

**INVESTIGATING THE USE OF ONLINE TRANSPORTATION FOR
GENERATION Z IN JAKARTA: ARE USERS SATISFIED WITH SWITCHING
PAYMENTS FROM CASH TO CASHLESS?**

Michael Christian¹⁾, Ongky Alex Sander²⁾, Eko Retno Indriyarti³⁾, Suryo Wibowo⁴⁾, Henilia Yulita⁵⁾, Sunarno Sunarno⁶⁾

^{1,2,5)} Universitas Bunda Mulia, ³⁾ Universitas Trisakti, ⁴⁾ Institut Bio Scientia Internasional Indonesia, ⁶⁾ Universitas Persada Indonesia YAI

ARTICLE INFO

Keywords: *Satisfaction, Payment Method, Online Transportation*

Kata Kunci: *Transportasi Online, Kepuasan, Metode Pembayaran*

Corresponding author:

Michael Christian
michaelchristianid@gmail.com

Abstract. Individual views can be shaped by price promotions, particularly when it comes to a service or service. This also applies to application-based services, such as Jakarta's use of online transportation apps. Users, particularly those from generation Z (persons born between 1995 and 2009). This generation is noted for being closely associated with the usage of information and communication technology, as well as a preference for fast-paced activities (spontaneous). Given the current situation, the purpose of this study is to determine and assess whether Generation Z online transportation users are content with switching to cashless payments in terms of switching intention, switching cost, and attitude toward price promotion. The findings of this study in Jakarta explain all accepted assumptions utilizing structural modeling with SMART PLS and 200 participants (online transportation service customers from generation Z). Switching costs have a big impact on switching intentions, according to this research. The findings of this study suggest that internet transportation service providers should be able to sustain a price-related promotional approach. This is based on the findings of this study, which show that if users' attitudes are influenced by the presence or absence of price promotions, they will be easy to modify.

Abstrak. Pandangan individu dapat dibentuk oleh promosi harga, terutama dalam hal layanan atau layanan. Hal ini juga berlaku untuk layanan berbasis aplikasi, seperti penggunaan aplikasi transportasi online Jakarta. Pengguna, terutama mereka yang berasal dari generasi Z (orang yang lahir antara tahun 1995 dan 2009). Generasi ini dikenal sangat dekat dengan penggunaan teknologi informasi dan komunikasi, serta lebih menyukai aktivitas yang serba cepat (spontan). Mengingat situasi saat ini, tujuan dari penelitian ini adalah untuk menentukan dan menilai apakah pengguna transportasi online Generasi Z puas dengan beralih ke pembayaran nontunai dalam hal niat beralih, biaya beralih, dan sikap terhadap promosi harga. Temuan penelitian di Jakarta ini menjelaskan semua asumsi yang diterima menggunakan pemodelan struktural dengan SMART PLS dan 200 peserta (pelanggan layanan transportasi online dari generasi Z). Biaya beralih memiliki dampak besar pada niat beralih, menurut penelitian ini. Temuan penelitian ini menunjukkan bahwa penyedia layanan transportasi internet harus dapat mempertahankan pendekatan promosi terkait harga. Hal ini didasarkan pada temuan penelitian ini, yang menunjukkan bahwa jika sikap pengguna dipengaruhi oleh ada atau tidaknya promosi harga, mereka akan mudah untuk dimodifikasi.

INTRODUCTION

Individual views can be shaped by price promotions, particularly for a service or service. This also applies to application-based services, such as Jakarta's use of online transportation applications. Currently, the major companies in this industry are Grab and Gojek, as we all know. These two businesses are never tired of offering discounts, user points, vouchers, and other types of discounts. This is undeniably appealing to people, particularly those from generation Z. "Generations" are people who were born between 1995 and 2009 (Priporas et al., 2019). This generation is recognized for being close to the usage of information and communication technologies and for preferring fast-paced activities (spontaneous). Furthermore, this generation has several characteristics, including education and technology literacy, innovative and creative (Priporas et al., 2017), close and digital and social media users (Yussof et al., 2018), the principle of personal satisfaction, and a tendency to be more sensitive to the social environment (Abdullah et al., 2018). Dolot (2018) further reveals that this generation prefers rapid gratification, particularly when it comes to tasks that may be completed utilizing information technology.

The main problem formulated in this study is whether generation Z as online transportation users are satisfied with switching to using cashless payments in terms of switching intention, switching cost, and attitude toward price promotion aspects. Thus, this study aims to answer the formulation of the problem, namely, to know and at the same time analyze whether Generation Z as online transportation users are satisfied with switching to using cashless payments in terms of switching intention, switching cost, and attitude on price promotion aspects. The novelty aspect of this study lies in the use of the cash-to-cashless payment method as a factor used in the switching costs and switching intention variables. This is due to the phenomenon that many studies only use the brand factor in the transition variable, so that switching using the payment method factor is still very rarely encountered.

THEORETICAL STUDY AND HYPOTHESIS DEVELOPMENT

Switching Costs

Switching costs are simply explained as a series of consumer sacrifices for a product or service user (Wirth & Maier, 2017). The sacrifices given are not only on matters related to the economy but also on other matters such as psychology or emotion. Thus, the imbalance between what consumers get and what is sacrificed in the concept will lead to dissatisfaction. In a longer period, it can become necessary to switch usage to another brand. especially when coupled with the attractiveness of promotion at the prices offered by competitors. This will make it easier for consumers to switch. This is in accordance with the results of research (Bhattacharjee & Park, 2014), which explains that switching costs that tend to be detrimental or burden consumers can be the main cause of consumers switching to other brands. Based on the explanation above, this research raises the following hypothesis:

- H1: Switching costs have a significant effect on switching intentions.
- H5: Switching costs have a significant effect on switching intention, which is moderated by the attitude on price promotion.

Switching Intention

In the marketing idea, switching intentions is the opposite of product or service loyalty. Competitive competition, on the other hand, makes switching intentions easier to form. Consumers' perceptions of profits, such as price reductions, product/service bundling, loyalty benefits, and so on, can impact their inclination to switch to utilizing a product/service. This is consistent with the notion (Hsu & Nguyen, 2019), which emphasizes the distinction between switching intention and loyalty. Because of the perceived dissatisfaction or incompleteness, they are offered in comparison to competitors, consumers of a product or service can switch to another brand (Lai & Wang, 2015).. Furthermore, because the officer's work system or operating system does not provide comfort, convenience, or quality satisfaction, consumers or users may switch to other companies (Gao & Waechter, 2017). Based on the preceding explanations, the following hypothesis was proposed in this study:

H2: Switching intention has a significant effect on satisfaction.

Attitude On Price Promotion

Promotion in general gives consumers a sense of pleasure, regardless of their origins or answers. For example, according to Tang & Hao (2017), consumers that receive a form of promotion from the product/service purchased will be amused due to the perceived benefits. This explains why consumer views toward a certain type of price promotion are often favorable and profitable. Similarly, businesses that require customers to move from one method to another, such as traditional to digital payments, must employ a variety of tactics. Offering price discounts to customers who pay with non-cash means is one tactic that has been discovered (Zhou, 2015). This plan must not just be offered on a regular basis to draw users' attention; it must be communicated to these services' users in its entirety. Girsang et al., (2022) demonstrate in their study that the importance of information exposure can be used to alter the attitudes of those who receive public information. Finally, service users will be delighted with the information and benefits acquired from promotions at the pricing offered. The following hypothesis in this study is based on the prior explanations:

H3: Attitudes on price promotion have a significant effect on switching intention.

H4: Attitude towards price promotion has a significant effect on satisfaction.

Based on the explanation of the development of the hypothesis above, the research paradigm in this study is as shown in Figure 1 below.

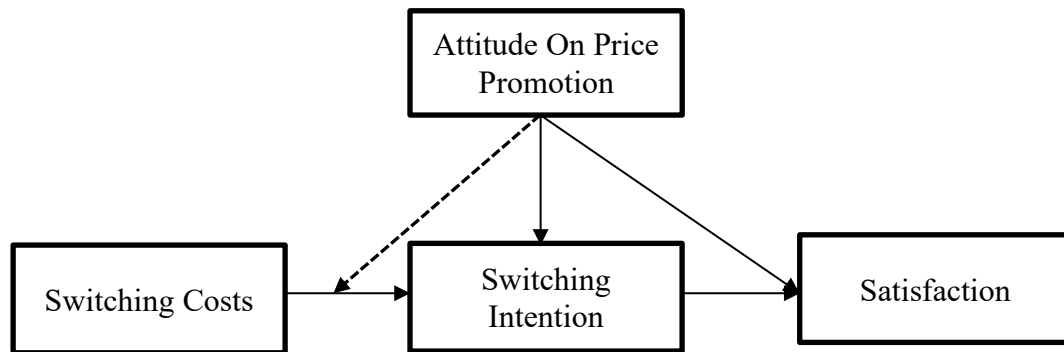


Figure 1. Research Paradigm
Source: Processed by the authors

METHODS

This study is a quantitative study. The study's participants were Generation Z consumers of Jakarta's app-based transportation services. This study employs a proportionate technique to calculate the number of samples, with a total of 200 samples (n population unknown) and two criteria (table 2), namely generation Z as users of application-based transportation services in Jakarta (criterion 1), prior to the COVID-19 pandemic. The number of users based on area in Jakarta (North Jakarta, West Jakarta, East Jakarta, Central Jakarta, and South Jakarta) (criterion 2), where each generation is decided to be 40 individuals. The number of samples is also consistent with Hair et al. (2014), who found that for an unknown population, the number of samples can be calculated by multiplying the number of indicators by 5 to 10. A questionnaire instrument based on the Likert scale 1–5 (Strongly Disagree – Strongly Agree) was used to collect data in the field. The operationalization of the variables in table 2 is also briefly described in this paper. SC1, SC2, and SC3 are the three components that make up the Switching Costs (SC) variable. SI1, SI2, and SI3 are the three components that make up the Switching Intention variable. Next, there are three entries in the Attitude on Price Promotion variable (AOPP1, AOPP2, and AOPP3). SFC1, SFC2, and SFC3 are the three components in the last variable, the satisfaction variable.

Table 2. Research Operational Variables

Variable	Item	Source
Switching Costs	SC1	1. There is a certain amount of effort that is sacrificed.
	SC2	2. There is a certain amount of time sacrificed.
	SC3	3. There are certain sacrifices/losses.
Switching Intention	SI1	1. There are some things to think about when switching.
	SI2	2. There is a possibility of switching in the current state.
	SI3	3. There is a desire to switch.

Attitude On Price Promotion	AOPP1	1. With the promos provided, become more focused on specific payment methods.	Zhou (2015)
	AOPP2	2. Have control over whether or not to use specific payment methods with promotions.	
	AOPP3	3. Have confidence in using specific payment methods with promotions.	
Satisfaction	SFC1	1. Overall pleased with the payment method change.	Chang et al., (2014); Zhou (2015)
	SFC1	2. Overall, I feel good about switching to a payment method.	
	SFC1	3. Overall, I feel more able to manage finances with the payment method used.	

Source: Processed by the authors

The structural modeling software SMART PLS 3.0 was used in this investigation. This study's analysis technique is based on several tests, including dependability and reliability tests utilizing the PLS Algorithm. Composite Reliability (CR) > 0.7 was used to assess the reliability test (Christian, Indriyarti, et al., 2021). Meanwhile, the validity test was determined by outer loading (OL) > 0.7 (Barati et al., 2019; Christian et al., 2022; Memon & Rahman, 2014; Wibowo & Yuniarto, 2021); and average variance extracted (AVE) > 0.5 (Christian, Haris, et al., 2021; Wibowo, 2020). Items that do not fulfill the standards will be discarded during the testing phase, and the process will be repeated. Furthermore, by examining the results of cross loading (CL) and the Fornell-Larcker Criterion, this study employs discriminant validity testing. Furthermore, the results were used to test the hypothesis in this study at a P value of <0.05 (Ali et al., 2020; Christian, Dewi, et al., 2021).

This is quantitative research. This study includes Generation Z users of app-based transportation services in Jakarta. To determine the number of samples, this study uses a proportional approach with a total of 200 samples (n unknown population) with the provisions of 2 criteria (table 2), namely generation Z as users of application-based transportation services in Jakarta (criterion 1), having used the cash payment method and cashless on application-based transportation services before the COVID-19 pandemic and the number of users based on areas in Jakarta (North Jakarta, West Jakarta, and South Jakarta). The number of samples is also in accordance with the approach of Hair et al. (2014), where for an unknown population, the number of samples can be determined from the number of indicators multiplied by 5 to 10. Field data collection was done using a questionnaire with a Likert scale of 1–5 (Strongly Disagree – Strongly Agree). This study also briefly explains operationalization of table 2 variables.

RESULTS AND DISCUSSION

Distribution of Participant's Profile

Table 1 shows the profile distribution of the participants in this study. A total of 200 participants in this study were dominated by female participants by more than 60%, followed by approximately 40% of male participants. The research was conducted in proportion to areas in Jakarta, consisting of North Jakarta, West Jakarta, Central Jakarta, East Jakarta, and Jakarta, each with an area of 20% or 40 participants. Furthermore, this study also asked about the payment method most frequently used by participants, where the results obtained showed that the participants mostly used the cashless payment method. This result also means that the participants may still use the cash payment method for some conditions, such as if the e-wallet has not been topped up or they really want to use cash payments. Next, this study also asked the participants about the frequency of using online transportation. The results of this study indicate that the participants predominantly use online transportation once a week, followed by use of it 2-3 times a week.

Table 1. Distribution of Participant's Profile

Profile	N	%
<i>Gender</i>		
Female	123	61.5%
Male	77	38.5%
<i>The most frequently booked area</i>		
North Jakarta	40	20.00%
West Jakarta	40	20.00%
Central Jakarta	40	20.00%
East Jakarta	40	20.00%
South Jakarta	40	20.00%
<i>The most frequently used payment methods</i>		
Cashless	147	73.50%
Cash	53	26.50%
<i>In one week, how often do you use online transportation services?</i>		
Once	114	57%
2-3 times	55	27.5%
4-5 times	16	8%
>5 times	15	7.5%

Source: Processed by the authors

PLS Algorithm

In this study, a series of reliability and validity tests were carried out by using the PLS Algorithm process. In the reliability test, this study uses Composite Reliability (CR) where the results obtained must be >0.7 . In table 2, the results of CR on Switching Costs, Switching Intention, Attitude on Price Promotion, and Satisfaction show results above 0.7. It can be explained that all variables in this study are reliable. Furthermore, the validity test in this research is based on the results of Average Variance Extracted (AVE) where the results must be greater than 0.5. In table

2, the AVE results on Switching Costs, Switching Intention, Attitude on Price Promotion, and Satisfaction show results above 0.5. Therefore, it can be said that all variables in this study are valid. The next validity test in this study also looks at the results of Outer Loading (OL) as shown in table 2 and Figure 2. The OL results that are a requirement are $OL > 0.7$. Each item on the variables Switching Costs (SC1, SC2, SC3), Switching Intention (SI1, SI3), Attitude on Price Promotion (AOPP2, AOPP3), Satisfaction (SFC1, SFC2, SFC3) shows OL results above 0.7. Based on these results it can be said that all items are said to be valid.

Table 2. PLS-Algorithm

Variable	Item	OL	AVE	CR
Switching Costs	SC1	0.784	0.766	0.907
	SC2	0.934		
	SC3	0.900		
Switching Intention	SI1	0.923	0.844	0.916
	SI3	0.915		
Attitude On Price Promotion	AOPP2	0.742	0.688	0.814
	AOPP3	0.909		
Satisfaction	SFC1	0.894	0.807	0.926
	SFC2	0.917		
	SFC3	0.883		

Source: SMART PLS, n=200

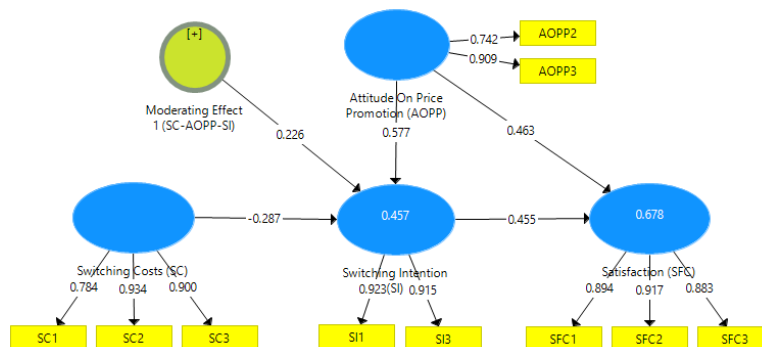


Figure 2. PLS-Algorithm
Source: SMART PLS, n=200

This study also conducted a discriminant validity test (table 3) to ensure that each latent model in this study was different from other variables. To test discriminant validity, this study looked at the results of cross loading and the Fornell-Larcker Criterion. In cross loading, the item results show higher results from each construct compared to the indicators in other constructs. Likewise, the results of the Fornell-Larcker Criterion show that the root of the AVE in the construct is higher than the correlation of the construct with other latent variables. In another perspective, the AVE value for each variable must be greater than the R-Square value. Based on these results, it can be said that the results of discriminant validity in this study have met the requirements.

Table 3. Discriminant validity

Variable	Item	Cross Loading				Fornell-Larcker Criterion			
		SC	SI	AOPP	SFC	SC	SI	AOPP	SFC
SC	SC1	0.784	-	-	-	0.875	-	-	-
	SC2	0.934	-	-	-				
	SC3	0.900	-	-	-				
SI	SI1	-	0.923	-	-	-	0.919	-	-
	SI3	-	0.915	-	-				
AOPP	AOPP2	-	-	0.742	-	-	-	0.829	-
	AOPP3	-	-	0.909	-				
SFC	SFC1	-	-	-	0.894	-	-	-	0.898
	SFC2	-	-	-	0.917				
	SFC3	-	-	-	0.883				

Source: SMART PLS, n=200

The measurement of the coefficient of determination in this study is based on the results of the R-Square. Table 4 shows that the R-Square in Satisfaction (SFC) is 0.678. These results explain that the satisfaction variable is influenced by the switching costs, switching intention, and attitude on price promotion by 67.8%. Furthermore, this study also shows the results of the R-Square on the Switching Intention (SI) of 0.457. According to these findings, switching costs and attitude toward price promotion influence switching intention by 45.7%.

Table 4. R-Square

Description	Result
<i>R-Square</i>	
SFC	0.678
SI	0.457

Source: SMART PLS, n=200

Bootstrapping

The next result in this study is to test the hypothesis in this study by looking at the results of the P Value. Based on table 5 and Figure 3, the Switching Costs (SC) → Switching Intention (SI) path shows a P Value of 0.002 (<0.05). The results explain that Hypothesis 1 is accepted, or in other words, switching costs have a significant effect on switching intention. Furthermore, the P value on the Switching Intention (SI) → Satisfaction (SFC) path is 0.000, or in other words, Hypothesis 2 is accepted. These results explain that switching intention has a significant effect on satisfaction. The Attitude on Price Promotion (AOPP) → Switching Intention (SI) path shows a P Value of 0.000. With these results, it is explained that Hypothesis 3 is accepted where attitude toward price promotion has a significant effect on switching intention. The next result of the research shows the P Value on the Attitude on Price Promotion (AOPP) → Satisfaction (SFC) path of 0.000. Based on these results, it can be concluded that Hypothesis 4 is accepted. In other words, attitude towards price promotion has a significant effect on satisfaction. In terms of the moderating effect, the results of this study show a P value of 0.002. It can be said that Hypothesis 5 is accepted, which means that it is explained that Attitude on Price Promotion (AOPP) is able to moderate the effect of Switching Costs (SC) on Switching Intention (SI).

Table 5. Hypothesis testing

Path	Standard Deviation	T-Statistics	P Values	Remark
SC→SI	0.091	3.145	0.002	Accept H1
SI→SFC	0.062	7.314	0.000	Accept H2
AOPP→SI	0.051	11.328	0.000	Accept H3
AOPP→SFC	0.058	7.939	0.000	Accept H4
Moderating Effect: SC-AOPP-SI	0.074	3.040	0.002	Accept H5

Source: SMART PLS, n=200

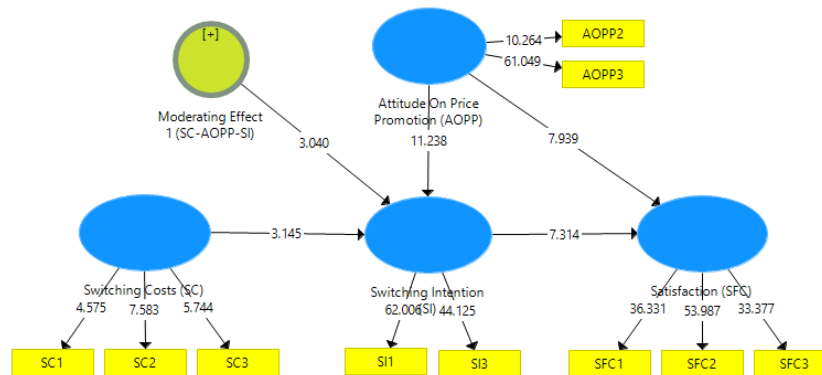


Figure 3. Bootstrapping
Source: SMART PLS, n=200

DISCUSSION

A few companies employ promotional items to advertise their products or services. Individual views can be shaped by the type of pricing advertising used, particularly for a service or service. This also applies to application-based services, such as Jakarta's use of online transportation applications. Currently, the major companies in this industry are Grab and Gojek, as we all know. These two businesses are never tired of offering discounts, user points, vouchers, and other types of discounts. This is undeniably appealing to people, particularly those from generation Z. This generation is recognized for being close to the usage of information and communication technologies and for preferring fast-paced activities (spontaneous). Furthermore, this generation has several characteristics, including education and technology literacy, innovative and creative (Priporas et al., 2017), close and digital and social media users (Yussof et al., 2018), the principle of personal satisfaction, and a tendency to be more sensitive to the social environment (Abdullah et al., 2018). Dolot (2018) further reveals that this generation prefers rapid gratification, particularly when it comes to tasks that may be completed utilizing information technology.

Switching expenses have an impact on switching intentions, according to this study. Price promotion moderates the link between switching costs and switching intention in the moderating effect. Switching satisfaction, on the other hand, is influenced by switching intentions and price promotion behavior. Switching can also be motivated by discontent with the previously utilized payment method. As a result of the procedure, it can be deduced that there is a payment method choice or alternative (Liébana-Cabanillas et al., 2014). In this example, the company can run periodic promotions on app-based transportation to pique users' interest while optimizing the use of non-cash payment methods to meet the company's aims of circulating user monies for strategic business purposes. This outlines the benefits that service consumers expect from this switch intention in a roundabout way. This is in line with study (Indriyarti & Wibowo, 2020), which states

that if there are aspects of perceived benefits and simplicity of use, people can establish an intention. Other research, such as that of Xu, Yang, Cheng, & Lim (2014), suggests that switching costs are adversely connected to switching intention.

The intention to switch has a considerable impact on consumer satisfaction, according to this research. In terms of payment methods, people in generation Z are happy to switch from cash to cashless payments. In the switching intention process, the presence of benefits or benefits felt by consumers is a type of consequence for users migrating to different services or techniques (Han et al., 2011). Sun et al., (2017) for example, claims that the form of individual happiness will be related to the behavior of switching to ways related to information and communication technology (ICT). Several factors that can cause dissatisfaction with the use of a system or method are related to the quality of the system itself, the quality of the information provided, or the quality of the services provided, according to research from various perspectives, such as Gao & Waechter (2017) and Zhou (2013).

Companies will face increased pressure to continue to offer and change pricing promotions on online transportation applications as business competition becomes more dynamic. On the other hand, the company must be able to compete with final pricing that are reasonably low. Even more unavoidable is the perception of pricing wars on internet transportation services. However, this has long-term benefits for consumers, especially Generation Z. Apps with more appealing price discounts will almost surely influence a user's decision to utilize them. The decisions taken aren't always dependable. As previously said, competitors will continue to offer enticing promotional offers, which may sway customers of this generation at some point.

CONCLUSION

All hypotheses are accepted according to the findings of this investigation. Switching expenses have a considerable impact on switching intention, according to the findings of this study. In addition, this research demonstrates that switching intention has a major impact on satisfaction. This study demonstrates that attitude toward price promotion has a substantial impact on switching intention from cash to cashless payment methods among Generation Z as online transportation customers, based on behavioral characteristics. Online transportation service providers' price advertising technique can influence user attitudes, which is explicitly explained as having a substantial impact on satisfaction. The ease with which users switch usage based on taste supports the findings of this study, which show that Attitude on Price Promotion can reduce the influence of Switching Costs on Switching Intention for Generation Z online transportation users in Jakarta. The findings of this study suggest that internet transportation service providers should be able to sustain a price-related promotional approach. This can take several forms, including direct discounts, redemption of loyalty points, awarding of loyalty points, and promotions for specific loyal category users. This is based on the findings of this study, which show that if users' attitudes are influenced by the presence or absence of price promotions, they will be easy to modify. The transition and satisfaction forming components in this study are solely based on attitude and transition variables, which has certain drawbacks. Other variables, such as price competition from competitors or the number of competitors, may also have distinct effects, adding to the study's findings. Another option for future research could be to employ areas with different sample sizes.

REFERENCES

Abdullah, A., Ismail, M. M., & Albani, A. (2018). At-Risk Generation Z: Values, Talents and Challenges. *International Journal of Asian Social Science*, 8(7), 373–378.

<https://doi.org/10.18488/journal.1.2018.87.373.378>

- Alas, R., Übius, U., Lorents, P., & Matsak, E. (2017). Corporate Social Responsibility In European And Asian Countries. *Jurnal Manajemen Bisnis Dan Inovasi (JMBI) UNSRAT Vol. 4 No. 1*
- Ali, G. A., Hilman, H., & Gorondutse, A. H. (2020). Effect of entrepreneurial orientation, market orientation and total quality management on performance Evidence from Saudi SMEs. *Benchmarking: An International Journal*, 27(4), 1503–1531. <https://doi.org/10.1108/BIJ-08-2019-0391>
- Barati, M., Taheri-Kharamah, Z., Farghadani, Z., & Rásky, É. (2019). Validity and Reliability Evaluation of the Persian Version of the Heart Failure-Specific Health Literacy Scale. *International Journal of Community Based Nursing and Midwifery*, 7(3), 222–230. <https://doi.org/10.30476/IJCBNM.2019.44997>
- Bhattacharjee, A., & Park, S. C. (2014). Why end-users move to the cloud: a migration-theoretic analysis. *European Journal of Information Systems*, 23, 357–372. <https://doi.org/10.1057/ejis.2013.1>
- Chang, I.-C., Liu, C.-C., & Chen, K. (2014). The push, pull and mooring effects in virtual migration for social networking sites. *Information Systems Journal*, 24, 323–346. <https://doi.org/10.1111/isj.12030>
- Christian, M., Dewi, D., Rembulan, G. D., Indriyarti, E. R., Wibowo, S., & Yuniarto, Y. (2021). Business Performance Determinants of Salted Fish Distribution in Kapuk During the COVID-19. *Journal of Distribution Science*, 19(6), 29–39. <https://doi.org/10.15722/jds.19.6.202106.29>
- Christian, M., Haris, K., Indriyarti, E. R., Wibowo, S., & Sunarno, S. (2021). Service Distribution Strategy on Business Performance of Padang Restaurants in North Jakarta. *Journal of Distribution Science*, 19(12), 57–69. <https://doi.org/10.15722/jds.19.12.202112.57>
- Christian, M., Indriyarti, E. R., & Wibowo, S. (2021). Investigating Technostress as Moderating Information Quality and E-Learning Effectiveness on Students in Jakarta During the Covid-19 Pandemic. *Ilkogretim Online-Elementary Education Online*, 20(4), 46–52. <https://doi.org/10.17051/ilkonline.2021.04.07>
- Christian, M., Pardede, R., & Indriyarti, E. R. (2022). Generation Z in Jakarta's Attitude Towards COVID-19 Ad Distribution on YouTube. *Journal of Distribution Science*, 20(3), 13–22. <https://doi.org/10.15722/jds.20.03.202203.13>
- Dolot, A. (2018). The characteristic of Generation Z. *E-Mentor*, 44–50. <https://doi.org/10.15219/em74.1351>
- Gao, L., & Waechter, K. A. (2017). Examining the role of initial trust in user adoption of mobile payment services: an empirical investigation. *Information Systems Frontiers*, 19(3). <https://doi.org/10.1007/s10796-015-9611-0>

- Girsang, L. R., Situmeang, I. V. O., & Christian, M. (2022). Influence of Information and Knowledge towards Attitude in Receiving Vaccines. *Jurnal ASPIKOM*, 7(1), 112–127. <https://doi.org/10.24329/aspikom.v7i1.946>
- Hair, J. F., Anderson, R. E., & Black, W. C. (2014). *Multivariate Data Analysis* (7th ed.). Pearson Education Limited.
- Han, H., Kim, W., & Hyun, S. S. (2011). Switching intention model development: Role of service performances, customer satisfaction, and switching barriers in the hotel industry. *International Journal of Hospitality Management*, 30, 619–629. <https://doi.org/10.1016/j.ijhm.2010.11.006>
- Hsu, Y., & Nguyen, M. (2019). Customers' Switching Intention among Smartphone Brands. *International Journal of Business and Social Science*, 10(6), 35–42. <https://doi.org/10.30845/ijbss.v10n6p5>
- Indriyarti, E. R., & Wibowo, S. (2020). Bisnis Kesehatan Berbasis Digital: Intensi Pengguna Aplikasi Digital Halodoc. *Jurnal Pengabdian Dan Kewirausahaan*, 4(2), 112–121.
- Kuo, R.-Z. (2020). Why do people switch mobile payment service platforms? An empirical study in Taiwan. *Technology in Society*, 62, 1–16. <https://doi.org/10.1016/j.techsoc.2020.101312>
- Lai, J.-Y., & Wang, J. (2015). Switching attitudes of Taiwanese middle-aged and elderly patients toward cloud healthcare services: An exploratory study. *Technological Forecasting and Social Change*, 92, 155–167. <https://doi.org/10.1016/j.techfore.2014.06.004>
- Liébana-Cabanillas, F., Sánchez-Fernández, J., & Muñoz-Leiva, F. (2014). Antecedents of the adoption of the new mobile payment systems: The moderating effect of age. *Computers in Human Behavior*, 35, 464–478. <https://doi.org/10.1016/j.chb.2014.03.022>
- Memon, A. H., & Rahman, I. A. (2014). SEM-PLS Analysis of Inhibiting Factors of Cost Performance for Large Construction Projects in Malaysia: Perspective of Clients and Consultants. *The Scientific World Journal*, 2014, 1–9. <https://doi.org/10.1155/2014/165158>
- Porotu'o, A., Kairupan, B., & Wahongan, G. (2021). Pengaruh Motivasi Kerja Dan Sikap Profesi Terhadap Kinerja Perawat Di Pelayanan Rawat Inap Rumah Sakit Umum GMIM Pancaran Kasih Manado Melalui Kepuasan Kerja Sebagai Variabel Intervening. *JMBI UNSRAT (Jurnal Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi)*, 8(2). doi:<https://doi.org/10.35794/jmbi.v8i2.32936>
- Priporas, C.-V., Stylos, N., & Fotiadis, A. K. (2017). Generation Z consumers' expectations of interactions in smart retailing: A future agenda. *Computers in Human Behavior*, 77, 374–381. <https://doi.org/10.1016/j.chb.2017.01.058>
- Priporas, C.-V., Stylos, N., & Kamenidou, I. (Eirini). (2019). City image, city brand personality and generation Z residents' life satisfaction under economic crisis: Predictors of city-related social media engagement. *Journal of Business Research*, 1–11.

<https://doi.org/10.1016/j.jbusres.2019.05.019>

- Sun, Y., Liu, D., Chen, S., Wu, X., Shen, X.-L., & Zhang, X. (2017). Understanding users' switching behavior of mobile instant messaging applications: An empirical study from the perspective of push-pull-mooring framework. *Computers in Human Behavior*, 75, 727–738. <https://doi.org/10.1016/j.chb.2017.06.014>
- Tang, T., & Hao, L. (2017). Research on the Influence of Price Promotion on Consumer Purchase Decision under Network Environment. *Advances in Social Science, Education and Humanities Research*, 168, 220–224.
- Wibowo, S. (2020). Determinan Kinerja Dosen Pada Pengajaran Metode Daring Pada Masa Pandemi COVID-19 Dengan Faktor Stres Sebagai Pemediasi. *Journal of Business & Applied Management*, 13(2), 131–146. <https://doi.org/10.30813/jbam.v13i2.2227>
- Wibowo, S., & Yuniarto, Y. (2021). Measuring Feeling Safety as A Moderating Effect of Worker Skills on Team Performance During The COVID-19 Pandemic. *Journal Of Business & Applied Management*, 14(1), 55–68. <https://doi.org/10.30813/jbam.v14i1.2695>
- Wirth, J., & Maier, C. (2017). Why individuals switch to using mobile payment: A migration-theoretic, empirical study. *Twenty-Third Americas Conference on Information Systems*, 1–10.
- Xu, Y. (Calvin), Yang, Y., Cheng, Z., & Lim, J. (2014). Retaining and attracting users in social networking services: An empirical investigation of cyber migration. *Journal of Strategic Information Systems*, 23(3). <https://doi.org/10.1016/j.jsis.2014.03.002>
- Yussof, F. M., Harun, A., Norizan, S., Durani, N., Jamil, I., & Salleh, S. M. (2018). The influence of social media consumption on gen Z consumers' attitude. *Journal of Fundamental and Applied Sciences*, 10(65), 1288–1299. <https://doi.org/10.4314/jfas.v10i6s.86>
- Zhou, T. (2013). An empirical examination of continuance intention of mobile payment services. *Decision Support Systems*, 54(2), 1085–1091. <https://doi.org/10.1016/j.dss.2012.10.034>
- Zhou, T. (2015). An Empirical Examination of Users' Switch from Online Payment to Mobile Payment. *International Journal of Technology and Human Interaction*, 11(1), 55–66. <https://doi.org/10.4018/ijthi.2015010104>