Asian Journal of Applied Business and Management (AJABM)
Vol. 5, No. 2, 2026: 641-654

The Influence of ShopeePay Digital Payment and Discount on Gen Z's Repurchase Intention at Coffee Shops in Pontianak

Ananda Rizky Pratama[1*], Fenni Supriadi[2]
Faculty of Economics and Business, Universitas Muhammadiyah Pontianak, Pontianak, Indonesia
Corresponding Author: Ananda Rizky Pratama risky2017ptk@gmail.com

A R T I C L E I N F O

Keywords: Digital Payment, Shopeepay, Discount, Repurchase Intention, Gen Z

Received : 29, March
Revised : 30, April
Accepted: 23, May

A B S T R A C T

The purpose of this research is to analyse the effect of digital payment, namely ShopeePay application and discount on purchase again intention among Generation Z at coffee shops in Pontianak. The approach employed is associated quantitative, with a representative sample of 100 participants taken using purposive sampling methodology. Data collection was done via questionnaires and interviews. Data analysis utilising multiple linear regression using the equation Y = 1.219 + 0.272X1 + 0.366X2. The result shows that the association between electronic payments and among on repurchase intention is classed into strong with the correlation value (R) of 0.679 and the coefficient of determination (R2) of 0.461. This suggests that 46.1% of purchase intention can be attributed to these two factors. The findings of the F-test reveal that electronic transactions and discount have a simultaneous influence on repurchase intention. The t-test showed that electronic payment and discount had a positive and substantial influence on the intention to repurchase with price reductions being the major variable.

DOI: https://doi.org/10.55927/ajabm.v5i2.45
ISSN-E: 2964-7932
https://journalajabm.my.id/index.php/ajabm

INTRODUCTION

The development of the coffee business in Indonesia in recent years has shown rapid growth along with changes in people's lifestyles that make coffee consumption part of daily needs and habits. Coffee consumption is no longer merely a necessity but has evolved into a social activity related to lifestyle, especially among young people (Indriyani & Sartika, 2022). Coffee shops have now become alternative spaces for relaxing, working, and social interaction, thereby increasing the intensity of competition among business actors in this sector. The dynamic business environment requires business actors to understand consumer behavior more deeply in order to maintain business sustainability (Widyananda, 2020).

Pontianak constitutes a single of the areas with high levels of coffee consumption, backed by a solid hanging out culture in the community. This city is known as the Equator City and is also nicknamed the City of 1000 Coffee Shops, with the number of coffee shops reaching nearly 800 business units (Investment and One-Stop Integrated Service Office of Pontianak, 2025). The high number of coffee shop businesses creates increasingly intense competition, requiring each business actor to have effective marketing strategies to attract and retain consumers. In such conditions, the utilization of digital technology becomes one of the relevant strategic approaches to enhance business competitiveness (Laturette et al., 2021).

Along with technological advancements, the use of digital payment has significantly increased in Indonesia and has become part of the modern transaction system (Putri & Supriansyah, 2021). Digital payment offers convenience, speed, and security in transactions without using cash, thereby providing a more practical experience for consumers (Suryanto, 2023). Generation Z is a generation that develops up in the digital age, thus it has a strong inclination to utilise technology included in payment activities (Musthofa et al., 2020). The characteristics of Gen Z, who are adaptive to technology, multitasking, and prefer ease of access, make digital payment not only a transaction tool but also part of their lifestyle (Marisa, 2020).

The use of digital payment in Pontianak shows various community preferences through applications such as Dana, OVO, GoPay, and ShopeePay, where ShopeePay tends to be dominant in coffee shops due to the intensity of promotions such as cashback and price discount. This indicates that digital payment not only functions as a transaction tool but also as a promotional medium that can influence consumer behavior, particularly in encouraging repurchase intention (Suryanto, 2023). On the other hand, discount as a marketing strategy, such as buy one get one and price reductions at certain times, have proven effective in attracting consumer attention, especially Generation Z who are price-sensitive, and play a role in encouraging repeat purchases when implemented appropriately (Tjiptono, 2007).

In increasingly competitive conditions, repurchase intention becomes an important factor in maintaining the sustainability of coffee shop businesses. Consumers who have repurchase intention tend to contribute more stable revenue compared to new consumers. Preliminary interview results indicate that digital payment and discount is the main considerations for Gen Z consumers to revisit coffee shops in Pontianak. This shows that both variables have a strategic role in shaping consumer behavior (Priansa, 2021).

Various previous studies have shown that digital payment and discount plays a role in influencing consumer behavior, particularly related to purchase decisions and repurchase intention. Anisa & Fita (2023) research showed that electronic payment has a beneficial influence on purchasing choices of Gen Z customers. Viyanti (2024) discovered that perceived easiness has an effective and significant association with repurchase intention. Research by Listya & Panjaitan (2025) also shown that payment methods and pricing had a beneficial influence on repurchase intention. Mirandi (2023) and Suherman et al. (2025) claimed that from the price promotion standpoint, discount codes have a positive and substantial influence on repurchase intention. Ryansa et al. (2023) emphasised that the amalgamation of client experience and discount may enhance repurchase intention. The results of Kusnawan et al. (2019), however, contrast with the findings of this study, where price reductions do not exert a significant influence on impulsive purchase behaviour, which shows contradictions in the research findings connected to the efficiency of discount. Previous studies tend to examine digital payment and discount variables separately or combined with other variables, so research that integrates both variables simultaneously in influencing repurchase intention, especially among Generation Z consumers in the coffee shop industry, is still limited.

From the description, it is required to do research that evaluates the effect of digital payment, namely the ShopeePay application and price reductions on repurchase intentions of Generation Z at coffee shops in Pontianak. The results of this research are intended to make practical contributions for corporate actors in designing more effective advertising plans and to provide a better knowledge of consumer behaviour.

LITERATURE REVIEW

Digital Payment

Digital payment is a technological innovation in the payment system that allows individuals to conduct cashless transactions through digital devices. Suryanto (2023) states that digital payment is a technology that enables users to store, manage, and use electronic money through devices such as smartphones, tablets, or computers. In accordance with this, Musthofa et al. (2020) states that electronic payments are an online payment system which uses software, networks, and virtual accounts as transaction media. The dimensions of digital payment according to Suryanto (2023) consist of three main aspects, namely security, ease of use, and additional features. Security includes data protection and transaction systems such as encryption and authentication, ease of use relates to the accessibility and user understanding of the application, while additional features include supporting services such as cashback, loyalty programs, and various bill payments. at the previous study performed by Anisa & Kurniasari (2023), it was shown that the digital payment method had a large

and beneficial influence on the purchasing choice of Gen Z customers at coffee shops in Pontianak partly or simultaneously.
H1: Digital Payment has a positive and significant effect on the Repurchase Intention of Gen Z at Coffee Shops in Pontianak.

Discount

Discount is one of the pricing strategies used by companies to attract consumer interest through price reductions within a certain period. According to Tjiptono (2007), a discount is a price reduction given to buyers as a form of reward for certain activities that benefit the seller. Meanwhile, Kotler and Armstrong (2008) define a discount as a price reduction given to consumers as part of a promotional or payment strategy. Discount indicators according to Sutisna (2012) include the amount of price reduction, the validity period of the discount, and the type of products receiving the price reduction. These three indicators are important factors in influencing consumer perceptions and decisions toward a product. Previous study by Suherman et al. (2025) indicated that discount has a positive and substantial influence on repurchase intention in Eiger shop Situbondo. This means the more appealing discount provided, the greater the consumer’s desire to make a repurchase in the shop.
H2: Discount has a positive and significant effect on the Repurchase Intention of Gen Z at Coffee Shops in Pontianak.

Repurchase Intention

Repurchase intention is defined as the inclination of customer behaviour to repurchase a product following prior experience. Intention to repurchase is a reaction that occurs when customers have a great experience such that it encourages the urge to make an additional purchase (Priansa, 2021). According to Griffin (2009), repeat purchase occurs when consumers buy the same or different products repeatedly on different occasions. According to Priansa (2021), the dimensions of intention to repurchase consist of four characteristics, namely transactional fascination, reference-based interest, advantageous interest, and exploratory based interest. Transactional interest is related to the tendency to repurchase, referential interest is related to the desire that suggested the product, preferential interest is related to the main preference for a certain product and exploratory interest is related to the tendency to seek more information about the product. Previous research conducted by Aldy et al. (2024) shows that discount and customer satisfaction influence repurchase intention, where these variables have a direct significant effect on consumer behavior. Based on the research results of Listya & Panjaitan (2025), it is known that monetary methods and price have a positive and significant effect on intention to repurchase in e-commerce in Jakarta, meaning the easier the method of payment used, which includes electronic payment, and the more satisfactory the price offered, the higher the customer's willingness to make repeat purchases.
H3: Digital Payment and Discount have a positive and significant effect on the Repurchase Intention of Gen Z at Coffee Shops in Pontianak.

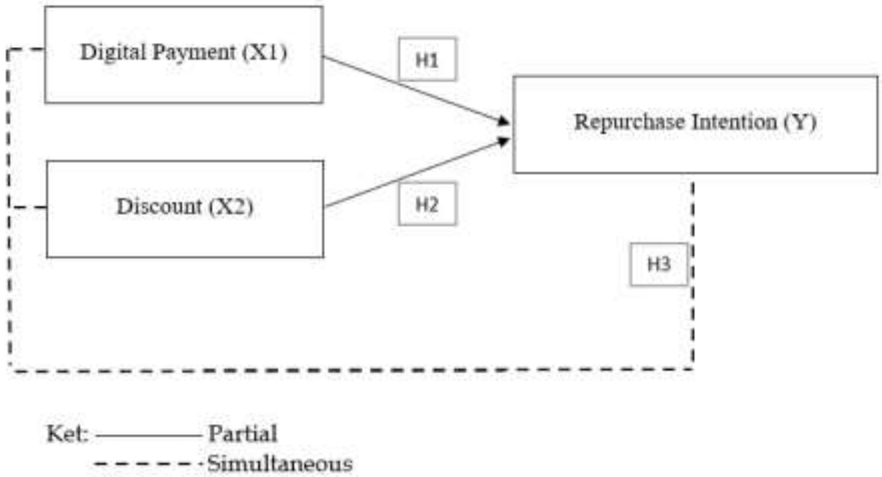

Figure 1. Conceptual Framework

METHODOLOGY

This study applied a quantitative associative approach to examine the influence of digital payment and discount on repurchase intention among Gen Z coffee shop consumers in Pontianak. This design was chosen because associative research is used to identify relationships among variables in a measurable research model (Sugiyono, 2020). The population consisted of coffee shop consumers in Pontianak who used digital payment. Since the exact population size was unknown, the sample was calculated using the Rao Purba formula with a 95% confidence level and a 10% margin of error, resulting in a minimum sample of 96 respondents. The number was then rounded to 100 respondents. Respondents were selected through purposive sampling based on several criteria, namely consumers aged 15–29 years, ShopeePay users, had made at least two purchases at coffee shops in Pontianak, and used digital payment in their transactions.

Data were collected from primary and secondary sources. Primary data were obtained through interviews and questionnaires distributed to eligible respondents, while secondary data were gathered from BPS, institutional reports, and relevant documents related to digital payment users, Gen Z consumers, and coffee shop development in Pontianak. The study involved two independent variables, namely digital payment (X_1) and discount (X_2), and one dependent variable, namely repurchase intention (Y). All variables were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree, to capture respondents' perceptions toward each research indicator (Siregar, 2018).

Data analysis was conducted through validity and reliability tests, followed by classical assumption tests consisting of normality, linearity, and multicollinearity tests. Multiple linear regression was used to examine the effect of digital payment and discount on repurchase intention. The correlation coefficient and coefficient of determination were applied to assess the strength and contribution of the variables, while hypothesis testing was carried out using the F-test and t-test (Ghozali, 2020).

RESEARCH RESULTS

Data Analysis

Research Instrument Test

a. Validity Test

The validity test was carried out to determine whether each questionnaire item was capable of properly representing the variables examined in the study by analyzing the correlation between item scores and total scores. Furthermore, the obtained r-count values were compared with the r-table value at df = 98 and a significance level of 0.05, namely 0.196. The results of the validity testing are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Digital Payment (X1)	X1.1	0.750	0.196	Valid
	X1.2	0.877		
	X1.3	0.745		
	X1.4	0.847		
	X1.5	0.886		
	X1.6	0.888		
	X1.7	0.790		
	X1.8	0.913		
	X1.9	0.836		
Discount (X2)	X2.1	0.847	0.196	Valid
	X2.2	0.822		
	X2.3	0.719		
	X2.4	0.812		
	X2.5	0.749		
	X2.6	0.714		
	X2.7	0.876		
	X2.8	0.814		
	X2.9	0.797		
	X2.10	0.812		
	X2.11	0.678		
	X2.12	0.775		
Repurchase Intention (Y)	Y.1	0.823	0.196	Valid
	Y.2	0.853		
	Y.3	0.755		
	Y.4	0.741		
	Y.5	0.827		
	Y.6	0.727		
	Y.7	0.810		
	Y.8	0.796		
	Y.9	0.847		
	Y.10	0.856		
	Y.11	0.887		
	Y.12	0.822		
	Y.13	0.824		

Source: Processed Data, 2026

Based on the findings of the validity test in Table 1, all indicators in the variables of Digital Payment (X1), Discount (X2), and Repurchase Intention (Y) have r-count values that are larger than the r-table value of 0.196. Thus, all of the statement items in this research are considered valid and viable to be employed as devices in data collecting.

b. Reliability Test

The reliability test is to examine the consistency and reliability of the survey using the Cronbach's Alpha technique where criteria are regarded reliable if the value > 0.60. The findings are shown in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of items	Minimum Reliabilities	Description
Digital Payment (X1)	0.946	9		
Discount (X2)	0.942	12	0.60	Reliable
Repurchase Intention (Y)	0.957	13		

Source: Processed Data, 2026

The results of the reliability test in Table 2 reveal that all study variables, namely Digital Payment (X1), Discount (X2), and Repurchase Intention (Y) are known to have Cronbach's Alpha over the minimal level of 0.60. Hence every statement item is considered credible and practicable to be employed.

Classical Assumption Test

a. Normality Test

Data distribution was calculated using the Kolmogorov–Smirnov technique of normality test and the results are shown in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.067
Asymp. Sig. (2-tailed)	.200c

Source: Processed Data, 2026

Referring to Table 3, the results of the test demonstrate that the Asymp. Sig. (2-tailed) value of 0.200 is larger than the significance threshold of 0.05. Therefore, it may be stated that information in this investigation is regularly distributed.

b. Linearity Test

The linearity test is used to assess whether there is a linear connection among independent and dependent variables. The test was performed using the Test for Linearity technique with the criteria of the connection is said to be linear if the significant value of Linearity < 0.05 and Deviation from Linearity > 0.05. The findings are shown below.

Table 4. Linearity Test Results

Relationship between Variables	Sig.Deviation from Linearity	Sig. Linearity	Description
Repurchase Intention * Digital Payment	.124	0.000	Linier
Repurchase Intention * Discount	.139	0.000	Linier

Source: Processed Data, 2026

According on Table 4, the variables Digital Payment (X1) and Discount (X2) on Repurchase Intention (Y) each have Sig. Linearity values of 0.000 (<0.05) and Sig. Deviation from Linearity values of 0.124 and 0.139 (>0.05). The findings show a linear connection between the dependent and independent variables.

c. Multicollinearity Test

The purpose of multicollinearity test is to detect the existence of a strong correlation among independent factors that might impact the precision and calibre of the regression model. The findings are shown in Table 5.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF
Digital Payment	.602	1.661
Discount	.602	1.661
Dependent Variable: Repurchase Intention		

Source: Processed Data, 2026

The results in Table 5 show that the parameters Digital Payment (X1) and Discount (X2) have VIF values of 1.661 (<10) and Tolerance values of 0.602 (>0.10) which means that there is no multicollinearity between the independent variables.

Hypothesis Test

a. Multiple Linear Regression Analysis

The multiple linear regression evaluation is used to concurrently and partly assess the influence of independent factors on the dependent variable and to build a prediction model of the correlations among the variables. The findings of regression coefficient are provided in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Coefficients[a]						
Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.219	.256		4.755	.000
	Digital Payment	.272	.073	.358	3.722	.000
	Discount	.366	.089	.394	4.104	.000
a. Dependent Variable: Repurchase Intention						

Source: Processed Data, 2026

The findings of multiple linear regression analysis in Table 6 may be stated and explained the equation for multiple linear regression as follows:

$$Y = 1.219 + 0.272\ X1 + 0.366\ X2$$

1) The constant (a) of 1.219 says that if there is no Digital Payment (X1) and no Discount (X2), then there will still be 1.219 units of Repurchase Intention (Y).
2) The regression coefficient (b1) of the Digital Payment (X1) variable is 0.272 with a positive direction, it means that for every 1 unit rise in Digital Payment will result in an increase of 0.272 in Repurchase Intention.
3) The regression coefficient (b2) for Discount X2 is 0.366 which is positive and indicates that every one-unit rise in Discount will raise 0.366 in Repurchase Intention.

b. Correlation Coefficient

The correlation coefficient is a measure of the power and direction of the association between variables. The Product Moment technique was used in this investigation and the findings are shown in Table 7.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.679[a]	.461	.450	.59590
Predictors: (Constant), Discount, Digital Payment				
Dependent Variable: Repurchase Intention				

Source: Processed Data, 2026

The correlation value (R) in Table 7 is 0.679. This indicates that the association among Digital Payment Method and Discount based on Repurchase Intentions is considered high because it is within 0.60 – 0.799.

c. Coefficient of Determination

From Table 7, the R-Square value of 0.461 means that 46.1% of Repurchase Intention is explained by Digital Payment and Discount, whereas the other 53.9% is impacted by other factors outside of this research.

d. Simultaneous Effect Test (F Test)

Simultaneous test (F test) is employed to examine the influence of independent factors on dependent variable simultaneously. The test outcomes are shown in below.

Table 8. Simultaneous Test Results (F Test)

Model	Sum of Squares	Mean Square	F	Significance
Regression	29.465	14.733	41.489	.000[b]
Residual	34.444	.355		
Dependent Variable: Repurchase Intention Predictors: (Constant), Discount, Digital Payment				

Source: Processed Data, 2026

From Table 8, the computed F value is 41.489 (>3.09) with an importance of 0.000 (<0.05), hence hypothesis H3 may be supported, meaning that Digital Payment and Discount concurrently have a substantial influence on Repurchase Intention.

e. Partial Effect Test (t Test)

Partial test (t test) is employed to analyse the influence of every independent variable on dependent variable individually. The test outcomes are shown in below.

Table 9. Partial Test Results (t Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.219	.256		4.755	.000
	Digital Payment	.272	.073	.358	3.722	.000
	Discount	.366	.089	.394	4.104	.000
a. Dependent Variable: Repurchase Intention						

Source: Processed Data, 2026

The estimated t values are contrasted with the t table determined by the outcomes of the partial test in Table 9. The t table value is 1.660 and the test findings are described as follows:

1) The variable Digital Payment (X1) has a t value of 3.722 (>1.660) with a significance of 0.000 (<0.05), thus the H1 hypothesis is accepted, implying that Digital Payment has a positive and significant influence on Repurchase Intention.
2) The variable Discount (X2) has a t value of 4.104 (>1.660) with a significance of 0.000 (<0.05), hence hypothesis H2 is supported, implying that Discount has a positive and significant influence on Repurchase Intention.

DISCUSSION

The Effect of Digital Payment (X1) on Repurchase Intention (Y)

The findings of the research indicate that the variable Digital Payment (X1) has a positive and substantial influence on Repurchase Intention (Y). This can be seen from the t value of 3.722 which is bigger than the t table value of 1.660 and the significance value of 0.000 which is lower than 0.05. The regression coefficient of 0.272 means that if the usage of digital payment increases, it will be followed by a rise of 0.272 units of repurchase intention. This research suggests that the simplicity, speed and efficiency of digital payment methods are able to persuade customers to make frequent purchases.

These findings are in consistent with the research of Anisa & Kurniasari (2023) showing digital payment methods had a favourable and substantial influence on buying choices of Gen Z customers at coffee shops in Pontianak, empirically. The outcome of Viyanti's (2024) research also shows that perceived simplicity of digital payment has a big and powerful influence on repurchase intention. This closeness suggests that digital payment affects not only first purchase but also repurchase choice. This indicates that customers, particularly Generation Z, have a strong inclination to utilize technology in consuming activities such that transaction ease is a significant aspect in developing consumer loyalty.

The Effect of Discount (X2) on Repurchase Intention (Y)

The conclusion of this research showed that Discount (X2) variable has positive and substantial influence on Repurchase Intention (Y). This is evident from the estimated t value of 4.104 which is more than the t table value of 1.660 and a significance value of 0.000 which is less than 0.05. The result of the regression coefficient is 0.366, which means that discount has a bigger impact than digital payment for the increase in repurchase intention. So, it may be regarded as the more dominating variable in this study model.

This conclusion is comparable with the findings of Mirandi (2023) who found that price reductions had a positive and substantial impact on intention to repurchase and satisfaction among customers, showing that the provision of suitable discount might enhance consumers' willingness to conduct repeat purchases. The results indicate that price reductions are a useful incentive to encourage people to buy again. Discount conceptually provides a better perceived value to the customers because of the price savings. This will increase the interest and choice to buy. The result shows that the discount is a sensitive issue for customers in Pontianak coffee shops, particularly Generation Z who are sensitive to price promotions.

The Effect of Digital Payment (X1) and Discount (X2) on Repurchase Intention (Y)

The findings of the research show that Digital Payment (X1) and Discount (X2) together have positive and substantial influence on Repurchase Intention (Y). This can be seen from the estimated F value of 41.489 which is higher than the F table value of 3.09 and the significance value of 0.000 which is less than 0.05. The correlation coefficient (R) value is 0.679 which shows that the association among the two independent factors and the dependent variable is rated as high. The value of the coefficient of determination (R^2) shows a value of 0.461, meaning that digital payment and discount may explain 46.1% of the variance in repurchase intention, while the remaining 53.9% is impacted by other factors outside the research.

These results are in line with the study by Ryansa et al. (2023) that customer experience and discount provision have positive effects on repurchase intention of GrabFood users. This means that the better the customer experience including in the use of digital payment services and the more appealing the discount provided, the higher the consumer's intention to repurchase. It is also in line with the findings of Listya & Panjaitan (2025) that payment techniques and prices have a positive and significant effect on intention to repurchase in e-commerce in Jakarta, meaning the fact that simpler the payment technique used, including electronic payment, and the more reasonable the price provided, the higher the consumer's intention to repurchase. This parallelism further confirms the importance of external variables like marketing and transaction ease in influencing customer repurchase behaviour. In this study, the combination of digital payment convenience and the attractiveness of discount creates a more practical and valuable consumption experience, thereby encouraging consumers to make repeat purchases. This indicates that marketing strategies that integrate payment technology and price promotions simultaneously can increase consumer loyalty more effectively.

CONCLUSION AND RECOMMENDATIONS

The results of this research reveal that electronic payments and price reductions have a good and substantial influence on repurchase intention of Gen Z customers at coffee shops in Pontianak, either concurrently or partly. Multiple linear regression analysis findings reveal the equation $Y = 1.219 + 0.272X1 + 0.366X2$. This means that repurchase intention will rise with the increase of usage of digital payment and the supply of discount. The regression coefficient shows that discount has a greater influence compared to digital payment, thus price factors through discount becomes relatively more dominant variables in encouraging consumer repurchase intent.

These outcomes are in line with the characteristics of Gen Z consumers who tend to be responsive to transaction convenience while also being sensitive to price and promotions. Digital payment provides convenience, speed, and efficiency in transactions, while discount provides direct stimuli that can increase interest and the decision to repurchase. The result of the correlation coefficient was 0.679, indicating that there was a substantial association among electronic payment and discount based on repurchase intention. The value of the coefficient of determination with a value of 46.1% shows that these two variables explain about half of the variance in repurchase intention and the remaining 53.9% is impacted by other factors not considered in the study model.

From a methodological perspective, the research instruments have met the measurement criteria as all items are declared valid (r count > r table 0.196) and reliable (Cronbach's Alpha > 0.60). The regression model also meets classical assumptions, namely normally distributed data (sig. 0.200 > 0.05), linear relationships among variables, and no multicollinearity (Tolerance > 0.10 and VIF < 10). Therefore, the findings of the analysis may be deemed suitable to explain the association of variables in this research.

Practically, the results show that increasing repurchase intention in coffee shops is not only influenced by the convenience of digital payment but also by appropriate discount strategies. Therefore, coffee shop business actors in Pontianak need to optimize the integration of easy-to-use digital payment and offer attractive discount programs that are relevant to the preferences of Gen Z consumers. The combination of transaction convenience and competitive pricing strategies can be the key to increasing consumer loyalty and visit frequency.

ADVANCED RESEARCH

Future study is proposed to enhance the research approach by incorporating additional factors that may affect intention to repurchase such as quality of service, coffee shop environment, pricing and brand image to give a more thorough knowledge of customer behaviour. Future studies may also expand the scope of research objects and locations to other regions and use different analytical methods, such as qualitative approaches or mixed methods, to obtain more in-depth results and improve the generalizability of research findings.

ACKNOWLEDGMENT

The writers would like to thanks to all Gen Z coffee shop consumers in Pontianak who have participated as respondents in this study. Gratitude is also extended to the Faculty of Economics and Business, Universitas Muhammadiyah Pontianak, for their academic support during the research process. The participation of respondents and institutional support have greatly contributed to the completion of this study.

REFERENCES

Aldy, K. S., Mohammad Yahya Arief, Y. A., & Randika, F. (2024). *Pengaruh Brand Image, Kualitas Pelayanan Dan Diskon Terhadap Minat Beli Ulang Melalui Kepuasan Konsumen Sebagai Variabel Interveningpada Toko Eiger di Situbondo* (Doctoral Dissertation, University of Abdurachman Saleh Situbondo).

Anisa, N. B., & Kurniasari, F. (2023). The influence of digital payment methods and price on Gen Z's purchasing decisions at coffee shops in Pontianak. *Jurnal Manajemen dan Bisnis, 10*(2), 145–156.

Badan Pusat Statistik Kota Pontianak. (2025). *Kota Pontianak Dalam Angka 2025*. https://pontianakkota.bps.go.id

Badan Pusat Statistik. (2024). *Statistik Penggunaan Dompet Digital Di Indonesia*. https://www.bps.go.id

Dinas Penanaman Modal dan PTSP Kota Pontianak. (2025). *Data jumlah coffee shop di Kota Pontianak*. Pemerintah Kota Pontianak.

Ghozali, I. (2020). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26*. Badan Penerbit Universitas Diponegoro.

Indriyani, R., & Sartika, D. (2022). Karakteristik generasi Z dalam perilaku konsumsi digital. *Jurnal Ekonomi dan Bisnis Digital, 4*(1), 21–32.

Griffin, J. (2009). *Taming the Search-and-Switch Customer: Earning Customer Loyalty in a Compulsion-to-Compare World*. John Wiley and Sons.

Kotler, P., & Keller, K. L. (2016). *Marketing management (15th ed.)*. Pearson Education.

Kusnawan, A., Diana, S., Andy, A., & Tjong, S. (2019). Pengaruh Diskon pada Aplikasi e-Wallet terhadap Pertumbuhan Minat Pembelian Impulsif Konsumen Milenial di Wilayah Tangerang. *Sains Manajemen, 5*(2), 137-160.

Laturette, K., Wibowo, A., & Rahmawati, D. (2021). Analisis karakteristik generasi Z dalam penggunaan teknologi digital. *Jurnal Manajemen Teknologi, 20*(3), 189–201.

Listya, Y. D., & Panjaitan, A. R. S. (2025). Pengaruh Kepercayaan, Metode Pembayaran, Harga terhadap Minat Beli Ulang pada E-Commerce di Jakarta. *Integrative Perspectives of Social and Science Journal, 2*(3), 7032-7044.

Marisa, O. (2020). Persepsi kemudahan penggunaan, efektivitas, dan risiko berpengaruh terhadap minat bertransaksi menggunakan financial technology. *Jurnal Administrasi Kantor, 8*(2), 139-152.

Mirandi, O. A. S. (2023). *Pengaruh diskon, kualitas produk, dan citra merek terhadap minat pembelian ulang dengan kepuasan pelanggan sebagai variabel intervening pada Matahari Department Store yogyakarta* (Doctoral dissertation, Universitas Muhammadiyah Yogyakarta).

Musthofa, M. A., Kurniati, R. R., & Hardati, R. N. (2020). Pengaruh perilaku konsumen terhadap sistem pembayaran uang digital (Studi pada pengguna OVO di kota malang). *Jiagabi*, *9*(2), 175-184.

Priansa, D. J. (2021). *Perilaku Konsumen Dalam Persaingan Bisnis Kontemporer*. Alfabeta.

Putri, A. R., & Supriansyah. (2021). Generasi Z dan preferensi penggunaan sistem pembayaran digital. *Jurnal Ekonomi Kreatif, 3*(2), 77–88.

Putri, M. M., & Supriadi, F. (2025). The Influence of Brand Image and Promotion on Consumer Purchase Decisions of Somethinc Products through the TikTok Shop Application. *Electronic Journal of Education, Social Economics and Technology*, *6*(2), 1-8.

Ryansa, M., Widiartanto, W., & Pradhanawati, A. (2023). Pengaruh Pengalaman Pelanggan dan Pemberian Diskon terhadap Minat Pembelian Ulang GrabFood di Masa Pandemi COVID-19 (Studi Pada Generasi Z Mahasiswa S1 Universitas Diponegoro). *Jurnal Ilmu Administrasi Bisnis, 12*(2), 573-581.

Siregar, S. (2018). *Metode Penelitian Kuantitatif: Dilengkapi Perbandingan Perhitungan Manual dan SPSS*. Kencana.

Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.

Suherman, A. K., Arief, M. Y., & Fandiyanto, R. (2025). Pengaruh Brand Image, Kualitas Pelayanan Dan Diskon Terhadap Minat Beli Ulang Melalui Kepuasan Konsumen Sebagai Variabel Intervening Pada Toko Eiger Di Situbondo. *Jurnal Mahasiswa Entrepreneurship (JME), 3*(6), 1075-1088.

Sutisna. (2012). *Perilaku konsumen dan komunikasi pemasaran (Edisi ke-2)*. PT Remaja Rosdakarya.

Suyanto. (2023). *Ekonomi Digital dan Sistem Pembayaran Elektronik*. Graha Ilmu.

Tjiptono, F. (2008). *Strategi pemasaran (Edisi ke-3)*. Andi.

Viyanti, Y. R. (2024). *Pengaruh persepsi kemudahan paylater terhadap minat beli ulang di toko online melalui kepuasan konsumen pada mahasiswa IAIN Metro* (Doctoral dissertation, IAIN Metro).

Widyananda, R. F. (2020). Karakteristik generasi Z dan implikasinya terhadap perilaku konsumsi. *Jurnal Media Informasi Digital, 5*(1), 10–18.