The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction

Michelle Olivia¹, Nony Kezia Marchyta²

Abstract: The developments of information technology and the advent of new normal in Indonesia had transformed how transaction was conducted, increasing the importance of e-wallet. This study aimed to analyze the effect of perceived ease of use, perceived usefulness, and customer satisfaction on e-wallet continuance intention. This study focused on customers of e-wallets in Indonesia. This research was quantitative research with data collection used the purposive sampling technique. This sampling was conducted by distributing questionnaires to 97 e-wallet customers in Indonesia, with eight questionnaires being rejected due to unmet criteria. Partial Least Square Path Modeling (PLSPM) was used to test the hypotheses. The study found that perceived ease of use had a direct positive influence on continuance intention as well as an indirect positive influence on it through customer satisfaction as an intervening variable, perceived enjoyment did not directly influence continuance intention but had indirect positive influence on it through customer satisfaction as an intervening variable, and customer satisfaction positively influenced continuance intention.

Keywords: Perceived ease of use, perceived usefulness, customer satisfaction, continuance intention.

Introduction

Indonesia has entered the new normal era where vitality, uncertainty, complexity, and ambiguity are rising across the social spectrum, leading to changes that make many sectors need to be supported by internet technology. According to Kemp [1], in 2020, internet users in Indonesia had reached 175.4 million people, equal to 65.5% of the population, it increased by around 17% or 25 million from 2019. The development and innovation of smartphone technology and its widespread use make them a primary public need. One of the innovations is the e-wallet which can be used as a cashless transactional tool [2].

E-wallets first came in Indonesia in the form of chips or cards such as e-toll, which can be used to pay on highways, supermarts, minimarts, etc. Innovations in e-wallet lead to a new form that is server-based instead of chip-based. This method utilizes internet media and can be used for online or offline transactions using QR codes [3].

There are already more than fifty e-wallets in Indonesia, among them are Shopeepay, Ovo, Gopay, Link Aja, Jenius, Dana, Go Mobile, etc. It relates to the campaign to promote e-wallets by the provider and government support to bring Indonesia into a cashless society [4]. According to the survey, when paying for an online transaction, 30% use bank transfer, 26% use e-wallet, and 25% use cash on delivery [4]. The rise of e-wallets in Indonesia is caused by their ease of use, such as fast top-up, and because of their cashbacks and vouchers.

In the middle of the COVID-19 pandemic, the physical distancing policy proclaimed by the World Health Organization (WHO) encourages consumers to make contactless activities, including payment transactions [5]. In line with this, Aji et al. [5] found that perceived COVID risk directly affected the intention of e-wallet use during the COVID-19 pandemic. Furthermore, Trisnowati et al. [6] found an increase in the use of electronic money during the early stage of the pandemic, with the majority of it using e-wallets. However, Nasution et al. [7] found that even though there was an increase during the early stage of the pandemic, it was soon followed by a decrease in electronic money transactions compared to an increase in nominal transactions. One possible reason is due to the use of financial technology by limited communities in certain areas and inadequate facilities [7]. Therefore, it shows a need to research variables that encourage or hinder the intention of e-wallet use in Indonesia.

The competition among e-wallet providers means the provider needs to develop a system that encourages their customers to use their platform continually. Continuance intention on the cellular financial application is defined as an individual's intention to

¹ Faculty of Business and Economics, Department of Business Management, Petra Christian University, Jl. Siwalankerto 121-131 Surabaya 60236, Indonesia. Email: nonykezia@petra.ac.id
² Corresponding author
repeatedly use the application [8]. Limayem et al. [9] define continuance intention as post-adoption behavior. To make their customers have continuance intention, e-wallet providers must ensure that their customers can accept their technology.

Phuong et al. [10] found that customer satisfaction intervenes in the relation between perceived ease of use and perceived usability with continuance intention on the e-wallet platform in Vietnam. However, a study from Juniawati [11] did not find an intervening effect of customer satisfaction toward the relationship between perceived ease of use and continuance intention on online shopping platforms in Indonesia. Rantung et al. [12] didn’t find a significant influence from perceived usefulness toward continuance intention on e-wallet in Manado, while Amin et al. [13] did not significantly influence perceived ease of use toward intention to use e-wallet in Bangladesh.

Perceived ease of use and usefulness had been previously researched as the antecedent of continuance intention, with customer satisfaction as mediating variable. However, those researches still result in conflicting results. Conflicting results from previous studies mean that this topic still needs further research, especially since those results come from Indonesia and other developing countries. Therefore, this study aims to analyze the effect of perceived ease of use, perceived usefulness, and customer satisfaction on e-wallet continuance intention in Indonesia.

Methods

Model Construction

One of the prominent theories in studying digital platforms is Technology Acceptance Model (TAM). Although TAM was first introduced and applied in the context of technology, particularly in the field of information systems, it is now widely applied to other disciplines, including marketing, e-commerce [14], and repeat online reviews [15]. According to TAM, there are two determinants, perceived ease of use and perceived usefulness [16]. Perceived usefulness and perceived ease of use influence customer satisfaction [10]. Customers who feel that using an e-wallet is more accessible will feel satisfied with the e-wallet platform. According to Shang and Wu [17], customers with high satisfaction rates usually will continue to use the platform.

Perceived ease of use is the degree of belief of a person that using information technology will reduce effort and make work easier [16]. Moslehpour et al. [18] said that perceived ease of use is one of the critical elements of technology as society increasingly likes simpler and easier things that will not reduce productivity, so the more straightforward to use, the better the acceptance from the community. According to Chi [19], perceived ease of use reflects the effort felt by the user when they use information technology. According to Hubert et al. [20], indicators of perceived ease of use are ease of learning, ease of meeting wish, ease of becoming skillful, and ease of transaction.

Perceived usefulness can be defined as how much an individual believes that the technology increases their productivity in doing transactions [16]. Someone who feels the benefit of information technology has a higher chance to accept that information technology [18]. Meanwhile, according to Chi [19], perceived usefulness refers to how much an individual believes that technology can increase their performance. According to Chi [19], indicators of perceived usefulness are performance improvement, productivity improvement, convenience, and effectiveness enhancement.

Customer satisfaction is defined as the portion of customer out of all customers who has satisfying experience with a company, product, or service [21]. According to Mensah and Mensah [22], customer satisfaction is a rating from customers on how a product or service results in satisfying consumption. In the application context, customer satisfaction is the state of satisfaction that comes from the application’s performance that meets expectations [10]. Customer satisfaction is an evaluation based on the user's first time experience with the service. This evaluation can be a positive feeling, satisfaction, indifference, or dissatisfaction [23]. In the context of e-wallets, customer satisfaction is a positive experience that e-wallet users have from the service provided [24]. Customer satisfaction indicators are contentment level, good performance, conformity to expectation, and pleasing experience [24].

Continuance intention is the next step of acceptance. A customer forms their opinion after the first time they use the system. If they feel its use, it will lead to satisfaction with the system’s service, which causes the customer to want to continue using the system [25]. According to Amoroso and Lim [8], continuance intention refers to the level of intent an individual has to keep doing a certain behavior. In the context of e-wallet, Shang and Wu [17] defined continuance intention as the user’s intent to keep using the e-wallet. Indicators of continuance intention are returned intention level, usage intensity, and recommendation intensity [17].

Phuong et al. [10], in their study, explained that perceived ease of use significantly influences continuance intention, when the level of perceived ease of use is high, the user tends to use the technology again, on the other hand, if the level is low, the user avoids
using it again. Shang and Wu [17] explained that perceived ease of use influences continuance intention positively, if the user finds that the mobile application is easy to use, they tend to continue to use the mobile application. However, Amin et al. [13] found that perceived ease of use does not influence continuance intention on an e-wallet in Bangladesh.

**H3:** Perceived ease of use influences continuance intention.

The study by Hamid et al. [26] shows that perceived usefulness significantly influences continuance intention, if technology gives the benefit that increases productivity and time efficiency, it will lead to continuance intention. This is supported by the study by Phuong et al. [10] on e-wallet customer in Vietnam, e-wallet that is useful to the customer tend to have better continuance intention. However, these studies are not supported by Rantung et al. [12], who studied e-wallets in Indonesia. They found that perceived usefulness does not significantly influence continuance intention.

**H4:** Perceived usefulness influences continuance intention.

Phuong et al. [10] establish that perceived ease of use significantly affects customer satisfaction, information technology that only needs minimal effort to use will be more easily accepted by the user and create satisfaction. Phuong et al. [10] also argue that perceived ease of use is a defining factor of customer satisfaction in the context of technology application. On the other hand, Ashfaq et al. [27] found different results. Their study on online shopping shows that perceived ease of use does not significantly impact customer satisfaction as there are other factors such as expectation and enjoyment that might interfere with it. A similar result is displayed in the study by Juniwiati [11]. Perceived ease of use does not significantly relate to customer satisfaction in online shopping.

**H5:** Perceived ease of use influences customer satisfaction.

Phuong et al. [10] found that perceived usefulness significantly influences customer satisfaction. The benefit that an individual receives when using technology will lead to satisfaction, and the benefit can be in the form of productivity increase or efficiency, whether financial or non-financial. The study by Amin et al. [24] also supports this result. Perceived usefulness reflects the user's mind, recognizing that the technology is helpful and will lead to satisfaction in using the technology. However, Jaiswal and Singh [15] found different results. Website usability does not significantly influence customer satisfaction in e-shopping.

**Hc:** Perceived usefulness influences customer satisfaction.

In their study, Shang and Wu [17] conclude that customer satisfaction significantly influences continuance intention. Technology users who are satisfied with the technology will develop a positive attitude toward it and continue using it. Phuong et al. [10] also found that customers who feel satisfied with the performance of e-wallet have the intention to use the e-wallet continually. However, those findings are different from the research of Juniwiati [11], which found that customer satisfaction does not significantly influence continuance intention in online shopping.

**H6:** Customer satisfaction influences continuance intention.

In their study, Phuong et al. [10] found that perceived ease of use indirectly influences continuance intention with customer satisfaction as an intervening variable, the easiness level of technology makes the user satisfied and tend to use the technology again. Similarly, Shang and Wu [17] also found that perceived ease of use influences continuance intention through customer satisfaction. If a technology only requires minimal effort to be used, the user will be more readily accept it and create satisfaction. This satisfaction increases the potential of using the technology continually. On the contrary, Juniwiati [11] did not find any influence of perceived ease of use toward continuance intention through customer satisfaction.

**Hd:** Perceived ease of use indirectly influences

In their study, Phuong et al. [10] found that perceived usefulness indirectly affects continuance intention with customer satisfaction as an intervening variable. The benefit the user gets from using mobile applications leads to satisfaction, increasing the intention to use the technology application again. Similarly, Shang and Wu [17] also found that perceived usefulness significantly influences continuance intention through customer satisfaction. If the user thinks that the technology is beneficial for them, they will feel satisfied, and this satisfaction increases the potential of using the technology continually. However, Jaiswal and Singh [28] did not find any significant influence from perceived usefulness to customer satisfaction, while Juniwiati [11] did not find a significant effect of customer satisfaction towards continuance intention that is necessary for customer satisfaction to become the intervening variable in the relationship between perceived usefulness and continuance intention.
Based on previous studies, the hypothesis as shown in Figure 1 are as follow:

\[ H_1: \] Perceived ease of use influences continuance intention

\[ H_2: \] Perceived usefulness influences continuance intention

\[ H_3: \] Perceived ease of use influences customer satisfaction

\[ H_4: \] Perceived usefulness influences customer satisfaction

\[ H_5: \] Customer satisfaction influences continuance intention

\[ H_6: \] Perceived ease of use indirectly influences continuance intention through customer satisfaction

\[ H_7: \] Perceived usefulness indirectly influences continuance intention through customer satisfaction

**Research Method**

This study is a quantitative research that uses statistical numbers in processing and collecting data. This quantitative research uses an explanatory method with a causal relationship. The population of this study is e-wallet users in Indonesia. Moreover, the respondent must be above 17 years old, have an e-wallet account, and have used it at least twice in the last three months. Purposive sampling with a questionnaire was used to collect data in this study, with the total number of questionnaires returned is 97, but only 89 meet the respondent criteria. The data was analyzed using PLS-SEM (Partial Least Square Path Modeling) to answer the research hypotheses.

The questionnaire contains questions regarding respondent profiles and questions regarding the research indicators. Indicators of perceived ease of use are adapted from the study of Hubert et al. [20], indicators of perceived usefulness are adapted from the study of Chi [19], indicators of customer satisfaction are adapted from the study of Amin et al. [24], while indicator of continuance intention is adapted from the study of Shang and Wu [17]. All indicators were measured with a Likert scale ranging from 1 to 5.

**Results and Discussions**

The result from respondents that meet the criteria shows that in the last three months, most of the respondents used 6 to 10 times and belong to the age group of 18 to 23 years old and 24 to 30 years old. Based on the e-wallet application used, the most used e-wallet is OVO. The total is more than 89 because each respondent can use more than one e-wallet. Based on the average top-up nominal, most of those who responded top-up between 50,000 IDR and 149,999 IDR. Based on the average transaction nominal, most of those who responded, the transaction between 50,000 IDR and 149,999 IDR. All respondents list practicality as a reason to use an e-wallet, 55 respondents list safety as a reason to use an e-wallet, and 45 respondents list cashback or promotion as a reason to use an e-wallet.

Table 1 shows the respondent profile in this research.

The convergent validity is tested using the AVE (Average Variance Extracted) value, and all variables have an AVE value above 0.500 which means the convergent validity can be accepted. The discriminant validity is tested by using the cross-loading factor. Cross-loading values of each variable are greater on their construct than on other constructs. Therefore, all variables pass the discriminant validity test. The reliability is tested using Cronbach’s Alpha value, and all variables have Cronbach’s Alpha value above 0.600 which means the reliability can be accepted. Internal consistency reliability is tested using composite reliability value, and all variables have composite reliability values above 0.700, which means the reliability can be accepted. The loading factors of all measured items are above 0.500. Based on the results, all research variables are valid, and the research instruments are reliable.

Table 3 shows that the indicator of perceived ease of use with the highest outer loading value is “I feel that mastering the use of e-wallet application is quick and easy.”
Table 1. Respondent profile

| E-Wallet Usage Frequency | Number of respondents | Percentage (%) |
|-------------------------|-----------------------|----------------|
| 2 to 6 times            | 22                    | 24.7           |
| 6 to 10 times           | 45                    | 50.6           |
| 11 to 15 times          | 9                     | 10.1           |
| >15 times               | 13                    | 14.6           |
| Total                   | 89                    | 100            |

| Age                     | Number of respondents | Percentage (%) |
|-------------------------|-----------------------|----------------|
| 18 to 23 years old      | 39                    | 43.8           |
| 24 to 30 years old      | 39                    | 43.8           |
| 31 to 37 years old      | 11                    | 12.4           |
| Total                   | 89                    | 100            |

| E-Wallet Application | Frequency usage | Percentage (%) |
|----------------------|-----------------|----------------|
| Gopay                | 55              | 29.1           |
| Ovo                  | 62              | 32.8           |
| Dana                 | 11              | 5.8            |
| Shopeepay            | 54              | 28.6           |
| LinkAja              | 7               | 3.7            |
| Total                | 189             | 100            |

| Average Top Up Nominal | Number of respondents | Percentage (%) |
|------------------------|-----------------------|----------------|
| Under 50.000 IDR       | 9                     | 10.1           |
| Between 50.000 IDR and | 59                    | 66.3           |
| 149,999 IDR            |                       |                |
| Between 150.000 IDR and| 14                    | 15.7           |
| 249,999 IDR            |                       |                |
| Between 250.000 IDR and| 2                     | 2.2            |
| 349,999 IDR            |                       |                |
| 350,000 IDR or above   | 5                     | 5.6            |
| Total                  | 89                    | 100            |

| Average Transaction Nominal | Number of respondents | Percentage (%) |
|----------------------------|-----------------------|----------------|
| Under 50.000 IDR           | 16                    | 18             |
| Between 50.000 IDR and     | 62                    | 69.7           |
| 149,999 IDR                |                       |                |
| Between 150.000 IDR and    | 6                     | 6.7            |
| 249,999 IDR                |                       |                |
| Between 250.000 IDR and    | 5                     | 5.6            |
| 349,999 IDR                |                       |                |
| 350,000 IDR or above       | 0                     | 0              |
| Total                      | 89                    | 100            |

| Reason Using E-Wallet | Number of respondents | Percentage (%) |
|-----------------------|-----------------------|----------------|
| Practicality          | 89                    | 47.1           |
| Safety                | 55                    | 29.1           |
| Cashback or promotion | 45                    | 23.8           |
| Total                 | 189                   | 100            |

Source: Data processed, 2021

Table 2. Convergent Validity and Reliability

| Variable            | AVE  | Cronbach’s Alpha | Composite reliability |
|---------------------|------|-----------------|-----------------------|
| Perceived ease of use | 0.633 | 0.807           | 0.873                 |
| Perceived usefulness | 0.632 | 0.808           | 0.873                 |
| Customer satisfaction | 0.721 | 0.870           | 0.911                 |
| Continuance intention | 0.713 | 0.799           | 0.882                 |

Source: Data processed, 2021

It means the most crucial factor that determines perceived ease of use is the speed and easiness of mastering the e-wallet. Therefore, E-wallet providers need to ensure that their application can be mastered quickly and easily by creating a user-friendly system with interactive tutorials and help features.

Table 5 shows that the $p$-value of the first hypothesis is 0.025, under 0.050, it means $H_1$ is true, the path coefficient is 0.224, which means the influence is positive. Therefore, perceived ease of use positively influences continuance intention. The $p$-value of the second hypothesis is 0.800, larger than 0.050, which means $H_2$ is rejected. Therefore, perceived usefulness does not influence continuance intention. The $p$-value of the third hypothesis is 0.000, under 0.050, which means $H_3$ is true, the path coefficient is 0.384, which means the influence is positive. Therefore, perceived ease of use positively influences customer satisfaction.
Table 3. Indicators of the study

| Variables            | Statement                                                                 | Loading factor |
|----------------------|---------------------------------------------------------------------------|----------------|
| Perceived Ease of Use| I feel that learning to use the e-wallet for transaction is easy           | 0.775          |
|                      | The e-wallet application fulfills my wish regarding transaction.           | 0.818          |
|                      | I feel that mastering the use of e-wallet applications is quick and easy.  | 0.823          |
|                      | I feel it is easy when transacting using e-wallet applications.            | 0.765          |
| Perceived Usefulness | My performance is increased by using e-wallet applications.               | 0.730          |
|                      | My productivity is increased by using e-wallet applications.              | 0.849          |
|                      | Transacting through e-wallet applications is more convenient than using   | 0.828          |
|                      | cash.                                                                     |                |
|                      | Transacting through the e-wallet application enhance my effectiveness     | 0.768          |
|                      | during transaction.                                                       |                |
| Customer Satisfaction| I contend with the e-wallet application.                                   | 0.870          |
|                      | The e-wallet application is functioning with good performance.            | 0.904          |
|                      | The e-wallet application meets my expectation.                            | 0.836          |
|                      | I am pleased with my experience in using the e-wallet application.        | 0.781          |
| Continuance Intention| I intend to keep using the e-wallet application for all transactions.     | 0.863          |
|                      | I will use the e-wallet application as frequently as possible.           | 0.880          |
|                      | I will recommend the e-wallet application to other people.               | 0.788          |

Source: Data processed, 2021

Table 4. R-square

| Variable           | R-square |
|--------------------|----------|
| Customer satisfaction | 0.509    |
| Continuance intention | 0.667    |

Source: Data processed, 2021

The p-value of the fourth hypothesis is 0.000, under 0.050, which means $H_4$ is true, the path coefficient is 0.411, which means the influence is positive. Therefore, perceived usefulness positively influences customer satisfaction. The p-value of the fifth hypothesis is 0.000, under 0.050, which means $H_5$ is true, the path coefficient is 0.639, which means the influence is positive. Therefore, customer satisfaction positively influences continuance intention.

The indirect effect of perceived ease of use toward continuance intention through customer satisfaction is significant as its p-value is 0.001, smaller than 0.050, which means $H_6$ is true. The path coefficient of this indirect effect is 0.245, which means the direction of the indirect influence is positive. The coefficient is slightly higher but still comparable to the coefficient of direct influence of perceived ease of use toward continuance intention. The indirect effect of perceived usefulness toward continuance intention through customer satisfaction is significant as its p-value is 0.000, less than 0.050, which means $H_7$ is true. As perceived usefulness does not have a significant direct influence on continuance intention, it means it only has an indirect effect on customer satisfaction as the intervening variable. The path coefficient is 0.263, which means the direction of the indirect influence of perceived usefulness toward continuance intention through customer satisfaction as an intervening variable is positive.

The first hypothesis is accepted. Perceived ease of use influences continuance intention with the coefficient value is 0.224, which means if perceived ease of use is increased, it will lead to higher continuance intention. E-wallet customers will be more intent to continue using the e-wallet if they perceive that the e-wallet is easy to be learned, easy to use to fulfill their wish, and easy to be adept at using easy to be used for the transaction. This result supports the studies of Phuong et al. [10] and Shang and Wu [17].

The second hypothesis is rejected, which means perceived usefulness does not significantly influence continuance intention. This is similar to the finding of Amin et al. [24] but contrary to the findings of Hamid et al. [26] and Phuong et al. [10]. Even though customer feel that the e-wallet give them convenience while also increasing their productivity, performance, and effectiveness, it does not necessarily lead to the intent to use the e-wallet again as other factors need to be taken into account.

The third hypothesis is accepted. Perceived ease of use influences customer satisfaction with the coefficient value is 0.384, which means if perceived ease of use is increased, it will lead to higher customer satisfaction. Therefore, E-wallet customers who believe that the e-wallet is easy to learn, easy to use to fulfill their wish, easy to be adept at using it, and easy to use for transactions tend to have higher satisfaction. This result supports the study of Phuong et al. [10].

The fourth hypothesis is accepted. Perceived usefulness significantly influences customer satisfaction with the coefficient value of 0.411, which means an increase in perceived usefulness will increase customer satisfaction. Therefore, E-wallet customers will have a higher satisfaction rate if they feel that the e-
Table 5. Hypothesis Testing Results

| Hypothesis                                      | Original Sample | T-Statistics | P-Values |
|------------------------------------------------|-----------------|--------------|----------|
| Perceived ease of use → continuance intention  | 0.224           | 2.274        | 0.025    |
| Perceived usefulness → continuance intention   | 0.024           | 0.254        | 0.800    |
| Perceived ease of use → customer satisfaction  | 0.384           | 4.275        | 0.000    |
| Perceived usefulness → customer satisfaction   | 0.411           | 4.534        | 0.000    |
| Customer satisfaction → continuance intention  | 0.639           | 6.515        | 0.000    |
| Perceived ease of use → customer satisfaction → continuance intention | 0.245   | 3.505        | 0.001    |
| Perceived usefulness → customer satisfaction → continuance intention | 0.263 | 3.739 | 0.000 |

Source: Data processed, 2021

wallet provides convenience and increases their productivity, performance, and effectiveness. This result supports the studies of Phuong et al. [10] and Amin et al. [24].

The fifth hypothesis is accepted, customer satisfaction significantly influences continuance intention with the coefficient value of 0.639, which means an increase in customer satisfaction will increase continuance intention. Therefore, E-wallet customers will have more intent to use the e-wallet continually if they are satisfied with the e-wallet performance as it successfully meets their expectations and provides them with an excellent overall experience. This result supports the studies of Phuong et al. [10] and Shang and Wu [17].

The sixth hypothesis is also accepted. It means that ease of use not only has direct also indirect influence toward continuance intention through customer satisfaction which acts as an intervening variable. The path coefficient of the indirect influence is 0.245, as the coefficient of both perceived ease of use to customer satisfaction and customer satisfaction to continuance intention are positive. It means higher perceived ease of use will lead to higher customer satisfaction, which will, in turn, lead to higher continuance intention. Customers who feel that the e-wallet is easy to use tend to have a higher satisfaction rate, which makes them intend to use it again. This result supports the studies of Phuong et al. [10] and Shang and Wu [17].

The seventh hypothesis is accepted, it means that even though perceived usefulness does not directly influence continuance intention, it still indirectly influence it through customer satisfaction as the intervening variable. The coefficient of this indirect path is 0.263, as the coefficient of both perceived usefulness to customer satisfaction and customer satisfaction to continuance intention are positive. It means that higher perceived usefulness will lead to higher customer satisfaction, leading to more continuance intention. Customers who feel that the e-wallet provides them with beneficial use will have a higher satisfaction rate, which makes them intend to use the e-wallet continually. This result supports the studies of Phuong et al. [10] and Shang and Wu [17].

### Conclusion

Both perceived ease of use and perceived usefulness have a direct positive influence on customer satisfaction. Customers who believe that the e-wallet is easy to use will usually have more satisfaction from using the e-wallet compared to those who believe otherwise. Customers who benefit from using an e-wallet, such as convenience and performance improvement, will also tend to have higher satisfaction from using the e-wallet. In turn, customer satisfaction positively influences continuance intention, which means a higher satisfaction rate of using the e-wallet will result in a higher intention to use the e-wallet again.

Perceived ease of use has a direct positive influence on continuance intention. It means the more that the e-wallet application is perceived as easy to use by the customer, the higher the intention of the customer to continue using the e-wallet. In addition, perceived ease of use also has an indirect positive effect toward continuance intention through customer satisfaction as an intervening variable. It means the easier to use the customer feel the e-wallet is, the easier they will be satisfied with the service. Therefore, it will make them intend to continue using the e-wallet.

Perceived usefulness does not directly influence continuance intention, but it indirectly and positively influences continuance with customer satisfaction as an intervening variable. It means perceived usefulness needs to bring customer satisfaction before it can lead to continuance intention. The higher the belief of customers that they benefited from using e-wallet will lead to higher satisfaction regarding the e-wallet, and this will, in turn, make them have more intention of keep using the application.

To improve perceived ease of use, e-wallet application developers provide instructions for using the application like infographics, landing page, or explainer video for the first time user opens the application. Furthermore, to improve perceived usefulness, the developer should also increase the speed of doing top-up from various banks. Finally, to improve customer
satisfaction, application developers are expected to be able to optimize their applications so that no bugs occur or crash when the user uses the application to transact.

The study is not without limitations. Analysis of the finding reveals that there are unobserved variables that might explain customer satisfaction and continuance intention. Future research needs to consider additional variables that might influence customer satisfaction and continuance intention, such as perceived enjoyment, customer service, trust, and perceived value.

References

1. Kemp, S., Digital 2020: Indonesia - Data Reportal – Global Digital Insights, 2020, retrieved from https://datareportal.com/reports/digital-2020-indonesia on 01 April 2021.
2. Wijayanthi, I. M., Behavioral Intention of Young Consumers Towards E-Wallet Adoption: An Empirical Study Among Indonesian Users, Russian Journal of Agricultural and Socio-Economic Sciences, 85(1), 2019, pp. 79–93.
3. Amoroso, D. L. and Magnier-Watanabe, R., Building A Research Model for Mobile Wallet Consumer Adoption: The Case of Mobile Suica in Japan, Journal of Theoretical and Applied Electronic Commerce Research, 7(1), 2012, pp. 94–110.
4. Devita, D. V., E-wallet Lokal Masih Mendominasi Q2 2019-2020, 2020, retrieved from https://iprice.co.id/trend/insights/top-e-wallet-di-indonesia-2020/ on 01 April 2021.
5. Aji, H.M., Berakon, I., and Husin, M.Md., COVID-19 and E-Wallet Usage Intention: A Multigroup Analysis between Indonesia and Malaysia, Cogent Business & Management, 7(1), 2020, pp. 1–16.
6. Trisnowati, Y., Muditomo, A., Manalu, E.P.S., Kesuma, Z., Adriana, D., and Dwiyani, R., The COVID-19 Pandemic’s Impact on Indonesia’s Electronic Retail Payment Transactions, International Conference on Information Management and Technology (ICIMTech), 2020.
7. Nasution, L.N., Ramli, Sadalia, I., and Ruslan, D, How Fintech Conditions in Indonesia During the Covid-19 Pandemic?, International Proceeding of Law & Economic, 2020, pp. 46–50.
8. Amoroso, D. L. and Lim, R, The Mediating Effect of Habit on Continuance Intention, International Journal of Information Management, 37(6), 2017, pp. 693-702.
9. Limayem, M., Hirt, S. G., and Cheung, C. M. K., How Habit Limits The Predictive Power of Intention: The Case of Information Systems Continuance, MIS Quarterly: Management Information Systems, 31(4), 2007, pp. 705–737.
10. Phuong, N. N., Luan, L. T., Van Dong, V., and Le Nhat Khanh, N., Examining Customers’ Continuance Intentions Towards E-Wallet Usage: The Emergence of Mobile Payment Acceptance in Vietnam, Journal of Asian Finance, Economics and Business, 7(9), 2020, pp. 505–516.
11. Juniawati, Pengaruh Perceived Ease of Use, Enjoyment, dan Trust terhadap Repurchase Intention dengan Customer Satisfaction sebagai Intervening pada Belanja Online (Studi pada Mahasiswa Universitas Tanjungpura Pontianak), Jurnal Ekonomi Bisnis dan Kewirausahaan, 4(1), 2015, pp. 140–156.
12. Rantung, H. M., Tumbuan, W. J. F. A., and Gunawan, E. M., The Determinants Influencing Behavioral Intention to Use E-Wallet During Covid-19 Pandemic in Manado, Jurnal EMBA, 8(4), 2020, pp. 352–360.
13. Amin, Md. K., Azhar, A., Amin, K., and Akter, A., Applying The Technology Acceptance Model in Examining Bangladeshi Consumer’s Behavioral Intention to Use Mobile Wallet: PLS-SEM Approach, 13th International Conference on Computer and Information Technology (ICCTT), Dhaka, 2015.
14. Moriuchi, E. and Takahashi, I., An Empirical Investigation of the Factors Motivating Japanese Repeat Consumer to Review Their Shopping Experiences, Journal of Business Research, 82, 2018, pp. 381–390.
15. Moriuchi, E., Okay, Google!: An Empirical Study on Voice Assistants on Consumer Engagement and Loyalty, Psychology & Marketing, 36(5), 2019, pp. 489–501.
16. Davis, D. F., Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology, Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology, 13(3), 1989, pp. 319–340.
17. Shang, D., and Wu, W., Understanding Mobile Shopping Consumers’ Continuance Intention, Industrial Management and Data Systems, 117(1), 2017, pp. 213–227.
18. Moslehpour, M., Pham, V. K., Wong, W. K., and Biligi, I., E-Purchase Intention of Taiwanese Consumers: Sustainable Mediation of Perceived Usefulness and Perceived Ease of Use, Sustainability, 10(1), 2018, pp. 234.
19. Chi, T., Understanding Chinese Consumer Adoption of Apparel Mobile Commerce: An Extended TAM Approach, Journal of Retailing and Consumer Services, 44, 2018, pp. 274–284.
20. Hubert, M., Blut, M., Brock, C., Backhaus, C., and Eberhardt, T., Acceptance of Smartphone-Based Mobile Shopping: Mobile Benefits, Customer Characteristics, Perceived Risks, and the Impact of Application Context, Psychology and Marketing, 34(2), 2017, pp. 175–194.
21. Fungai, M., Factors Influencing Customer Repurchase Intention in the Fast Food Industry: A Case Study of Innscor Mutare, Zimbabwe, *Business & Social Sciences Journal (BSS-J)*, 2(1), 2017, pp. 120–141.

22. Mensah, I., and Mensah, R. D., Effects of Service Quality and Customer Satisfaction on Repurchase Intention in Restaurants on University of Cape Coast Campus, *Journal of Tourism, Heritage & Services Marketing*, 4(1), 2018, pp. 27–36.

23. Hsu, C., and Lin, J. C., Electronic Commerce Research and Applications What Drives Purchase Intention for Paid Mobile Apps? An Expectation Confirmation Model with Perceived Value, *Electronic Commerce Research and Applications*, 14(1), 2015, pp. 46–57.

24. Amin, M., Rezaei, S., and Abolghasemi, M, User Satisfaction with Mobile Websites: The Impact of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Trust, *Nankai Business Review International*, 5(3), 2014, pp. 258–274.

25. Bhattacherjee., Understanding Information Systems Continuance: An Expectation-Confirmation Model, *MIS Quarterly*, 25(3), 2001, pp. 351–370.

26. Hamid, A. A., Razuk, F. Z. A., Bakar, A. A., and Abdullah, W. S. W., The Effects of Perceived Usefulness and Perceived Ease of Use on Continuance Intention to Use E-Government, *Procedia Economics and Finance*, 35, 2016, pp. 644–649.

27. Ashfaq, M., Yun, J., Waheed, A., Khan, M. S., and Farrukh, M., Customers’ Expectation, Satisfaction, and Repurchase Intention of Used Products Online: Empirical Evidence from China, *SAGE Open*, 9(2), 2019, pp. 1–14.

28. Jaiswal, S. and Singh, A., Influence of the Determinants of Online Customer Experience on Online Customer Satisfaction, *Paradigm*, 24(1), 2020, pp. 41–55.