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Analysis of Gen Z Students' Perceptions of the Use of Digital Payment and Its Impact on Customer Satisfaction

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Abstract: This study aims to analyze the influence of perceived ease, trust, and benefits on the interest in using digital payments and their impact on customer satisfaction among Generation Z students. The focus of this study is to explore the relationship between these factors and how they affect digital transaction behavior and user satisfaction levels. Using a quantitative approach, data were collected from 185 Generation Z student respondents through purposive sampling techniques and distributed using questionnaires. The analysis was carried out using the Structural Equation Modeling-Partial Least Square (SEM-PLS) approach using Smart PLS4 software. The results of the study show that perceptions of ease, trust, and benefits have a positive and significant effect on the use of digital payments and customer satisfaction. In addition, the use of digital payments is proven to mediate the relationship between the three perception variables and customer satisfaction. These findings reinforce the importance of factors such as ease of access, system security, and added value such as time efficiency and incentives in shaping positive user experiences and encouraging loyalty to digital payment services.

Keywords: Perceived Ease; Perceived Trust; Perceived Benefits; Use of Digital Payment; Customer Satisfaction

1. Introduction

The development of digital technology in the financial sector has created a new ecosystem in the payment system, one of which is digital payment (Afriani and Rina 2023). Digital payment is an unavoidable phenomenon in the era of digital transformation that drives significant changes in people's transaction behavior, especially in young age groups such as Generation Z. The use of technology in the payment system has replaced conventional methods that previously relied on cash, and is now shifting towards electronic-based transactions such as digital wallets (e-wallets), mobile banking, and QR codes. This phenomenon shows that people, especially the younger generation, are increasingly accustomed to and dependent on digital payment systems to meet their daily transaction needs (Ratu et al., 2022).

Gen Z students who grew up in the digital era have a strong connection with technology, including in terms of digital payments. They tend to prioritize convenience, speed, and security in every transaction, and pay close attention to ease of access through digital payment applications. Their perceptions of ease of use, reliability, and additional benefits such as cashback or discounts greatly influence their satisfaction as users. If their experience is positive, they will be more loyal to the digital platform. Conversely, if they encounter difficulties or other technicalities, their level of satisfaction decreases, which in turn affects their preference and loyalty to the service. Therefore, understanding Gen Z students'

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perceptions of digital payments is very important to improve service quality and meet their expectations (Fachruddin, 2023).

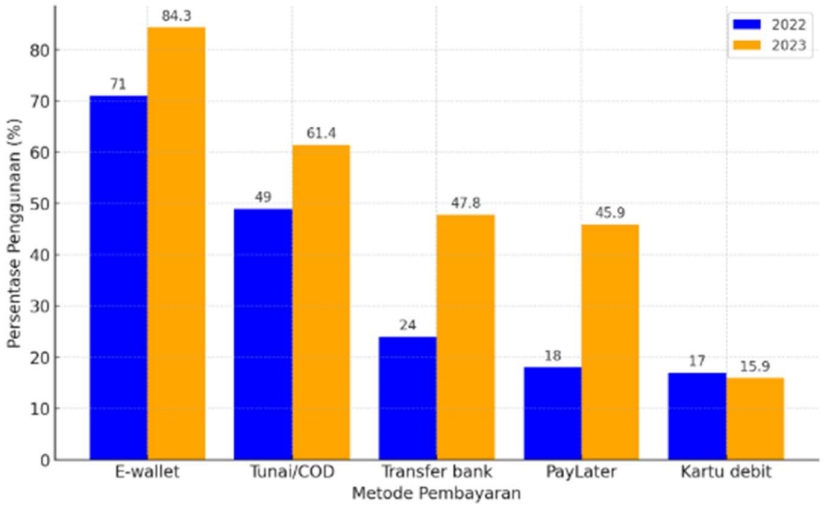

Figure 1. Perbandingan Metode Pembayaran Tahun 2022 dan 2023

Sumber : Databoks (2023) dan Data.Co.Id (2022)

The bar chart shows a comparison of payment methods in Indonesia in 2022 and 2023. It can be seen that the use of e-wallets has increased significantly from 71% in 2022 to 84.3% in 2023, making it the most popular payment method. Meanwhile, cash on delivery (COD) has also increased from 49% to 61.4%. Bank transfers have increased from 24% to 47.8%, as has PayLater, which has increased from 28% to 45.9%. In contrast, other methods such as debit cards and credit cards have experienced smaller changes. This data shows the increasingly dominant trend of digitalization of transactions in Indonesia.

Although the use of digital payments continues to increase, the level of customer satisfaction with this service is still a relevant topic to study. Not all users are satisfied, because there is a gap between expectations and user experience which is influenced by various perceptions, including ease of use, trust, and perceived benefit (Febriansyah et al., 2024).

Perceived ease reflects an individual's belief that using digital payments does not require high technical skills or complicated efforts. For Generation Z students who grew up in the digital era, this ease is a crucial aspect in determining the adoption of a technology. If a digital payment application is designed with an intuitive interface, simple navigation, and a fast and minimally obstructive transaction process, users will feel comfortable and motivated to use it continuously. This perception also strengthens the belief that the technology can be relied on in daily financial activities, from small transactions to routine bill payments (Fazriansyah et al., 2022).

Perceived trust refers to users' confidence in the security, privacy and reliability of digital payment systems, which is especially important amidst the increasing threat of cybercrime. This trust includes the belief that transactions made through digital platforms are safe from the threat of hacking, data theft or misuse of personal information. Service providers that have good security systems, such as data encryption or two-factor authentication, as well as a trusted reputation, tend to get more loyal users. If user trust is compromised due to data leaks or other security issues, this can lead to decreased service usage and lower customer satisfaction (Harseno 2021).

Perceived benefits refer to the extent to which individuals believe that using digital payments provides real benefits in their financial lives. For Generation Z, who tend to prioritize practicality and efficiency, these benefits can include saving time in transactions, ease of access without having to carry cash, and various incentives such as cashback, discounts, and reward points offered by service providers. In addition, digital payments also make it easier to record expenses automatically, which helps users manage their finances in a more orderly and transparent manner. This positive view of benefits is one of the main drivers of the adoption of digital payment systems among young users (Fazriansyah, Sari, and Mawardi 2022).

The use of digital payments serves as a mediator between user perceptions and the level of satisfaction they feel towards the service. When perceptions regarding the ease, trust, and benefits of digital payment technology are formed positively, users tend to feel more comfortable and satisfied with their transaction experience (Latief and Dirwan 2020). Ease of access and use, trust in transaction security, and perceived benefits such as time efficiency and additional benefits, encourage users to use this service more often (Latief and Dirwan 2020). Increasing the frequency of using digital payments will directly strengthen customer satisfaction, because they feel more helped in managing their finances more practically and efficiently (Kurniawan et al., 2022).

Customer satisfaction in the financial context refers to the user's feelings after making a transaction using digital payment, which is influenced by various factors. Service aspects, such as ease of access and customer support, speed of transaction processing, and perceived level of security are important elements in shaping satisfaction (Pangestu 2022). In addition, cost and time efficiency also play a role in assessing satisfaction, where customers tend to be satisfied if transactions can be completed quickly, safely, and without unnecessary additional costs. This satisfaction leads to increased satisfaction and continued use of digital payment services (Alenda et al., 2021). A study by Putri et al., (2023) states that customer satisfaction in digital financial services is closely related to the use of reliable and user-friendly technology (Affifatusholihah et al., 2021).

Perceived ease, trust, and benefits directly affect how often and intensely users adopt digital payments. The more positive users' perceptions of ease, trust, and benefits of using digital payments, the higher the frequency of use. Ultimately, this intense use contributes to customer satisfaction, which is a key indicator of the quality of digital financial services. This model is in line with the Technology Acceptance Model (TAM) approach, which identifies key factors influencing technology adoption and has been modified for relevance in the digital financial services sector, describing the interplay between these variables in increasing user satisfaction (Judijanto et al., 2024).

The results of previous research conducted by Fazriansyah et al (2022) showed that perceived ease of use and perceived usefulness have a positive impact on the intention to use digital payments. The higher the perceived ease felt by users, the greater their interest and tendency to use digital payment services such as e-wallets or digital wallets (Nizar and Yusuf 2022). The results of empirical research, for example on ShopeePay users in Sumenep, show that perceived ease of use significantly influences people's interest in using these digital payment services (Safitri et al., 2023). Similar findings were also found in the OVO digital wallet, where ease of use is one of the main factors driving the interest of digital payment users. Other research on GoPay also confirms that ease of use has a positive impact on the interest in using digital payment services (Atriani et al., 2020).

Putri et al., (2023) research analyzed the factors influencing QRIS adoption among students in Yogyakarta, which revealed that perceived usefulness, ease of use, trust, financial literacy, and risk all influence usage. Trust is considered a major factor influencing consumer interest and decision to use digital payment services, because digital transactions contain elements of uncertainty and risk. With increasing trust in the security, reliability, and integrity of digital payment services, users will feel more comfortable and confident in making transactions digitally (Nizar and Yusuf 2022).

Research on digital payments consistently shows that perceived usefulness and ease of use positively influence intention to use and actual use. Studies in various contexts, including SMEs in Salatiga Zusrony et al., (2023) and students in Yogyakarta (Putri, Hatta, and Indraswono 2023), found that perceived usefulness had a significant impact on adoption intention. The Technology Acceptance Model (TAM) is supported, with perceived ease of use and usefulness influencing intention to use digital payments among students (Fazriansyah, Sari, and Mawardi 2022).

A study in restaurants in the Seturan area, Yogyakarta, found that perceived ease of use of digital payments was the main factor influencing customer satisfaction, more dominant than security factors or technology availability (Al-Farrasi et al., 2025). In addition, the use of efficient and practical digital payments also increases customer satisfaction in various transaction contexts, such as e-commerce and food services (Arrizik 2024).

Perceived ease of use has a positive and significant effect on customer satisfaction in using digital technology including digital payment. Research on LinkAja application users in Indonesia shows that perceived ease of use partially and simultaneously has a positive and

significant effect on customer satisfaction levels (Meileny and Wijaksana, Indra 2020). Another study on the OVO application also found that ease of use of the application significantly increases user satisfaction because it facilitates the digital transaction process ((Wulandari et al., 2020).

Perceived trust has a positive and significant effect on customer satisfaction. In addition, research in Medan City on the ShopeePay digital wallet service also confirmed that consumer trust is a key factor that influences the intensity of user interest and satisfaction. Consumers who have strong trust tend to use the service regularly and are satisfied with their digital transaction experience (Nibra and Siregar 2025).

The perceived benefits or usefulness of digital payments has a positive and significant effect on customer satisfaction. Research in Palembang City shows that the higher the perception of benefits felt by E-Money users - such as speed of transaction processing, efficiency without having to carry cash, and time savings - the level of customer satisfaction also increases significantly (Artina 2021).

The reason researchers chose students who are included in Gen Z as research objects is because Gen Z is a generation that was born and grew up in an era of rapid digital technology development, including in terms of the use of digital payment systems. As Gen Z who uses a digital payment system, of course, they prefer ease of use, Gen Z tends to choose to do something that is easier and faster. In the previous study above, it was stated that digital payment behavior has a positive effect on financial management, but researchers found a gap, namely that the financial management owned by Gen Z is not enough if there is no ease of use in it, such as the use of digital payment applications that sometimes experience obstacles, so Gen Z will choose to pay using Cash.

Based on the background and phenomena above, the researcher is interested in conducting a study that focuses on the analysis of the influence of perceived ease, perceived trust, and perceived benefits on the interest in using digital payments and their impact on customer satisfaction among Gen Z students. The formulation of the problem in this study focuses on the relationship between various factors that influence the interest in using digital payments and their impact on customer satisfaction among Gen Z students. First, this study will explore how perceived ease (X1) influences the interest in using digital payments (Z), and how perceived trust (X2) and perceived benefits (X3) also influence this interest. In addition, this study will analyze the direct relationship between interest in using digital payments (Z) and customer satisfaction (Y). Not only that, this study will also explore the direct influence of perceived ease (X1), perceived trust (X2), and perceived benefits (X3) on customer satisfaction (Y), to understand more deeply the factors that contribute to the level of user satisfaction in digital financial services. Through this problem formulation, this study aims to provide insight into the dynamics of the relationship between variables that influence the Gen Z user experience in using digital payments.

2. Preliminaries or Related Work or Literature Review

2.1. Customer Satisfaction

Customer satisfaction refers to the subjective evaluation made by users of the quality and benefits of the services they receive from using digital payment technology. Factors such as ease of access, transaction security, speed of processing, and cost and time efficiency greatly influence this level of satisfaction. High satisfaction will drive user loyalty, which plays an important role in the sustainability of using digital payment services. In other words, the more satisfied users are with their experience in transacting digitally, the more likely they are to continue using and recommending the payment technology in their daily lives ((Sarafina et al., 2023). According to Hapsoro & Kismiatun (2022), there are three main indicators of customer satisfaction, namely: satisfaction with ease of use, satisfaction with perceived benefits and satisfaction with service security.

2.2. Using of Digital Payment

Digital Payment is a transaction method carried out electronically without involving cash that allows users to make transactions online quickly and efficiently to other users to make transactions. Digital payment is a type of payment that uses electronic media such as SMS banking, internet banking, mobile banking and electronic wallets. All of these activities can be done using only electronic devices, namely smartphones (Nugrah & Poppy, 2022).

According to Ntaukira et al (2021), there are 4 indicators of digital payment usage, namely social norms, previous knowledge, service integration and structural guarantees.

2.3. Perceived Ease

Ease of use is the extent to which technology can be used easily and without great effort, which influences the increasing interest of a person in adopting the technology (Leoni and Tony 2019). According to Saputra & Gürbüz (2020), the indicators are: ease of learning to use the application, ease of operating the application and clarity of understanding the user interface.

2.4. Perceived Trust

Perceived trust refers to user confidence in the security, privacy, and reliability of digital payment systems, which are important to address cybercrime threats. This trust includes the belief that transactions are safe from hacking or misuse of personal data. Service providers with good security systems, such as encryption and two-factor authentication, tend to get loyal users. Conversely, disruption of trust due to data leaks can reduce customer usage and satisfaction (Harseno 2021). Indicators according to Helmi et al., (2024) are system security, promotion and transparency of information and reputation of service providers.

2.5. Perceived Benefits

Perceived benefits refer to an individual's belief that digital payments provide real benefits, such as time savings, ease of cashless transactions, and incentives such as cashback and discounts. For Generation Z, these benefits also include ease of recording expenses and more transparent financial management. A positive view of these benefits drives the adoption of digital payments among young users (Fazriansyah, Sari, and Mawardi 2022). According to Atriani et al (2020) the indicators are Making work easier, increasing productivity, increasing effectiveness, developing job performance and being useful.

2.6. Hypothesis

a. H1: Perceived Ease (X1) has a positive effect on the Use of Digital Payment (Z).
b. H2 : Perceived Trust (X2) has a positive effect on the Use of Digital Paymenton (Z).
c. H3 : Perceived Benefits (X3) has a positive effect on the Use of Digital Payment (Z).
d. H4: Use of Digital Payment (Z) has a positive effect on Customer Satisfaction (Y).
e. H5 : Perceived Ease (X1) has a positive effect on Customer Satisfaction (Y).
f. H6 : Perceived Trust (X2) has a positive effect on Customer Satisfaction (Y).
g. H7 : Perceived Benefits (X3) has a positive effect on Customer Satisfaction (Y).
h. H8 : Use of Digital Payment (Z) mediates the effect of Perceived Ease (X1) on Customer Satisfaction (Y).
i. H9 : Use of Digital Payment (Z) mediates the effect of Perceived Trust (X2) on Customer Satisfaction (Y).
j. H10 : Use of Digital Payment (Z) mediates the effect of Perceived Benefits (X3) on Customer Satisfaction (Y).

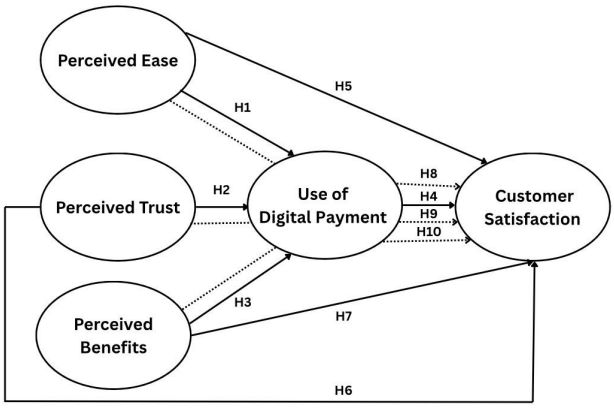

Figure 2. Conceptual Framework

3. Proposed Method

This study uses a quantitative approach with the aim of analyzing the influence between variables through hypothesis testing. The data used are primary data obtained through online questionnaire distribution using the Google Forms platform. The measurement scale used in the questionnaire is a 5-point Likert scale, consisting of the following options: strongly disagree, disagree, neutral, agree, and strongly agree. The objects of this study were Generation Z students and have used digital payment methods, such as ShopeePay, GoPay, OVO, QRIS, and others. The sampling technique used was purposive sampling, which is a method of drawing samples based on certain criteria that have been set by researchers (Sugiyono 2023). The respondent criteria in this study include: (1) students aged 18–27 years, (2) domiciled in Indonesia, and (3) actively using digital payment methods. Based on Hair et al (2010), the ideal number of respondents is 5–10 times the number of indicators. With 18 indicators, the number of respondents is at least 18 x 10 = 180. From the distribution of the questionnaire, 198 respondents were obtained. Of the 198 respondents obtained, only 185 respondents met the criteria and were considered adequate to describe the target population descriptively.

This study consists of four main variables, namely : perceived ease (X1), which is measured based on individual understanding of ease and flexibility (Salqaura, et al., 2022); perceived trust (X2), which refers to this measurement assessing how far users feel confident in the reliability of the system, the integrity of the service provider (Mulia & Adlina, 2023); perceived benefits (X3) the basis for measuring the perception of the benefits of digital payments refers to five main indicators according Atriani et al (2020) the indicators are Making work easier, increasing productivity, increasing effectiveness, developing job performance and being useful; use of digital payments (Z) as a moderating variable, which reflects the extent to which the digital payment system can be used easily, flexibly, and understood by users (Salqaura, Amelia, and . 2022); and customer satisfaction (Y) as the dependent variable, the basis for measuring customer satisfaction is based on three main indicators proposed by (Hapsoro & Kismiatun, 2022), there are three main indicators of customer satisfaction, namely: satisfaction with ease of use, satisfaction with perceived benefits and satisfaction with service security.

Data processing and analysis were carried out using SmartPLS 4, a Structural Equation Modeling-Partial Least Squares (SEM-PLS)-based software that is able to test structural models and moderating effects simultaneously. This analysis includes testing the measurement model (outer model) to assess the validity and reliability of indicators, as well as the structural model (inner model) to see the relationship between constructs. The steps in this research start from formulating the problem and objectives, compiling instruments, collecting and filtering data, analyzing using SmartPLS, to interpreting the results and drawing conclusions.

4. Results and Discussion

Result

This study was conducted using Google Form and obtained 198 respondents. Of the 198 respondents obtained, only 185 met the criteria and were considered adequate to describe the target population descriptively. 9 were excluded because they did not use digital payments more than 3 times in 1 week, 1 was excluded because he was over 27 years old and 3 were excluded because they were not students from any university. Based on the respondent data obtained by the researcher, there were 26 Universities and 12 University Cities. Table 1 Presents valid Descriptive data of respondents to provide an overview of the characteristics of their conditions.

Table 1. Responden Characteristics

Responden Characteristic	Frequency	Presentase (%)
Actively using Digital Payment		
>3 times in 1 week	185	100
Gender		
Female	111	60
Male	74	40
Total	185	100
Age		
<17	-	-
17-23	58	31.35
23-27	127	68.65
>27	-	-
Total	185	100

Source : Data Collected

4.1. Measurement Model Test (Outer model)

The following is data processing using SmartPLS 4 based on 4 variables:

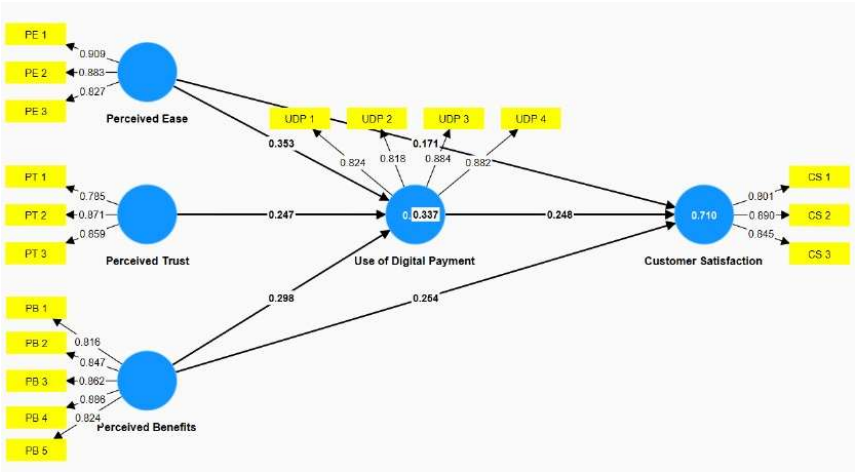

Figure 3. Structural Model Diagram

4.2. Validity Convergent

Table 2. Outer Loadings

	CS	PB	PE	PT	UDP
CS 1	0.801				
CS 2	0.890				
CS 3	0.845				
PB 1		0.816			
PB 2		0.847			
PB 3		0.862			
PB 4		0.886			
PB 5		0.824			
PE 1			0.909		
PE 2			0.883		
PE 3			0.827		
PT 1				0.785	
PT 2				0.871	
PT 3				0.859	
UDP 1					0.824
UDP 2					0.818
UDP 3					0.884
UDP 4					0.882

High Outer Loadings values indicate that the indicator is relevant and strong in measuring its latent variables. The outer loadings values produced in table 1 show that all indicators have values >0.7 (Hair et al. 2017).

4.3. Inner Model Testing

Table 3. R-Square

	R-Square	Adjusted R-Square
CS	0.710	0.704
UDP	0.568	0.561

The R-square value for the Customer Satisfaction variable obtained a result of 0.710. The results show that 71% with the presence of the customer satisfaction variable can be influenced by the variables perceived ease, perceived trust, perceived benefit, thus the model is classified as strong. The R-square value for the Use of Digital Payment variable obtained a result of 0.568. The results show that 56.8% with the presence of the customer satisfaction variable can be influenced by the variables perceived ease, perceived trust, perceived benefit, thus the model is classified as strong.

4.4. Hypothesis Testing

Table 4. Direct Effects

	Original Sample (O)	Average Sample (M)	Standard Deviation (STDEV)	T-statistic	P-values
PE -> CS	0.171	0.177	0.070	2.429	0.015
PE -> UDP	0.353	0.347	0.111	3.179	0.001
PT -> CS	0.337	0.332	0.057	5.884	0.000
PT -> UDP	0.247	0.244	0.082	3.012	0.003
PB -> CS	0.254	0.251	0.066	3.839	0.000
PB -> UDP	0.298	0.301	0.106	2.816	0.005
UDP -> CS	0.248	0.251	0.074	3.344	0.001

In table 3. Path coefficients (Direct Effects) aim to show the direct influence of independent variables, dependent variables and moderating variables. The research hypothesis can be stated to be accepted and has a positive and significant effect if the t-statistic is >1.96 and the p-values <0.05 (Hair et al. 2017), it can be seen from the results of the path coefficients test that:

1. The Perceived Ease variable has a positive and significant effect on Customer Satisfaction where the T-statistic is 2.429 and the P-value is 0.015 so that Hypothesis 1 is accepted.
2. The Perceived Ease variable has a positive and significant effect on the Use of Digital Payment where the T-statistic is 3.179 and the P-value is 0.001 so that Hypothesis 2 is accepted.
3. The Perceived Trust variable has a positive and significant effect on Customer Satisfaction where the T-statistic is 5.884 and the P-value is 0.000 so that Hypothesis 3 is accepted.

4. The Perceived Trust variable has a positive and significant effect on the Use of Digital Payment where the T-statistic is 3.012 and the P-value is 0.003 so that Hypothesis 4 is accepted.

5. The Perceived Benefit variable has a positive and significant effect on Customer Satisfaction where the T-statistic is 3.839 and the P-value is 0.000 so that Hypothesis 5 is accepted.

6. The Perceived Benefit variable has a positive and significant effect on the Use of Digital Payment where the T-statistic is 2.816 and the P-value is 0.005 so that Hypothesis 6 is accepted.

7. The Use of Digital Payment variable has a positive and significant effect on Customer Satisfaction where the T-statistic is 3.344 and the P-value is 0.001 so that Hypothesis 7 is accepted.

5. Discussion

Perceived Ease on Customer Satisfaction

The results of the study show that perceived ease has a positive and significant effect on customer satisfaction with a t-statistic value of 2.429 and a p-value of 0.015. This supports the Technology Acceptance Model (TAM) theory which states that ease of use is one of the main factors in technology adoption. For Gen Z students in Semarang, ease of understanding, operating, and clear navigation of digital payment applications such as ShopeePay, OVO, and QRIS are the main determinants in creating a positive experience. With the highest average value of 4.24 on the perceived ease indicator, the majority of respondents felt that digital payment features were easy to use. As stated by Leoni & Tony (2019), perceived ease of use can increase user interest and comfort in adopting financial technology services. These results are also supported by the study of Wulandari et al (2020) on OVO users who found that ease of use of the application plays an important role in creating customer satisfaction.

Perceived Trust on Customer Satisfaction

This study also shows that perceived trust has a positive and significant effect on customer satisfaction with a t-statistic of 5.884 and a p-value of 0.000. The average value of 4.24 reflects that Gen Z has high trust in system security, information transparency, and the reputation of digital payment service providers. This is in line with the findings of Harseno (2021) which states that trust plays an important role in e-wallet adoption because digital transactions involve privacy and data security risks. The characteristics of Gen Z as digital natives make the aspect of trust a primary consideration before making a transaction. Nibra & Siregar (2025) in their study also confirmed that strong trust will encourage users to make transactions more often and feel satisfied.

Perceived Benefits on Customer Satisfaction

Perceived benefits also have a significant effect on customer satisfaction with a t-statistic of 3.839 and a p-value of 0.000, with the highest average value of 4.41. This shows that respondents really feel the real benefits of using digital payments such as time efficiency, ease of cashless transactions, and incentives such as cashback or discounts. This finding is reinforced by Artina (2021) research in Palembang City which states that high perceptions of benefits such as speed and efficiency will increase customer satisfaction. Gen Z as a generation that likes all forms of efficiency and practicality, really appreciates the added value offered by digital payment services.

Perceived Ease, Perceived Trust, and Perceived Benefit on the Use of Digital Payment

Perceived ease, Perceived Trust, and Perceived Benefit also have a positive and significant influence on the use of digital payment, with t-statistics of 3.179, 3.012, and 2.816,

respectively. This shows that when Gen Z students assess digital payment services as easy, safe, and useful, they tend to use them more often in their daily activities.

Use of Digital Payment on Customer Satisfaction

The use of digital payment has also been shown to have a positive and significant influence on customer satisfaction, with a t-statistic of 3.344 and a p-value of 0.001. This shows that the more often Gen Z students use digital payment services, the higher their level of satisfaction with the service.

The Mediating Role of Digital Payment Usage

Although the results table only presents the direct effect, based on the theoretical model and a fairly high R-square (CS = 0.710 and UDP = 0.568), it can be concluded that the use of digital payment mediates the relationship between perception (ease, trust, and benefits) and customer satisfaction. This mediation strengthens the understanding that not only perception is important, but also the frequency and intensity of use in determining the final satisfaction of users.

6. Conclusions

The rapid growth of digital payment systems in Indonesia, especially from 2022 to 2023, shows a significant change in people's payment method preferences. The use of e-wallets increased sharply from 71% to 84.3% in one year, making it the most dominant method compared to other methods such as COD, bank transfers, and debit/credit cards. This phenomenon emphasizes the digital transformation in transaction behavior, especially among the younger generation such as Gen Z.

This study shows that perceived ease, perceived trust, and perceived benefits have a positive and significant influence on customer satisfaction in using digital payments. Gen Z students in Semarang gave high scores to the ease aspect, such as ease of learning and operating the application; the trust aspect, such as system security and service provider reputation; and the benefit aspect, such as time efficiency, increased productivity, and incentives such as cashback and discounts. The highest average score was in the perceived benefits (4.41), followed by ease and trust (4.24 each), which reflects that digital payments are indeed perceived to provide real added value for their users.

The use of digital payments has also been shown to act as a significant mediating variable between perceived ease, perceived trust, and perceived benefits with customer satisfaction. When user perceptions of ease of access, level of trust in transaction security, and perceived benefits increase positively, this encourages an increase in the frequency and intensity of digital payment use. This increase in use directly strengthens customer satisfaction, because users feel more helped in making practical and efficient transactions. Thus, the use of digital payments becomes an important mechanism that connects positive user perceptions with the level of satisfaction they feel towards digital payment services.

Suggestions

Based on the results of this study, there are several recommendations that can be used as references for practitioners and academics. For digital payment service providers, it is important to continue to develop features that support the perception of ease, trust, and benefits from the user's perspective. Intuitive interface design, transparent and trusted security systems, and incentives such as cashback and discounts are crucial elements that can increase customer satisfaction. Improving the quality of services based on user needs will encourage loyalty and sustainability of the use of digital payment systems, especially among Generation Z who have high expectations for the efficiency and security of technology.

From an academic perspective, this study provides room for further development in theoretical approaches. Further research is suggested to use a more comprehensive theoretical approach such as the Unified Theory of Acceptance and Use of Technology (UTAUT), which includes dimensions of performance expectations, effort expectations, social influence, and facilitating conditions, to better understand the process of

technology adoption by users. In addition, behavioral psychology-based approaches, such as the theory of perceived behavioral control, self-efficacy, and intrinsic motivation, can also be used as an alternative framework in analyzing psychological factors that influence user satisfaction and behavior in the context of digital payments. This approach is considered capable of providing a broader perspective on non-technical factors that play an important role in user experience.

Future research is also expected to expand the population coverage, both demographically and geographically, by involving other generations such as millennials or generation X, as well as more diverse regions to increase the generalizability of the findings. Thus, the research results can provide a more holistic contribution to the development of digital financial technology literature and practices in Indonesia.

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Appendix

No.	Variable	Indicators	Code	Statements
Independent Variables				
1.	Perceived Ease (Saputra and Gürbüz 2020)	Ease of learning to use the application	PE 1	Digital payment application is easy to understand for new users
		Ease of operating the application	PE 2	Digital payment application is easy to operate to make transactions
		Clarity of understanding the user interface.	PE 3	The menus and features in the digital payment application are arranged in a structured manner and are easy to find
2.	Perceived Trust (Helmi, Sesotya, and Pranata 2024)	System security	PT 1	The use of digital payments is considered safe from the risk of hacking or data theft
		Promotion and transparency of information	PT 2	The information provided by this digital payment is transparent and reliable
		Reputation of service providers	PT 3	Digital payment providers have a good reputation
3.	Perceived Benefits (Atriani, Permadi, and Rinuastuti 2020)	Make work easier	PB 1	The use of digital payments helps complete transactions more quickly and efficiently
		Increase productivity	PB 2	Digital payments help save time that can be allocated to other productive activities
		Increase effectiveness	PB 3	The use of digital payments increases the effectiveness of transactions
		Develop work performance	PB 4	Digital payments make the payment process smoother and help optimize daily performance
		Be useful	PB 5	The use of digital payments has proven to be very useful in managing finances efficiently
Mediating Variable				
4.	Use of Digital Payments (Ntaukira, Maliwichi, and Kamwachale Khomba 2021)	Social norms	UDP 1	People around tend to use digital payments in transactions
		Prior knowledge	UDP 2	The decision to use digital payments is influenced by previously obtained information
		Service integration	UDP 3	Digital payment services are well integrated into various transaction platforms
		Structural assurance	UDP 4	Digital payment service providers have valid permits and legality
Dependent Variable				
5.	Customer Satisfaction (Hapsoro and Kismiatun 2022)	Satisfaction with ease of use	CS 1	Users are satisfied because this digital payment usage is easy to understand
		Satisfaction with perceived benefits	CS 2	Digital payments provide satisfying benefits in supporting transaction activities for consumers such as paying for electricity credits, data packages, BPJS, cable TV, insurance and other services
		Satisfaction with service security	CS 3	Users are satisfied because the digital payment system is able to protect personal data well