

## ABSTRACT

Pandemic COVID-19 gave enormous amount of changes to the way people lives their life. Along with rapid changes in technology, including financial technology, the effect of changes has been more fluid and continuous. Financial technology that plays a role in the payment system changes the dominant role of cash as a means of payment into electronic Money. Electronic Money, commonly known as E-Money, is a form of financial technology with a payment system that is easy, fast, and efficient for use by the public. E-Money has now penetrated every sector of life, including personal applications found on personal smartphones. One of them is from the Shopee application, where ShopeePay features electronic money / E-Money services. During the COVID-19 pandemic, numerous people centralized their consumption necessities on online shopping for goods or products to meet their daily needs, as precaution against COVID-19 and to follow stay-at-home protocol. These consumers follow the Government's instructions to promote cash-less paying, and one of them is E-money ShopeePay. Along with the growth of ShopeePay, Shopee customers are positioned to feel a feeling of satisfaction or dissatisfaction in using ShopeePay. In this study, we examine the mediating role of customer experience on the relationship between perceived ease of use of E-Money ShopeePay and customer satisfaction. We employed the SEM-PLS model based on an online questionnaire from 125 respondents. Our expected results focused on determining the significant effect of customer experience on the relationship between perceived Ease of Use of E-Money ShopeePay and customer satisfaction. This study is unique because it focused on modeling the relationship between perceived ease of use of E-Money ShopeePay, customer satisfaction, and customer experience of Generation Z during Pandemic COVID-19 in a single empirical model. A valuable contribution from this study is the recommendation to Shopee and E-Money ShopeePay providers to focus on maintaining a balanced customer experience on the perceived ease of using e-money shopeepay to increase customer satisfaction, especially during the pandemic covid-19 era.

**Keywords:** perceived ease of use; FinTech E-money ShopeePay; customer satisfaction; customer experience; Generation Z; Pandemic COVID-19