The Role of Continuance Intention, e-wallet Applications Users for Transaction Multi-payments in Indonesia

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Abstract

The study examines the effect of perceived ease of use, perceived usefulness and trust on continuance intention on e-wallets users in Indonesia with customer satisfaction and habit as intervening variables. This research also aims to see variable continuance intention in users transactions multi-payment e-wallet as cashless program supported the government in Indonesia. The research used was a quantitative method with data obtained from as many as 216 participants distributed online. The sampling technique purposive sampling, this reseacrh used structural equation modeling (SEM) using SPSS 26 and AMOS 23 software. The results of this study, perceived ease of use has a positive and insignificant effect on customer satisfaction, Perceived usefulness has a positive and insignificant effect on customer satisfaction, trust has a positive and significant effect on customer satisfaction, customer satisfaction has a positive and significant effect on continuance intention, customer satisfaction has a positive and significant effect on habit, and habit has a positive and significant effect on continuance intention.

Keywords: continuance intention, perceived ease of use, perceived usefulness, trust

1. Introduction

The revolution of the three previous industries that have changed the technological progress very rapidly, with the main change from mechanical work to information technology causes someone to have to adapt to the technology. it is not fast in adapting especially someone who

is in generation X (Pereira & Romero, 2017).

According to (Fajri et al., 2019) industry 4.0 has been introduced in various complexes since the 5th century, the industrial revolution has changed the mechanical work to information technology. Industry 4.0 is very important because one must be able to adapt to new information technology and need to try very hard to be able to master the technology.

The government implemented a policy to change the habits of a person who transacts with cash into digital technology through the Bank Indonesia (BI) program launching the National Non-Cash Movement (GNNT) on August 14, 2014, which aims to create a payment system that is safe, efficient, and smooth, which in turn will be able to encourage the national financial system to work effectively and efficiently.

Bank Indonesia (BI) urges the public to emphasize the cashless society program, one of which is using an e-wallet. IPrice (2018) states that the number of e-wallet transactions in Indonesia is $1.5 billion, and it is even predicted to reach $25 billion in 2023. E-wallet also referred to as a digital wallet, provides a change in online prepaid technology used to store money and transact online through a smartphone application (Rathore, 2016).

The author sees the shortcomings of previous studies that rarely research e-wallet applications, especially for conducting multi-payment transactions, such as types of bills: cellular data, internet, cable TV, electricity, water, BPJS, PGN, credit cards, and e-commerce, e-samsat, PBB, game vouchers, insurance, credit installments, non-digital payments, telephone, and education. The author hopes to add new knowledge that the ease of technology can help a person's performance be more productive, and if it does not affect it, the company must be able to take action to overcome these problems.

Anestia (2021) she has conducted several surveys with 1035 respondents who, on average, use two to three e-wallets, and knows some of the reasons consumers use an e-wallet, among others, for digital payments of (73%), cashback/discounts from e-wallet application (69%), want to try using it (61%), cashback/discount from a certain merchant (57%), and support government programs by reducing cash money (53%).

The researcher limits the research by using the five e-wallets that are popularly used by people in Indonesia, according to data provided by DataIndonesia (2022). In the following figure the users of the five e-wallets.
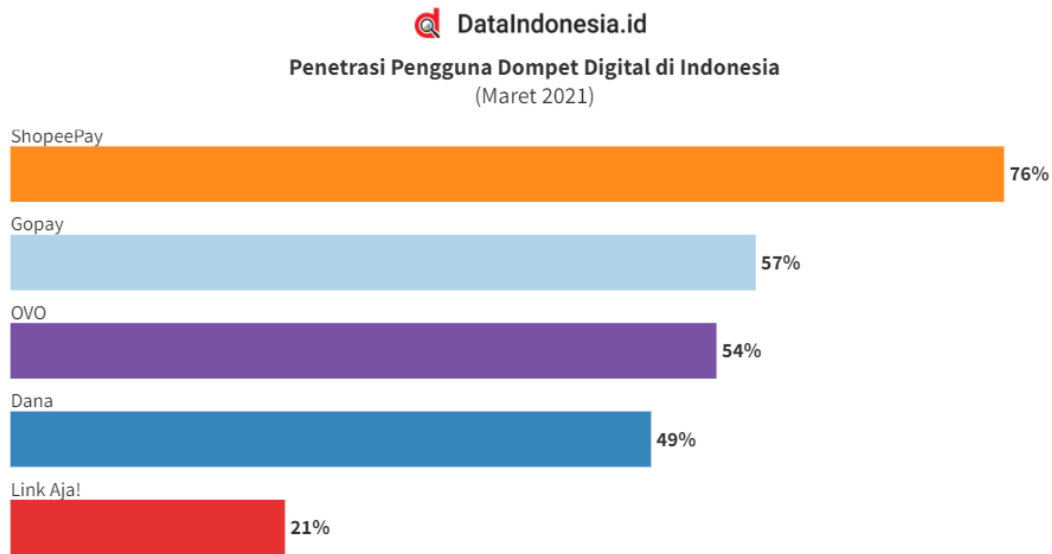
Figure 1. Users E-wallet in Indonesia

(DataIndonesia, 2022)

Researchers have widely studied E-wallets, for example, in several Asian countries such as Malaysia (Alam et al., 2021; Andrew & Tan, 2020; Karim et al., 2020; Nizam et al., 2018; Teoh Teng Tenk et al., 2020) Thailand (Intarot & Beokhaimook, 2018). This e-wallet was investigated to find out the level of use of e-wallets, for example (Karim et al., 2020; Nizam et al., 2018). E-wallets are also investigated for SWOT analysis (Alam et al., 2021).

Financial technology industry companies continue to make efforts to attract consumers to make transactions digitally by having several payment methods such as e-wallet and pay later. They are trying to adapt the latest innovative features to provide convenience in transacting, pay later has a higher transaction rate from e-wallets with an estimated growth rate of 27% from 2018 to 2028 (Mikael & Rahadi, 2022).

Pay later, such as credit cards, make transactions by buying and paying later, which is different from an e-wallet, which has to be topped up first. Pay later can be a threat to e-wallets in the future. It is easy to use because it can transact multipayment e-wallet without paying.

Generation X users and baby boomers are comfortable with debit card transactions. Only 12% of users are from generation X, and 0.5% are from the baby boomers generation (Birny, 2022). However, 68% of generation Z are more comfortable using an e-wallet. They understand that they believe a system can be used easily in terms of technology. The use of an e-wallet should improve their performance. Still, they must register for a premium account first and be verified according to their photo ID and selfie with the specified time to be verified for approximately 1x24 hours.

Users don't dare to top up and save their money like in a bank. They will top up if they want to make a transaction. They fear losing their money in the e-wallet, though some e-wallets,

such as GoPay, already guarantee losing money in the gopay e-wallet. Even administrative costs increased in several e-wallets, such as shopeepay, which was initially Rp. 500 to Rp. 1,000 would impact finding other alternatives in conducting multipayment e-wallet transactions.

Users will feel they overdo transactions when making multipayment payments in the habit of making monthly payments. Because multipayment payments are not stable every month, users will not make payments and will look for other alternatives to make these transactions in an e-wallet.

2. Literature Review

2.1 Perceived Ease of Use

According to Davis (1989), perceived ease of use is the extent to which a person believes using a particular system is easy and free from effort. The extent to which using technology is based on the ease or not of the system (Dong et al., 2017). In the context of e-wallet, Karim et al., (Karim et al., 2020) explained that a consumer using an e-wallet application could be seen from how easy they use the e-wallet application. Several previous researchers study the effect on perceived ease of use and customer satisfaction (Amin et al., 2014; Ghani et al., 2017; Keni, 2020; Tu et al., 2012) getting significant results between that two variables.

H_1: There is a significant effect between perceived ease of use on customer satisfaction.

2.2 Perceived Usefulness

Menon and Vadarajan (1992) explain perceived usefulness as the potential for information to be used. Perceived usefulness is the primary measure to assess the acceptance and success of a technology (Alsabawy et al., 2016). In the context of an e-wallet (Amin et al., 2014) explains that the use of an e-wallet provides valuable services in facilitating decisions in transactions and services obtained on e-wallet sites. Some users who have felt the usefulness of an e-wallet will make transactions in the e-wallet. Research conducted to examine the perceived usefulness and customer satisfaction as conducted by (Al-Azawei & Lundqvist, 2015; Amin et al., 2014; Ghani et al., 2017; Keni, 2020; Ngubelanga & Duffett, 2021; Shah & Attiq, 2016; Tu et al., 2012) found a significant effect between perceived usefulness and customer satisfaction, while research conducted by (Karim et al., 2022; Ohliati & Abbas, 2019; Rawashdeh et al., 2021) found the results are not significant, there is an influence between perceived usefulness and customer satisfaction.

H_2: There is a significant effect between perceived usefulness on customer satisfaction.

2.3 Trust

Trust is a defining feature of most economic and social interactions where uncertainty comes (Nguyen & Huynh, 2018; Pavlou, 2003). Although to know the meaning of trust, one has to risk something and one must be aware of the risk (Kee & Knox, 1970). In the context of e-wallet according to Amin et al, (Amin et al., 2014) trust is the user's overall perception of

trust in the services of the e-wallet application. Even users use e-wallets to save some of their money for transaction payments, such as online motorcycle taxi payments made daily to go to work. Other researchers conducted research to test trust and customer satisfaction (Alsajjan, 2014; Amin et al., 2014; Setiawan & Sayuti, 2017; Tu et al., 2012; Uzir et al., 2021). Getting significant results. There is an influence between trust and customer satisfaction, while the research conducted by Juwaini el al., (2022) found no significant effect between trust and customer satisfaction.

H3: There is a significant effect between trust on customer satisfaction.

2.4 Customer Satisfaction

According to Oliver (2010) customer satisfaction is a consumer's fulfilment response. This is an assessment that the features of a product or service or the product or service itself provide or provide a level of satisfaction related to pleasant consumption, including a less or more level of fulfilment. In the context of e-wallet, according to Bhattacherjee (2001) initial experience in using an e-wallet service will be able to give positive feelings, which means satisfaction whereas, if users give negative feelings, it means dissatisfaction with an e-wallet service. Other previous researchers conducted research to test customer satisfaction and habit (Amoroso & Lim, 2017; Chiu et al., 2012; H.-J. Lee, 2022; Wang et al., 2016) getting significant results on the influence of customer satisfaction and habit. Other previous researchers conducted research to examine customer satisfaction and continuance intention, as done by (Amoroso & Lim, 2017; Cheung et al., 2013; Limayem & Hirt, 2003; Masri et al., 2020; Wang et al., 2016) obtained significant results that there was an influence between customer satisfaction and continuance intention, while the research conducted by Huang and Kananurak (2022) found that there was no significant effect between customer satisfaction and continuance intention.

H4: There is a significant effect between customer satisfaction on habit.

H5: There is a significant effect between customer satisfaction on continuance intention.

2.5 Habit

According to Verplanken et al., (1997) a habit is a learned sequence of actions that becomes an automatic response to specific situations which may function in obtaining certain goals or final states. Aarts and Dijksterhuis (2000) explained that habit is behaviour directed at automatic goals that are represented mentally. In this study, the researcher defined that a consumer visits an e-wallet application out of habit rather than through a conscious evaluation of its perceived benefits and costs. When habits are deeply entrenched, people tend to ignore external information from friends or other people (Lin & Wang, 2006). Previous studies examined habit and continuance intention as conducted by (Amoroso & Lim, 2017; Dai et al., 2020; Wang et al., 2016; Wulandari et al., 2019) obtained significant results between habit and continuance intention, while the research conducted by Zehra and Tahir (2022) found that there was no significant effect between habit and continuance intention.

H$_6$: There is a significant effect between habit on continuance intention.

2.6 Continuance Intention

According to Atchariyachanvanich et al., (2008) continuance intention is a consumer who has purchased or used goods and services and intends to continue to buy or use the service again. Several previous studies have explained that continuance intention is the continuous use of an information system its users adopt (Bhattacherjee, 2001; Y. Lee & Kwon, 2011). In the context of e-wallets, Amoroso and Lim, (2017) explained that previously someone had determined that they would continue to use an e-wallet, such intention to use, basically intentional and rational, users made reasonable decisions based on perceptions such as ease of use and usefulness, hope from experience, and belief.

Figure 2 explains that six hypotheses have been made based on previous research (Amin et al., 2014; Amoroso & Lim, 2017; Chiu et al., 2012; Wang et al., 2016), in which the independent variable is perceived ease of use, perceived usefulness and trust, while for the intervening variable customer satisfaction and habit, and the dependent variable continuance intention.
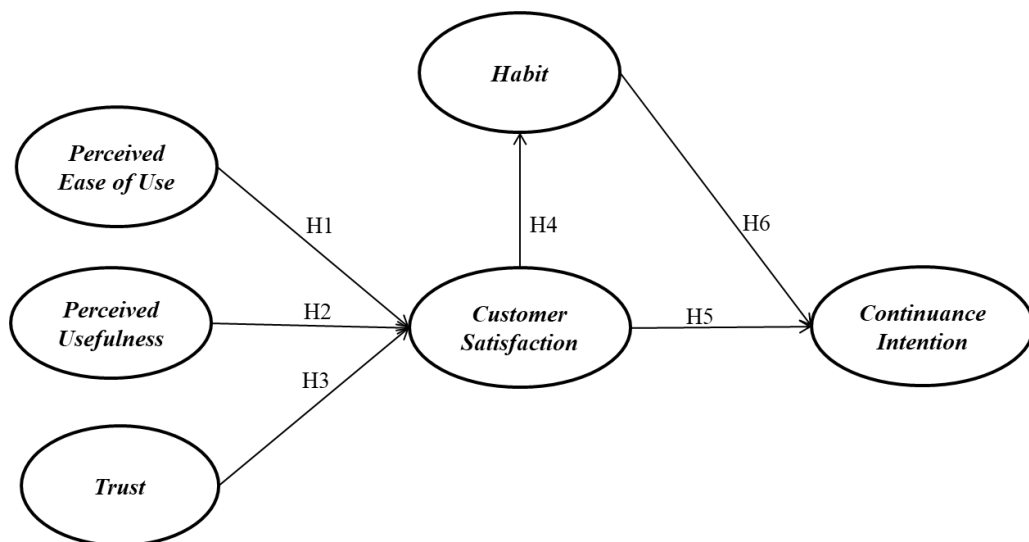

Figure 2. Conceptual Framework

3. Methodology

The method used by researchers in this study uses quantitative methods with uses primary data cause consumer behavior is very fast in making changes to a product and service so that research cannot be carried out with a long period of time (Rizan et al., 2014). The subjects of this research are the users of the five e-wallet applications (shopeepay, gopay, dana, ovo, linkaja!) with a minimum use of 3 times multipayment e-wallet transactions. For the time research was conducted for three months from August-October 2022.

This research was conducted to find the effect of perceived ease of use, perceived usefulness, and trust on customer satisfaction. The effect of customer satisfaction on habit and continuance intent. The influence of habit and continuance intention. This research was

conducted in Indonesia. The sampling technique used is non-probability sampling with a purposive sampling technique Wulandari et al., (2019). With a sample of 261 respondents, the data was obtained online, using a 6 Likert-type scale based on previous research, which stated that a minimum of 200 respondents (Suhud et al., 2020).

In this study, researchers tested the instrument's validity by using exploratory factor analysis to find the level of validity of an indicator. According to Suhud et al., (2020) an indicator with a loading factor value above 0.4 can be interpreted as a valid indicator. Meanwhile, to test the instrument's reliability, the researcher used Cronbach's alpha value. According to Amin et al., (2014) the limit value used to assess an acceptable level of reliability is if the Cronbach alpha value is above 0.60. Test the validity and reliability test using SPSS 26 software. This study uses a structural equation modeling (SEM) test using AMOS 23 software.

From a total of 266 respondents, five respondents did not meet the requirements set by the researcher with the criteria of someone who has used two to three times e-wallet for multi-payment transactions. As many as 216 respondents have met the requirements of these criteria. The results are shown in Table 1.

Table 1. Respondents Profile

Respondents Profile		Frequency	Percentage
Gender	Man	122	46.7
	Woman	139	53.3
Age	>50 years old	3	1.1
	17-20 years old	19	7.3
	21-24 years old	79	30.3
	25-29 years old	95	36.4
	30-34 years old	37	14.2
	35-39 years old	15	5.7
	40-44 years old	10	3.8
	45-49 years old	3	1.1
Occupation	Work	188	72.0
	Not yet working	29	11.1
	Have your own business	42	16.1
	Does not work	2	0.8
Marital Status	Not married yet	158	60.5
	Married	99	37.9
	Separated/divorced	2	0.8
	Spouse died	2	0.8
Education	<high school	7	2.7
	High school	75	28.7
	Bachelor	164	62.8
	Master/Doctoral	15	5.7
	Total	261	100

In total 261 respondents met the criteria to fill out the questionnaire collected by the researcher online. Researchers spread this question with multi-choice answers so that respondents can choose more than one answer. The average respondent uses the DANA e-wallet application. The results of Figure 3 show the data of respondents using an e-wallet.
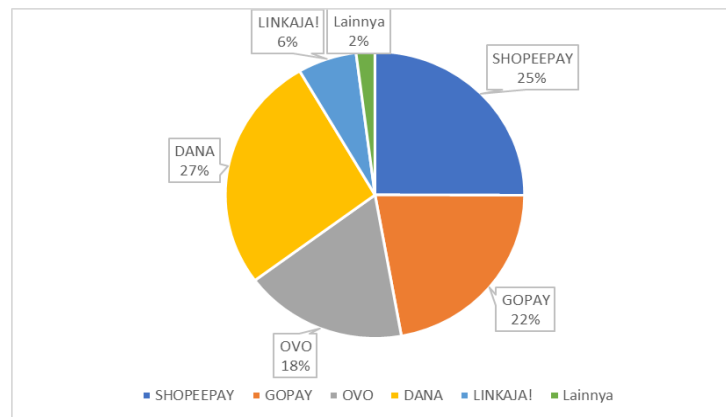

Figure 3. User Application e-wallet in Indonesia

4. Results

These indicators state that all indicators are declared valid because they are above a loading factor of 0.40 (Suhud et al., 2020). The results of the validity test can be seen in table 2.

Table 2. Validity Test Results

Variable	Average
Perceived Ease of Use	0.641
PEoU 5 I find it easy when doing multipayment transactions using this e-wallet application	0.728
PEoU 1 This e-wallet application helps my life in doing multipayment transactions	0.648
PEoU 4 This e-wallet application fulfills my desire when doing multipayment transactions	0.647
PEoU 3 I feel learning to use this e-wallet application to make multipayment transactions is easy	0.608
PEoU 2 This e-wallet application is beneficial for me. Because this application knows what I want when I make multipayment transactions	0.574
Perceived Usefulness	0.632
PU 5 Using this e-wallet application dramatically facilitates my life in terms of multipayment transactions	0.741
PU 4 Multipayment transactions using this e-wallet application can increase my effectiveness during transactions	0.667
PU 3 Multipayment transactions using this e-wallet application are more convenient than using cash	0.609
PU 1 This e-wallet application helps my life in doing multipayment transactions	0.573
PU 2 This e-wallet application gets the information I need in the form of how many bills to pay this month	0.570
Trust	0.675
TR 3 My e-wallet application has access to the information needed to make every multipayment transaction	0.786
TR 5 My e-wallet application is trying its best to solve the problem of failed multipayment transactions	0.720

TR 2	I do not doubt the honesty of the price issue of this e-wallet application in conducting multipayment transactions	0.665
TR 1	I believe that this e-wallet application can be trusted in conducting multipayment transactions	0.642
TR 4	My e-wallet application is modern enough to make online multipayment transactions	0.564
Customer Satisfaction		0.700
CS 1	I am satisfied with my experience using this e-wallet application for multipayment transactions	0.762
CS 2	Overall, I am satisfied with this e-wallet application	0.762
CS 3	I think I have made the right decision in using this e-wallet application for multipayment transactions	0.757
CS 4	I am satisfied with this e-wallet application for multipayment transactions	0.659
CS 5	I am satisfied with the services provided by this e-wallet	0.554
Habit		0.716
HB 4	I became addicted to using this e-wallet application in doing multipayment transactions	0.793
HB 3	The use of this e-wallet application for multipayment transactions has become a habit for me	0.748
HB 5	I didn't even think twice before making a multipayment transaction on this e-wallet application	0.738
HB 2	Making multipayment transactions on this e-wallet application has become a natural thing for me	0.672
HB 1	Using this e-wallet application is automatic for me if I want to do multipayment transactions	0.628
Continuance Intention		0.752
CI 5	I will continue to use this e-wallet application as often as I do now for multipayment transactions	0.825
CI 1	I intend to continue to use this e-wallet to make multipayment transactions rather than using any alternative	0.788
CI 3	I intend to continue using this e-wallet application in the future to make multipayment transactions	0.738
CI 4	I will always try to use this e-wallet application in my daily life to make multipayment transactions	0.731
CI 2	I intend to continue using this e-wallet application to make multipayment transactions rather than having to stop using it	0.678

The results from table 3 show the results of the reliability test scores of each variable. All values of each variable above 0.60 means that all variables are reliable (Amin et al., 2014).

Table 3. Reability Test Results

Variable	Cronbach's Alpha
Perceived ease of use	0.642
Perceived usefulness	0.621
Trust	0.700
Customer satisfaction	0.741
Habit	0.759
Continuance intention	0.807

The following is a structural equation modelling model formed based on indicators that have met the goodness of fit requirements using AMOS 23 software, as shown in Figure 4 below.
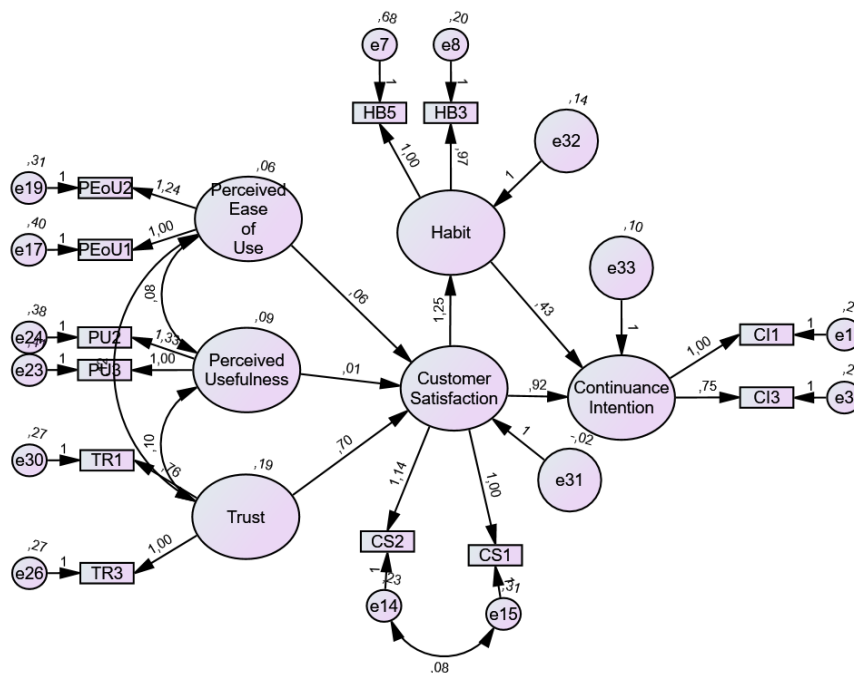
Figure 3. Research Fit Model

The CMIN/DF results obtained from the model show results by the model fit requirements, P value 0.05 and CMIN/DF 2.00.

Table 4. The Goodness of Fit Analysis Results

GOF size	Limit value	Mark	Decision
Probability	≥ 0.05	0.072	*Good fit*
CMIN/DF	≤ 2.00	1.326	*Good fit*
GFI	≥ 0.90	0.967	*Good fit*
RMSEA	≤ 0.08	0.035	*Good fit*
AGFI	≥ 0.90	0.942	*Good fit*
TLI	≥ 0.95	0.967	*Good fit*
NFI	≥ 0.90	0.918	*Good fit*
CFI	≥ 0.95	0.978	*Good fit*
PNFI	≥ 0.60	0.612	*Good fit*
PGFI	≥ 0.60	0.652	*Good fit*

Table 5 shows the results of hypothesis testing. The criteria requirements accepted from a hypothesis C.R value > 1.960 Suhud et al., (2020). Hypothesis testing to test based on previous research. In this study, the researchers got the following results.

H1: There is a positive and insignificant relationship between perceived ease of use and customer satisfaction on multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (0.112).

H2: There is a positive and insignificant relationship between perceived usefulness and customer satisfaction for multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (0.021).

H3 : There is a positive and significant relationship between trust and customer satisfaction on multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (2.435).

H4 : There is a positive and significant relationship between customer satisfaction and habit of multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (4.928).

H5: There is a positive and significant relationship between customer satisfaction and continuance intention towards multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (2.529).

H6: There is a positive and significant relationship between habit and continuance intention on multipayment e-wallet transactions in Indonesia, with a C.R value < 1.96 (3.216).

Tabel 5. Hypothesis Test Results

Ha		Hypothesis		Estimate	S.E.	C.R.	P	Description
H1	CS	<---	PEOU	0.059	0.527	0.112	0.910	Rejected
H2	CS	<---	PU	0.010	0.458	0.021	0.983	Rejected
H3	CS	<---	TR	0.701	0.288	2.435	0.015	Received
H4	HB	<---	CS	1.246	0.253	4.928	***	Received
H5	CI	<---	HB	0.429	0.170	2.529	0.011	Received
H6	CI	<---	CS	0.922	0.287	3.216	0.001	Received

5. Discussion

The following are the results of hypothesis testing by previous research. The results of the first hypothesis of perceived ease of use and customer satisfaction are rejected. Thus, perceived ease of use does not significantly affect customer satisfaction. In this study, the researcher found that users e-wallet did not feel the ease of doing transactions, especially for the generation X, no previous research supports this hypothesis.

The results of the second hypothesis of perceived usefulness and customer satisfaction are rejected. Thus, it states that perceived usefulness has no significant effect on customer satisfaction. This study has results same previous studies that several other researchers have studied, the researcher found that new e-wallet users can not immediately get the benefits of e-wallet for transactions because they have to verify using an ID card first. This hypothesis is supported by Karim et al., (2022) getting results that are insignificant there is an effect between trust and customer satisfaction.

The results of the third hypothesis of trust and customer satisfaction are accepted. Thus, it states that trust has a significant effect on customer satisfaction. This study has results same by previous studies that several other researchers have studied, the researcher found that e-wallet users believe that e-wallet guarantees money in e-wallet. This hypothesis is supported by Alsajjan, (2014) getting results that are significant there is an effect between trust and customer satisfaction.

The results of the fourth hypothesis are customer satisfaction and habit are accepted. Thus, it states that customer satisfaction has a significant effect on habit. This study has results same by previous studies that several other researchers have studied, the researcher found that the satisfaction of using an e-wallet from the total top-up fee and service fee. This hypothesis is supported by Amoroso and Lim, (2017) getting results that are significant there is an effect between customer satisfaction and habit.

The results of the fifth hypothesis of customer satisfaction and continuance intention are accepted. Thus, it states that customer satisfaction has a significant effect on continuance intention. This study has results same by previous studies that several other researchers have studied, the researcher found that e-wallet users became accustomed to using e-wallets in multi-payment transactions every month. This hypothesis is supported by Masri et al., (2020) getting results that are significant there is an effect between customer satisfaction and continuance intention.

The results of the sixth hypothesis of habit and continuance intention are accepted. Thus, it states that habit has a significant effect on continuance intention. This study has results same by previous studies that several other researchers have studied, the researcher found that the bill every month is the same, so users make continuous payments. This hypothesis is supported by Dai et al., (2020) getting results that are significant there is an effect between habit and continuance intention.

6. Conclution

The study aimed to examine the effect of continuance intention of e-wallet users for multipayment transactions. The results of this study showed that four of the six hypothesis were accepted, while the other two were rejected. Perceived ease of use does not significant effect on customer satisfaction, perceived usefulness does not significant effect on customer satisfaction, while trust significant effects on customer satisfaction. Customer satisfaction significant effects on habit and continuance intention. While habit significant effect on continuance intention.

This study provides managerial implications for the e-wallet industry by providing convenience services in transactions so that consumers feel satisfaction in multipayment transactions on e-wallet. speeding up the data verification process so that they can make premium accounts, providing services in terms of guarantees if the user's cellphone loses the balance it will be safe, takes into account administrative costs that need to be considered because when conducting multipayment transactions the user incurs additional administrative expenses for the store, provides promotions in the form of discounts in terms of maintaining the habit of users who always pay every month, provides a reminder of how much fees must be paid for this month's bill from the billing history last month.

without them the author could not have completed this study, and thanks to the reviewers who have provided suggestions and the journal editors who have helped the author so that this journal can be published.

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