GENERATION Z CASHLESS PREFERENCES IN THE POST COVID-19 PANDEMIC ERA: IDENTIFYING THE CONTINUITY OF DIGITAL PAYMENT USAGE

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ABSTRACT

This quantitative study aims to identify factors affecting the intention of continuity of digital payment use in Generation Z in the post-Covid-19 pandemic. Based on the concepts of ECM (Expectation Confirmation Model) and TAM (Technology Acceptance Model), perceived ease of use, usefulness, and satisfaction were selected as determining variables. Data were collected through questionnaires from 150 Generation Z respondents as digital payment users and tested based on the SEM-PLS technique using SmartPLS software version 4.0. This research has proven that perceived ease of use and satisfaction are the main factors for the continuance intention of digital payment use in Generation Z, especially in the post-Covid-19 pandemic. In contrast, perceived usefulness is not a significant predictor that affects the continuance intention of use. The results of this study are expected to contribute to the expansion of literacy and increase the development of digital payment systems to meet consumer needs in the current cashless era. Further research is needed in describing the continuance intention of digital payment use in Generation Z by adding more variables and increasing the sample to get better findings.

Keywords: Digital payment, ECM, TAM, Post Covid-19

A. INTRODUCTION

For many years, the world has been faced with various pandemics and the most influential on all global activities is the Covid-19 pandemic (Abodunrin et al., 2017). The Covid-19 pandemic that has hit almost the entire world has significantly changed people's lifestyles (Abodunrin et al., 2020). The World Health Organization (WHO) has appealed to switch from cash transactions to cashless transactions to prevent the spread of Covid-19 (Saigal, 2020). The Indonesian government has also appealed to all people to maximize cashless transactions to prevent Covid-19 (Semarang, 2020).

Various benefits can be felt in cashless transactions, including a safer, more efficient, economical, and smooth payment system that will ultimately encourage the national financial

system to run smoothly (Mayasari et al., 2022; I. L. Wu et al., 2020). This cashless transaction also provides benefits such as financial inclusion efficiency (Zandy, 2015). The public's convenience in this payment system encourages business actors to offer cashless payment features. They even provide promos as cash back or points (Sestri et al., 2020).

This change in payment patterns also occurs in Generation Z, who are familiar with technology and gadgets. McCrindle and Fell (2019) suggest that Generation Z refers to the group born from 1995 through 2010 that is very educated, technologically literate, innovative, and creative character. Moreover, Generation Z is the first generation born in the digital world to live entirely virtually to engage and interact with their beloved. Generation Z technology users intensively and perceive it as a utility to them. Among some of the trends that tend to characterize Generation Z as consumers include an interest in new technologies, an urge for ease of use, a desire to feel safe, and a desire to temporarily escape from the reality they face (Agárdi & Alt, 2022; Priporas et al., 2017). Likewise, in Indonesia, the growth of Generation Z is in line with the development of technology and communication (Aulia, 2020). The Central Statistics Agency survey results suggest that Generation Z is the largest segment in Indonesia, accounting for almost 28% of the total population. That generation is digitally talented and has considerable purchasing power. Therefore, the perceived ease of cashless makes Generation Z make payment transactions through digital payments such as Internet banking, M banking, OVO, DANA, GoPay, ShoopeePay, LinkAja, and so on (Sestri et al., 2020).

The high public preference for the use of digital payments and switching to cashless habits to meet consumption needs is a positive impact of the Covid-19 pandemic, especially among Generation Z. This increase is reflected in both the presence of new users and individuals who want to continue using digital payments in the post-pandemic era. Similarly, with the ease of transactions on many digital payments, for example, on digital wallets that are popular in Indonesia, in terms of features and facilities available, it is increasingly attractive for people to switch to digital payments. As seen in the following digital wallet usage survey graph:
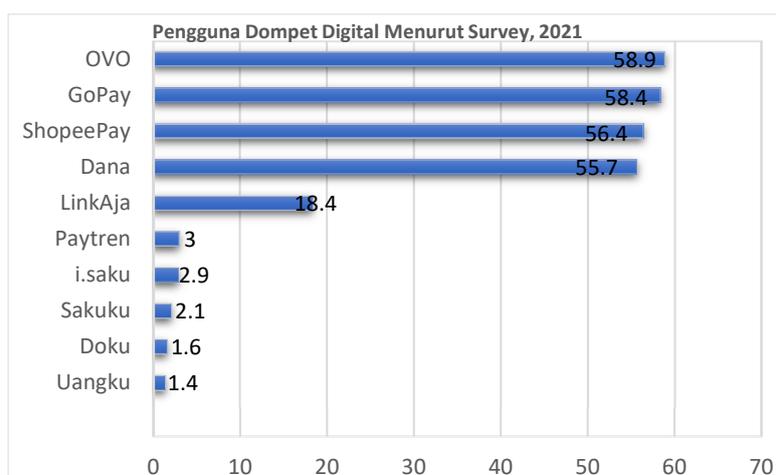
Source: Katadata.co.id

Figure 1. Distribution Flowchart

Based on the report in Figure 1 above, almost 59% of respondents who use digital wallets are OVO users. GoPay is in second place with a percentage of 58.4%. Furthermore, ShopeePay is in third place with a usage rate of 56.4% (Rohman, 2022).

This research focuses on factors influencing Generation Z's preference for the sustainable use of digital payments. Unlike most previous studies that have only focused on using M-Banking (Siyal et al., 2019) and the motivation for using M-Banking (Carlos Tam, 2018). Most focus on technology rather than user behavior (Sharma, 2019). So, aspects of research that focus on community behavior receive less attention to be researched (Mehrad & Mohammadi, 2017). Other studies have identified factors such as risk and perceived utility that are important in determining user satisfaction and continuity intentions in a technology (A. Gupta et al., 2020). So, as a step to discover the intentions of Generation Z in the continuous use of digital payments, there is still a lack of literature examining this in the post-Covid-19 pandemic. Therefore, this study needs to be carried out.

B. LITERATURE REVIEW

Digital Payment

Digital payment is a payment system carried out or operated through digital technology mobility, such as handheld devices with or without cellular telecommunications networks. Although not necessarily affiliated with a financial institution or bank, the payment is

considered a digital transaction (Raharja et al., 2020). Michael MUSYAFFI et al. (2021) stated digital payment is a system based on technology, such as mobile wallets or mobile payment applications. In general, payments in business activities are made in cash or check. However, digital payments are made using specific software, payment cards, or electronic money.

Digital payments allow individuals to make financial transactions anytime, anywhere, without physical cash or check transactions. Examples of digital payments in Indonesia include e-banking, internet banking, mobile banking, mobile payment, e-wallet, QR code, cryptocurrency, and bitcoin. Making financial transactions through digital payments provides many benefits, such as time-saving, ease of use, security, and convenience, and offers attractive discounts and cashback (Poerjoto et al., 2021). It aligns with the role of Bank Indonesia policy as stated in the Indonesian Payment System Blueprint (BSPI) 2025 to realize a reliable payment system: fast, easy, cheap, safe, and reliable.

Technology Acceptance Model (TAM)

Based on the purpose of the research and its importance in identifying user behavior, the Technology Acceptance Model (TAM) proposed by Davis in 1989 deserves to be adopted in this study. This model plays a role in describing and predicting individual acceptance of information technology, with efforts to recognize specific characteristics following business activities as it is known that TAM is a theoretical development of the Theory of Reasoned Action (TRA), which is proposed from the point of view of behavioral science to observe one's behavioral intentions in the use of certain technologies (Amin et al., 2016; Fulshah et al., 2022).

TAM is established as a model for understanding how information technology can be adopted by users (Chuang et al., 2016; Davis, 1989; Venkatesh & Davis, 2000). TAM theory states that the perception of benefits and convenience is the main factor for adoption or intention of use (Shemesh & Barnoy, 2020; Siyal et al., 2019). Similarly, Hu et al. (2019) and Le et al. (2022) mentioned that TAM is one of the most widely used theories in the field of research on the adoption of information technology because it has succeeded in identifying and proving differences in a person's willingness to adopt a technology. This is like the adoption of e-channel banking applications (Hu et al., 2019; Singh & Srivastava, 2020), mobile payments (K. Gupta & Arora, 2020; Kristina & Harris, 2020), fintech (Daragmeh et al., 2021; Dospinescu et al., 2021), e-wallets (Karim et al., 2020; To & Trinh, 2021), an online shopping application (Harb & Alhayajneh, 2019; Lestari, 2019), health service applications (Shemesh &

Barnoy, 2020), employee selection applications (Mohd Amir et al., 2020), to online learning applications (Alshurideh et al., 2019).

Expectation Confirmation Model (ECM)

The Expectation Confirmation Model (ECM) theory is a derivative of the Technology Acceptance Model (TAM) model and the Theory of Planned Behavior (TPB). The Expectation Confirmation Model (ECM) is the result of the integration of the Technology Acceptance Model (TAM) with the Expectation Confirmation Theory (ECT). ECM is believed to be the first model to explain what motivates a person to continue using technology. ECM focuses on the relationship between perceived benefits, confirmation, satisfaction, and the intention to continue use. ECM states that perceived expectations and benefits encourage post-use satisfaction and influence willingness to continue using (Bhattacherjee, 2001).

ECM focuses on testing user behavior from both perspectives, pre-behavioral (expectations) and post-behavioral (performance perception) of a technology (Bhattacherjee, 2001; Rahi et al., 2021). Therefore, Bhattacherjee (2001) defines continuity of use as continuous use by adopters, where the decision to proceed follows the initial adoption decision. The decision process to reuse a technology goes through several stages. First, the user accepts the use of a technology. Second, after their initial experience, they form instrumental utilitarian perceptions (post expectations) based on their use. Third, users compare the experience with their initial expectations. Fourth, based on this comparison, they confirm or not confirm their expectations and decide on their level of satisfaction with the technology. Ultimately, users decide whether to continue using the technology based on its perceived instrumental benefits and level of satisfaction with their decision to use it.

This model has been successfully applied in information technology to describe and predict sustainable use intentions. Several previous studies have succeeded in exploring the intention of continuity of use in various technologies, including e-payment (Kirmani et al., 2022), internet banking (Rahi et al., 2021), mobile banking (Siyal et al., 2019), e-wallets (Halim et al., 2021), online shopping (I. L. Wu et al., 2020), mobile internet (Jumaan et al., 2020), mobile apps (Tam et al., 2020), smart wearable devices (Park, 2020), online learning (Dai et al., 2020; Nikou, 2021; Wang et al., 2021), to health applications (Chiu et al., 2020).

It shows that ECM models effectively identify continuity of use intentions in various technological contexts. Although ECM is applied in many information technology contexts,

many researchers find that extending or integrating the ECM model with other relevant models makes predicting the continuation of usage intentions better (Al-Hattami, 2021). Therefore, in this study, we combined the ECM model with TAM to understand the intention of sustainable use of digital payments in the post-Covid-19 period.

Social Influence

Venkatesh et al. (2012) stated that social influence is the extent to which an individual perceives that essential others, such as family and friends, should use a particular technology. In other words, social influence is the degree to which a person perceives that new technology should be used by others who are important to him. Hence, it becomes a significant indicator of an individual's intention to adopt new technology, both now and in the future (Venkatesh et al., 2003).

Social influence positively affects users' perception of the usefulness and ease of technology. Previous findings state that individuals adopt certain technologies not because of their personal beliefs but because of the views or opinions of others. In addition, the underlying conceptual reasoning lies in the motivation of those who hold on to the thoughts of others to strengthen their relationships with group members (Santosa et al., 2021; B. Wu & Chen, 2017). When an individual observes that others are using digital payments and benefiting from them, that individual will be more likely to be willing to use digital payments now and in the future. Likewise, social influence plays a vital role in encouraging someone to use digital payments based on the ease of operation that those around them have felt.

Alshurideh et al. (2019) have proved that social influence has a significant positive impact on the ease and usefulness of a technology. Similarly, Nikou (2021) states that social influence significantly impacts a person's benefits from technology. So, the proposed hypothesis on the relationship of social power to usefulness and ease of use is as follows:

H1: Social influence positively and significantly affects the perception of digital payment convenience.

H2: Social influence positively and significantly affects the perception of digital payment benefits.

Perceived Ease of Use

Davis (1989) states that perceived ease of use is one of the main factors influencing a person's intention to use technology. Perceived ease of use is how far someone believes using

specific technology can make his activities easier. Therefore, it is inevitable that every individual will be happy to use technology that is easy to understand and easy to operate (Muñoz-Leiva et al., 2017; Patel & Patel, 2018). In addition, someone will tend to use digital payments if they are considered user-friendly and easy to operate. Digital payments also enable payment transactions to be completed efficiently and quickly. So, one does not need to waste much time learning the technical operation. Therefore, an individual believes digital payments will be much easier than cash payments. The indicators include easy to learn, control, clear and easy to understand, flexible, easy to master, and easy to use (Davis, 1989).

It confirms that the more manageable digital payments are to use, the more users will likely continue using them. The results of the identification that have been carried out by Alshurideh et al. (2019) and Chaveesuk et al. (2022) stated that the greater the ease a person perceives, the greater the intention to continue using it. The hypotheses used are:

H3: Perceived Ease of Use positively and significantly affects the intention of continuity in using digital payments

Confirmation

According to Bhattacherjee (2001), confirmation is the user's perception of conformity to usage expectations and actual performance. Confirmation is a crucial component that predicts satisfaction and perceived usefulness, thus determining the user's intention to continue using a particular technology. New technology users cannot be convinced that using that technology will improve performance without the appropriate experience. As a result, users have a low perception of the usefulness or usefulness of the technology, and it is easy to confirm. Then, after users start the operation, they gradually ensure whether the technology can provide benefits. Thus, they gradually adjust their initial understanding of perceived usefulness and satisfaction (Wang et al., 2021). Based on the Expectation Confirmation Model (ECM), confirmation of the initial expectation of using technology positively affects users' benefits. In addition, confirmation of early use expectations also positively affects user satisfaction. When user expectations are confirmed, users are more satisfied using a technology (Chiu et al., 2020; Park, 2020).

In the context of this study, it is expected that digital payment users whose initial expectations of acceptance are satisfactorily met will experience a perceived level of usability, which will strengthen their use of digital payments. Several previous empirical studies have

shown that confirmation determines the use of technologies, ultimately informing their continuation intentions. Some of them are based on findings from Al-Hattami (2021), Alshurideh et al. (2019), Rabaa'i & ALMaati (2021), and Rahi et al. (2021). Following these findings, confirmation has a significant positive impact on the perception of expediency and satisfaction. Therefore, confirmation is expected to increase the perception of usefulness and satisfaction of digital payment users. This expectation leads to the following hypothesis:

H4: Confirmation positively and significantly affects the perceived usefulness of digital payment.

H5: Confirmation has a positive and significant effect on digital payment satisfaction.

Perceived Usefulness

One of the main factors that impact the intention of continuity of use of technology, especially digital payments, is the perception of usefulness. Perceived usefulness is defined as how far a person believes technology can benefit them in performing a particular activity (Davis, 1989). For example, it can shape individual perceptions of how specific technologies can improve performance and productivity (Rabaa'i & ALMaati, 2021). Among the perceived usefulness are flexibility, efficiency, comfort, and compliance with user standards (Keng-Soon et al., 2019; Putritama, 2019). So, someone who feels the benefits of using digital payments will feel satisfaction and continue to use it, and vice versa. Some indicators are accelerating work, increasing performance, productivity, and effectiveness, simplifying work, and functional (Davis, 1989).

Previous studies have confirmed that perceived usefulness strongly influences the intention of sustainability of use. People who feel they benefit from digital payments tend to continue using them. Compared to cash payment systems, the ease of digital payments is the right reason for determining the perceived usefulness of the intention to continue using it. That is, the greater the benefits a person feels, the greater the satisfaction and the possibility of his intention to continue operating. It is consistent with the findings of Alshurideh et al. (2019), Ibrahim & Hidayat-Ur-Rehman (2021), Park (202), and Wang et al. (2021), which affirm that perceived usefulness has a positive and significant impact on satisfaction and intention of continuity of use. Thus, the hypothesis proposed is:

H6: Perceived Usefulness positively and significantly affects digital payment satisfaction.

H7: Perceived Usefulness has a positive and significant effect on the intention of continuity of digital payment.

Satisfaction

Satisfaction is a user's post-adoption attitude due to a positive experience with a product or service. Satisfaction is generally defined as the perceived difference between previous expectations and the perceived performance of a product or service after use. Put, satisfaction is achieved when actual performance exceeds user expectations. Thus, the satisfaction felt is expected to affect the sustainable intentions of users, especially related to technology. Therefore, the user's preference to reuse a technology depends on the user's satisfaction with previous usage experience (Kirmani et al., 2022; Nikou, 2021).

Based on the concept of the Expectation Confirmation Model (ECM) stated by Bhattacherjee (2001), satisfaction is the most critical factor influencing a person's intention to continue using technology related to digital payments. Thus, satisfaction from previous use can affect the purpose of sustainable use of digital payments. As stated earlier, the ECM model shows a positive relationship between user satisfaction and sustained intention. Several previous researchers, such as Azizah et al. (2021), Chaveesuk et al. (2022), Ibrahim & Hidayat-Ur-Rehman (2021), Tam et al. (2020), and Halim et al. (2021) have also proven this. So, the hypothesis proposed is:

H8: Satisfaction has a positive and significant effect on the intention of continuity of digital payment use.

Research Framework

The conceptual framework in this study as illustrated in Figure 2 below:
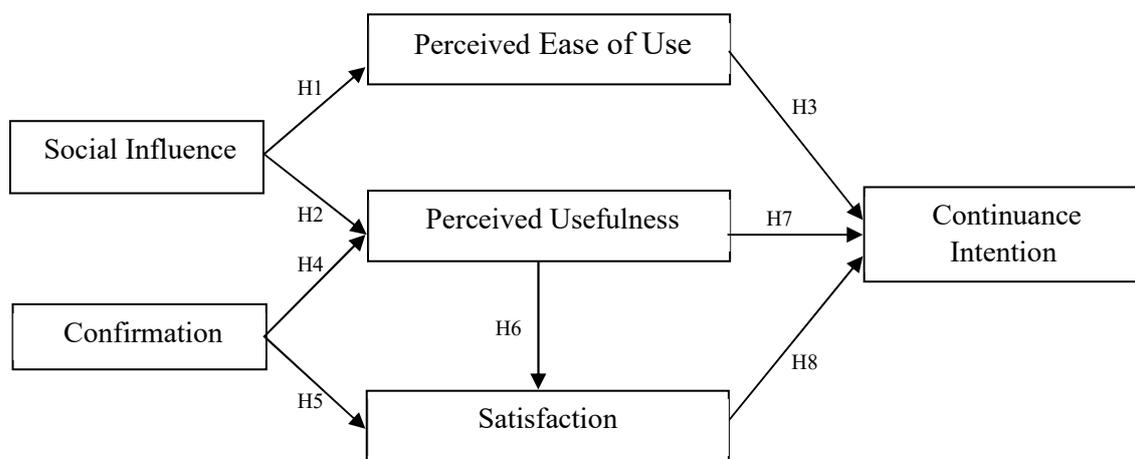

Figure 2. Research Framework

C. RESEARCH METHOD

The population in this study is digital payment users from Generation Z who live in Central Java, East Java, and West Java. The sampling technique included purposive sampling. The minimum representative sample size is five times the number of constructs (indicators) Hair Jr et al. (2016) stated. For 30 variable indicators, 150 samples were taken.

The technique of collecting data in this study was to spread a questionnaire with a five-point Likert scale in its measurement. This data collection technique in questionnaires is considered an efficient technique in a study. The questionnaire will be distributed through Google form to Generation Z digital payment users aged 12-27 in 2022. In addition, respondents must have at least one digital payment app and have used it as a payment method.

The data analysis technique in this study is the Structural Equation Model (SEM) technique in the form of Partial Last Square (PLS). Ghozali (2014) states that SEM-PLS is the most appropriate technique for testing various studies on models directly or indirectly related to evaluating complex multivariate structures. Next, this analysis was run by SmartPLS software version 4.

D. RESULTS AND DISCUSSION

The questionnaire has been distributed to Generation Z in Central Java, West Java, and East Java. The criteria for respondents are determined in this case: (1) using digital payments, (2) living in Central Java, West Java, and East Java, and (3) age range from 12 to 27 years. The characteristics of respondents can be seen in Table 1 below:

Table 1. Respondent Demographics

Demographic Variables		Freq	%
Gender	Female	111	74.1%
	Male	39	25.9%
Age	12-17	8	5.3%
	18-20	102	68.2%
	21-27	40	26.6%
Occupation	Students	9	5.9%
	College Students	120	80%
	Workers	17	11.2%
	Others	4	2.9%
Allowance/	< 1.000.000	114	75.9%
Income	1.000.000-2.000.000	17	11.8%
	2.000.000-5.000.000	9	5.9%
	> 5.000.000	10	6.5%

Digital payment application	E-banking/M-banking	51	33.5%
	OVO	2	1.2%
	GoPay	5	3.5%
	ShopeePay	45	30%
	LinkAja	6	4.1%
	DANA	27	18.2%
	Others	14	9.4%

Source: Data Processed, 2023

The data must be tested for validity after the questionnaire results have been collected from 150 respondents. Ghozali (2014) argues this validity test is needed to assess whether a questionnaire is valid. An item is declared valid if the outer loading value is > 0.7. The validity test results are seen in Table 2 as follows:

Table 2. Validity Test Results

Indicator	Item	Outer Loading	Information
Social Influence	SI1	0.788	Valid
	SI2	0.830	Valid
	SI3	0.731	Valid
	SI4	0.705	Valid
	SI5	0.715	Valid
Confirmation	CO1	0.880	Valid
	CO2	0.929	Valid
	CO3	0.918	Valid
	CO4	0.873	Valid
Perceived Ease of Use	PE1	0.936	Valid
	PE2	0.938	Valid
	PE3	0.896	Valid
	PE4	0.784	Valid
	PE5	0.932	Valid
Perceived Usefulness	PU1	0.865	Valid
	PU2	0.888	Valid
	PU3	0.850	Valid
	PU4	0.881	Valid
	PU5	0.711	Valid
	PU6	0.924	Valid
Satisfaction	SA1	0.896	Valid
	SA2	0.910	Valid
	SA3	0.912	Valid
	SA4	0.932	Valid
	SA5	0.901	Valid
Continuance Intention	CI1	0.866	Valid
	CI2	0.891	Valid

CI3	0.812	Valid
CI4	0.883	Valid
CI5	0.870	Valid

Source: Data Processed, 2023

Following the validity test results in Table 2, all items have an outer loading value > 0.7, meaning they can be considered valid constructs. Next, we tested the reliability to assess whether the instruments adopted could reveal information and get reliable data (Ghozali, 2014). The following are the reliability test results presented in Table 3:

Table 3. Reliability Test Results

Variable	_Cronbach's alpha_	_rho_A_	_Composite reliability_	_AVE_	Info
Social Influence	0.812	0.823	0.869	0.570	Reliable
Confirmation	0.922	0.922	0.945	0.811	Reliable
Perceived Ease of Use	0.940	0.946	0.954	0.808	Reliable
Perceived Usefulness	0.925	0.928	0.942	0.732	Reliable
Satisfaction	0.948	0.949	0.960	0.829	Reliable
Continuity Intention	0.916	0.923	0.937	0.748	Reliable

Source: Data Processed, 2023

In Table 3 above, each variable's AVE value is > 0.5, which is standard. Also, Cronbach's Alpha and Composite reliability values in each variable have produced numbers > 0.7, so all constructs are declared reliable. The results of the hypothesis test of influence between variables are shown in Figure 3 and Table 4 as follows:
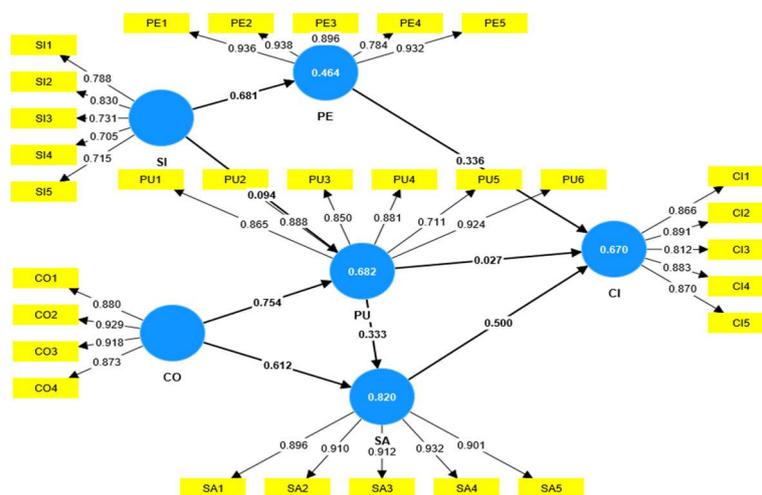

Figure. 3. PLS Model Results

Based on Figure 3 of the PLS model results, the results of the overall test of the research hypothesis are presented in Table 4:

Table 4. The Hypothesis Results

Hypotheses	Variable Relationships	Estimate		Info
		t-statistic	p-value	
H1	SI ➔ PE	11.193	0.000	Accepted
H2	SI ➔ PU	1.177	0.239	Rejected
H3	PE ➔ CI	3.188	0.001	Accepted
H4	CO ➔ PU	11.17	0.000	Accepted
H5	CO ➔ SA	5.894	0.000	Accepted
H6	PU ➔ SA	2.970	0.003	Accepted
H7	PU ➔ CI	0.268	0.789	Rejected
H8	SA ➔ CI	6.006	0.000	Accepted

Source: Data Processed, 2023

The results of the coefficient of determination function as a measure of the suitability of the applied model or the magnitude of the degree of closeness of the relationship between the selected variables. As shown in Table 5 as follows:

Table 5. Coefficient of Determination

Variable	R-Square
Continuity Intention	0.67

Source: Data Processed, 2023

Based on the results of the coefficient of determination seen in Table 5 above, the resulting R-Square is 0.67 or 67%. Exogenous variables (perceived ease of use, usefulness, and satisfaction) contribute 67% to the intention of continuity of digital payment use for Generation Z post-Covid-19 period.

Table 4 shows that social influence significantly affects perceived ease of use, resulting in a t-statistic of 11.193 and a p-value of 0.000. That is because the t-statistic value is > 1.96 and the p-value < 0.05, so it can be stated that H1 is accepted. However, social influence does not significantly affect perceived usefulness, which results in a t-statistic of 1.177 and a p-value of 0.239, so it can be interpreted that H2 is rejected. It shows that the role of family, friends, and the surrounding community does not affect the perceived usefulness of using digital payments, and this is in line with the research of Vanduhe et al. (2020). Perceived ease of use has a more significant effect on its use than perceived usefulness. It can be used as input to create a more effective strategy to develop benefits that users can feel (Abdullah & Ward, 2016).

Furthermore, the effect of perceived ease of use on continuity intention resulted in a t-statistic of 3.188 and a p-value of 0.001, showing a significant impact, so H3 was accepted. It shows that the higher the ease of Generation Z in using digital payments, the more it increases the continuity of digital payment use. In line with research conducted by Ispriandina & Sutisna (2019), based on the demographics of respondents who are aged between 12-27 years and are accustomed to using mobile so that the level of ease of use of digital payments is not an obstacle for generation Z in using digital payments continuously, as well as after the Covid-19 pandemic ends.

The effect of confirmation on perceived usefulness resulted in a t-statistic of 11.17 and a p-value of 0.000, showing a significant impact, so it is stated that H4 is accepted. As the effect of confirmation on satisfaction resulted in a t-statistic value of 5.894 and a p-value of 0.000, showing a significant impact as well, it is stated that H5 is accepted. It shows that confirmation is vital in increasing perceived usefulness and satisfaction. Many literatures underscore the importance of confirmation in increasing user expediency and satisfaction, for example, Susanto et al. (2016) and Hanafizadeh et al. (2014). Information about digital payments is crucial to convince users about the benefits and satisfaction felt by digital payment users so that it will increase their continuity in using digital payments.

Then, perceived usefulness significantly influences satisfaction, the resulting t-statistic of 2.970 and p-value of 0.003. Then, it can be stated that H6 is accepted. While perceived usefulness has no significant effect on continuity intentions, resulting in a t-statistic of 0.268 and a p-value of 0.789, it can be interpreted that H7 is rejected. It shows that the higher the benefits of using digital payments, the higher the satisfaction users feel. So that it will increase the continuity of digital payment use, this is to research conducted by Davis (2011), Alshurideh et al. (2019), Park (2020), and Wang et al. (2021), benefits are an essential thing in considering the use of digital payments because they will increase user satisfaction. However, based on the survey results in this study, most Generation Z still does not feel the benefits obtained when using digital payments. They will be interested in using it only when they get more benefits. For example, discount and cashback offers are on every payment transaction. Previous research from Chaveesuk et al. (2022), Liu et al. (2022), and Rawashdeh et al. (2021) confirmed that perceived usefulness does not influence the intention of continuity of use.

While H8 is accepted, satisfaction significantly affects continuity intentions with t-statistic results of 6.006 and a p-value of 0.000. It shows that user satisfaction with digital

payments will affect the intention of continuity towards using digital payments. As a result of the perceived ease of use that will increase satisfaction, the continuity of digital payment use will also increase (Susanto et al., 2016). Understanding the factors that drive satisfaction with continuity intentions provides a new view that using cellular-based services is a future need (Shaikh & Karjaluoto, 2015). User satisfaction is critical for increasing the intention of sustainable use in financial services. So, digital payment service developers must establish strong relationships with consumers by maintaining innovation, technology, and the best service (Casaló et al., 2007). These efforts will increase user satisfaction and trust in the continuous use of digital payment services, especially when the Covid-19 pandemic has ended (Susanto et al., 2013).

E. CONCLUSION

The determinants that influence the intention of Generation Z to continue using digital payments in the post-Covid-19 pandemic period have been identified in this study. A research model is proposed to study the continuity of digital payment usage by building on the concepts of ECM and TAM. These findings show that Generation Z's perceived ease of use and satisfaction with its use are key indicators of their intention to continue utilizing digital payments in the post-pandemic period. Therefore, developers must have a good knowledge of the factors that influence such adoption. With this knowledge, they can design and develop digital payment systems that meet the needs of consumers, especially Generation Z, known as the technology-sensitive generation. Further investigation is required to properly represent the intention to continue using digital payments in Generation Z by adding more variables and samples.

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