

Analyzing Generation Z Food Consumer Loyalty Through System Quality, Ease Of Use, Perceived Value, Payment Availability, And Customer Satisfaction As Key Mediators

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Abstract: This study conducts a Systematic Literature Review (SLR) to examine how key dimensions of digital service quality—namely system quality, ease of use, perceived value, and payment availability—shape customer loyalty among Generation Z culinary consumers, with customer satisfaction functioning as the mediating variable. Bibliometric mapping reveals that previous studies have predominantly focused on Millennials and Gen Y and have emphasized traditional service quality rather than digital service performance, indicating a significant research gap in Gen Z—specific digital consumption behavior. The SLR findings show that fast, secure, stable, and user-friendly digital systems strongly influence perceived value and user satisfaction, while the availability of digital payments such as QRIS and e-wallets enhances seamless transactional experiences. Customer satisfaction emerges as the primary psychological mechanism mediating the relationship between digital service quality and Gen Z loyalty, reflected in repeat purchases, positive word of mouth, and emotional attachment to digital culinary platforms. This study contributes theoretically by addressing existing research gaps and proposing a conceptual model of Gen Z loyalty grounded in digital experience.

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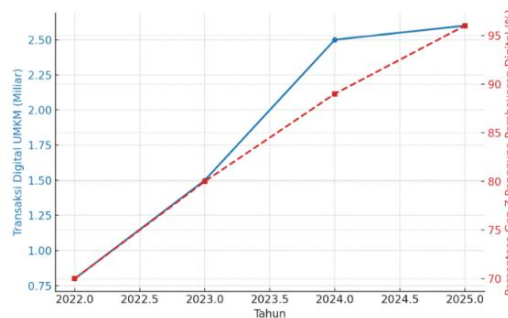
1. Introduction

The development of digital technology has significantly changed consumer behavior, especially in the culinary sector, which is closely linked to Gen Z as digital natives. In Indonesia, more than 96% of Gen Z are active internet users and 89% of them use digital payment methods such as QRIS, GoPay, OVO, and ShopeePay for transactions in the culinary sector (We Are Social, 2025), reflecting the acceleration towards a cashless society in line with global literature (Ozili, 2018; Kraus et al., 2022). Bank Indonesia (2025) reports that QRIS transactions reached 2.5 billion in 2024, with more than 40% coming from culinary MSMEs, in line with the target of increasing MSME digitalization to 30 million units by 2024. The increased use of digital payments has been proven to improve operational efficiency, market access, and the competitiveness of MSMEs (Wulandari & Prasetyo, 2022;



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Singh & Rana, 2022; Muchtara et al., 2024), forcing culinary MSMEs to adopt a digital ecosystem to meet the demands of fast, secure, and practical transaction experiences for young consumers (Rahman et al., 2023). However, a major challenge remains, with more than 60% of culinary MSMEs losing Gen Z customers within the first six months of purchase (Kemenkop UKM, 2024), highlighting the importance of digital strategies that focus not only on transaction efficiency but also on improving consumer experience and satisfaction to maintain loyalty (Grewal et al., 2023).



Based on the 2022–2025 trend, digital transactions in the culinary MSME sector have increased significantly, from around 0.8 billion rupiah in 2022 to 1.5 billion in 2023, and exceeding 2.6 billion in 2025. This growth reflects the acceleration of MSME digital transformation driven by the need for efficiency and ease of digital services (Rahayu & Day, 2017; Kraus et al., 2022). At the same time, the adoption of digital payments by Gen Z has also increased sharply, from 70% in 2022 to 96% in 2025. As a generation of digital natives, Gen Z is quicker to embrace payment technologies such as QRIS, e-wallets, and mobile banking (Singh & Rana, 2022). Their preference for convenient, fast, and secure cashless transactions is also encouraging MSMEs to adapt to the digital ecosystem (Ozili, 2018).

Customer loyalty among Gen Z in the culinary MSME sector is not only influenced by satisfaction, but also by emotional attachment and repeat commitment, as explained in Customer Loyalty Theory (Oliver, 1999). In the digital ecosystem, this loyalty is further strengthened through interactive experiences, service speed, and the convenience of cashless transactions, which have become the standard for modern consumption (Oktaviani & Rahayu, 2023; Rahmawati et al., 2022). The growth in QRIS usage and the dominance of Gen Z as active e-wallet users indicate a preference for digital payments that support loyalty based on digital experiences (BI, 2023; We Are Social, 2024). In line with Technology Adoption Theory, perceptions of ease and utility value of digital payments are key factors in shaping consumer loyalty (Venkatesh et al., 2020; Chuang et al., 2021). Furthermore, Relationship Marketing Theory emphasizes that loyalty is formed through trust, commitment, and consumer interaction with the brand (Morgan & Hunt, 1994), which in practice is reinforced by gamification such as reward points and digital badges that increase emotional bonding (Pratomo & Wicaksono, 2023; Kim & Ahn, 2022), as well as digital engagement in the form of interactive content, reviews, and personalized promotions that encourage Gen Z retention (Putra & Sholihin, 2021; Dwivedi et al., 2023).

Customer Satisfaction serves as the primary psychological mechanism that transforms perceptions of digital service quality into customer loyalty among Gen Z consumers in the digital culinary sector. Based on Expectation Confirmation Theory (ECT), satisfaction is formed when actual experiences meet or exceed user expectations after digital service

interactions (Bhattacharjee, 2001; Kim et al., 2021). In the context of digital culinary services such as GoFood, GrabFood, ShopeeFood, as well as QRIS-based payments and e-wallets, system quality, ease of use, perceived value, and payment availability shape initial perceptions of the utilitarian and hedonic experience value of Gen Z.

Fast, secure, adaptive, and seamless platform performance reduces cognitive risk and increases trust and perceived convenience, resulting in a positive experience that drives satisfaction (Wu & Chen, 2020; Alalwan, 2022; Alam & Tan, 2021; Prabowo et al., 2023). Studies in the e-commerce and online food delivery sectors also confirm that reliable and easy-to-use systems increase digital satisfaction, which then predicts loyalty through increased perceived enjoyment, transactional ease, and perceived efficiency (Rahman et al., 2022; Singla & Mall, 2024; Sharma & Jhamb, 2020). Thus, for tech-savvy Gen Z who prioritize efficient, mobile-first, and frictionless digital experiences, satisfaction is not merely an evaluative outcome but a reflection of fulfillment of their functional and emotional needs in using digital culinary platforms.

Satisfaction acts as a critical mediator that strengthens the impact of digital service quality on customer loyalty through increased engagement, repurchase intention, recommendations, and brand attachment (Izogo & Jayawardhena, 2019; Sohaib et al., 2023; Nugroho & Setiawan, 2024). For Gen Z, this process involves converting optimal digital experiences into affective commitment and habitual usage, driven by their preference for fast service, real-time interaction, cashless convenience, and personalization (Hasan et al., 2023; Suryani et al., 2022). When digital culinary platforms are able to provide easy, varied, economically valuable transactions, as well as reliable digital payment support, satisfaction becomes a catalyst that strengthens Gen Z's long-term loyalty intentions. Thus, Customer Satisfaction is not merely a service output, but a strategic mediation process that transforms digital quality into customer stickiness, advocacy intention, and emotional attachment to digital culinary platforms.

2. Methodologi

This research method uses a Systematic Literature Review (SLR) approach to identify, evaluate, and synthesize empirical findings related to digital service quality factors that influence Gen Z customer loyalty in the culinary sector, with a focus on the role of Customer Satisfaction as a mediating variable. The SLR process follows the main stages of PRISMA, including identification, screening, eligibility, and inclusion. The databases used include Scopus, Web of Science, and Google Scholar with a publication range of 2018–2024. The inclusion criteria include empirical, peer-reviewed articles that use the variables under study and a digital consumer context. Articles that were opinion-based, non-empirical, and irrelevant to the digital-based culinary context were excluded. The data extraction process focused on the theory used, methodology, main findings, and patterns of relationships.

To strengthen the analysis of scientific knowledge structures, this study also conducted bibliometric mapping using VOSviewer. Keyword co-occurrence analysis was used to identify research trends and conceptual structures related to System Quality, Ease of Use, Perceived Value, Payment Availability, Customer Satisfaction, and Customer Loyalty in the context of Gen Z culinary consumers. The output, in the form of keyword network visualizations, research clusters, and topic density, was used to show the dominant research

focus and remaining research gaps, thereby supporting the formulation of theoretical conclusions and further research agendas.

3. Results and Discussion

Results of Bibliometric Analysis

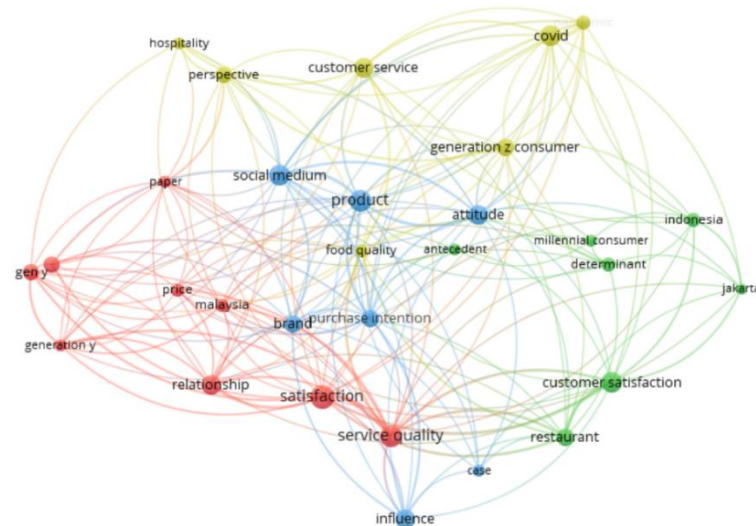


Table 1. Cluster table

Cluster	Main Keyword	Focus Theme	Relevance to Research Variables	Insight into the State-of-the-Art
Red Cluster	Gen Y, Price, Relationship, Satisfaction, Service Quality, Malaysia	Customer loyalty, service quality, price, customer relations	Service Quality, Satisfaction, relational drivers	Research is more dominant on Gen Y; specific focus is needed on Gen Z and digital service quality
Blue Cluster	Product, Brand, Purchase Intention, Social Medium, Influence, Restaurant, Customer	The role of social media, brand value, purchase intent	External support for Perceived Value & Ease of Use	Social media shapes Gen Z's values and experiences; relevant as a context for shaping satisfaction
Green Cluster	Satisfaction, Indonesia, Jakarta, Determinant, Millennial Consumer, Covid, Hospitality, Customer	Food consumers, Indonesian studies, satisfaction	Customer Satisfaction pada Loyalty in the culinary context	There are many studies in the restaurant sector, but the dominant sample is millennials, not Gen Z.
Yellow Cluster	Service, Generation Z, Consumer, Attitude, Perspective	Impact of the pandemic, customer service, Gen Z orientation	Perspektif System Quality & digital service adaptation The pandemic	The pandemic has triggered the digitization of payments and UI/UX as key to the Gen Z experience.
Minor/Connecting Cluster	Food Quality, Antecedent, Case, Paper	Product quality and case studies	Control variables in cooking	Need to clarify the position of digital system quality vs. food quality

The VOSviewer visualization results show four main clusters of research related to customer loyalty in the culinary sector. The red cluster shows a strong focus on the variables of service quality, price, and customer relationships, which are generally studied in Generation Y populations and Southeast Asian markets such as Malaysia. This confirms that previous literature is still oriented towards conventional service quality and has not comprehensively integrated the dimension of digital service quality as a major determinant of Gen Z consumer experience.

The blue cluster highlights the relationship between brand, product, purchase intention, and social media, showing that digital exposure and social media interaction shape the perceived value and consumption behavior of the digital-native generation. In this context, perceived value is increasingly influenced by the quality of the digital experience, not just the quality of the physical product.

Meanwhile, the green cluster indicates the dominance of research in the restaurant sector in Indonesia, with a focus on customer satisfaction as a determinant of consumer loyalty. However, most research still centers on millennial consumers, leaving ample room for research specifically on Gen Z. The yellow cluster maps the impact of the COVID-19 pandemic and the transformation of digital services, which has strengthened the role of quality systems, digital customer service, and changes in Gen Z consumer behavior toward payment technology and service convenience.

Overall, the bibliometric map shows that the role of digital payment availability, system quality, and ease of use in shaping Gen Z's satisfaction and loyalty in the culinary sector has not been a major focus in previous literature. Thus, this study occupies a strategic position to fill the literature gap by examining how the dimensions of digital system quality, ease of use, perceived value, and digital payment availability influence Gen Z loyalty through customer satisfaction mediation.

Research Gap

Although research on customer loyalty in the culinary sector has grown significantly, most of the literature still focuses on traditional service quality, product value perception, and the behavior of millennial and Gen Y consumers. Bibliometric findings indicate that customer satisfaction and service quality are dominant themes, but studies integrating dimensions of digital service quality (system quality, ease of use, perceived value, and digital payment availability) in shaping consumer loyalty, particularly among Generation Z, are still limited. Furthermore, studies that place customer satisfaction as a specific mediator in the context of digital culinary services have not been widely conducted, especially in developing countries such as Indonesia, which has a high level of digital payment adoption post-pandemic. Therefore, systematic research is needed to examine how digital quality factors influence Gen Z loyalty through customer satisfaction in the digital-based culinary sector.

Below is a comprehensive table summarizing the Research Gap, Implications for Future Research, and Bibliometric Findings.

Table 2. Research Gap & Future Research Direction.

Area	Literature Findings	Research Gap	Implications for Future Research
Generation Focus	Dominant among Millennials & Gen Y	Lack of specific studies on Gen Z in the digital culinary sector	In-depth research on Gen Z's digital preferences (UX, e-payment, loyalty drivers)
Digital Service Quality	The study focuses on traditional service quality (hospitality).	Not yet separating system quality (speed, security, stability) vs. service quality	Develop system quality measurements in digital culinary services
Customer Satisfaction	Widely studied as a common mediator	Not yet tested on Gen Z-based digital experience loyalty models	Satisfaction test as the main mediator in digital quality variables
Payment Availability	Very few appear in bibliometric visuals	Min research on availability, satisfaction, and loyalty in digital payments	Add digital payment variables & compare platforms (e-wallet, QRIS, mobile banking)
Social Media & Digital Influence	Found in several studies related to brand & intention	Not yet widely modeled as a moderator	Make social influence/digital engagement a moderator for loyalty building
Post-Pandemic Context	COVID appears as a theme on the map	Changes in digital behavior have not been analyzed longitudinally	Use post-pandemic longitudinal studies to examine the intensity of digital loyalty
Region Setting	Many & Indonesian/Malaysian studies, focusing on restaurants	Still few in number in the digital culinary MSME sector	Expand to digital MSMEs, food tech, cloud kitchens, and delivery platforms

The results of the literature review show that research on customer loyalty in the culinary sector has historically focused more on older generations, particularly Millennials and Gen Y. These findings indicate that the characteristics and preferences of Generation Z as digital natives have not been comprehensively explored, especially in the context of technology-based culinary consumption. Therefore, there is an urgent need to investigate how Gen Z forms loyalty to digital culinary services, given their tendency to use apps, make cashless payments, and engage in intensive digital interactions.

In addition, the majority of previous studies still focus on service quality in the context of physical services, while system quality variables, such as access speed, platform security, system stability, and ease of digital navigation, have not been clearly defined and measured. In fact, in the modern culinary service ecosystem, digital experiences play an important role in shaping user satisfaction, especially for Gen Z, who are very responsive to technological experiences and digital convenience.

Previous studies have also shown that customer satisfaction often acts as a mediator in various customer loyalty models. However, systematic studies that specifically analyze the mediating role of satisfaction in the influence of digital quality and digital payment availability on Gen Z loyalty are still limited. Payment availability variables, such as e-wallet support, QRIS, and mobile banking, have become new elements whose relevance has increased

rapidly in the wake of the COVID-19 pandemic, but they have not yet been widely integrated into customer loyalty formation models in the culinary sector.

Furthermore, the influence of social media and digital engagement in shaping Gen Z's value perceptions and purchasing decisions has emerged in several studies, but has not been widely modeled as a moderating variable in the relationship between digital variables and loyalty. This opens up opportunities for further research to explore the role of digital social interaction and online experiences in strengthening or weakening the effect of system quality on loyalty.

Finally, changes in consumer behavior during and after the COVID-19 pandemic confirm the need for a longitudinal approach to understand whether digital preference trends are temporary or sustainable. Thus, future research can strengthen academic contributions by applying longitudinal designs and expanding the scope to various digital culinary business models such as cloud kitchens, digital culinary MSMEs, and delivery platforms.

4. Conclusion

Based on the results of SLR and bibliometric analysis, the study shows that Gen Z consumer loyalty in the culinary sector is greatly influenced by the quality of digital services, particularly system quality, ease of use, perceived value, and the availability of digital payments. As digital natives, Gen Z show a high dependence on fast, secure, and seamless transactions through platforms such as QRIS, e-wallets, and food delivery apps. The literature confirms that good system quality—including speed, security, stability, and ease of navigation—consistently improves the digital experience, trust, and perceived value, which in turn shapes user satisfaction. However, most previous studies have predominantly researched Millennials and Gen Y, so specific studies of Gen Z in the context of digital culinary are still a significant gap in the literature.

In addition, customer satisfaction has been proven to be the main mediator linking digital service quality with Gen Z customer loyalty. Satisfaction arises when the actual experience meets or exceeds user expectations, especially in terms of ease of transaction, UI/UX, security, and the effectiveness of digital payment features. When digital culinary platforms are able to provide fast, seamless, and high-value transaction experiences, the resulting satisfaction will increase repurchase intent, recommendations, and emotional attachment to the service. Thus, this study confirms that Gen Z loyalty is not only influenced by the quality of culinary products, but also by the overall quality of the digital experience, which serves as a strategic foundation for MSMEs and culinary service platforms in strengthening consumer retention.

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