

GEN Z'S CONTINUANCE USAGE INTENTION OF GOPAY MEDIATED BY ATTITUDE

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Abstract: The use of e-wallet services in the digital society has become a common activity of transaction. Thus, multiple companies develop e-wallet to fulfill the industry. Generation Z, youngsters who aged 12 to 27 are tech savvy. With the existence of e-wallet, Generation Z are used to the fast ecosystem. Thus, Generation Z tend to use e-wallet more than other older generation. This fact is supported by multiple survey that stated Generation Z tend to use e-wallet more frequently compared to the other generation. From this research, perceived ease of use and perceived usefulness as the independent variable have significant effect towards the continuance intention of Generation Z in Surabaya. Attitude as the mediation variable also gives a significant effect on the perceived usefulness and perceived ease of use towards continuance intention. Thus, Gopay e-wallet developer must ensure its understanding on the factor that makes the users can use the application easily, efficiently, time efficient, cost efficient, and effortless to obtain user's likability and positive attitude towards the application.

Keywords: *e-wallet, digital finance, generation Z, perceived ease of use, perceived usefulness, attitude, continuance intention, Gopay.*

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1. Introduction

The wind of Digital technology adaptation and globalization innovation led to green sustainable economic growth in Asia (Elfaki, K.E., & Ahmed, E.M., 2024). Human activities are being digitized by the existing technology. The digitalization altered payment methods into digital payment method using e-wallet. e-wallet is a service that utilizes wireless communication methods to complete a transaction (Yang, 2023). Advantages of e-wallet are fast, reliable, and requires no physical money.

According to a survey conducted by Databoks in 2022, within 1,300 urban respondents used Gopay, Ovo, Dana, ShopeePay, and LinkAja (Ahdiat, 2023). The survey showed that 71% of the respondents adopted Gopay. Thus, Gopay has the highest rate of adoption compared to other e-wallet platforms. Although Gopay is the highest e-wallet, ShopeePay has the highest active users in Indonesia with 51.5 million active users (Dewi, 2022).

Despite the fact that the humongous number users of Gopay in Indonesia have faced declining loyalty from Gen Z, thus the author decided to use continuance intention to retain customers instead of acquiring new customers. Supported by (Lim et al., 2019) customer satisfaction could lead to cost efficiency for the company and thus, the company can increase its performance. Agreed by Mckinsey and Company in surveys conducted in US and UK, 62% of the total respondents stated that Gen Z tend to check other options despite of their favorite

brands (Kecsmar, Z, 2024). Thus, brand loyalty of Gen Z tends to be weakened. Another statement from Forbes market research towards Gen Z (Brooks, 2024): 37% of the respondents are considered loyal towards a brand, however this is a decline compared to Baby Boomer generation with 56% of the total respondents. The article author speculated that Gen Z has multiple sources of information and availability of brand substitutes that can easily replace the brand when it is not aligned with the value needed by Gen Z (Brooks, 2024). Therefore, this research is trying to probe the continuance usage intention from Gen Z towards Gopay instead of mere usage intention.

Although there might be an increase in the usage of e-wallet, according to a survey conducted by (Acuityhub, 2020) towards 2,275 respondents in 2019 stated that customer's loyalty in Gopay is the least compared to Ovo and Dana. Gopay only has 29% loyal customers, Dana 42% loyal customers, and Ovo 41% loyal customers. Thus, it indicates that people only use the e-wallet for a short term instead of continuously using it. According to (2022) Former Forbes Councils Member stated that customer retention is cost efficient compared to customer acquisition. One of the main factors that makes customer acquisition expensive is marketing and brand loyalty. It is stated that consumers tend to repeat its usage or purchase due to easy usage and perceived usefulness (Kumar, 2022).

The purpose of this research is to further understand the role of perceived usefulness and perceived ease of use mediated by consumer's attitudes towards continuous intention to use e-wallet. The framework of this research is TCT (Technology Continuation Theory). The model of Technology Continuation Theory is applied in this study. The TCT model was developed by (Liao et al., 2009) to further evaluate factors affecting individual's continuance of technological usage mediated by customer's attitude. As confirmed by Dhia & Kholid, (2021) that confirmation do have a significant and positive effect on perceived usefulness and trust to continue using e-wallet.

2. Literature Review

Theoretical Foundations

This research uses the Technological Continuance Theory developed by (Liao, et al., 2009). This theory is used to predict users' continuance intention of technology-based goods or services using satisfaction and attitude as the mediation (Liao et al., 2009). The TCT framework utilizes six variables to assess the continuous intention of the users. There is confirmation, perceived usefulness, perceived ease of use, satisfaction, attitude, and continuous intention. TCT presents a fundamental development from the ECM, TAM, and COG by its satisfaction and attitude variables. These improvements enable the dependent variable to gain explanatory power (Daragmeh, 2021).

Previous Research

The first research was conducted by Rahmann et al. (2024). It explored the relationship between confirmation, perceived usefulness, perceived ease of use, and perceived effectiveness of gamification towards mobile wallet continuance intention mediated by satisfaction and attitude. This study aimed at 342 online respondents in Ho Chi Minh City, Vietnam, in 2023. The sampling method for this research is convenience sampling due to the unknown sampling frame. This journal applied Partial Least Square Structural Equation Modelling to assess the data. The conducted research stated that consumer's attitude, consumer's satisfaction, perceived effectiveness of gamification, and perceived usefulness positively influences consumer's continued use of mobile wallets. The variables adopted from this journal are

perceived ease of use and perceived usefulness as the independent variable, attitude as the mediation variable, and continuance intention as the dependent variable.

The second research was conducted by Daragmeh, (2021). This research explores deeper the Technology Continuous Theory (Daragmeh, 2021). This study was conducted to 1080 respondents, staff, and students at Hungarian University in 2021 and resulted in acceptance of almost all hypotheses. In this research, perceived ease of use significantly affects perceived usefulness positively, perceived ease of use has no significant effect towards attitude, perceived usefulness has a significant positive effect towards attitude, and attitude has a significant positive effect towards continuance intention. In this research, perceived ease of use has no significant effect towards attitude. The author adopted perceived usefulness, perceived ease of use, attitude, and continuance intention from Daragmeh's research to support this research.

The third research was conducted by Sasongko (2023). It was conducted to 426 online respondents aimed to develop an understanding on the factors of perceived usefulness, trust, and satisfaction (Sasongko, 2023). This study was conducted in Indonesia towards people who use e- wallet in 2021. The data was assessed using Covariance Based Structural Equation Modelling. The study shows that perceived usefulness, trust, and satisfaction play an important role in influencing the continuance intention of individuals to use electronic money in Indonesia. In this research, perceived usefulness significantly affects continuance intention positively. The author only utilized perceived usefulness towards continuance intention from this journal as the comparison towards other studies.

The fourth research is by Istijanto et al. (2022). It explored the significance of perceived severity, perceived expectancy, effort expectancy, social influence, facilitating conditions, and unfavorable attitudes towards the continuance intention of m-wallet (Istijanto et al., 2022). This research was conducted towards Jakarta's respondent in 2022. Quantitative research using Structural Equation Modeling was chosen to conduct this research. From this research, the usage of m-payment is significantly affected by continuance intention to use m-payment. Furthermore, favorable attitude successfully mediates between perceived security and performance expectancy towards continuance intentions. From this research, the author acquired favorable attitude and continuance intention from this journal as the variables operational definition and compare it with other journals to create robust measurement items for this research.

Fifth research was conducted by Akter et al. (2023). It suggests that the mediation of attitude towards continuous intention to use e-wallet is supported (Akter et al., 2023). This research used quantitative research and was conducted on university students of Bangladesh in 2023. To analyze the data, Structured Equation Model is utilized. In this research, perceived ease of use and perceived usefulness significantly affects attitude as the mediation towards the continuance intention to use e-wallet. This study further showcases the significance of attitude to mediates perceived usefulness and perceived ease of use towards continuance intention. Perceived usefulness has a significant positive effect towards continuance intention. From this journal, the author adopted perceived usefulness, perceived ease of use, attitude, and continuance intention as the variables to strengthen the hypothesis development and its operational definition to construct a questionnaire.

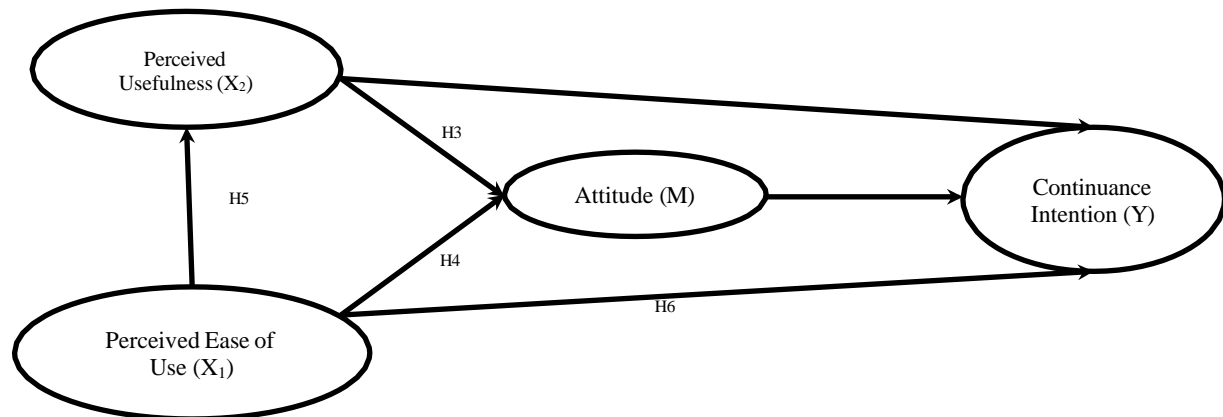


Figure 1. Research Model of Analysis, adapted from Akter et al., 2023

H2

3. Research Method

This research will apply descriptive quantitative research. This type of research is non-experimental and uses numerical data to measure the variables. It focuses on the “what” of the research study based on the phenomenon instead of the “why” (Babu et al., 2021). This research will utilize survey method to collect the data. The data collected from questionnaires will be analyzed statistically using the partial least square Structural Equation Modeling (SEM). It is a robust multivariate technique to investigate and evaluate causal relationships (Fan et al, 2016).

Table 1. Variable and Operational Definition

VARIABLES	Variable Definition	INDICATORS	Operational Definition
Perceived Ease of Use (X ₁)	Perceived ease of use is consumer’s belief that explains technology must be effortless to use (Daragmeh, 2021). This variable has been used in many TAM framework related studies.	1. Easy to perform. 2. Increase efficiency. 3. Increase convenience.	1. E-wallet is easy to use. 2. It is easy to use e-wallet more frequently. 3. I feel comfortable while using e-wallets.
Perceived Usefulness (X ₂)	Perceived usefulness refers to the belief of an individual towards the functionality of a technology that meets the expectations (Rahman et al., 2024), 2024). In a study by (Daragmeh,2021), perceived usefulness has a positive impact on satisfaction and attitude.	1. Time saving. 2. Cost saving. 3. Effort saving.	1. E-wallet save time in making payments. 2. E-wallet is cost saving in making payments. 3. Using an e-wallet is effortless in making payments.

Attitude (M)	Attitude in the TCT framework is one of the main factors in driving the user's continuous intention aside from perceived usefulness and satisfaction (Daragmeh, 2021). Attitude is defined as the development of feelings (favorable and unfavorable) on the technology and expressed in a behavior (Daragmeh, 2021).	<ol style="list-style-type: none"> 1. Positive attitude. 2. Likability towards the technology. 3. Social reference. 4. Family reference. 	<ol style="list-style-type: none"> 1. Using e-wallet services is a good idea. 2. I like to use e-wallet. 3. Most people who are important to me have used e-wallet. 4. My family members prefer e-wallet.
Continuance Intention (Y)	Continuance intention is the behavior of an individual that will reuse the technology continuously (Daragmeh, 2021). Continuance intention is accepted as the development of initial acceptance developed in TAM and UTAUT (Liao, 2009).	<ol style="list-style-type: none"> 1. Continuance usage intention. 2. Continuance intention in comparison towards alternatives. 3. Intensity of usage. 	<ol style="list-style-type: none"> 1. I intend to continue using the e-wallet rather than discontinue its use. 2. I intend to continue using an e-wallet rather than using any alternative means. 3. If I could, I would like to continue my use of e-wallet as much as possible.

The proper sample of this research will be 278 respondents with the specified character which are: Gen Z, must have used Gopay e-wallet, live in Surabaya, understand how to use Google Form, and use e-wallet during the past six months. Gen Z is defined as the population who were born from 1997 to 2012 (Dimock, 2019). Gopay e-wallet is one of the e-wallet published in Indonesia by Nadiem Makarim as the founder. According to the Databoks in 2022, Gopay has the highest rate of e-wallet adoption (Ahdiat, 2023). Despite its high adoption rate, Gopay has the least consumer retention which is only 29% of its total customers in 2019 (Acuityhub, 2020). Surabaya is chosen as the region to assess because Gen Z population dominated the city of the total population in 2020 with 920,363 people (BPS Jawa Timur, 2021).

4. Results and Discussion

4.1. Results

Table 2. Respondent Characteristic

Characteristic	Categories	Frequency	%
Age (in years)	12-19	42	14.48%
	20-27	248	85.52%
	University students	232	80%
	Private Company Employee	24	8.28%

Profession	Government employees	10	3.45%
	Entrepreneur	13	4.48%
	Student	3	1.03%
	Others	8	2.76%
E-wallet intensity usage	1 per week	65	22.41%
	2 per week	35	12.07%
	3 per week	50	17.24%
	4 per week	41	14.14%
	5 per week	45	15.52%
	6 per week	16	5.52%
	7 per week	38	13.10%

Validity Test

Table 3. Outer Loading

	Loading Factor	Standard Deviation	t-statistic	p-value
Positive attitude	0.836	0.022	37.356	0.000
Likability towards the technology	0.853	0.020	43.566	0.000
Social reference	0.724	0.051	14.260	0.000
Family reference	0.638	0.053	12.002	0.000
Continuance usage intention	0.832	0.029	28.458	0.000
Continuance intention in comparison towards alternatives	0.880	0.019	45.587	0.000
Intensity of usage	0.906	0.012	77.770	0.000
Time saving	0.812	0.026	30.709	0.000
Cost saving	0.716	0.042	16.858	0.000
Effort saving	0.858	0.024	35.326	0.000
Ease to perform	0.826	0.032	26.141	0.000
Increase efficiency	0.870	0.026	33.206	0.000
Increase convenience	0.866	0.017	50.356	0.000

Outer Loading is used to measure discriminant validity. This method requires each item in the construct to have higher loading factor in the parent's construct compared to the other construct. According to the convergent validity, the loading factor ≥ 0.7 (Hair, 2017). Attitude indicators which are positive attitude (0.836), likability towards technology (0.853), social reference (0.724), and family reference (0.638). From the analysis table, one of the items in the attitude variable shows 0.638 of outer loading factor. However, the author decided to keep the item because the value of Cronbach Alpha and Average Variance Extracted indicate reliability of the variables. Other variables' indicators have loading factor ≥ 0.7 . Continuance intention indicators are continuance usage intention (0.832), continuance intention in comparison towards alternatives (0.880), and intensity of usage (0.906) are all accepted. Perceived ease of

use indicators is easy to perform (0.826), increase efficiency (0.870), and increase convenience (0.866) are all accepted. Perceived usefulness indicators are time saving (0.812), cost saving (0.716), and effort saving (0.858) are all accepted. Thus, the assessed variables have bivariate correlations between the indicator and construct.

Table 4. Fornell Larcker

	Attitude	Continuance Intention	Perceived Ease of Use	Perceived Usefulness
Attitude	0.768			
Continuance Intention	0.707	0.873		
Perceived Ease of Use	0.647	0.574	0.854	
Perceived Usefulness	0.649	0.587	0.611	0.798

This test is used to assess discriminant validity of the construct for each variable to validate the accuracy of concept measurement (Fornell et al., 1981). The mechanism of this validity test is to compare squared correlations between the construct and other constructs with the Average Variance Extracted (AVE). The indicator for the success is when the AVE is bigger than the squared correlation. Thus, it strengthens the research model validity.

Table 5. HTMT

	Attitude	Continuance Intention	Perceived Ease of Use	Perceived Usefulness
Attitude				
Continuance Intention	0.827			
Perceived Ease of Use	0.737	0.683		
Perceived Usefulness	0.819	0.749	0.779	

Heterotrait-monotrait ratio of correlations (HTMT) assesses discriminant validity and measure similarity between latent variables (Henseler et al., 2015). If the value of HTMT is lesser than 1, it indicates that the discriminant validity is stronger. If the value of the HTMT is higher than 1, it indicates that the model is lack of discriminant validity. From the table of analysis, the value of HTMT for each construct is less than 1. Thus, it indicates that the discriminant validity is strong.

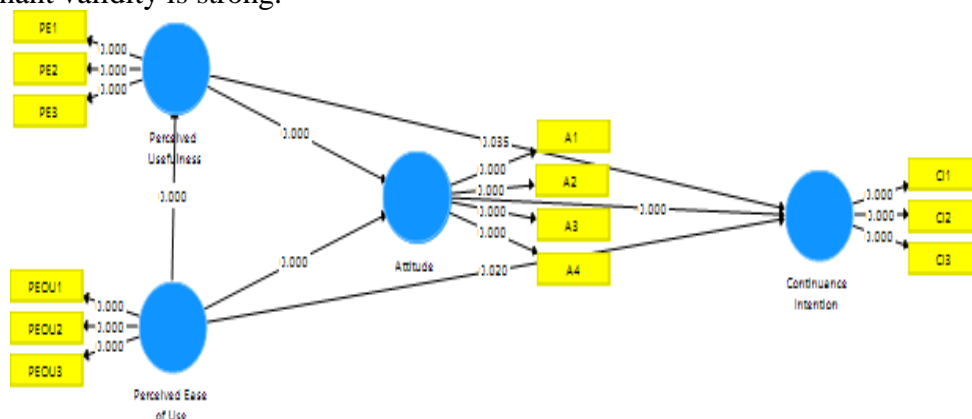


Figure 2. PLS Bootstrapping Result

Table 6. Significance Test

	Standard Deviation	T-statistic	P-Values	Statement
(H1) Attitude <input type="checkbox"/> Continuanace Intention	0.065	7.724	0.000	Accepted
(H2) Perceived usefulness <input type="checkbox"/> Continuanace Intention	0.084	2.071	0.039	Accepted
(H3) Perceived Usefulness <input type="checkbox"/> attitude	0.070	5.789	0.000	Accepted
(H4) Perceived Ease of Use <input type="checkbox"/> Attitude	0.068	5.897	0.000	Accepted
(H5) Perceived Ease of use <input type="checkbox"/> Perceived Usefulness	0.058	10.547	0.000	Accepted
(H6) Perceived Ease of Use <input type="checkbox"/> Continuanace Intention	0.068	2.115	0.035	Accepted

The result of the significance test exhibits that all hypothesizes are confirmed by the t-statistic test and p-values. The first hypothesis is “attitude has a significant mediating effect on perceived usefulness and perceived ease of use towards continuance intention.” This hypothesis is accepted with a t-statistic value 7.724 and p value 0.000. This indicates that attitude successfully mediates perceived usefulness and perceived ease of use variables towards continuance intention usage of Gopay e-wallet. The second hypothesis is “perceived usefulness has a significant effect towards continuance intention.” This hypothesis is accepted with a t-statistic value 2.071 and p value 0.039. Thus, perceived usefulness affects Gopay users’ continuance intention to use the e- wallet. The third hypothesis “perceived usefulness has a significant effect towards attitude.”

This hypothesis is accepted with t-statistic value 5.798 and p value 0.000. Thus, it indicates that perceived usefulness affects the way Gopay users show their attitude towards the e-wallet. The fourth hypothesis is “perceived ease of use has a significant effect towards attitude.” This hypothesis is accepted with t-statistic value 5.897 and p value 0.000. Thus, it indicates that user’s perceived ease of use significantly affects its continuance usage intention of Gopay e-wallet.

The fifth hypothesis is “perceived ease of use has a significant effect towards perceived usefulness.” This hypothesis is accepted with t-statistic value 10.547 and p value 0.000. This implies that user’s perceived ease of use significantly affects user’s perceived usefulness of Gopay e-wallet. The last hypothesis is “perceived ease of use has a significant effect towards continuance intention.” This hypothesis is accepted with t-statistic value 2.115 and p value 0.035.

Table 7. Indirect Effect Test

Path	Standard Deviation	t-value	p-value	Statement
Perceived Ease of Use \square Attitude \square Continuance Intention	0.045	4.416	0.000	Complementary Mediation
Perceived Usefulness \square Attitude \square Continuance Intention	0.044	4.611	0.000	Complementary Mediation

According to the table, the relation between Perceived Ease of Use \square Attitude \square Continuance Intention has a p-value $0.000 < 0.05$ and t-statistic of $4.416 > t$ -statistic table of 1.968. This indicates that attitude has a positive mediating effect between perceived ease of use and continuance intention. Furthermore, the relationship between Perceived Usefulness \square Attitude \square Continuance Intention has a p-value $0.000 < 0.05$ and t-statistic of $4.611 > t$ -statistic table of 1.968.

Reliability Test

Table 8. Coefficient of Determination

Variables	R Square
Attitude	0.522
Continuance Intention	0.539
Perceived Usefulness	0.373

R^2 is used to determine the goodness of fit of a regression model. It indicates the proportion of the variance in the dependent variable that is predictable from the independent variables. The value ranged from 0 – 1. The R^2 indicates that independent variable and mediating variable explain 53.9% of the dependent variable. The other 46.1% is explained on the other variables outside the research. Value of 0.7 – 0.9 indicates that the variables are highly correlated. While 0.5-0.7 indicates that the variables are moderately correlated. This indicates that the variables in this research model have a moderate correlation to explain the dependent variable from the independent variable.

Table 9. Q Square Test

Variables	Q ²
Attitude	0.281
Continuance Intention	0.398
Perceived Ease of Use	0
Perceived Usefulness	0.229

The Q^2 is a predictive relevance to measure the predictive accuracy of a research model. It measures the accuracy of a model to predict data point of endogenous construct (dependent). The value of a Q^2 higher than 0 reflects a predictive relevance. Q^2 value > 0.25 reflects a medium predictive relevance and > 0.5 refers high predictive relevance. Higher result will determine the stronger predictive relevance. According to the table, the result of the Q^2 of perceived ease of use and perceived usefulness have a predictive relevance. While the attitude has a medium predictive relevance.

Table 10. F Square Test

	Attitude	Continuance Intention	Perceived Ease of Use	Perceived Usefulness
Attitude		0.262		
Continuance Intention				
Perceived Ease of Use	0.209	0.023		0.596
Perceived Usefulness	0.215	0.033		

F-square refers to the change in R square when an exogenous variable is removed from the model. Effect size for independent variable consecutively more than 0.00 means that the value is fulfilled and constructed well. According to the scale, f-square ≥ 0.02 is small; ≥ 0.15 is medium; ≥ 0.35 is large (Cohen in Selya et al., 2012). From the indicator of the table, it can be concluded that Attitude towards Continuance Intention has a medium effect, Perceived Ease of Use towards Attitude has a medium effect, Perceived Ease of Use towards Perceived Usefulness has a large effect, and Perceived Usefulness towards Attitude has a medium effect.

4.2. Discussion

According to the research result, it is obtained that the relationship between attitude as a mediation to perceived usefulness (t-value 4.416 and p-value 0.000) and perceived ease of use (t-value 4.611 and p-value 0.000) towards continuance intention is significant. This statistical result indicates that both variables are mediated significantly by attitude. Thus, hypothesis 1, attitude has a significant mediating effect on perceived usefulness and perceived ease of use towards continuance intention is accepted. This result is supported by previous study titled “Promoting Fintech: Driving Developing Country Consumers’ Mobile Wallet Use Through Gamification and Trust.” This study revealed that attitude has a significant mediating effect towards continuance intention with t-value of 8.656 and p-value of 0.000 (Rahman et al., 2024).

H1: The Mediating Effect of Attitude to Perceived Usefulness and Perceived Ease of Use towards Continuance Intention

The research result shows that perceived usefulness relationship towards continuance intention has t-statistic value of 2.071 and p-value of 0.039. These values indicate that perceived usefulness has a significant effect on continuance intention. Hence, hypothesis 2, perceived usefulness has a significant effect towards continuance intention can be accepted. This statistical result is supported by various journals from previous research. Research in the field of digital finance in Bangladesh stated that perceived usefulness affects continuance intention significantly with p-value of 0.000 (Akter et al., 2023). This research result further redeems the fact that e-wallet users tend to adopt e-wallet due to its practicality, convenient, and relax (Ipsos, 2020). Customers tend to repeat its usage or purchase due to easy usage and perceived usefulness (Kumar, 2022). Thus, this research enables the e-wallet developer to keep innovating and improve its usefulness which are time saving, cost saving, and effort saving (Davis in Yulianita, 2018).

H2: The Effect of Perceived Usefulness towards Continuance Intention

The research result exhibits that perceived usefulness relationship towards attitude has t-statistic value of 5.789 and p-value of 0.000. These values imply that perceived usefulness has a significant effect on attitude. Hence, hypothesis 3, perceived usefulness has a significant effect towards attitude is accepted. This research is supported by previous study conducted in

Vietnam to assess e-wallet continuance intention. It shows that perceived usefulness has a significant positive effect on the consumer's attitude with a p-value of 0.000 and t-value of 5.504 (Rahman et al., 2024). This result further enables the author to understand user's perceived usefulness can affect attitude. Perceived usefulness is the definition of when an individual believes when functionality of a technology meets the expectation (Rahman et al., 2024). Thus, with a significant result, it indicates that it strongly correlates whether the user favor the use of e-wallet or no.

H3: The Effect of Perceived Usefulness Towards Attitude

The relationship between perceived ease of use and attitude is shown in the research result with a t-value of 5.897 and p-value of 0.000. This result indicates that there is a significant relationship between perceived ease of use and attitude. Hence, hypothesis 4, perceived ease of use has a significant effect towards attitude is accepted. This result is supported by multiple journals and previous research. Perceived ease of use is consumer's belief that explains technology must be effortless to use (Daragmeh, 2021). Attitude is defined as the development of feelings, favourable and unfavourable on the technology and expressed in a behaviour (Daragmeh, 2021). A study conducted in Vietnam by (Rahman et al., 2024) argued that perceived ease of use has a positive effect on consumer's attitude. Thus, from the research, e-wallet developer of Gopay must ensure its e-wallet fulfil the indicator of perceived ease of use to acquire user's positive attitude and likability towards the technology (Akter et al., 2022). The post happiness and likability towards the e-wallet will ensure the continuance intention of the users to use the e-wallet.

H4: The Effect of Perceived Ease of Use towards Attitude

The relationship between perceived ease of use and perceived usefulness exists in the result of the result with a t-value of 10.547 and p-value of 0.000. Thus, hypothesis 5, perceived ease of use has a significant effect towards perceived usefulness is accepted. This result is coherent with the previous result of various research. A study conducted in Vietnam to assess e-wallet continuance intention argued that perceived ease of use significantly affect perceived usefulness positively (Rahman et al., 2024). Hence, Gopay e-wallet developer must maintain and ensure easiness, efficiency, and convenience of its users to obtain user's perceived usefulness in terms of time saving, cost saving, and effort saving. This claim is supported another study that encourages developers to address features and preferences which will make the users feel the easiness, efficiency, and comfortable (Halim, et al., 2021).

H5: The Effect of Perceived Ease of Use towards Perceived Usefulness

The relationship of perceived ease of use towards continuance intention is reflected in the research result. The research result with t-value of 2.115 and p-value of 0.035 indicate that there is a significant effect of the perceived ease of use towards the continuance intention. Therefore, hypothesis 6, perceived ease of use has a significant effect towards continuance intention is accepted. A study argued that perceived ease of use has significant effect towards continuance intention with a p value of 0.001 and B of 0.31 using CFA (confirmatory factor analysis) (Li, 2021). Thus, it reflects that perceived ease of use still have a significant effect on user's continuance intention. From the previous hypothesis perceived ease of use successfully affects attitude as the mediator towards the continuance intention. Hence, Gopay e-wallet developer must ensure and maintain its easiness, efficiency, and convenience of its users to gain user's continuance usage intention. This is further supported by the fact that users tend to

continue the use of e-wallet under a condition where the application works according to the function (Halim, et al., 2021).

H6: The Effect of Perceived Ease of Use towards Continuance Intention

Research Limitation

Despite of the research result that this research contributes, drawbacks exist in the research that must be addressed to enhance future research that will conduct the same research concept. The limitation that hinders this research is the access towards a full database of Gen Z in Surabaya. Due to the limitation, the researcher ensures the respondent's by messaging the respondent one by one. Thus, it was time consuming to obtain the data. This is because the code of conduct and privacy policy to restrict users from obtaining personal data of the respondents of various organizations in Surabaya. Another limitation is the availability of the software to process the data. The author used SmartPLS 4.0 to process the data which only has 100 respondent data limitation. Thus, the author decided to rent colleagues computer to run the data and process it.

5. Conclusion

The overall research result indicates that perceived usefulness, perceived ease of use, and attitude significantly affect user's continuance intention usage of Gopay. The mediation type in the research model is complementary mediation (partial mediation). This mediation refers to the indirect and direct effect that point the same direction and are significant (Nitzl in Hair et al., 2021). All hypothesizes is confirmed in the research result. It indicates that the variable deployed in the research model has significance towards one another.

The research respondent which is Gen Z demonstrates how Gopay e-wallet exists to ease payment by assessing perceived ease of use variable towards continuance intention and attitude. This research result further supports the fact that Gen Z has the highest user's penetration in E- wallet adoption 2020 (Ipsos, 2020). Furthermore, this research result successfully addresses the concern on Gen Z's low loyalty rate compared to Baby boomer (Brooks, 2024). Based on the research result, Gen Z's continuance intention is significantly affected by perceived ease of use and perceived usefulness mediated by attitude. The result on the continuance intention stated that most of the respondent agrees to continue their usage of Gopay e-wallet. Thus, Gopay e-wallet developer must ensure its team to conduct a thorough analysis on the user's need and preference.

Recommendations

Further researchers are encouraged to explore and expand the research model accordingly. This research result shows that perceived ease of use and perceived usefulness have a significant effect on continuance intention mediated by attitude. Further study can explore the framework of TCT (Technology Continuance Theory) as the framework suggest various variables to explore. The theory suggests that there are several earlier frameworks that can correlate with the TCT framework such as the Technology Acceptance Model, Cognitive Model, and Expectation Confirmation Model (Liao, 2009).

Future researchers can use this research result to examine other variables that is interesting to study in the future in the emergence of artificial intelligence that might alter the industry of e- wallet services. Furthermore, future researcher can expand this research scope to a national level or wider level to see the significance across multiple areas in Indonesia that supports e-wallet activity.

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