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Digital Economy: Technology Acceptance Model Supports Indonesia's Sustainable Economy (Continuance Intention in Generation Z based on Customer Experience using Shopee)

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ABSTRACT

Data security and privacy are crucial points that must always be reviewed to ensure better data protection in the era of digitalization. How Generation Z can measure readiness and risks is a way to prepare individuals for engaging in online shopping/e-commerce activities. A marketing strategy called postmodern marketing is one of the company's efforts to gauge how Generation Z perceives their experience from using an e-commerce application. The objective of this study is to examine Generation Z's interaction with e-commerce applications in their everyday routines, emphasizing their perceived usefulness, ease of use, and risk. The research employs SEM-PLS to analyze data from questionnaires. The study collected responses from 346 respondents using purposive sampling technique. The results show that the perceived risk can be overlooked when customers feel that the perceived benefits are greater than the anticipated risks. TAM also has a stronger influence when mediated by customer experience.

Keywords: Continuance Intention, Customer Experience, Perceived Ease of Use, Perceived Risk, Perceived Usefulness.

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INTRODUCTION

The current study is established on the existence of research gaps from several studies (Venny Setyadi et al., 2020); (Skandalis et al., 2019). The research gap is enhanced with a new model in this study that focuses on the actual usage behavior of generation Z in using the Shopee online shopping application. Generation Z is a group of people with birth years between 1997 and 2009 who are considered the first digital generation and view digital technology as a very important part of daily life because they do not have the experience of living without the internet (Kotler et al., 2024). (Rosariana & Rahmad, 2021) said that Gen Z is a generation with a birth year of 1997-2012. The emergence of Generation Z has also changed the focus of marketing which was initially product-centric, now centered on customer experience called experiential marketing. Experiental marketing is a subjective consumer response to interaction with a certain product or service. (Liu-Thompkins et al., 2022). The essence of the postmodern experience is participation, interactivity, connectivity,

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and creativity; Without experience, consumers are just entertained and do not experience the entertainment actively (Tjiptono & Chandra, 2020). Therefore, (Kotler et al., 2024) innovation must extend beyond the product itself to encompass the entire customer experience. In recent decades, advancements in technology have frequently shaped how customers interact with companies (Grewal et al., 2020). In previous research, (Putri, 2023); (Latifa et al., 2023) said that adolescent consumers in the era of society 5.0 prefer to shop online rather than offline. Supporting this, the actual usage behavior in this study will be applied with the Technology Acceptance Model (TAM) theory with indicators perceived usefulness, perceived ease of use, and perceived risk.

Customer experience with ecommerce transactions is inseparable from risks. (Malik & Annuar, 2021) said that good knowledge and experience in using e-commerce can make consumers more aware of the importance of risk. In fact, some studies have clarified that concerns about security and privacy risks can actually enhance consumer confidence and willingness to engage with specific services(Malik & Annuar, 2021). Consumer complaints have been recorded in the Data of the Indonesian Consumer Institute Foundation (YLKI) as many as 124 complaints during 2023 (Rachmawati, 2024). Some of these complaints include cases of refunds, fraud or break-ins, goods not delivered, delivery problems, goods not arriving, information, application errors, and lost goods. However, these various complaints do not traumatize people in doing online shopping, because of the various conveniences that are always sought by e-commerce managers in serving users, such as coupons and discounts, free shipping, a fast and easy checkout process, environmentally friendly products, and even payment methods that can be done with Paylater.

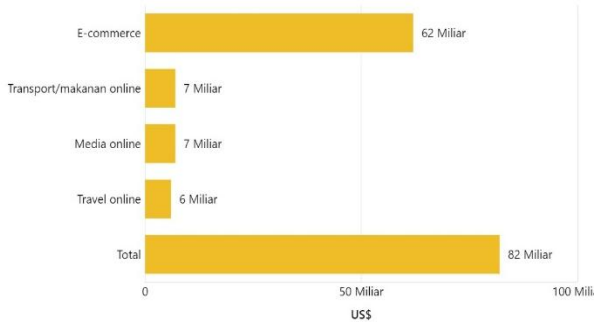

Figure 1. Projected Economic Value of Digital Transactions in Indonesia by Sector
Source: (Annur, 2023)

The data above is the result of a survey conducted by Google, Temasek, Bain & Company in 2023 in Indonesia. The survey indicates that the e-commerce sector is the largest contributor in Indonesia in 2023 which is estimated to reach US$62 billion and means that it has contributed 75.6% to Indonesia's Gross Merchandise Value (GMV).

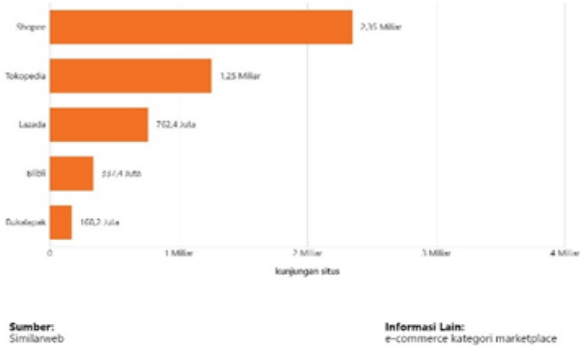

Figure 2. Top E-Commerce Sites by Visitor Count in 2023

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Source: (Ahdiat, 2024)

The Similiarweb survey agency has also conducted a survey in the January-December 2023 period which shows that the Shopee site is the most visited e-commerce in the marketplace category, which is around 2.3 billion, far surpassing its competitors, namely Tokopedia, Lazada, Blibli, and Bukalapak (Ahdiat, 2024).

The data above supports the phenomenon that increasing scale of digital economic sectors in Indonesia is already at a fairly good point. However, there is still a need for deeper research on how to perceive technology users in an effort to prepare society maturely, especially generation Z in the Society 5.0 situation. Using TAM as a variable identifier has been suggested based on previous research, such as perceived usefulness and perceived ease of use. Both are considered independent variables in relation to the dependent variable, Continuance Intention

Perceived usefulness reflects the extent to which users believe that employing a technological system can improve their effectiveness in completing tasks(Wang et al., 2022);(Saripah et al., 2016). Perceived ease of use refers to an individual's assessment of how effortlessly a technology system can be operated. This aspect is crucial as it determines the extent to which users adopt and consistently utilize technological solutions in their routines(Siagian et al., 2022). For application service providers, there needs to be information from users on how to use the technology to help get work done and increase their productivity. This concept also encompasses users' confidence in relying on an application to simplify their tasks and reduce potential challenges encountered during its usage (T. Kim & Chiu, 2019)These various conveniences are expected to be able to create an intention to reuse an application called Continuance Intention (B. Kim & Kang, 2016). Continuance One of the critical elements are intention in the success of digital marketing and Management Information Systems (Yan et al., 2021). This research will use Continuous Intention as a measure of the success of a service in the Shopee application feature that focuses on Generation Z. Perceived risk involves the expectation that users might encounter negative or unpredictable outcomes when engaging in online transactions (Park & Tussyadiah, 2017). Jember has been selected as the location for this research, because the city has the largest university in the area of the Former Besuki Residency (Jember, Banyuwangi, Bondowoso, Situbondo, and Probolinggo). This research will be further deepened with what things are often done by generation Z in Jember in utilizing Shopee accounts, including what payment methods are most often used. This research will be in line with the goals and programs of the Government of Indonesia in advancing digital change through employing digital technologies in order to support a sustainable economy. Generation Z will be used as the object of this study because the group is considered to be the holder of control in the digital era and is the concern of marketers today (Kotler et al., 2024). The sustainable economy is the Government's effort to restore economic conditions after the Covid 19 Pandemic. One of the things that has been conveyed by the Deputy Minister of Trade of Indonesia is that a new opportunity in the period of Indonesia's economic recovery is the growth of the digital economy, which is currently dominated by the electronic commerce sector (e-commerce) because its contribution reaches IDR 533.5 trillion in 2023 (Caffaro et al., 2020). Based on this background review, this research is interesting to be carried out more comprehensively because it is a phenomenon that rarely appears but has a significant impact on sustainable economic development.

METHODS

This study uses the Theory of Planned Behavior (AJZEN, 1991) as a grand theory. Theory of Planned Behavior (TPB) is a development of the theory of reasoned action (Ajzen & Fishbein, 1977). TPB explains how a person's intention is to perform certain behaviors. The stronger the intention to engage in a behavior, the more likely it is that the behavior will be committed. However, it should be clear that behavioral intentions can be expressed in behavior only if the behavior is under the control of desires.

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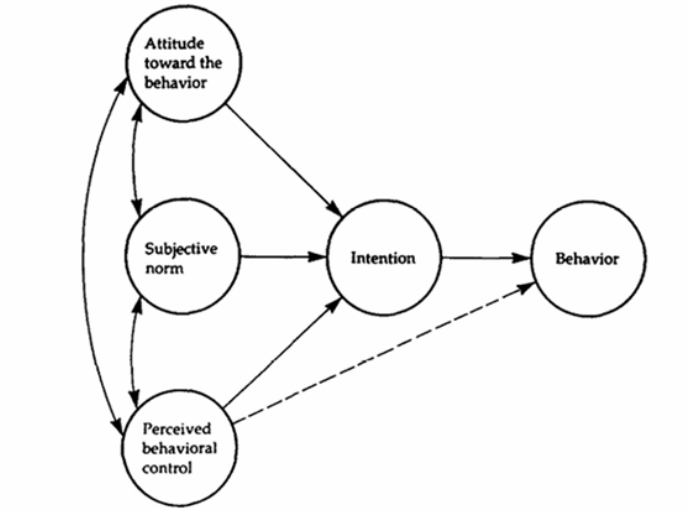

Figure 3. Theory of Planned Behavior
Source: (AJZEN, 1991)

The figure above explains how the behavioral process is influenced by personal attitudes, subjective social norms, and the ability to control behavior. Attitude toward the behavior refers to an individual's assessment of a particular be-havior. When a person has a good view of a particular behavior, the tendency to engage in that behavior becomes greater. Subjective norms refer to the social influences felt by a person such as the family envi-ronment, friends, co-workers, and others. Perceived behavioral control is defined as how much an individual feels in control over the implementation of behavior. If someone believes they have the ability and re-sources to perform a behavior, they are more likely to do so. Intention in the image above refers to inten-tion as a strong step that connects attitudes, subjective norms, and behavioral control. The Sustainable Development Goals emphasize that understanding and forecasting human behavior requires taking into account personal attitudes, social pressures, and individuals' perceived control over their actions.

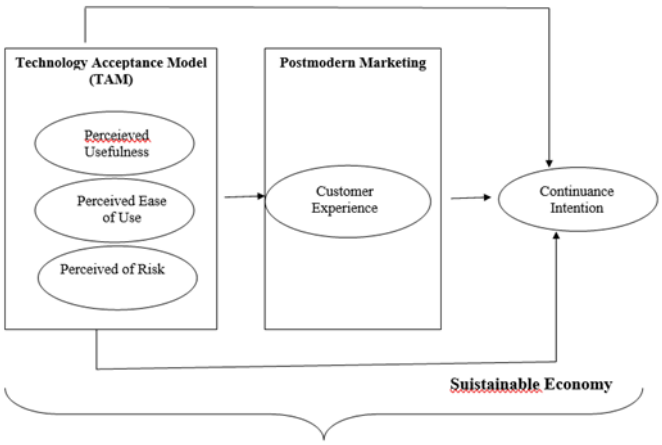

Figure 4. Conceptual Framework
Source: (AJZEN, 1991);(Tjiptono & Chandra, 2017);(Scandal et al., 2019);(Fauzi & Sheng, 2020)

The image above is a concept described by the author based on the focus of research with its novelty. This research refers to the theory of the Technology Acceptance Model (TAM) to build a conceptual framework. (AJZEN, 1991) According to the Technology Acceptance Model proposed, a higher

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level of technology adoption is likely to occur when users perceive the technology as both beneficial and easy to use. TAM in this study was measured by Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Perceived Risk (PR). The Technology Acceptance Model (TAM) will be measured using the perceived usefulness variable as the perception of generation Z when experiencing the benefits of using Shopee, perceived ease of use as the perception of generation Z about the ease of using Shopee, and perceived risk as the perception of generation Z about a risk that must be understood when using Shopee. TAM will affect the continuity intention which is interpreted as the willingness of generation Z to reuse Shopee based on the experience that has been felt before (customer experience). Previous research has not used postmodern marketing as a mediation of the influence of TAM on continuance intention. Postmodern marketing in this study uses customer experience (CX) as a variable to be measured. Previous research has also not revealed that the above variables can support the realization of a sustainable economy, especially from the e-commerce sector.

This research is focused on generation Z who actively use Shopee for shopping activities and others. Questionnaire creation using a Likert scale with 4 points (Caffaro et al., 2020) from 1 (strongly disagree) to 4 (strongly agree). The questionnaire items were adopted from several previous studies; PU based on research (Leon, 2018), PEOU based on research (Siagian et al., 2022), research-based PR (Esmaeili et al., 2021), CX based on research (Kusumawati & Rahayu, 2020), and Continuance Intention based on research (J. Kim et al., 2023). Purposive sampling is used as a sampling technique in this study, the criteria used are all respondents who are active Shopee users with a birth year range of 1997-2012 and have a domicile in Jember. The total respondents in this study were 346 respondents. This study uses PLS as a research method and SmartPLS software for data analysis. SmartPLS is the right tool that is often used in ecommerce(Hajli et al., 2014).

Hypothesis

H1 : PU has a positive and significant effect on Continuance Intention
H2 : PU has a positive and significant effect on CX
H3 : PEOU can have a positive and significant effect on Continuance Intention
H4 : PEOU has a positive and significant effect on CX
H5 : PR has a positive and significant effect on Continuance Intention
H6 : PR has a positive and significant effect on CX
H7 : CX has a positive and significant effect on Continuance Intention
H8 : PU affects Continuance Intention through CX
H9 : PEOU affects Continuance Intention through CX
H10 : PR affects Continuance Intention through CX

RESULTS AND DISCUSSION

Description of Respondent Characteristics

This study involved 346 respondents who were all users of the Shopee online shopping application.

Table 1. Characteristics of Respondents

Gender	Sum	Percentage (%)
Man	107	30.92
Woman	239	69.08

The results of the analysis in Table 1 show that the majority of respondents are female shopee users, with a total of 239 respondents (69.08%), while the rest are male respondents totaling 107 people (30.92%). This interpretation suggests that Shopee app users are more dominated by women, which may reflect higher shopping interests and preferences among women. This can be an important consideration for marketers in designing marketing strategies that are more targeted for each gender, as well as in developing prod-ucts and application features that suit the needs and preferences of

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female users. However, this result is also an important note for Shopee to further develop a strategy that is more attractive to male users both in terms of features and products.

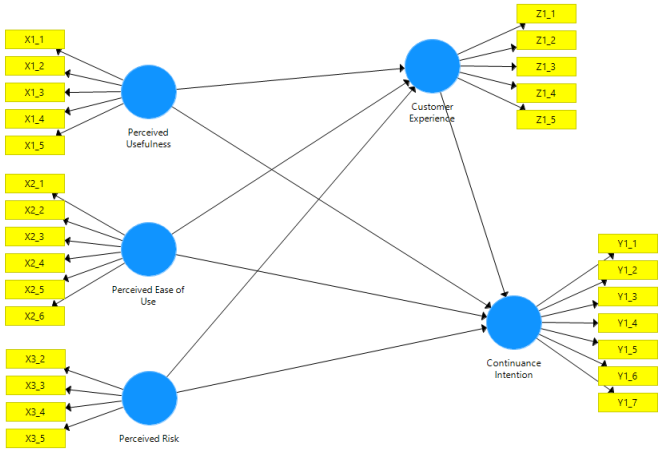

Figure 5. Specification of SEM PLS Model

Furthermore, the measurement model testing stage includes Convergent Validity, Discriminant Validity and Composite Reliability tests. The results of the PLS analysis can be used to test the research hypothe-sis if all indicators in the PLS model have met the requirements of convergent validity, validity of crime, and reliability of composites.

Table 2. Results of Phase I Convergent Validity Test

Variable	Indicators	Loading factor	Cut Value	AVE	Convergent Validity
Perceived Usefulness	X1_1	0,758	0,7	0,594	Valid
	X1_2	0,755	0,7		Valid
	X1_3	0,754	0,7		Valid
	X1_4	0,755	0,7		Valid
	X1_5	0,829	0,7		Valid
Perceived Ease of Use	X2_1	0,817	0,7	0,688	Valid
	X2_2	0,853	0,7		Valid
	X2_3	0,769	0,7		Valid
	X2_4	0,848	0,7		Valid
	X2_5	0,826	0,7		Valid
	X2_6	0,859	0,7		Valid
Perceived Risk	X3_2	0,773	0,7	0,607	Valid
	X3_3	0,775	0,7		Valid
	X3_4	0,825	0,7		Valid
	X3_5	0,742	0,7		Valid
Continuence Intention	Y1_1	0,822	0,7	0,637	Valid
	Y1_2	0,842	0,7		Valid
	Y1_3	0,802	0,7		Valid
	Y1_4	0,810	0,7		Valid
	Y1_5	0,716	0,7		Valid
	Y1_6	0,805	0,7		Valid
	Y1_7	0,785	0,7		Valid
Customer Experience	Z1_1	0,854	0,7	0,741	Valid
	Z1_2	0,829	0,7		Valid
	Z1_3	0,890	0,7		Valid
	Z1_4	0,865	0,7		Valid

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	Z1_5	0,866	0,7	Valid

Source: data processed, 2024

Table 3. Results of the Phase II Convergent Validity Test

Indicators	Loading factor	Cut Value	Convergent Validity
X1_1	0,758	0,7	Acceptable
X1_2	0,755	0,7	Acceptable
X1_3	0,754	0,7	Acceptable
X1_4	0,755	0,7	Acceptable
X1_5	0,829	0,7	Acceptable
X2_1	0,817	0,7	Acceptable
X2_2	0,853	0,7	Acceptable
X2_3	0,769	0,7	Acceptable
X2_4	0,848	0,7	Acceptable
X2_5	0,826	0,7	Acceptable
X2_6	0,859	0,7	Acceptable
X3_2	0,773	0,7	Acceptable
X3_3	0,775	0,7	Acceptable
X3_4	0,825	0,7	Acceptable
X3_5	0,742	0,7	Acceptable
Y1_1	0,822	0,7	Acceptable
Y1_2	0,842	0,7	Acceptable
Y1_3	0,802	0,7	Acceptable
Y1_4	0,810	0,7	Acceptable
Y1_5	0,716	0,7	Acceptable
Y1_6	0,805	0,7	Acceptable
Y1_7	0,785	0,7	Acceptable
Z1_1	0,854	0,7	Acceptable
Z1_2	0,829	0,7	Acceptable
Z1_3	0,890	0,7	Acceptable
Z1_4	0,865	0,7	Acceptable
Z1_5	0,866	0,7	Acceptable

Source: data processed, 2024

Table 4. AVE Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,829	0,829	0,880	0,594
X2	0,909	0,911	0,930	0,688
X3	0,785	0,790	0,861	0,607
Y	0,905	0,907	0,925	0,637
Z	0,913	0,915	0,935	0,741

Source: data processed, 2024

Table 5. Validity of Criminality according to the Fornell Larcker Test

	X1	**X2**	**X3**	**Y**	**Z**
X1	0,771				
X2	0,725	0,829			
X3	0,351	0,344	0,779		
Y	0,714	0,790	0,394	0,798	
Z	0,611	0,635	0,390	0,798	0,861

Source: data processed, 2024

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Table 6. Composite Reliability

	Cronbach's Alpha	Composite Reliability
X1	0,829	0,880
X2	0,909	0,930
X3	0,785	0,861
Y	0,905	0,925
Z	0,913	0,935

Source: data processed, 2024

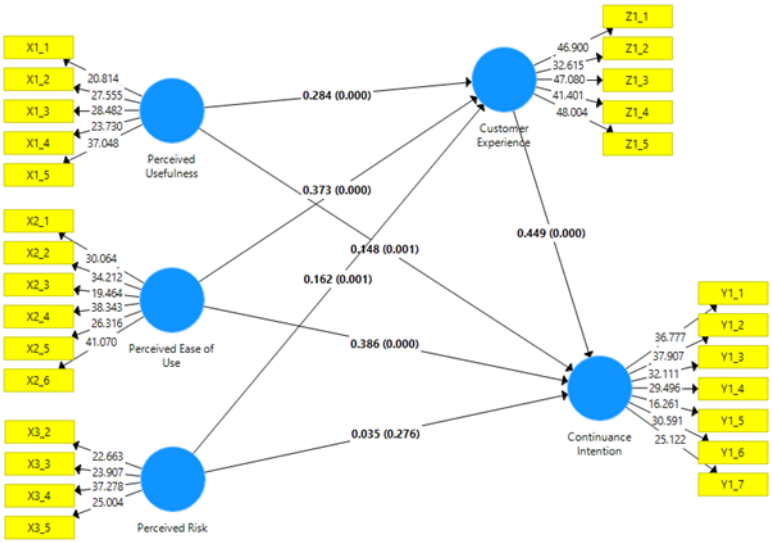

Figure 6. Bootstrapping model estimation results

Table 7. Results of Hypothetical Analysis

	Original Sample (O)	T Statistics (|O/STDEV|)	P Values	Conclusion
X1 -> Y	0,148	3,251	0,001	Accepted
X1 -> Z	0,284	4,590	0,000	Accepted
X2 -> Y	0,386	7,432	0,000	Accepted
X2 -> Z	0,373	6,148	0,000	Accepted
X3 -> Y	**0,035**	**1,090**	**0,276**	**Rejected**
X3 -> Z	0,162	3,320	0,001	Accepted
Z -> Y	0,449	9,973	0,000	Accepted
X1 -> Z -> Y	0,127	4,363	0,000	Accepted
X2 -> Z -> Y	0,167	5,143	0,000	Accepted
X3 -> Z -> Y	0,073	3,070	0,002	Accepted

Source: data processed, 2024

The data from the hypothesis test results in the table above shows that all hypotheses are accepted, except for H9. The following will be explained in detail about the results according to the test of hypotheses.

The analysis indicates a significant positive relationship between perceived usefulness and Continuance Intention, as evidenced by a p-value of 0.001 and a T-statistic of 3.251. This implies that increased perceived usefulness is associated with a higher intention to continue using the system, the lower the perceived usefulness, the lower the continuence Intention. Perceived usefulness refers to the perception of the usefulness of a technology system. Perceived Usefulness (PU) has an important role in strengthening the acceptance of technology (Malik & Annuar, 2021). One of the benefits of PU is that it can motivate users to continue using the system in technology because it is considered able to provide benefits in meeting performance needs. Thus, PU is considered to be able to determine the intention to continue using technology (AJZEN, 1991); (Wang et al., 2022). In this case, gen Z is considered to be quick to adapt to new technologies (Kotler et al., 2024). If they feel that the features on Shopee are useful, they are likely to continue to use and adjust to the changes and innovations that exist on Shopee.

The analysis demonstrates that perceived usefulness has a statistically significant and favorable effect on customer experience, as reflected by a p-value of 0.000 (< 0.05), a t-statistic of 4.590 (> 1.96), and a positive path coefficient of 0.284. This suggests that an increase in perceived usefulness is associated with an enhanced customer experience, while a decrease in perceived usefulness corresponds to a diminished customer experience. It is also in line with the results of the study which reveals that one of the factors that can affect customer experience is perceived usefulness (Agrebi & Jallais, 2015). In this case, it means that Gen Z believes that using Shopee can facilitate their performance. In line with the nature of Gen Z who grew up in the digital era and tended to want everything fast and efficient (Kotler et al., 2024). Thus, perceived usefulness has a great influence on Gen Z's customer experience in using Shopee. When they feel that the platform has many benefits and is able to make their lives easier, they tend to have a positive experience and are ultimately able to increase loyalty to using Shopee.

The findings suggest that perceived ease of use has a significant and positive impact on continuance intention, as evidenced by a p-value of 0.000 (< 0.05), a t-statistic of 7.432 (> 1.96), and a positive path coefficient of 0.386. This implies that greater perceived ease of use leads to stronger intentions to continue using the system, whereas lower perceived ease of use is associated with reduced continuance intention. A system that is easier to use will improve the performance of the user (Davis, 1985). Gen Z, who are generally familiar with technology, will be able to adapt to Shopee more quickly because they find this platform easy to use. They do not have too many difficulties in operating the application. This can encourage them to always use Shopee because there is no significant frustration while using Shopee. In line with (Asia & Zs, 2024) who conducted a research on Gen Z in Malaysia, revealed that Gen Z in Malaysia does not only play the role of online buyers, but they are digital explorers who use e-commerce to browse and delve into something to make careful decisions. (AJZEN, 1991) It also explains that a person's perception of an ease can affect a person's intention in the future in using an application.

Perceived ease of use has a significant and positive effect on customer experience, as demonstrated by a p-value of 0.000 (< 0.05), a t-statistic of 6.148 (> 1.96), and a positive path coefficient of 0.373. This implies that an increase in perceived ease of use leads to an enhanced customer experience, while a decrease in perceived ease of use results in a lower level of customer experience. The ease of using technology can help work more effectively and efficiently. So, work becomes faster and can increase productivity for users. The results of this study show that Shopee is able to provide convenience for Gen Z when using it. They have a positive experience when using it due to the convenience of the features provided by Shopee, so it provides a good experience for Gen Z about Shopee. Research conducted by (Asia & Zs, 2024) find that Gen Z will be loyal to a platform if they are confident that their orders can be fulfilled reliably and on time. One of the things Shopee does is "15 Days Free Return, No Questions Asked". There are several common factors that affect online shopping habits in Gen Z, marketplaces that are able to offer a wide selection of products and services, as well as make it easier to compare prices and features tend to be preferred by Gen Z (Said et al., 2023).

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Perceived risk fails to demonstrate a significant and positive effect on Continuance Intention, as evidenced by the p-value of 0.276 (which exceeds the 0.05 threshold) and a t-statistic of 1.090 (below the critical value of 1.96). This suggests that variations in perceived risk, whether high or low, do not significantly influence Continuance Intention. This can happen because Gen Z is already used to the risks associated with using technology, so they don't feel a significant negative impact of perceived risk on their decision to use Shopee again. Some studies show that despite concerns related to risks, Gen Z is often more influenced by perceived benefits and user convenience than those risks (Ma et al., 2019); (Mascarenhas et al., 2021). The positive experience that has been felt before, the ease of use, and the availability of supporting features can also reduce the negative impact of perceived risk, making the intention to continue using stronger despite the risks (Ryu, 2018).

Perceived risk exerts a statistically significant and favorable influence on customer experience, as evidenced by a p-value of 0.001 (< 0.05), indicated by a significant t-score of 3.320 (> 1.96) and an estimated effect size of 0.162 in a positive direction, meaning that the higher the perceived risk, the higher the customer experience, and vice versa, the lower the perceived risk, the lower the customer experience. When consumers are aware of the risks associated with purchasing or using a product, they tend to be more cautious in making decisions. Gen Z is a generation that is active in using the internet (Kotler et al., 2024); (Said et al., 2023). So, awareness of a risk makes them more active in looking for information, comparing products, and even doing research before buying. This process can increase their engagement and make the shopping experience more satisfying because they feel better prepared and informed.

Customer experience has a positive and significant effect on Continuance Intention as shown by a p value of 0.000 < 0.05, The statistical analysis yields a t-value of 9.973 (> 1.96) and a positive coefficient value of 0.449, indicating a strong and significant relationship, meaning when customer experience is elevated, the higher the Continuance Intention and vice versa, the lower the customer experience, the lower the Continuence Intention. When customers are satisfied with a product or service, they tend to have a stronger intention to continue using it (Pei et al., 2020); (Budiman et al., 2023). This study shows that the positive experience that Gen Z feels when using Shopee can increase the intention to use it again in the future even continuously. Overall, Gen Z's positive experience in using Shopee can not only increase satisfaction, but also be able to encourage loyalty, reduce risk concerns, and be able to create positive recommendations that will ultimately contribute to continuity intention.

Through the mediating pathway of customer experience, the effect of perceived usefulness on Continuance Intention is examined, The evaluation revealed a p-value of 0.000, a t-statistic of 4.363 indicating statistical significance, and a positive indirect effect coefficient of 0.127. Since the p-value is below the 0.05 threshold and the t-score exceeds 1.96, the result confirms an indirect effect that is both favorable and significant., it is evident that perceived usefulness has an indirect impact on Continuance Intention, mediated by customer experience. In this PLS model, customer experience is proven to be a mediator of the indirect influence of perceived usefulness on Continuence Intention. These results show that there is an important role of customer experience in strengthening the relationship between usability perception (PU) and Continuance Intention. When customer experience plays a mediating role, it means that customer experience strengthens or facilitates the influence of PU on Continuance Intention (Bhattacherjee, 2001); (Homburg et al., 2017). In this case, Gen Z is known as digital natives (Dabbous & Barakat, 2020) highly appreciate the convenience and efficiency offered by Shopee. Positive experiences such as the convenience of features and attractive offers allow them to use Shopee continuously even though there are other alternatives.

In the indirect path of the influence of perceived ease of use on Continuance Intention based on customer experience, The findings indicate a p-value of 0.000, a t-value of 5.143, and an indirect path coefficient of 0.167 in a positive direction. Given that the p-value falls below the 0.05

significance level and the t-statistic surpasses the critical value of 1.96, it can be inferred that perceived ease of use has an indirect influence on continuance intention, mediated by customer experience. In this PLS model, customer experience is proven to be a mediator of the indirect influence of perceived ease of use on Continuance Intention. When customers feel that a product or service is easy to use, they tend to have a positive attitude towards the initial use of a product. however, PEOU alone is not enough to ensure the customer's intention to resume it (Venkatesh & Davis, 2000). With a positive customer experience, the relationship between PEOU and continuance intention becomes stronger. Gen Z who find Shopee not only easy to use, but also provide a satisfying experience will be more likely to continue using it. Thus, customer experience serves as a bridge that connects PEOU with continuity intention can further ensure that customers not only view Shopee as something that is easy to use but also have a satisfying experience when using it, so they tend to use it continuously in the future.

In the indirect path of the influence of perceived risk on Continuance Intention through customer experience, a p value of 0.001 with a statistical T of 3.070 with a positive indirect path coefficient of 0.073 was obtained, because the p value obtained < 0.05 and the statistical T > 1.96, it was concluded that perceived risk can have an indirect effect on Continuance Intention by being mediated by customer experience. In this PLS model, customer experience is proven to be a mediator of the indirect influence of perceived risk on Continuance Intention. These results show that customer experience can reduce the negative impact of risk perception and increase their intention to continue using a product. A positive customer experience can reduce risk perceptions by providing tangible evidence that a product or service is reliable and meets expectations. (D. J. Kim et al., 2008) Explain that a good experience can offset the negative impact of perceived risk, so customers are more likely to continue using the product or service despite perceived risks, because they feel the risks can still be overcome (Gefen, 2002). This study's findings that Gen Z perceives existing risks as manageable, allowing positive experiences to boost their confidence and diminish concerns about using Shopee. Responsive service, easy return policy, and clear product information can reduce uncertainty and doubt (McCole et al., 2010).

CONCLUSION

Based on the data that has been presented and explained, it can be concluded that the Technology Acceptance Model (TAM) can support sustainable economic growth in Indonesia through the digital economy. In this context, the adoption of the right technology by Gen Z can encourage more sustainable shopping practices and support the local economy. The various conveniences provided by Shopee are able to provide a good experience for Gen Z in using Shopee. So that this experience is able to make Gen Z to continue using Shopee even in the future. In reality, every digital platform must have risks in its use, including Shopee. These risks can be in the form of data security and privacy, fraud and security in transactions, and those related to product quality. However, these risks can be overcome by Gen Z users by being fully aware of these risks. The positive experience that has been felt before, the ease of use, and the availability of supporting features can also reduce the negative impact of perceived risk, making the intention to continue using stronger than before. Gen Z uses the power of their consumers to pressure companies to be more socially and environmentally responsible. Through review platforms and social media, they can provide feedback that can encourage the Company to improve their sustainable practices.

Gen Z's role in supporting a sustainable economy through the digital economy can include a variety of implications that are important to consider. These implications could include economic implications such as potential market growth for sustainable products and services driven by Gen Z consumer preferences, social implications can be made by identifying how Gen Z's preferences and behaviors are driving change towards more responsible consumption, technological implications by exploring how Gen Z is driving the use of environmentally friendly and energy-efficient technologies and their impact on technology The implications of digital infrastructure by

highlighting the importance of maintaining the security and privacy of user data in an effort to support technology adoption by Gen Z, and various other implications in considering sustainable economic studies.

This research focuses on how Gen Z perceives adopting Shopee's digital platform technology in an effort to support a sustainable economy. Further research may expand the focus on the perceptions of several other generations to find out more complex preferences. Further research can also be conducted on other ecommerce platforms to gain broader and more comprehensive insights.

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