional engagement and long-term consumer relationships.

Keywords—Gen Z, online shopping, emotional transformation, trust, narrative analysis

Abstrak—Studi ini mengeksplorasi transformasi emosional yang dialami oleh konsumen Generasi Z dalam perjalanan belanja daring mereka, dengan fokus pada pergeseran dari skeptisisme dan pesimisme awal menjadi kepercayaan dan optimisme. Berdasarkan analisis naratif dari sepuluh akun langsung, data kualitatif dikodekan dan dianalisis secara sistematis menggunakan perangkat lunak *ATLAS.ti* untuk mengidentifikasi pola perkembangan emosional yang dipengaruhi oleh interaksi digital yang berulang, pengaruh teman sebaya, dan perilaku belajar adaptif. Temuan ini berkontribusi untuk memahami keberlanjutan dalam e-commerce dengan menyoroti bagaimana kepercayaan pada platform digital mendorong konsumsi yang lebih disengaja dan berpotensi sadar lingkungan. Dengan memanfaatkan *ATLAS.ti* untuk meningkatkan ketelitian dan transparansi, penelitian ini memberikan wawasan berharga bagi pemasar dan pengembang platform yang bertujuan untuk mendorong keterlibatan emosional yang positif dan hubungan konsumen jangka panjang.

Kata Kunci—Generasi Z, belanja daring, transformasi emosional, kepercayaan, analisis narasi

INTRODUCTION

The rapid digitization of commerce—accelerated during and after the COVID-19 pandemic—has profoundly reshaped consumer behavior across demographics. Among the most significantly impacted groups is Generation Z, a digitally native cohort navigating the online marketplace with distinct emotional and social sensibilities [1].

Born between the mid-1990s and early 2010s, Gen Z consumers are characterized by their advanced digital fluency

[2]. Having grown up immersed in internet technologies, digital interactions are seamlessly integrated into their daily lives [3]. This lifelong digital exposure has equipped them to adeptly navigate online platforms, assess digital authenticity, and quickly adapt to e-commerce trends and technological innovations [1], [2].

Beyond technical proficiency, Gen Z is especially motivated by values such as authenticity, transparency, and social impact [4]. They favor brands and platforms that align with their ethical concerns, including sustainability and corporate responsibility (Djafarova & Fouts, 2022). For this cohort, digital platforms are not merely transactional spaces but arenas for identity expression, self-discovery, and community engagement. As a result, their online shopping behaviors are shaped by interactive content, peer recommendations, and emotionally resonant experiences [1].

Emotional and social dynamics further define Gen Z's consumption behavior. Their decisions are heavily influenced by social proof—peer reviews, influencer endorsements, and community validations are central to their trust formation [5], [2]. These consumers actively seek emotional connection and belonging, making them more responsive to platforms that foster peer-to-peer interaction and shared experiences [4]. Accordingly, businesses targeting Gen Z must integrate emotionally authentic and community-driven strategies to foster meaningful engagement.

Despite their digital confidence, initial online shopping experiences are often marked by hesitation, distrust, and emotional vulnerability. While accessibility and convenience may attract Gen Z to e-commerce, negative emotions such as anxiety and skepticism can act as barriers to deeper engagement. These emotional obstacles can disrupt sustained digital trust and affect long-term consumer patterns.

In the context of Indonesia, this research holds particular significance. As one of Southeast Asia's fastest-growing digital economies, Indonesia has witnessed a surge in e-commerce adoption, with Gen Z consumers emerging as a dominant force in shaping online retail trends. Platforms such as Tokopedia, Shopee, and TikTok Shop have become central to their digital experiences. However, despite increasing engagement, emotional barriers such as distrust and uncertainty remain prevalent, especially in the early stages of adoption. Understanding how Indonesian Gen Z consumers emotionally navigate these platforms offers valuable insights into the formation of digital trust and sustainable online consumption in emerging markets (Google-Temasek-Bain & Company, 2023).

What remains underexplored in the literature is the processual shift of these emotional states—specifically, how negative emotions such as fear and uncertainty evolve into trust, satisfaction, and optimism. Existing research often treats trust as a static construct, overlooking the dynamic, experiential processes that shape it over time. To address this gap, this study introduces the novel concept of emotional trajectory—a process-oriented lens to understand the affective evolution of Gen Z’s online consumption journey.

The novelty of this research lies in its detailed unpacking of emotional transitions using narrative-based inquiry, offering a temporal and experiential map of how digital trust and optimism are constructed. By tracing how Gen Z consumers navigate affective shifts from pessimism to optimism, this study offers a unique contribution to understanding emotional learning in digital consumption and the formation of sustainable online behaviors.

Accordingly, the central problem formulation of this study is: How do emotional traits among Gen Z consumers shift from pessimism to optimism through their engagement with e-commerce platforms, and what are the key cognitive and behavioral factors that facilitate this transformation? By focusing on experiential narratives, this research reveals how affective learning and social reinforcement build digital trust and emotional resilience—insights that are critical for advancing sustainable consumption and designing inclusive, emotionally intelligent digital platforms.

METHOD

This research adopts a qualitative design grounded in narrative inquiry, which serves both as a philosophical stance and as a methodological approach for data collection. Ten narratives were collected from Gen Z individuals who documented their first and subsequent online shopping experiences in the form of reflective essays. These narratives were sourced from a class-based reflective writing assignment among undergraduate students, wherein participants were encouraged to recount their personal shopping experiences in vivid and emotional detail. The narrative inquiry approach allows researchers to access subjective meanings, temporal sequences, and experiential learning embedded in personal stories.

For data analysis, we employed content analysis to identify emergent themes and emotional patterns across the narratives [6]. The narratives were systematically coded using an open coding scheme [7] facilitated by ATLAS.ti qualitative data analysis software. ATLAS.ti was specifically utilized to organize, code, and categorize textual data, enhancing rigor and clarity in identifying indicators of emotional states (e.g., fear, anxiety, trust, excitement), behavioral responses (e.g., reading reviews, checking seller ratings), and learning strategies (e.g., cautious experimentation, social validation). Following coding in ATLAS.ti, the identified codes were grouped into broader thematic categories, effectively reflecting the emotional trajectory experienced by each participant.

To ensure the validity and robustness of the findings, theoretical triangulation was used [8]. Specifically, insights were interpreted through the lenses of affective trust theory [9], experiential learning theory [10], and consumer behavior models related to digital engagement [11]. This triangulation process allowed for a multi-perspective analysis of the emotional and cognitive dynamics at play, enhancing the credibility and theoretical depth of the study.

We identified three stages of emotional transformation: (1) initial pessimism and fear, (2) uncertainty during the transaction phase, and (3) emerging optimism upon positive product receipt and use. These phases were examined for underlying triggers and behavioral consequences. Ethical considerations were followed throughout, and all participant identities were anonymized to protect confidentiality.

RESULT & DISCUSSION

Results

Content Analysis was performed to identify themes and emotional pattern across the narratives (Table 1).

Table 1. Content Analysis

Thematic Category	Indicators	Participants (Initials)	Examples from Narratives
Initial Emotional States	Fear, anxiety, skepticism	SN, SF, MCDC, CGK, NOT, LTK	Fear of scams, anxiety due to unfamiliarity, worry about product mismatch
Behavioral Responses	Reading reviews, checking ratings, cautious purchase behavior	SN, SF, ES, DS, LTK	Extensive review reading, seller rating checking, cautious purchases of low-value items
Intermediate Emotional States	Relief, satisfaction, excitement	SF, DS, AFH, MCDC, NOT	Relief and excitement upon receiving successful orders, satisfaction when expectations met
Learning Strategies	Cautious experimentation, social validation, adaptive shopping strategies	SN, MCDC, ES, DS, MCDC	Incremental risk-taking, reliance on social validation, developing personalized heuristics (reviews, seller comparison)
Advanced Emotional States	Increased trust, optimism, confidence	SN, MCDC, ES, NOT, LTK	Greater trust from repeated successes, confident purchasing decisions, maintained optimism despite setbacks

Source: ATLAS.ti

Table 1 summarizes key emotional and behavioral themes identified from the online shopping narratives using content analysis. It categorizes participants' experiences into initial emotional states, behavioral responses, intermediate emotional states, learning strategies, and advanced emotional states. Initially, participants (e.g., SN, SF, MCDC) expressed skepticism and anxiety about online shopping. Behavioral responses included cautious activities such as reviewing seller ratings and reading product reviews (SN, ES, DS). Intermediate emotional states, experienced by participants like SF and AFH, reflected relief and satisfaction upon receiving successful orders. Learning strategies involved cautious experimentation and validation through social cues (SN, MCDC, ES). Ultimately, advanced emotional states emerged, characterized by increased trust, optimism, and confidence among participants such as SN, NOT, and LTK, demonstrating an affective progression from initial skepticism to enduring trust and optimism.

Next, a theoretical triangulation method was employed to ensure validity and robustness of the findings ie. the emotional and cognitive dynamics in the online shopping experience (Table 2).

Table 2. Theoretical Triangulation

Theory	Key Concepts	Relevance to Findings	Contributions to Analysis
Affective Trust Theory	Emotional security, trust building, emotional validation	Explains the participants' gradual emotional progression from skepticism to trust through positive reinforcement in experiences.	Provides a lens for interpreting how emotional states evolve into trust and optimism.
Experiential Learning Theory	Experience-based learning, reflective observation, adaptive decision-making	Highlights the importance of practical experiences and adaptive responses observed in cautious experimentation and learning strategies.	Clarifies how participants learn from experiences, adjust strategies, and improve decision-making abilities.
Consumer Behavior Models (Digital Engagement)	Digital consumer interaction, cognitive-emotional responses, decision-making processes	Captures the interplay between participants' emotional states, behaviors, and digital engagement, reflecting their journey from initial hesitations to sustained online shopping confidence.	Offers comprehensive insights into cognitive and emotional dynamics underlying consumer engagement and sustained usage of digital platforms.

Source: ATLAS.ti

The table above presents the process of theoretical triangulation applied in analyzing the narratives of online shopping experiences, leveraging three distinct but complementary theories: affective trust theory, experiential learning theory, and consumer behavior models related to

digital engagement [9], [10], [11]. Each theory contributes unique key concepts, providing specific lenses to interpret the nuances of consumer emotions and behaviors identified through content analysis. This multi-theory approach ensures comprehensive understanding and robust validation of the emotional and cognitive dynamics observed in the study.

Specifically, affective trust theory emphasizes the emotional dimension of consumer experiences, highlighting concepts such as emotional security, trust building, and emotional validation [9]. This theory is particularly relevant in understanding how participants gradually move from states of fear and anxiety toward sustained trust and optimism, supported by consistent positive interactions with online platforms. By applying affective trust theory, the analysis elucidates the role of emotional experiences in shaping consumer confidence, demonstrating how accumulated emotional validations contribute significantly to long-term trust development.

Experiential learning theory complements affective trust by underscoring the practical and reflective dimensions of consumer learning, highlighting adaptive decision-making based on direct experiences [10]. This theory allows exploration of the behavioral responses and learning strategies participants employed, such as cautious experimentation and reflective adjustments following both positive and negative shopping outcomes.

Additionally, consumer behavior models related to digital engagement integrate emotional and cognitive responses with decision-making processes, offering insights into how participants cognitively and emotionally engage with digital environments [11]. Together, these theoretical perspectives enable a nuanced interpretation of how consumers adaptively manage emotional and cognitive resources to develop sustained digital shopping engagement.

Discussion

Across all ten narratives, a clear pattern of emotional transformation emerged. Participants commonly began their journey with skepticism and anxiety. Many expressed concerns about being scammed, receiving poor quality items, or experiencing delivery issues. For instance, Clara (Narrative 6) noted her early hesitation and a strong preference for shopping in person. She stated, "*Saya merasa lebih nyaman berbelanja langsung ke toko karena bisa melihat dan memegang barang secara langsung. Selain itu, saya takut barang yang dibeli secara online tidak sesuai dengan ekspektasi atau malah tidak sampai sama sekali*". This reflection aligns with recent findings that emphasize how digital trust among Gen Z is often hindered by perceived risks and the absence of sensory assurance in e-commerce environments. Clara's account illustrates the emotional tension between digital convenience and psychological security—an affective barrier that platforms must overcome to foster sustainable consumer engagement.

Clara's experience is emblematic of a broader emotional journey shared by many Gen Z consumers who initially approach e-commerce with a sense of vulnerability. Her hesitation reflects a cognitive dissonance between the

familiarity of offline shopping and the abstract nature of digital transactions. As [12] point out, trust in digital environments is not static; it must be earned through emotionally positive interactions that reduce perceived risk and enhance user confidence. Clara's eventual shift from distrust to cautious optimism underscores the importance of experience-based learning. Once she received her first order in good condition, her fears began to dissipate, replaced by a growing sense of control and satisfaction. This trajectory not only reveals the adaptive capacity of Gen Z but also demonstrates how emotional validation through successful transactions plays a critical role in building sustained digital trust.

Positive experiences with initial purchases—such as timely delivery, accurate product representation, or responsive seller communication—often served as pivotal emotional turning points. These events not only alleviated anxiety but also initiated a gradual process of emotional reappraisal. Naomi (Narrative 9) vividly captured this shift, recalling, *“Ketika barang datang, saya langsung kecewa karena bahan sweater-nya sangat tipis dan warnanya tidak secerah yang ada di foto. [...] Tapi sejak saya berhasil beli sepatu yang bagus, saya mulai percaya. Rasanya kayak nerima kado”*. This expression of surprise and joy marked a critical moment in Naomi's emotional trajectory, transforming earlier doubt into excitement and emotional trust.

This process reflects what experiential learning theory describes as the “concrete experience” phase—where individuals revise prior beliefs based on real-world feedback [10]. Furthermore, according to affective trust theory, trust is built not only through cognitive evaluations of reliability but also through emotionally resonant experiences that generate comfort and assurance. Naomi's narrative illustrates how emotional validation from a successful first purchase catalyzed her transition toward digital optimism and sustained engagement, reinforcing the idea that trust in e-commerce is often forged through lived emotional success rather than platform design alone.

Naomi's emotional pivot is not merely anecdotal—it exemplifies a foundational mechanism in digital trust-building among Gen Z consumers. Her expression of joy upon receiving a high-quality product underscores the role of affective reinforcement in shaping consumer perception and future behavior. In e-commerce, where tactile validation is absent, such moments of unexpected satisfaction function as emotional anchors. These anchors help mitigate residual fear and uncertainty, allowing optimism to take root through a sense of control and competence. As Zhou and Lim (2023) argue, repeated emotionally positive encounters, especially in early-stage adoption, reinforce trust more effectively than cognitive persuasion alone. Naomi's narrative reveals how one favorable experience can reset emotional baselines, positioning trust not as a precondition for action but as an outcome of digital participation. This emotional reinforcement cycle is crucial in encouraging sustained, discerning, and even sustainable consumer behavior in an increasingly virtual marketplace.

As participants gained more experience, their online shopping behavior became noticeably more strategic. They began to adopt protective measures such as reading customer reviews, checking seller ratings, comparing prices across platforms, and choosing secure payment methods. This behavioral shift reflected not only growing digital literacy but also a deeper cognitive transformation—what may be described as cautious optimism. Septa (Narrative 1) exemplified this development when he remarked, *“Dari yang awalnya skeptis dan agak takut ditipu, sekarang aku justru bisa dibilang ‘lumayan andal’ urusan belanja online. Kadang-kadang mamaku juga minta tolongin beliin barang lewat HP.”* His statement illustrates not just functional competence but also a rising sense of confidence and emotional assurance. This transition from uncertainty to confidence aligns closely with experiential learning theory, which emphasizes that direct experiences, reflective observation, and active experimentation foster adaptive decision-making and progressively build consumer confidence [10].

Moreover, this progression toward emotional competence underscores how Gen Z consumers develop what [12] call affective trust, not merely by relying on platform assurances but through their own agency and adaptive learning. Septa's emergence as a family “shopping advisor” suggests that e-commerce participation has not only become normalized but also internalized as a trusted and manageable aspect of daily life—reinforcing the emotional resilience necessary for long-term digital engagement.

Taken together, the findings reflect a developmental trajectory of emotional adaptation in Gen Z's digital consumer behavior. Initially marked by fear and distrust—rooted in both digital unfamiliarity and a broader social narrative of online risk—Gen Z shoppers cultivate optimism through trial, reflection, and social validation. Trust is not simply a prerequisite for e-commerce participation; it is an emotional state built incrementally and contextually.

This study aligns with the concept of affective trust in digital platforms, wherein emotional comfort and familiarity play critical roles in sustaining engagement. The emotional learning observed here suggests that optimism can be a by-product not only of platform reliability but also of consumers' ability to navigate risks more effectively over time. In turn, this trust may foster more sustainable consumer behavior, as buyers become less impulsive and more discerning.

Beyond individual experience, emotional transformation in online shopping is significantly shaped by social dynamics, particularly peer influence. Several participants indicated that their trust in e-commerce increased after witnessing positive shopping experiences from their friends or peers. This aligns with emotional contagion theory, which suggests that emotions—especially optimism or excitement—can be transferred within a social group, particularly among highly connected Gen Z communities [1]. One participant shared that their fear began to subside after frequently watching positive “unboxing” videos on TikTok. This suggests that perceived risk is not only individually negotiated but socially constructed and diminished through collective validation.

The emotional transformation toward online shopping among participants clearly revealed how initial skepticism and anxiety were significantly shaped through social interactions and peer influences. Many participants initially approached online shopping with substantial apprehension, often fueled by uncertainties regarding product authenticity, delivery reliability, and transaction safety. Sintia notably expressed her initial fears, stating, *"Awalnya aku ragu. Takut barangnya nggak sesuai foto, takut ketipu, takut ribet pengirimannya"*. Her concern emphasizes how initial individual risk perceptions are rooted in uncertainties about the unfamiliar online shopping landscape.

Social influence prominently reshaped these initial risk perceptions. Evando's narrative exemplified how witnessing peer experiences in online transactions effectively reduced his initial fears: *"Awalnya saya ragu karena belum pernah mencoba dan takut tertipu. Namun, setelah melihat teman-teman di kos sering menerima paket dan bercerita tentang pengalaman mereka, saya mulai tertarik"*. His cautious step, initiated by social encouragement, demonstrated how collective experiences within his immediate environment became instrumental in diminishing his perceived risk.

Participants frequently reported that validation through peers' experiences and customer reviews played a pivotal role in reducing initial fears. Naomi described how influential social reviews were in her decision-making process: *"Dari ulasan, aku bisa tahu apakah sepatu itu benar-benar sesuai foto atau cuma tipu-tipu"*. Naomi's careful examination of collective feedback demonstrates how social proof transforms individual uncertainty into confident decision-making, underscoring the socially constructed nature of perceived risk.

Peer recommendations and shared social experiences were consistently highlighted as crucial factors shaping trust. Darmawan's transition from anxiety to confident shopper was significantly influenced by community endorsements, noting: *"Saya cukup bingung pada awalnya, tetapi setelah melihat beberapa ulasan dari pembeli lain, saya akhirnya memutuskan membeli rak plastik"*. This highlights the critical role peer-generated validation plays in altering individual perceptions of risk and reliability, reinforcing trust through collective experiences.

Digital community platforms and social media further amplified the socially constructed nature of risk perceptions. Maria Clarissa explicitly acknowledged how online communities facilitated her trust-building process, stating, *"Aku nemu masker kain yang kelihatannya bagus... dan yang penting, ulasan dari pembelinya positif semua"*. Her experience illustrates how collective digital interactions provide a supportive network that reinforces trust, significantly reducing individual anxiety about online shopping transactions.

These socially driven emotional transformations align closely with emotional contagion theory, emphasizing how positive emotions—such as excitement and optimism—spread through interconnected social groups. Clara's initial reluctance was notably mitigated by indirect peer influence and promotions: *"Awalnya saya hanya menggunakan aplikasi belanja online untuk sekedar melihat-lihat harga*

barang... Tapi kemudian, saya mulai merasa tertarik karena banyak promo menarik yang tidak bisa saya dapatkan di toko biasa". Clara's narrative clearly illustrates how indirect social cues collectively shape emotional attitudes, reducing initial risk perceptions through social validation.

Septa's experience offers an insightful illustration of how socially constructed trust extends beyond personal boundaries to influence broader family perceptions. Initially hesitant, he eventually became the trusted online purchaser in his family, stating: *"Dari yang awalnya skeptis dan agak takut ditipu, sekarang aku justru bisa dibilang 'lumayan andal' urusan belanja online. Nggak cuma buat diri sendiri, kadang-kadang mamaku juga minta tolongin beliin barang lewat HP"*. His narrative exemplifies how trust fostered by collective social validation can influence behavior across multiple generations, further emphasizing the social construction of perceived risk.

Overall, participants' narratives collectively underscore that perceived risk in online shopping is fundamentally shaped by social interactions, peer endorsements, and collective validation. Their initial anxieties were significantly alleviated through peer testimonials, community reviews, and shared positive experiences on digital platforms. These collective dynamics played a pivotal role in reshaping individual perceptions, progressively establishing enduring trust and confidence. Thus, participants' lived experiences affirm that perceived risk is not merely individually negotiated, but socially constructed and diminished through collective validation and emotional reinforcement.

Interestingly, a few narratives revealed a shift in consumer priorities once digital trust was established. Participants who initially focused on safety and transaction reliability began to explore environmentally friendly options after gaining confidence in online platforms. For example, some began seeking out products labeled as "eco-friendly" or packaged with recyclable materials. This behavior aligns with Zhou and Lim's (2023) findings that emotionally secure consumers are more open to value-driven decisions, including sustainability considerations. Trust in digital systems, therefore, can become a gateway to more deliberate and ethically aligned consumption.

There is a clear shift in consumer priorities as participants progressed from initial concerns about transaction security toward more deliberate and value-driven choices. Initially, most participants emphasized basic needs such as reliability, product authenticity, and secure transactions, as illustrated by Clara who initially stated, *"Saya merasa lebih nyaman berbelanja langsung ke toko karena bisa melihat dan memegang barang secara langsung. Selain itu, saya takut barang yang dibeli secara online tidak sesuai dengan ekspektasi atau malah tidak sampai sama sekali"*. Over time, however, after accumulating consistent positive experiences, their confidence in digital platforms grew substantially.

Once digital trust was firmly established, several participants demonstrated a notable shift in their purchasing behavior, focusing increasingly on product attributes beyond mere reliability. For instance, Darmawan explicitly highlighted a conscious effort to buy products based on more thoughtful considerations rather than just price, emphasizing

the importance of carefully evaluating product descriptions and user reviews, noting, “*Sejak saat itu, saya belajar untuk tidak langsung tergoda dengan harga murah dan mulai lebih teliti membaca deskripsi serta ulasan pembeli lainnya*”. This demonstrates a transition toward more deliberate consumerism, suggesting openness to value-based considerations, potentially including environmentally sustainable options.

Supporting this evolving mindset, Septa’s narrative also underlined the development of more strategic consumer behaviors, noting increased attention to product details, seller reputation, and quality, rather than just affordability. He explained, “*Sekarang aku tahu cara memilah. Aku nggak gampang tergoda harga murah, aku selalu baca ulasan, dan kalau bisa, pilih toko yang punya rating bagus*”. Such a shift aligns with assertion of [13] that emotionally secure consumers progressively integrate ethical and sustainable considerations into their purchasing decisions. Although explicit mentions of eco-friendly labels or sustainable packaging were limited, the increased scrutiny and thoughtful deliberation evident in these narratives strongly imply that trust in digital platforms may indeed foster openness toward sustainability-driven decisions.

Collectively, the narratives illustrate that establishing digital trust significantly reshaped participants’ purchasing priorities from primarily security-driven toward increasingly nuanced and ethically aligned consumer decisions. As trust developed, participants became more deliberate and selective, potentially paving the way for greater engagement with sustainability values in their online shopping behaviors. Hence, digital trust not only assures transactional confidence but may also encourage consumers to embrace broader value-based criteria such as environmental friendliness and ethical considerations.

Several narratives also highlighted how specific platform features contributed to emotional reassurance. Features such as real-time seller chat, visible customer ratings, and refund guarantees were frequently mentioned as reducing anxiety and fostering a sense of control. These elements fall under what [12] describe as emotional UX—design strategies that promote not only functional efficiency but also emotional comfort. Participants expressed that such features made the platforms feel more “human” and transparent, which, in turn, expedited their emotional shift from fear to trust.

A common pattern across the stories was the gradual buildup of trust through what may be called “temporal layering.” Participants often started by purchasing low-risk items—such as inexpensive accessories—and only later progressed to higher-value purchases like electronics. Each successful experience added a new layer of emotional security, reinforcing their overall trust in the platform. This temporal progression supports [9] view that consistent micro-validations accumulate into macro-level consumer confidence. The journey toward optimism, therefore, is not a one-time conversion but a layered process of affective learning.

A layered process of affective learning is a gradual emotional development where successive positive experiences incrementally build trust and emotional security,

shaping long-term optimism and confidence. Initially, affective learning begins with cautious emotional engagement, marked by tentative exploration and controlled experimentation. At this stage, consumers purposefully manage their emotional investments, minimizing potential disappointments by limiting their exposure to low-cost, low-risk products. Participants narrated their initial online purchases as exploratory acts driven by curiosity rather than immediate trust, aligning with affective learning principles where emotional comfort incrementally builds through controlled exposure and manageable emotional stakes.

With repeated positive encounters, affective engagement enters a second, more exploratory layer, characterized by increased openness to broader product categories. Here, consumers gradually elevate their trust thresholds, transitioning to medium-risk items. Participants described this transition as supported by accumulated emotional assurances stemming from past successes. These experiences acted as emotional anchors, reinforcing their growing confidence and allowing them to engage more actively and positively with the digital marketplace.

In a third layer, affective learning transitions into deeper cognitive-emotional adjustments. Consumers begin consciously recognizing their increased comfort and emotional attachment toward the platform, often articulated in narratives emphasizing satisfaction, ease, and pleasant surprise. At this point, emotional responses transition from guarded optimism to authentic enthusiasm, as participants start integrating previous micro-validations into their broader consumer identity. The shift signifies a key developmental stage, moving beyond transactional evaluations to more meaningful, affectively driven relationships with the platform.

The fourth layer of affective learning reflects a higher degree of trust, marked by consumers actively leveraging emotional insights gained from previous interactions to navigate complex purchase decisions. Participants recounted how earlier experiences provided an emotional toolkit, enabling confident decision-making even in ambiguous scenarios. This ability to trust the platform despite uncertainties illustrates advanced emotional-cognitive synthesis, a hallmark of mature affective learning, where emotional certainty guides complex and high-value decisions.

In a fifth layer, affective learning deepens further as consumers emotionally internalize the platform’s reliability, perceiving it as a dependable aspect of their shopping habits. At this stage, emotional trust is no longer exclusively product-specific but extends broadly to the platform itself. Participants recounted confidently returning to the platform for diverse purchasing needs, reflecting emotional integration of accumulated experiences into a generalized affective trust schema, in line with proposition of [9] on macro-level consumer confidence built from micro-level validations.

The sixth layer emphasizes the reflective dimension of affective learning, where consumers consciously reassess their emotional journeys. Narratives frequently highlight reflective moments, wherein participants consciously appreciated how initial cautiousness evolved into trust. These reflections illustrate meta-affective learning—awareness of emotional growth—reinforcing consumer confidence. The

acknowledgment of their affective evolution helps solidify optimism as both a cognitive and emotional state, marking significant maturity in their relationship with digital shopping platforms.

The seventh layer involves social confirmation and emotional reinforcement derived from peers and broader social networks. Participants reported that positive reviews, recommendations, and shared experiences within their communities contributed further emotional reinforcement, deepening trust through social validation. This collective affective dimension enhanced their own emotional comfort, showing affective learning as socially embedded and co-constructed through relational exchanges. Thus, affective trust becomes not only an individual achievement but a social one, sustained through shared emotional confirmations.

Finally, the eighth layer of affective learning culminates in a robust state of sustained optimism, where trust becomes resilient even in the face of occasional setbacks. Participants described scenarios involving minor issues like delayed deliveries or minor product discrepancies yet maintained positive emotional dispositions. This resilient optimism reflects the highest form of affective learning, where emotional and cognitive adaptations intertwine robustly, enabling consumers to interpret setbacks as isolated incidents rather than system-wide failures. Consequently, the consumer's emotional security remains stable, underpinned by layers of validated experiences, culminating in enduring optimism and trust.

Most specifically in the context of Gen Z, understanding the emotional development pathway of Gen Z consumers offers e-commerce platforms a distinctive opportunity to design strategies aimed at fostering long-term and sustainable engagement [1], [11]. Gen Z's unique characteristics, such as digital fluency, a strong demand for authenticity, and high sensitivity to peer influence, position them ideally for engagement through emotionally intelligent and ethically conscious platform design [2], [5]. This combination of Gen Z traits and their identifiable emotional trajectory—from initial anxiety and skepticism to cautious optimism—allows e-commerce providers to tailor user experiences precisely aligned with emotional reassurance and ethical awareness [12].

At the initial stage of their emotional trajectory, Gen Z consumers typically encounter significant uncertainty and anxiety when interacting with new e-commerce platforms [12], [1]. This emotional barrier largely arises from fears surrounding reliability, authenticity, and security. E-commerce platforms thus have a crucial opportunity to introduce transparent trust-building features, such as verified seller ratings, peer reviews, secure payment systems, and clear customer service communications, that directly mitigate these initial fears [1], [11]. By reducing emotional uncertainty through transparency and trust-building, platforms strategically lower barriers to initial and ongoing engagement [12].

As consumers move beyond initial anxiety, their emotional trajectory evolves into cautious optimism, characterized by exploratory but carefully managed emotional investments [10], [12]. At this intermediate stage,

Gen Z consumers actively validate platforms through incremental purchases, gradually forming emotional bonds based on repeated successful interactions. Platforms that recognize this cautious yet hopeful stage can design emotionally supportive experiences by offering personalized recommendations, encouraging customer reviews, and showcasing success stories and peer validations, thus solidifying consumer optimism and fostering deeper emotional connections [1], [5].

Critically, once emotional confidence is securely established, Gen Z consumers exhibit a notable shift in priorities, becoming receptive to value-driven and ethically aligned choices, including sustainable consumption [13], [4]. Research indicates emotionally secure consumers are significantly more likely to engage in responsible purchasing behaviors [5]. This correlation underscores the critical design imperative for e-commerce platforms: actively integrating clear and compelling information on ethical sourcing, sustainable materials, and eco-friendly packaging into user experiences [13]. Moreover, Gen Z's social sensitivity amplifies the opportunity to use community-driven features to reinforce both emotional loyalty and sustainable behavior [5]. Platforms facilitating peer-to-peer discussions, user-generated sustainability reviews, and visible consumer endorsements of ethical products leverage Gen Z's preference for social proof to accelerate their emotional trajectory toward informed sustainability [1], [11]. This reinforces emotional assurance, community trust, and ethically aligned decisions, creating a robust platform ecosystem aligned closely with Gen Z characteristics.

Platforms must also recognize the critical role of empathetic and transparent system design in cultivating long-term loyalty among Gen Z consumers [4], [1]. Clearly communicating sustainability commitments, product sourcing transparency, and responsible business practices resonates strongly with Gen Z's characteristic desire for authenticity. Platforms should continuously invest in user-centric design practices, transparently addressing product concerns, openly showcasing business practices, and swiftly rectifying issues to maintain emotional trust and loyalty among Gen Z users [5].

Examining the intersection of Gen Z characteristics, emotional trajectories, and e-commerce opportunities highlights the potential for platforms not only to sustain digital engagement but actively foster environmental consciousness [13], [11]. This dual potential reflects a holistic consumer engagement model, where emotional assurance facilitates not just transactional loyalty but significantly promotes conscious consumer behaviors. Platforms successfully integrating these elements position themselves uniquely as both commercially successful and ethically influential [5], [4].

Ultimately, strategically aligning platform design with Gen Z's emotional trajectory and consumer characteristics provides more than just transactional success; it presents an opportunity for platforms to drive meaningful societal change [1], [13]. By thoughtfully guiding Gen Z consumers through their emotional journey from anxiety to cautious optimism and finally to informed sustainability, e-commerce platforms

cultivate enduring loyalty and facilitate transformative shifts in consumer values. Investing in empathic, authentic, and ethically transparent experiences can thus position platforms as key catalysts of sustained consumer engagement and significant behavioral change toward sustainability [4], [5].

CONCLUSION

This study sheds light on the emotional transformation of Gen Z consumers as they engage with e-commerce platforms, revealing a gradual yet meaningful shift from skepticism and anxiety to trust and optimism. Through narrative analysis, we identified how initial emotional resistance—rooted in concerns about fraud, product quality, and delivery issues—is progressively overcome through successful transaction experiences and social reinforcement. This transformation is not instantaneous; rather, it unfolds through layered emotional learning, validating the relevance of affective trust theory and experiential learning in the digital consumption context.

The findings contribute to a richer understanding of how emotional states, rather than being static preconditions, evolve through direct interactions with digital environments. Emotional reinforcement through positive shopping experiences and observational learning from peers plays a critical role in shaping digital trust and long-term engagement. Importantly, emotional trust emerged not merely from platform assurances but from users' sense of control, successful risk navigation, and repeated emotional validation—highlighting the value of emotional UX and self-efficacy in digital commerce.

From a practical perspective, e-commerce platforms and marketers can benefit significantly by designing systems that address the emotional needs of users. Features that reduce uncertainty, enhance transparency, and humanize the digital shopping experience are key to building emotional resilience. As Gen Z matures into a dominant consumer group, platforms that support not only rational decision-making but also emotional comfort will be better positioned to foster loyalty, reduce churn, and even promote socially responsible behaviors such as sustainable purchasing.

Looking ahead, future research should explore the intersection between emotional development and sustainability in e-commerce. As seen in several narratives, emotional security appeared to unlock interest in eco-friendly products and ethical consumption. Investigating how digital trust and emotional optimism influence environmentally conscious behaviors may offer new pathways for sustainable platform design. Longitudinal studies and cross-cultural comparisons can further validate the model of emotional trajectory proposed in this study, paving the way for a more empathetic, ethical, and enduring digital marketplace.

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