

**PENGARUH *PERCEIVED EASE OF USE*, *PERCEIVED USEFULNESS*,
DAN *TRUST* TERHADAP *CONTINUANCE INTENTION* PENGGUNAAN
MOBILE PAYMENT DI KALANGAN GEN Z DI INDONESIA PERAN
SATISFACTION SEBAGAI VARIABEL MEDIASI**

Ridwan Anwar Febrian

Abstrak

Penelitian ini dilakukan untuk mengkaji bagaimana pengaruh *Perceived Ease of Use*, *Perceived Usefulness*, dan *Trust* terhadap *Continuance intention* dalam penggunaan layanan *mobile payment* di kalangan Generasi Z di Indonesia, dengan *Satisfaction* berperan sebagai variabel mediasi. Pendekatan yang digunakan adalah kuantitatif, dengan teknik pengumpulan data berupa penyebaran kuesioner daring kepada 160 responden Gen Z yang telah menggunakan aplikasi *mobile payment* dalam tiga bulan terakhir. Analisis data dilakukan menggunakan metode Partial Least Squares Structural Equation Modeling (PLS-SEM) melalui perangkat lunak SmartPLS versi 4.0. metode analisis data yang digunakan meliputi evaluasi *outer model* untuk menguji validitas konvergen dan reliabilitas indikator, serta evaluasi *inner model* untuk menguji kekuatan prediktif model (*R-Square*) dan signifikansi hubungan antar variabel melalui *path coefficients* dan *indirect effect*. Hasil penelitian menunjukkan bahwa *Perceived Ease of Use*, *Perceived Usefulness*, dan *Trust* memiliki pengaruh positif serta signifikan terhadap *Satisfaction*. Selain itu, ketiga konstruk tersebut juga memiliki pengaruh langsung yang signifikan terhadap *Continuance intention*. Di sisi lain, *Satisfaction* terbukti memainkan peran sebagai mediator yang signifikan dalam hubungan antara variabel-variabel eksogen dengan *Continuance intention*. Temuan ini memberikan kontribusi praktis bagi penyedia layanan *mobile payment* untuk lebih memperhatikan aspek kemudahan penggunaan, manfaat yang dirasakan, serta membangun kepercayaan pengguna, guna mempertahankan loyalitas mereka khususnya dari kalangan Generasi Z.

Kata Kunci: *Mobile Payment, Generasi Z, Perceived Ease of Use, Perceived Usefulness, Trust, Satisfaction, Continuance Intention*



THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED USEFULNESS, AND TRUST ON CONTINUANCE INTENTION OF MOBILE PAYMENT USAGE AMONG GENERATION Z IN INDONESIA: THE MEDIATING ROLE OF SATISFACTION

Ridwan Anwar Febrian

Abstract

The research aimed to examine the influence of Perceived Ease of Use, Perceived Usefulness, and Trust on Continuance Intention regarding the use of mobile payment services among Generation Z in Indonesia, with Satisfaction serving as a mediating variable. A quantitative method was employed, utilizing an online questionnaire distributed to 160 Generation Z respondents who had used mobile payment applications within the last three months. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS version 4.0. The analysis involved assessing the outer model to evaluate convergent validity and indicator reliability, as well as the inner model to measure predictive power (R-squared) and the significance of relationships among variables using path coefficients and indirect effects. Findings revealed that Perceived Ease of Use, Perceived Usefulness, and Trust had positive and significant effects on Satisfaction. These three constructs also exhibited significant direct effects on Continuance Intention. Furthermore, Satisfaction significantly mediated the relationship between the exogenous variables and Continuance Intention. The results provide practical implications for mobile payment service providers, emphasizing the importance of prioritizing usability, perceived benefits, and user trust to encourage sustained usage, particularly among Generation Z users.

Keywords: *Mobile Payment, Generation Z, Perceived Ease of Use, Perceived Usefulness, Trust, Satisfaction, Continuance Intention.*