Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Purchasing decisions through food delivery applications among gen Z: A UTAUT2 approach

Fitri Yutika[1], Daniel Oktodeli Sihombing[2], Petrus Sentoso Tan[3]
[1,3]Digital Business, Institut Teknologi dan Bisnis Sabda Setia, Pontianak, Indonesia. [2]Information System and Technology, Institut Teknologi dan Bisnis Sabda Setia, Pontianak, Indonesia

Article Info
Keywords:
Behavioral Intention,
Purchasing Decision,
FDA,
UTAUT,
Gen Z.

ABSTRACT
This study investigates the factors influencing food purchasing decisions through Food Delivery Applications among Generation Z, with a focus on students at the Institut Teknologi dan Bisnis Sabda Setia Pontianak. Utilizing the Unified Theory of Acceptance and Use of Technology (UTAUT) as the theoretical framework, data from 125 Gen Z students were analyzed. The findings reveal that habits and price value significantly influence behavioral intentions, impacting the usage of FDAs. However, factors like performance expectations, effort expectations, facilitating conditions, hedonic motivation, and social influence did not exhibit significant effects. These findings provide crucial insights for food delivery service providers to adapt marketing strategies and service development according to the preferences of Gen Z consumers. By focusing on habits and pricing, this research can serve as a foundation for developing more effective and relevant business strategies targeting the Gen Z market.

Corresponding Author:
Fitri Yutika
Digital Business, Institut Teknologi dan Bisnis Sabda Setia
Jl. Purnama 2, Kecamatan Pontianak Selatan, Kota Pontianak, Kalimantan Barat 78121
fitri.yutika@itbss.ac.id

INTRODUCTION

The rapid evolution of the internet and technology has significantly transformed consumer behavior, particularly in the shopping landscape. A notable shift is observed in how consumers order food, with an increasing preference for Online Food Delivery (OFD) services. OFD, a service facilitating food orders from diverse restaurants through applications or websites, has gained popularity for its convenience and promptness (Soemitro et al., 2023). Notably, OFD not only ensures swift and convenient access but also presents an expanded array of culinary options (Yeo et al., 2017). This allows consumers to explore diverse cuisines without disrupting their primary activities.

According to a report by Databoks (Momentum Works, 2023), Indonesia stands as the largest online food delivery (OFD) market in Southeast Asia. In 2022, the Gross Merchant Value (GMV) of OFD services in Indonesia reached US$4.5 billion or approximately Rp67.89 trillion. This value represents 27.6% of the total GMV for OFD services in Southeast Asia, which amounted to US$16.3 billion the previous year. The success of OFD in Indonesia is closely tied to the dominance of several applications in the

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

market. In 2022, GrabFood held the largest market share with 49%, followed by GoFood with 44%, and ShopeeFood with 7%. These three applications not only serve as the primary providers of OFD services but also compete vigorously to attract and retain consumers. To achieve this, they actively engage in competition by offering various innovative features, enticing promotions, and tempting discounts. In a fiercely competitive environment, these aspects play a crucial role in understanding consumer behavior, which tends to be more responsive to the offers and incentives provided by Food Delivery Applications (FDA).

Despite the widespread prevalence of online food ordering services, it's a fact that not all consumers engage with online food delivery at the same frequency. The variability in consumer decisions related to FDA usage can be explained by a range of intricate factors, encompassing social, personal, psychological, situational, and generational considerations. In this context, particular attention to Generation Z, a group of individuals born during the "digital age," spanning from 1996 to 2010 (Mat Zain et al., 2021). Generation Z, raised in an era of rapid information technology, possesses distinct characteristics when it comes to adopting technology and consumption behaviors. They tend to be more familiar with the use of digital technology, including online food ordering, as an integral part of their daily lives.

This research aims to identify and analyze factors that specifically influence the purchasing decisions of Generation Z consumers using food delivery applications. By focusing on Generation Z, the study seeks to provide a comprehensive understanding of their preferences and behavioral patterns, shedding light on the motivations behind their purchasing decisions and the obstacles they face in adopting FDA. Through this approach, the research outcomes can be utilized to craft more specific and effective marketing strategies tailored to meet the needs of Generation Z.

Literature review

Generation Z (Gen Z) is a group of individuals born during the "digital age," spanning from 1996 to 2010, also recognized as digital natives (Mat Zain et al., 2021). This designation positions them as the generation most adept at leveraging technology, showcasing special proficiency in operating various devices and technological systems (Mahapatra et al., 2022; Supriyadi & Darwanto, 2023). Gen Z has had access to the Internet and digital devices from an early age, leading to their rapid adoption of new technologies (Aydin & Kumru, 2023; Szymkowiak et al., 2021). In comparison to other consumer groups, Gen Z stands out with its high technological competence and strong digital instincts (Damanik et al., 2023). They are more accustomed to utilizing digital technology, such as online food ordering, as an essential aspect of their everyday routines.The exposure to technology from an early age, with regular and significant levels of exposure, brings both positive and negative consequences in the realms of rational, sentimental, and social aspects (Fodor & Jaeckel, 2018).

Understanding consumer behavior when deciding to use technology for obtaining products or services is a crucial aspect in the business context. For food and beverage (FnB) businesses aiming to optimize their strategies and cater to the specific preferences and

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

needs of Gen Z in the use of food delivery applications, understanding how they make usage decisions becomes crucial. This understanding can assist online food delivery platforms in enhancing their services, differentiating themselves from competitors, and maintaining their competitive edge. Consequently, they can successfully target and engage Gen Z consumers and capitalize on the trends in food delivery application usage within the evolving digital landscape in Indonesia (Chayomchai, 2021; Octaviani, 2022; Yutika, 2023).

From the preceding explanations, in examining the factors influencing technology usage behavior, many studies seek to expand various theories, such as the Theory of Planned Behavior/TPB (Ajzen, 1991), Technology Acceptance Model/TAM (Davis, 1989), and Unified Theory of Acceptance and Use of Technology/UTAUT (Venkatesh et al., 2003), indicating that attitudes can significantly enhance the willingness to act. In the context of Online Food Delivery (OFD), although Chen et al., (2020) found that attitudes can enhance purchase intentions, their impact on post-purchase intentions, particularly regarding sustainability, remains underexplored. Moreover, previous research is still notably limited, specifically in analyzing the behavior of Gen Z consumers who are known for their low loyalty and high willingness to try new products and services (Vu et al., 2023). The UTAUT framework has been frequently employed to examine purchasing decisions in online commerce (Jain et al., 2022; Octaviani & Cahyadi, 2022; Sharma et al., 2022).

In the UTAUT model, Venkatesh et al., (2003) defined its four main constructs, namely, (1) Perceived Performance Expectancy, which measures the extent to which individuals believe that the use of new technology will help them achieve better job performance, (2) Perceived Effort Expectancy, which gauges the ease with which the functions of new technology can be performed, (3) Social Influence, measuring the extent to which individuals believe they should use new technology because important people in their lives also believe in it, and (4) Facilitating Conditions, measuring the extent to which individuals believe that conditions (infrastructure and technical) within an organization are available to support the adoption of new technology. In their subsequent study, Venkatesh et al., (2012) expanded the UTAUT model by adding three constructs based on customer perspectives, namely, (1) Hedonic Motivation, representing the individual's feelings of satisfaction and pleasure as a result of using a technology, (2) Price Value, defined as the cognitive exchange between the benefits of using a system and the costs borne by the user, and (3) Habit, representing the stage where an individual performs a behavior automatically as a result of previous experiences (Owusu Kwateng et al., 2019; Supriyadi & Darwanto, 2023). Behavioral Intention depicts the extent to which users are inclined towards a specific behavior. Studies by (Chotigo & Kadono, 2021; Supriyadi & Darwanto, 2023) have demonstrated a positive and significant relationship between customers' behavioral intentions and the use of new technology (Use Behavior).

METHODS

This research is a quantitative study. The sampling method employed is purposive sampling. The research respondents are students of Institut Teknologi dan Bisnis Sabda Setia (ITBSS) Pontianak, cohort of 2022-2023. The sample size is determined using the 10

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

times the rule of thumb for research. The sample criteria include students who have previously used food delivery applications such as Gofood, GrabFood, and ShopeeFood. The research instrument is constructed based on independent variables, namely Performance Expectancy (PE), Effort Expectancy (EE), Facilitating Condition (FC), Social Influence (SI), Hedonic Motivation (HM), Price Value (PV), Habit (HT). Behavioral Intention is considered a mediating or intervening variable, while Use Behavior is the dependent variable. Indicators for each variable measured with a set of statements using a scale from 1 to 5. Data is collected through the online distribution of questionnaires to ITBSS Pontianak students. The collected data is processed and analyzed using SmartPLS 4.0 software.

RESULTS AND DISCUSSION

The primary data utilized in this study were obtained from 145 students of Institut Teknologi dan Bisnis Sabda Setia (ITBSS) Pontianak who participated in the research questionnaire. The study employed a sample of 125 students meeting the criteria, namely, Generation Z individuals who have previously placed orders for food or beverages using food delivery applications, including GoFood, GrabFood, and ShopeeFood. The descriptive characteristics of the research sample are presented in Table 1.

Table 1. Demographic profile of respondents

Characteristics	Category	Quantity	Percentage (%)
Gender	Male	84	67
	Female	41	33
Age	17-22 years	125	100
Frequency of FDA Usage	Less than 4 times a month	77	62
	4 - 10 times a month	38	31
	More than 10 times a month	9	7
Experience with FDA	Less than 1 year	28	22
	1-3 years	54	44
	More than 3 years	42	34

Note: n = 125

The results of the outer model test in this study indicate that there are several indicators that need to be eliminated because the Loading Factor values are not higher than 0.7 (Hair et al., 2017). In factor analysis and convergent validity tests, low loading factor values indicate that these indicators do not contribute strongly to the measured constructs. Therefore, these indicators are removed from further analysis to ensure the validity and reliability of the research results. After re-estimation by removing invalid items, Table 2 presents the test results for each indicator in the constructs, meeting the validity criteria, namely, Loading Factors greater than 0.7 and Average Variance Extracted (AVE) values greater than 0.5 (Hair et al., 2017). The test results indicate that the Cross Loadings values of the indicators are greater than 0.7 on their respective variables, thus concluding that all

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

indicators in the model are also valid discriminantly. The Composite Reliability values in the research model are greater than 0.7, indicating reliability conditions, meaning that the dimensions have consistency in measuring their respective variables (Hair et al., 2017). Based on the validity and reliability test results, it can be concluded that this research model meets the required criteria and can be considered as a model suitable for further analysis.

Table 2. Construct Reliability and Validity

Variable	Item	Loading factors	AVE	Composite Reliability
Performance Expectancy	PE1	0.716		
	PE2	0.882	0.659	0.852
	PE3	0.827		
Effort Expectancy	EE1	0.832		
	EE2	0.846	0.750	0.900
	EE3	0.917		
Facilitating Condition	FC2	0.910	0.786	0.880
	FC3	0.862		
Social Influence	SI1	0.856		
	SI2	0.813	0.641	0.842
	SI3	0.727		
Hedonic Motivation	HM1	0.877		
	HM2	0.912	0.736	0.893
	HM3	0.779		
Price Value	PV1	0.758		
	PV2	0.762	0.608	0.823
	PV3	0.818		
Habit	HT1	0.903		
	HT2	0.835	0.771	0.910
	HT3	0.894		
Behavioral Intention	BI1	0.867		
	BI2	0.827	0.678	0.863
	BI3	0.774		
Use Behavior	UB2	0.807	0.694	0.819
	UB3	8.58		

After testing the outer model, an examination of the inner model was conducted to determine the extent of the influence among the constructs of the research variables. The R-square value was utilized as a measure of how much variation in the dependent variable can be explained by the variation in the independent variable. The fundamental assessment criteria for R-square are 0.67 (strong), 0.33 (moderate), and 0.19 (weak) (Hair et al., 2021). The coefficient of determination results in Table 3 indicates an R-square value of 0.615. Therefore, it can be concluded that collectively, all exogenous variables influence Behavioral Intention by 61.5 percent (moderate influence), similar to its impact on the Use Behavior variable, which is 36.7 percent (moderate influence). The Predictive Relevance

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

test (Q-square) yields a value of 0.543, and a Q-square value greater than 0 indicates that the model has good predictive relevance (Ghozali, 2014).

Table 3. Determination Coefficient

Variable	Q-square	R-square	Result
Behavioral Intention	0.543	0.615	Moderate
Use Behavior	0.353	0.367	Moderate

Finally, hypothesis testing was conducted by performing the Path Coefficient and T Statistics tests. Based on the Bootstrapping analysis results, two structural relationships were found to have significant values ($p \leq 0.05$). Out of several hypotheses formulated based on the UTAUT model, only the Habit and Price Value variables are factors influencing the intentions of Gen Z at ITBSS before deciding to use food delivery applications. The Bootstrapping results of the UTAUT structural model on Behavioral Intention can be seen in Table 4.

Table 4. Path Analysis and Hypothesis Testing

	Sample Mean	Standard Deviation	T Statistics	P Values	Result
Effort Expectancy -> Behavioral Intention	0.154	0.094	1.645	0.100	Rejected
Facilitating Condition -> Behavioral Intention	-0.021	0.085	0.243	0.808	Rejected
Habit -> Behavioral Intention	0.616	0.076	8.129	0.000*	Accepted
Hedonic Motivation -> Behavioral Intention	-0.028	0.075	0.372	0.710	Rejected
Performance Expectancy -> Behavioral Intention	0.025	0.083	0.306	0.760	Rejected
Price Value -> Behavioral Intention	0.240	0.082	2.943	0.003*	Accepted
Social Influence -> Behavioral Intention	-0.001	0.083	0.007	0.994	Rejected

Note: *significance level 0.01

The second Bootstrapping was conducted to examine specific indirect effects, namely, how UTAUT factors influence the decision to purchase food or beverages using food delivery applications (Use Behavior) among Gen Z at ITBSS through the formation of Behavioral Intentions. In this case, the Use Behavior variable acts as a mediating or intervening variable. Table 5 indicates results similar to the first Bootstrapping, where the Habit and Price Value variables are factors influencing the decisions of Gen Z at ITBSS to use FDAs through the mediation of the Behavioral Intention variable. This research aims to uncover the factors influencing food purchasing decisions through food delivery applications among Gen Z, with a focus on ITBSS students. The analysis results indicate that habit and perceived price value play a significant role in shaping intention (Behavioral Intention) and ultimately influence the usage behavior of food delivery applications. These

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

findings are supported by the low P-value for both variables ($p<0.05$), indicating a consistent and significant impact.

Table 5. Path Analysis and Hypothesis Testing

	Original sample	Standard deviation	T Statistics	P Values	Result
Effort Expectancy -> Behavioral Intention -> Use Behavior	0.092	0.058	1.588	0.112	Rejected
Facilitating Condition -> Behavioral Intention -> Use Behavior	-0.015	0.052	0.281	0.779	Rejected
Habit -> Behavioral Intention -> Use Behavior	0.371	0.055	6.744	0.000*	Accepted
Hedonic Motivation -> Behavioral Intention -> Use Behavior	-0.018	0.046	0.388	0.698	Rejected
Performance Expectancy -> Behavioral Intention -> Use Behavior	0.014	0.051	0.277	0.782	Rejected
Price Value -> Behavioral Intention -> Use Behavior	0.148	0.054	2.755	0.006*	Accepted
Social Influence -> Behavioral Intention -> Use Behavior	0.002	0.051	0.048	0.962	Rejected

Note: *significance level 0.01

This research provides support for the third hypothesis, suggesting that Habit positively influences the behavioral intention of Gen Z in adopting FDAs. This finding is consistent with previous studies by (Farah et al., 2018; Sebastián et al., 2023; Thaker et al., 2022). The repetitive use of food delivery applications has developed into a habit, shaping the users' behavioral intention for the future. This implies that users who have formed the habit of using food delivery applications are more likely to continue using the service. Furthermore, Gen Z's experience with FDAs can also influence their decision and commitment to continue using the service (Supriyadi & Darwanto, 2023; Windasari et al., 2022). Additionally, the sixth hypothesis stating that habit positively influences the behavioral intention of Gen Z until making the decision to adopt FDAs also receives support from this research. Price value emerges as the second most influential factor on behavioral intention and ultimately influences the usage behavior of food delivery applications. This finding aligns with previous studies by (Almaiah et al., 2022; Farah et al., 2018; Thaker et al., 2022), indicating that Gen Z perceives FDAs as providing more benefits compared to the associated costs and efforts, contributing to the increased behavioral intention to use the application (Supriyadi & Darwanto, 2023).

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Meanwhile, the research findings indicate that Effort Expectancy, Performance Expectancy, Facilitating Condition, and Hedonic Motivation do not have a positive and significant influence on the intention and behavior of purchasing food through FDAs. This finding aligns with the research of Boonsiritomachai & Pitchayadejanant (2019), Miah et al., (2023), Sebastián et al., (2023), which found that effort expectation, performance expectation, facilitating conditions, and hedonic motivation do not significantly influence individuals' behavioral intentions to use new technological services. Gen Z, already familiar with new technological developments and digital services, does not consider these factors significant in influencing their decisions to use new digital services. Additionally, social influence does not show a significant effect on the usage behavior of FDAs, even when mediated through the behavioral intention variable. The relationship between social influence, intention, and FDAs usage is not significant (Boonsiritomachai & Pitchayadejanant, 2019; Miah et al., 2023). However, this result contradicts with Sebastián et al., (2023) study, indicating that social influence has a 90 percent effect on the behavioral intention to use a mobile payment platform. This can be explained by the fact that Gen Z, also known as the iGeneration (Philip & Garcia, 2013), is a group of individuals adept with mobile technology, particularly smartphones. Previous studies depict Gen Z as "digital natives," showing their exposure to digital devices from an early age and deep integration with technology (Nicholas, 2020; Philip & Garcia, 2013; Yu & Canton, 2020), indicating a high level of technical connectivity in their learning and communication styles compared to the older generations.

CONCLUSION

The primary data analysis results from 125 ITBSS Pontianak students, representing Gen Z, reveal a significant overview of factors influencing food purchasing decisions through food delivery applications. Two variables proven to have a significant impact are habit and perceived price value, with low and significant p-values ($p<0.05$). These results indicate that the sustainability of habits and price considerations plays a crucial role in shaping behavioral intentions, thus influencing the use of food delivery applications. This conclusion provides important insights for food delivery service providers, particularly in understanding key factors motivating Gen Z purchasing decisions. By focusing on habits and price value, marketing strategies and service development can be tailored to more effectively capture the attention and meet the preferences of Gen Z consumers in the student environment. Therefore, the findings of this research can serve as a foundation for the development of more effective and relevant business strategies in targeting the Gen Z market in the food delivery application industry. This finding also indicates that other factors such as performance expectations, effort expectations, supporting conditions, hedonic motivation, and social influence do not have a significant impact on the intention and behavior of using food delivery applications in the studied population. This is likely due to the existence of unmeasured variables, unique characteristics of a specific population, potentially less sensitive measurement methods, sample limitations, individual nature of consumer preferences, and the possibility of changing consumer preferences over time.

Jurnal Ekonomi
Volume 13 , Number 01, 2024, DOI 10.54209/ekonomi.v13i01
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Factors that are currently not significant may become more important or change in their influence as the environment or trends evolve. The interpretation of this non-significance illustrates the complexity of factors influencing consumer decisions and can serve as a starting point for further exploration or future research development.

REFERENCE

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Almaiah, M. A., Al-Rahmi, A. M., Alturise, F., Alrawad, M., Alkhalaf, S., Lutfi, A., Al-Rahmi, W. M., & Awad, A. B. (2022). Factors influencing the adoption of internet banking: An integration of ISSM and UTAUT with price value and perceived risk. *Frontiers in Psychology*, *13*. https://doi.org/10.3389/fpsyg.2022.919198

Aydin, G., & Kumru, S. (2023). Paving the way for increased e-health record use: elaborating intentions of Gen-Z. *Health Systems*, *12*(3), 281–298. https://doi.org/10.1080/20476965.2022.2129471

Boonsiritomachai, W., & Pitchayadejanant, K. (2019). Determinants affecting mobile banking adoption by generation Y based on the unified theory of acceptance and use of technology model modified by the technology acceptance model concept. *Kasetsart Journal of Social Sciences*, *40*(2), 349–358. https://doi.org/10.1016/j.kjss.2017.10.005

Chayomchai, A. (2021). EFFECTS OF SERVICE QUALITY, SATISFACTION, AND PERCEIVED LOYALTY IN TECHNOLOGY USE OF GENERATION Z CONSUMERS DURING THE COVID-19 SITUATION. *Journal of Southwest Jiaotong University*, *56*(4), 300–310. https://doi.org/10.35741/issn.0258-2724.56.4.25

Chen, H. S., Liang, C. H., Liao, S. Y., & Kuo, H. Y. (2020). Consumer attitudes and purchase intentions toward food delivery platform services. *Sustainability (Switzerland)*, *12*(23), 1–18. https://doi.org/10.3390/su122310177

Chotigo, J., & Kadono, Y. (2021). Comparative analysis of key factors encouraging food delivery app adoption before and during the COVID-19 Pandemic in Thailand. *Ournal of Sustainability*, *13*(4088), 1–25. https://doi.org/https://doi.org/10.3390/su13084088

Damanik, J., Priyambodo, T. K., Wibowo, M. E., Pitanatri, P. D. S., & Wachyuni, S. S. (2023). Travel behaviour differences among Indonesian youth in Generations Y and Z: pre-, during and post-travel. *Consumer Behavior in Tourism and Hospitality*, *18*(1), 35–48. https://doi.org/10.1108/CBTH-07-2021-0184

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319–340.

Farah, M. F., Hasni, M. J. S., & Abbas, A. K. (2018). Mobile-banking adoption: empirical evidence from the banking sector in Pakistan. *International Journal of Bank Marketing*, *36*(7), 1386–1413. https://doi.org/10.1108/IJBM-10-2017-0215

Fodor, M., & Jaeckel, K. (2018). What does It Take to Have a Successful Career Through the Eyes of Generation Z-Based on the Results of a Primary Qualitative Research*. *International Journal on Lifelong Education and Leadership*, *4*(1).

Ghozali, I. (2014). Structural Equation Modeling Metode Alternatif dengan Partial Least Squares (PLS) Edisi 4. In *Badan Penerbit Universitas Diponegoro*.

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. https://doi.org/10.1007/978-3-030-80519-7

Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., & Thiele, K. O. (2017). Mirror, mirror on the wall: A comparative evaluation of composite-based structural equation modeling methods. *Journal of the Academy of Marketing Science*, *45*(5), 616–632.

Jain, G., Kamble, S. S., Ndubisi, N. O., Shrivastava, A., Belhadi, A., & Venkatesh, M. (2022). Antecedents of Blockchain-Enabled E-commerce Platforms (BEEP) adoption by customers – A study of second-hand small and medium apparel retailers. *Journal of Business Research*, *149*, 576–588. https://doi.org/10.1016/J.JBUSRES.2022.05.041

Mahapatra, G. P., Bhullar, N., & Gupta, P. (2022). Gen Z: An Emerging Phenomenon. *NHRD Network Journal*, *15*(2), 246–256. https://doi.org/10.1177/26314541221077137

Mat Zain, N. H., Johari, S. N., Abdul Aziz, S. R., Ibrahim Teo, N. H., Ishak, N. H., & Othman, Z. (2021). Winning the Needs of the Gen Z: Gamified Health Awareness Campaign in Defeating COVID-19 Pandemic. *Procedia Computer Science*, *179*, 974–981. https://doi.org/10.1016/J.PROCS.2021.01.087

Miah, M. S., Singh, J. S. K., & Rahman, M. A. (2023). Factors Influencing Technology Adoption in Online Learning among Private University Students in Bangladesh Post COVID-19 Pandemic. *Sustainability (Switzerland)*, *15*(4). https://doi.org/10.3390/su15043543

Momentum Works. (2023). *Indonesia Pasar Online Food Delivery Terbesar di ASEAN*. http://bit.ly/47kOJ2Q

Nicholas, A. J. (2020). *Preferred Learning Methods of Generation Z Preferred Learning Methods of Generation Z Preferred Learning Methods of Generation Z*. https://digitalcommons.salve.edu/fac_staff_pub/74

Octaviani, F. L. (2022). ANALISIS PERSAINGAN PLATFORM DIGITAL LAYANAN PESAN-ANTAR MAKANAN DI PROVINSI DKI JAKARTA [IPB University]. In *UT - Management*. https://repository.ipb.ac.id/handle/123456789/113037

Octaviani, F. L., & Cahyadi, E. R. (2022). Persaingan Platform Digital Layanan Pesan-Antar Makanan di Provinsi DKI Jakarta. *Jurnal Aplikasi Bisnis Dan Manajemen*, *8*(3), 973–984. https://doi.org/10.17358/jabm.8.3.973

Owusu Kwateng, K., Osei Atiemo, K. A., & Appiah, C. (2019). Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management*, *32*(1), 118–151.

Philip, T., & Garcia, A. (2013). The Importance of Still Teaching the iGeneration: New Technologies and the Centrality of Pedagogy. *Harvard Educational Review*, *83*(2), 300–319. https://doi.org/10.17763/haer.83.2.w221368g1554u158

Sebastián, M. G. de B., Antonovica, A., & Guede, J. R. S. (2023). What are the leading factors for using Spanish peer-to-peer mobile payment platform Bizum? The applied analysis of the UTAUT2 model. *Technological Forecasting and Social Change*, *187*. https://doi.org/10.1016/j.techfore.2022.122235

Sharma, S., Singh, G., Gaur, L., & Afaq, A. (2022). Exploring customer adoption of autonomous shopping systems. *Telematics and Informatics*, *73*. https://doi.org/10.1016/j.tele.2022.101861

Soemitro, F., Perkasa, M. I., Arifin, N. M., Wulansari, S., & Julia, T. (2023). Faktor-faktor yang Mempengaruhi Intensi Pelanggan dalam Menggunakan Online Food Delivery (OFD) di Indonesia. *Journal of Business & Applied Management*, *16*(1), 039. https://doi.org/10.30813/jbam.v16i1.4216

Supriyadi, F. T., & Darwanto, D. (2023). INVESTIGATING DRIVERS OF DIGITAL BANKING ADOPTION OF GEN Z IN INDONESIA. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, *12*(2), 257. https://doi.org/10.26418/jebik.v12i2.67212

Szymkowiak, A., Melović, B., Dabić, M., Jeganathan, K., & Kundi, G. S. (2021). Information technology and Gen Z: The role of teachers, the internet, and technology in the education of young people. *Technology in Society*, *65*, 101565. https://doi.org/10.1016/J.TECHSOC.2021.101565

Thaker, H. M. T., Thaker, M. A. M. T., Khaliq, A., Allah Pitchay, A., & Iqbal Hussain, H. (2022). Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing*, *13*(5), 1171–1197. https://doi.org/10.1108/JIMA-11-2019-0228

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: toward a unified view. *MIS Quarterly*, *27*(3), 425–437. https://doi.org/https://doi.org/10.2307/30036540

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Venkatesh_Thong_Xu_MISQ_forthcoming (GENDER AGE EXPERIENCE). *MIS Quarterly*, *36*(1), 157–178.

Vu, T. D., Nguyen, H. V., Vu, P. T., Tran, T. H. H., & Vu, V. H. (2023). Gen Z Customers' Continuance Intention in Using Food Delivery Application in an Emerging Market: Empirical Evidence from Vietnam. *Sustainability*, *15*(20), 14776. https://doi.org/10.3390/su152014776

Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia, R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. *Journal of Innovation and Knowledge*, *7*(2). https://doi.org/10.1016/j.jik.2022.100170

Yeo, V. C. S., Goh, S. K., & Rezaei, S. (2017). Consumer experiences, attitude and behavioral intention toward online food delivery (OFD) services. *Journal of Retailing and Consumer Services*, *35*, 150–162. https://doi.org/10.1016/J.JRETCONSER.2016.12.013

Yu, E., & Canton, S. (2020). Student-Inspired Optimal Design of Online Learning for Generation Z. *Journal of Educators Online*.

Yutika, F. (2023). Apakah Faktor-Faktor dalam Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) Mempengaruhi Penggunaan Aplikasi Pesan-Antar Makanan pada UMKM Coffee Shop? *Jurnal Manajemen Dan Organisasi*, *14*(1), 46–56. https://doi.org/10.29244/jmo.v14i1.44604