

ANALYSIS OF E-WALLET USING SATISFACTION THROUGH INTENTION TO CONTINUOUS USE: EMPIRICAL STUDY IN TANGERANG DISTRICT

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ABSTRACT

Keywords:

Perception of Ease, Perceived Usability, Attitude, Subjective Norm, Confirmation, Customer satisfaction, Trust, Intention to Continue Using E-Wallet

This study aims to examine the variables that influence e-wallet user intentions in 2023 in making decisions to reuse digital payments, in this case ShopeePay. These variables are perceived convenience, perceived usefulness, subjective norms, attitudes, confirmations, habits, trust, and user satisfaction. Questionnaires were distributed to 191 respondents to collect data. This study selected respondents using a purposive sampling method. This study is a quantitative study using the Structural Equation Model (SEM) method with data processing and analysis using the SmartPLS device. Test the validity and reliability with factor analysis using SPSS. Some of the findings in this study are perceived convenience, perceived usefulness, subjective norms, attitudes, and confirmations that have an indirect significant effect on the intention to reuse e-wallets through user satisfaction. While the habit variable has no significant effect on reuse intention. Meanwhile, the moderating effect of trust has a significant effect on the intention to reuse e-wallet services. The coefficient of determination (R-Square) for perceived ease of use and perceived usefulness through the intervening attitude variable is 0.644 or 64.40%. While the variable subjective norm, attitude, and confirmation through the intervening user satisfaction variable is 0.689 or 68.90%, meaning that the opportunity for other variables to explain is 31.10%. Based on this, it can be concluded that habit is not necessarily a significant determining factor in the intention to continue use. Meanwhile, perceived usefulness, perceived ease of use, attitude, subjective norm, confirmation, user satisfaction, and trust factors can influence consumer intentions to use ShopeePay services so companies are expected to pay more attention to these matters to increase consumer intentions to reuse ShopeePay digital payment services.

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1. INTRODUCTION

E-wallet service is a non-cash payment tool using applications as well as electronic money, receiving funds, and online payments between users (Utomo & Kustiawan, 2022). In digital companies, the Intention to continuously use variables can be used as a reference to find out how many e-wallet users receive digital payment technology (Narahdita et al., 2020). Very specific effects determine the continued use of digital payments. First, one's belief is that the e-wallet system will be easier to use (Venkatesh & Davis, 2000) and more helpful in digital payments (Purba et al., 2020). Second, e-wallet companies must be able to fulfill what is needed or wanted based on user confirmation so that they feel satisfied in the end they use digital services again (Tandenga et al., 2018) & (Bhattacharjee, 2001). Third, a person's behavior and subjective norms can affect the continued use of digital systems, where subjective norms are influenced by social pressure (Ramadayanti, 2022). (Bezovski, 2016) The rapid development of technology can support habits in making digital payments and make users feel confident when using the ShopeePay e-wallet.

Dissatisfaction with e-wallet users with products or services makes users change or not use the same digital payment service but switch to another payment method. Conversely, if the customer is

satisfied with the digital payment service used, they will use it again. So the intention to continuously use variables is very important to study (Maharani et al., 2023).

A survey conducted by a French company in (Katadata.co.id, n.d.), Ipsos found that ShopeePay users were more loyal than GoPay made by Gojek, & OVO during the last 3 months from March to May 2023. Because of the many promotions or 'burn money', consumers consider this Shopee affiliate digital wallet easy to use. Ipsos uses net promoter score (NPS) calculations to analyze loyal users. ShopeePay's NPS score was 42% out of 598 respondents, higher than other digital payment financial technology (fintech). The term Associate Project Director of Ipsos Indonesia in a virtual press conference program entitled 'Satisfaction, Loyalty, & Perceptions of Digital Wallet Users in Indonesia'. There are many satisfied DANA & LinkAja users. Ipsos' research shows the level of user satisfaction with e-wallets on a scale of 1-10. The result is the highest ShopeePay, namely 82%. Ipsos noted that the penetration of the ShopeePay service in the last 3 months was the highest, namely 48%. While OVO is 46%, GoPay is 35%, DANA is 26%, & LinkAja is 16%.

Research on user satisfaction, habit, confirmation, perceived usefulness, and trust has been done before (Bhattacharjee, 2001); (Sarkar & Khare, 2018); (Karjaluto et al., 2019); (Sharma & Sharma, 2019); (Pal et al., 2020); (Liao et al., 2009); & (Ariffin et al., 2021) where each variable increases the intention to use digital payment services. Meanwhile, the variable perceived ease of use has an indirect positive effect through customer satisfaction (Olivia & Marchyta, 2022). The ease of application when making transactions has a substantial impact on the degree of user trust (Agustin & Hasyim, 2019). Whereas (Abdul-Halim et al., 2022) & (Weng et al., 2017) said e-wallet continuance usage intention did not affect perceptions of usability and trustworthiness but was influenced by the attitude of e-wallet users when making payments using digital payments (William & Tjokrosaputro, 2021); (E. Susanto & Jimad, 2019); (Rahmayani et al., 2020); & (Desiyanti & Agustiningsih, 2023). Different from (B. Wu & Chen, 2016) & (Rahmayani et al., 2020) said an impression of usability and subjective norms had no significant effect on attitudes.

User satisfaction has no discernible impact on the intention to reuse (Juniwati, 2015) but intention is positively significantly influenced by trust (Alalwan et al., 2017). Then (Shang & Wu, 2017); (Phuong et al., 2020); (Hsu & Lin, 2015); And (MT & Sukresna, 2021) conducted research and the result is that PEOU has an impact on customer satisfaction, PU, and Confirmation, according to (Prasetio, 2020) And (Wassalam et al., 2020) perceived usefulness has an important impact on user attitudes. (Foroughi et al., 2019) argue that perceived usability is unaffected by perceived usability. Many researchers (Nugroho et al., 2018); (Ramos et al., 2018); (Putri & Suardhika, 2020); (Liébana-Cabanillas et al., 2015); (Bhattacharjee & Lin, 2014); & (Chávez Herting et al., 2020) found that positivity is significantly increased by attitude, perceived utility, perceived usability, subjective norm, and habit effect on application reuse.

According to (Charlesworth, 2014), attitudes have a favorable impact on user intentions to use services that need to be studied so that they provide information if users believe in digital service systems. Previous research discussed user intentions to use e-wallets (Sarkar & Khare, 2018); (Karjaluto et al., 2019); (Sharma & Sharma, 2019); (Pal et al., 2020) And (Ariffin et al., 2021). However, in general, there is not much that is known about the satisfaction factor which directly influences the continuous reuse of e-wallets.

Research conducted (Sarkar & Khare, 2018), Data was collected through convenience sampling using a structured online survey questionnaire. The survey was sent to several e-mail IDs for groups of educational institutions and companies working in the Indian National Capital Region with a total of 363 respondents. Meanwhile, this study used purposive sampling using online surveys via Google Forms. The survey was distributed to ShopeePay users in Tangerang District with several respondents of as many as 191. The purpose of this study was to determine the effect of user satisfaction on the intention to continuously use digital payments such as ShopeePay (Silaen & Prabawani, 2018). To find out whether user satisfaction with the ShopeePay e-wallet affects the intention to continue using it (Maharani et al., 2023).

Literature Review

Perceived Ease of Use (Convenience)

A person's perception of the ease of using digital technology is easy to use and understand (Silaen & Prabawani, 2018). According to (Davis, 1989), the degree to which a person believes that utilizing technology is simple is referred to as perceived ease of use is easy and attitudes toward using the

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Technology Acceptance Model (TAM) are defined as positive or negative feelings from each individual. A system can be said to be valid if the system is designed to guarantee user satisfaction because of the convenient use of the system (E. Susanto & Jimad, 2019). According to (Septyanto & Praudy, 2022), perceived ease of use means having confidence in one's decision-making process for a service system, people will use information systems if they believe they are simple to use.

Perceived Usefulness

The degree to which the employment of new technology is anticipated to benefit every user is known as a perceived utility (E. Susanto & Jimad, 2019). (Davis, 1989) found believe there is a connection between advantages and deemed usefulness was stronger than the other constructs. According to (Wang et al., 2003), perceived usefulness has also been found to significantly affect intention to use. Similarly, the research conducted by (Ndubisi, 2006). Confirmed by (Gardner & Amoroso, 2004) that usability is the most important variable affecting the acceptance of modern technology. (Chang et al., 2005) found that although behavioral intention is not directly impacted by perceived usefulness, it does have a significant effect on attitudes and thus influences user satisfaction after new reuse.

Attitude

Attitude is a person's behavior towards positive or negative beliefs or feelings when someone does certain activities. (Fishbein & Ajzen, 1975) defines the attitude felt by individuals when they accept or reject a new technology and is measured by placing individuals on a rating scale. Thus the individual's attitude towards digital technology in the form of e-wallets shows how far the person feels that the system is useful or not. Attitudes that can arise are positive or negative. Meanwhile according to (Wibowo, 2008) in a journal (Hidayat & Junianto, 2017) Attitude is seen as an attitude toward using the system, either accepting it or rejecting it, as having an impact when someone utilizes digital payments in online purchases.

Subjective Norms

Subjective norms are behaviors that are influenced by social pressures faced by individuals in deciding whether or not to take a new action (Prabandari & Sholihah, 2015). Individuals will show certain behaviors if they get support from the surrounding environment. Fishbein and Ajzen (Al-Swidi et al., 2014) explained that subjective norms consist of normative beliefs and normative beliefs. Normative beliefs influence individuals to carry out certain behaviors due to outside influences such as the opinions of important people or influencers. These influential people are friends, family members, co-workers, and other people. which is considered important (Wijaya et al., 2020). From several existing understandings, subjective norms consider the social pressure experienced by individuals in making decisions about whether or not to carry out certain behaviors. Meanwhile, motivation makes individuals affected to carry out certain behaviors seen from the individual's ability to accept suggestions conveyed by other parties/environment. Surrounding (Bahtiar, 2021). In a research project by (Wijaya et al., 2020), The variables used to measure subjective norms include a. Belief in the support of people who are considered important in using the object, b. Confidence in the role of the family in starting a business, and c. Confidence support friends in the business.

Confirmation

Confirmation is the user's judgment about the suitability of the intended use and actual performance. Confirmation is also the main factor predicting perceived satisfaction and benefits, which ultimately determines the purpose of the user is continue using technology, especially in the use of digital payments (Bhattacharjee, 2001). The TAM (Technology Acceptance Model) it is stated that the initial confirmation of expectations for the user's perception of advantages is positively impacted by the use of technology. Additionally, affirmation of initial usage expectations also has a favorable impact on user satisfaction. When the user's expectations are verified, the user will be more satisfied with the use of the technology (Park, 2020). In this study, digital payment users expect that digital payments can meet initial acceptance expectations which can increase their perception of benefits, thereby driving higher and more sustainable levels of usage. Therefore, confirmation is expected to significantly increase digital payment user satisfaction. Several previous researchers (Rahi et al., 2021), And (Rabaa'i & ALMaati, 2021) confirms the discovery that confirmation significantly affects satisfaction. Indicator for measuring the confirmation variable (Tyas & Azizah, 2022) namely: experience using the system, services provided, overall expectations

Habits

Habit refers to an individual's automaticity of conduct as a result of learning from experience (Venkatesh et al., 2012). Habit is defined as a person's tendency to do something automatically based on previous experience. If a consumer has shopped at Shopee using ShopeePay, a habit will form. The more often a person interacts with technology for a certain period, the easier it is for him to form a routine in using the technology. Routines can be measured using periods, such as daily, monthly, or yearly. Consumer habits in shopping using ShopeePay can be seen from the transaction history in the ShopeePay feature. The more often consumers use ShopeePay, the more accustomed they are to using cashless payment methods. First, habit is measured by the extent to which individuals believe that behavior is automatic. Second, habits are considered as previous behavior (Kim & Malhotra, 2005).

User Satisfaction

Customer satisfaction is a feeling of pleasure that is felt by someone after using a service or system. This positive experience can arise after using the service. Therefore, companies must meet the needs and desires of customers so that they feel satisfied. Customer satisfaction can trigger service recommendations to others and provide benefits for the company (Tandenga et al., 2018). Clients that are happy with the offerings provided tend to buy the product again and use it the next time they need it (Indriana, 2020). User satisfaction is an assessment of whether the system presented is by the requirements and whether its performance is in line with user expectations (Supriyatna, 2015). Identification of user needs is the key to user satisfaction (Arviana & Syah, 2022). If satisfaction is not achieved, it will lead to consumer dissatisfaction and will eventually result in consumers switching to other products (Havidz et al., 2022). Three factors to measure user satisfaction, according to (Sundawa et al., 2022) namely: interest in visiting again, suitability of expectations. and willingness to recommend.

Trust

(Kimery & Mccord, 2002) describes trust as the user's desire to accept the advantages and disadvantages of online transactions based on positive behavior in future purchases. (Hermanus & Indradewa, 2022), also said that trust is a state in which a person's psychology is formed by intentions based on positive expectations and intentions or behavior from other parties (George, 2004) suggests that the trust variable is an important factor for analyzing user trust when transacting. Furthermore, (Corritore et al., 2003) explain trust as a relationship between individuals when using digital payments. Trust is very important in online transactions, including in using electronic wallets. In the e-wallet concept, transaction processes that are explained clearly and easily understood, such as payment methods, balance filling and transfers, can help build user trust (Flavián et al., 2006). Different user behavior also arises from their beliefs and concerns about privacy. The trust indicator used in this study is that expressed by (Jarvenpaa et al., 2000) which consists of competence, 'benevolence, and honesty.

Intention To Continuous Use E-Wallet

As stated by Taylor and Baker (Utami & Kusumawati, 2017), reuse intention is defined as an individual's desire to reuse something when it is needed again. Ajzen confirmed that attitudes, norms, and perceptions show a positive relationship to use that exists in an individual's behavior, and in the end, an individual's behavior can be predicted properly and correctly (Bahtiar, 2021). Intention to use can be seen from the way a person treats an object, such as the drive to use it longer, the inspiration to purchase further accessories, and the goal to influence other people to use it too (Pratiwi et al., 2021). The indicators used to measure the intention to use according to (Lee, 2010) are as follows: a. Intention to use b. Appropriateness, namely how users view innovation on a particular subject by existing values. c. Ease of use, namely how easily the user is aware of how something is used or operated.

Shopeepay

Shopee is an e-commerce platform that operates in Indonesia and is popular among the public (Aprillia & Rimenda, 2022). In 2015, Shopee was founded in Singapore and became part of Sea Limited. In addition, Shopee has developed a digital wallet service called ShopeePay. ShopeePay is an electronic payment option launched by PT. Airpay International Indonesia and available on the Shopee platform. Apart from being used for payments, ShopeePay also functions as a place for returns or refunds. ShopeePay offers many benefits for consumers, such as the convenience of topping up balances via bank transfers. The more consumers who use ShopeePay, the greater the impact on banking products such as Mobile Banking. By using ShopeePay, consumers are charged an admin fee of Rp. 1000 per transaction which is usually charged when topping up the balance via Mobile Banking.

Technology Acceptance Model (TAM)

TAM (Technology Acceptance Model) is defined as a research model to examine the variables affecting the adoption of information technology use. TAM's goals are to identify the variables that affect how well information-based technologies are received generally and to ascertain how end users of information technology behave among user groups (Davis, 1989). The acceptance factor of this technology is to predict and explain the concepts contained in the TAM model (Surendran, 2012). The more widespread digital payment systems, one of which is e-wallet, the variant of the TAM model needs to be tested by adding the trust variable as a moderation to TAM. As stated by (Lestari et al., 2020) that user satisfaction has a substantial impact on e-wallet usage going forward. According to TAM, two primary elements affect how long people use e-wallets. First, how the user feels about the benefits they feel from using technology, and second, the user's opinion of the usability of information technology (Marey & Purwanto, 2020). These two factors affect user gratification and want to keep using the e-wallet.

Relations Between Variables

Relationship Between Perceived Ease Of Use and Attitude

Perceived ease of use or the perceived ease of use of a digital payment application makes one know how convenient it is to use this sophisticated technology. Two factors namely perceived usability and perceived ease of use, have a direct impact on attitudes toward use (William & Tjokrosaputro, 2021). The findings of the research by (Aldhaban et al., 2016) shows that perceived usefulness and ease can significantly influence user attitudes in using digital technology. In research (Wassalam et al., 2020), a favorable effect of perceived usability user attitudes. If the digital payment service shows the ease of use, the better the attitude shown by the user, so that a user's attitude is strongly influenced by how easy something is to use. Consequently, the premise that follows is made:

H1. Perceived Ease Of Use has a significant positive relationship with Attitude.

The Relationship Between Perceived Usefulness With Attitude.

Perceived usefulness will influence greater customer pleasure and the decision to use an e-wallet, the more users will do so in the future, as evidenced by their continued use attitudes and intentions. In addition, usability has proven to be key in influencing people and changing their way of thinking in deciding to stick with e-wallet offerings (Foroughi et al., 2019). The results of research conducted by (Agustin & Hasyim, 2019) & (Prasetio, 2020) found that the attitudes of e-wallets are greatly influenced by perceived usefulness in a good way by users. This positive relationship has the goal that digital services are very useful for users to make payments online (E. Susanto & Jimad, 2019). If someone feels think the e-wallet software is really practical to support the digital payment process, then that person will respond positively by showing a positive attitude as well. Therefore, the following hypothesis is made:

H2. Perceived Usefulness has a significant positive relationship with Attitude.

Relationship Between Subjective Norms With User Satisfaction.

"A perceived social norm is what the term subjective norm urge to take or not take action on online payment activities" (Ajzen, 1991). External factors can also influence behavior that makes users happy with their decision to use digital currency (Ajzen, 1991). Therefore, subjective norms are important variables to determine user satisfaction and continue to use e-wallet services (Alalwan et al., 2017). Subjective norms have been proven empirically, to have a major and favorable impact on how consumer happiness is formed (Alalwan et al., 2017). Therefore, the following hypothesis is made:

H3. The significant positive relationship between Subjective Norms and User Satisfaction.

Relationship Between Attitude and User Satisfaction.

A person's attitude about using an e-wallet refers to the level of positive or negative feelings toward digital payment applications (Liao et al., 2009). Likewise, a study conducted by (Weng et al., 2017) showed such a perspective positively affects one's intention to carry on using digital payments. It has been confirmed that attitude is positively influenced by satisfaction with different application systems (Foroughi et al., 2019). Some researchers have found attitudes toward the use of digital payments, related to this behavior that can describe positively or negatively as a determinant of satisfaction with the e-wallet service system (Ramos et al., 2018); (Apanasevic et al., 2016). Attitudes are proven to positively and significantly affect satisfaction with using digital payment services (Ariffin et al., 2021). Therefore, the following hypothesis is made:

H4. Attitude has a significant positive relationship with User Satisfaction.

The Relationship Between Confirmation With User Satisfaction.

Confirmation is associated with cognitive beliefs and describes how much hope is put into something before using it. a digital service, his needs will be fulfilled after using a digital wallet (Bhattacharjee, 2001). Previous studies have shown that continued use of e-wallets determines the effect of significantly increasing usability and user satisfaction (Bhattacharjee & Lin, 2014); (Hsu & Lin, 2015); (I.-L. Wu & Huang, 2014); (Zhou, 2013). In this study, confirmation is one of the results of the realization and expected benefits of using the e-wallet application, while negative confirmations refer to problems that occur when service users do not meet their expectations. User expectations for the e-wallet system include the benefits and quality offered by these digital payment provider services. So when confirmation of expectations is met, user satisfaction and continuous use of digital payments will increase (Sarkar & Khare, 2018). A positive and significant relationship was found by (Liébana-Cabanillas et al., 2015) on the confirmation of e-wallet user satisfaction. Therefore, the hypothesis is made as follows:

H5. The significant positive influence between Confirmation and User Satisfaction.

Relationship Between Habit and Intention To Continuous Use E-Wallet.

Habits understood as a mechanism of unconscious and unexpected behavior repetition to refer to direct constructs such as an explicit attitude towards using an e-wallet or a conscious intention to use it. When deciding to consistently use an e-wallet in our daily lives, this means that we have to get used to it for a long time (Abdul-Halim et al., 2022).

Someone who has been using e-wallet services for a long time and has made it a habit of digital payments will understand the ease of the system and whether they will continue to use the application or not (Karjaluo et al., 2019). (Putri & Suardhika, 2020) found that habits have a favorable impact on the desire to utilize electronic money sustainably. Therefore, it is expected that users of digital payment services have the potential to keep employing e-wallets (Pal et al., 2020). With the framework above, the hypothesis is made as follows:

H6. A significant positive relationship between Habit and Intention To Continuous Use E-wallets.

Relationship Between User Satisfaction With Intention To Continuous Use E-Wallet.

User satisfaction can be seen as a customer's perception of how effectively the digital service system has helped them in online payment transactions. The Technology Acceptance Model (TAM) shows that the commitment to keep utilizing the e-wallet application is determined by one's satisfaction with an information system (MT & Sukresna, 2021).

(Phuong et al., 2020) find that moment customers are satisfied with effectiveness digital payment, they intend For Keep going using e-wallets. Different from results found by (Juniwati, 2015) Which finds that satisfaction among customers influences on significant variable intention to continue using moment shop online. Therefore, this hypothesis is made as follows:

H7. A significant positive relationship between User Satisfaction with Intention To Continuous Use E-Wallet.

Relationship Between Trust and User Satisfaction with Intention To Continuous Use E-Wallet as Moderation.

(Ghane et al., 2011) said that the trust variable is the level of user trust in transactions using e-wallets, where failure in transactions is caused by a lack of consumer trust in digital payment modes, therefore user trust can be considered an important variable in shaping the intention to continue use. Trust is an important factor for increasing intention to continue using it and increasing user satisfaction with e-wallet services even though service providers support data confidentiality, they must be trusted services to encourage continued use (Abdul-Halim et al., 2022). Because e-wallets are services that use personal data, e-wallet systems must have secure data protection. (Ribbink et al., 2004) empirically prove that customer trust affects whether e-wallet usage will continue applications. Thus the following hypothesis is made:

H8. A significant positive relationship between Trust as a moderating variable on User Satisfaction and Intention To Continuous Use E-Wallet.

In light of the speculative framework mentioned above, the research model is defined as follows:

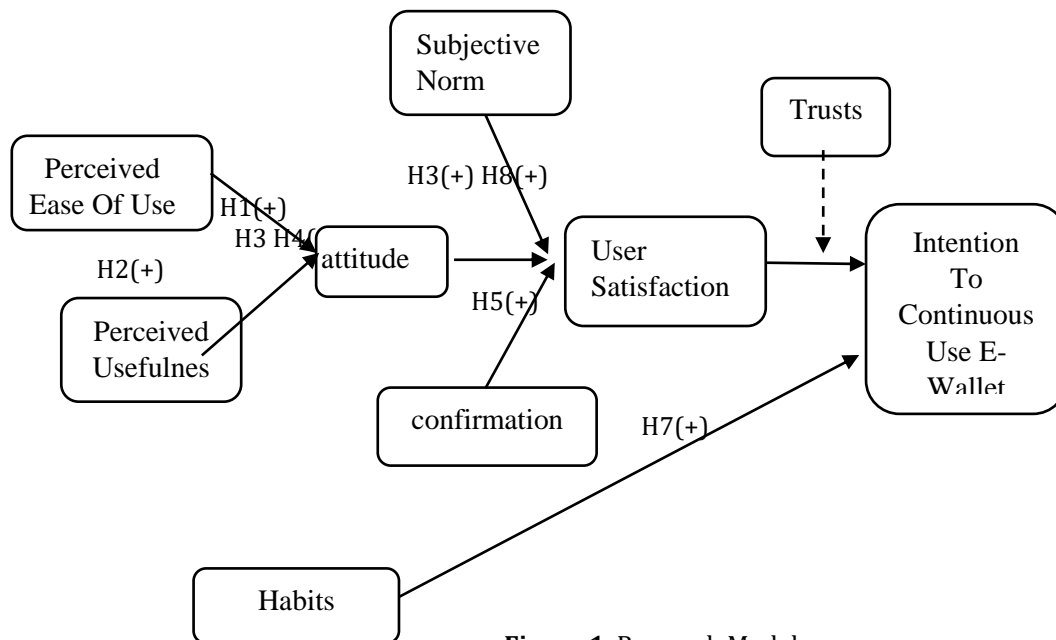


Figure 1. Research Model

2. METHOD

Measurements for the variables under study were taken from earlier research. Where are the measurements variable *Perceived Usefulness*, *Attitude*, *Subjective Norm* and *Intention To Continuous Use* each is measured with 4 statements adapted from (Ramadayanti, 2022). *Perceived Ease Of Use* also adapted from (Ramadayanti, 2022) measured by 5 statements. Confirmation 4 questions were taken to measure the variable (Tyas & Azizah, 2022). The Habit measurable variable by 4 questions was obtained from (Venkatesh et al., 2012); And (Sheikh et al., 2017). Four modified questions are used to measure the User Satisfaction variable (Derdameza, 2023). The Trust variable is using 5 questions to measure modified from (Jarvenpaa et al., 2000). This variable is created based on the TAM model. All items were measured utilizing a 5-point Likert scale, where 1 represents "strongly disagree," and 5 represents "strongly agree." Appendix 2 (operational variables) and Appendix 3 (questionnaire) contain detailed descriptions of a total of 38 questions.

This study uses a population of Indonesian people who live in Tangerang Regency and use the Shopeepay digital wallet to make payments on the Shopee application. The respondent's criteria include: domiciled in Tangerang Regency, Shopeepay users, using Shopeepay in the last 3 months at least 2 times a transaction (Prathama & Sahetapy, 2019), and aged 17 years or > 17 years. To collect data for this study, questionnaires were distributed online using the Google Form tool. Purposive sampling was used to choose the research sample where the sample was taken with certain criteria to be able to represent the population being studied. Data was collected for 3 months from April 2023. Samples were obtained from Shopeepay users who live in the Tangerang district area, sociodemographics included in this study are gender, location, and age. The data collection technique was completed by giving preliminary questionnaires (pre-test) to 30 participants to evaluate the reliability and validity of the questionnaire.

Structural Equation Model (SEM) was used in this quantitative investigation, and the SmartPLS device was used for data processing and analysis. Using factor analysis in SPSS, researchers examined the validity and reproducibility of their findings. The Kaiser-Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA) values were examined as part of the validity test. Values of KMO and MSA above 0.5 denote the suitability of the factor analysis. The variables of Perceived Usefulness, Attitude, Subjective norms, Confirmation, Intention To Continuous Use, and the Moderation variable Trust are all declared valid. Thus, after examining the pre-test results, 38 questions were declared valid to be used as a questionnaire in this study. 191 persons in total participated in this survey as respondents.

3. RESULT AND DISCUSSION

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Result

The study's participants were ShopeePay e-wallet users who resided in Tangerang Regency. Of the 191 respondents, 41.6% were women and 58.4% were men. The sample was taken aged 17 years and over and respondents who used ShopeePay 2 times a month 25% or 3 times more 76% with purchase frequency within the last 3 months. The profile of study participants can be found in Appendix 4B Table 5.

Construct Reliability and Validity Based on advice from (Hair et al., 2017), where the loading factor value needed for SmartPLS 3.0 is 0.70—tests on reflective measurement models were conducted. The majority of indicators in each variable have a loading factor value above 0.70, which is acceptable and certified valid for the measurement of construct validity in this study (appendix 5B table 6). It can be said that the calculations for Composite Reliability (CR) and Average Variance Extracted (AVE) in this study satisfied the general requirements. The needed values are CR 0.70 and AVE 0.50, according to (Hair et al., 2017). Calculation results for CR and AVE for the variables Perceived Ease Of Use (CR=0.889; AVE=0.727), Perceived Usefulness (CR=0.865; AVE=0.616), Subjective Norm (CR=0.893; AVE =0.676), Attitude (CR=0.857; AVE=0.666), Confirmation (CR=0.889; AVE =0.667), Habit (CR=0.881; AVE=0.712), User Satisfaction (CR=0.883; AVE=0.654), Trust (CR=0.852; AVE=0.659), and Intention To Continuous Use (CR=0.865; AVE=0.617). Appendix 5B Table 7, Figure 3, and Figure 4 contain additional information on construct validity and reliability testing.

Intention to Continuous Use Because a formative model is certified valid, it has significant weight and there is no multicollinearity between indicators (Garson, 2016). The formative measurement model test can be seen in Appendix 5D Tables 10, 11, and 12. The Discriminant Validity test is stated to be legitimate because the AVE root of each latent variable is greater than the correlation with other latent variables (Fornell-Larcker Criterion), and indicators have a greater correlation with each latent variable than other latent variables (Cross Loading) (Henseler, Ringle, & Sinkovics, 2009). The Discriminant Validity test results can be found in Appendix 5C Tables 8 and 9.

The value of R² in each equation was determined using structural test analysis. The R² value indicates how well the independent variable explains the dependent variable. The analysis found that the Perceived Ease Of Use (PEOU) and Perceived Usefulness (PU) variables jointly influence the Attitude (AT) variable with an R² value of 0.644. Thus, Perceived Ease Of Use (PEOU) and Perceived Usefulness (PU) may explain 64.4% of the variance in Attitude (AT), whereas other variables can explain the remaining 35.6%.

Furthermore, User Satisfaction (US) is jointly influenced by the Subjective Norm (SN), Attitude (AT), and Confirmation (CR) variables Having a value of 0.639 for R². Thus, Subjective Norm (SN), Attitude (AT), and Confirmation (CR) may explain 63.9% of the variance in User Satisfaction (US), while other variables can explain the remaining 36.1%. The final analysis shows that the moderating variables User Satisfaction (US), Habit (HA), and Trust influence the Intention To Continuous Use (ITCU) variable with an R² value of 0.689. This demonstrates that as moderating variables, User Satisfaction (US), Habit (HA), and Trust (TR) can explain 68.9% of the variety of Intention to Continuous Use (ITCU), while the remaining 31.1% may be explained by other variables.

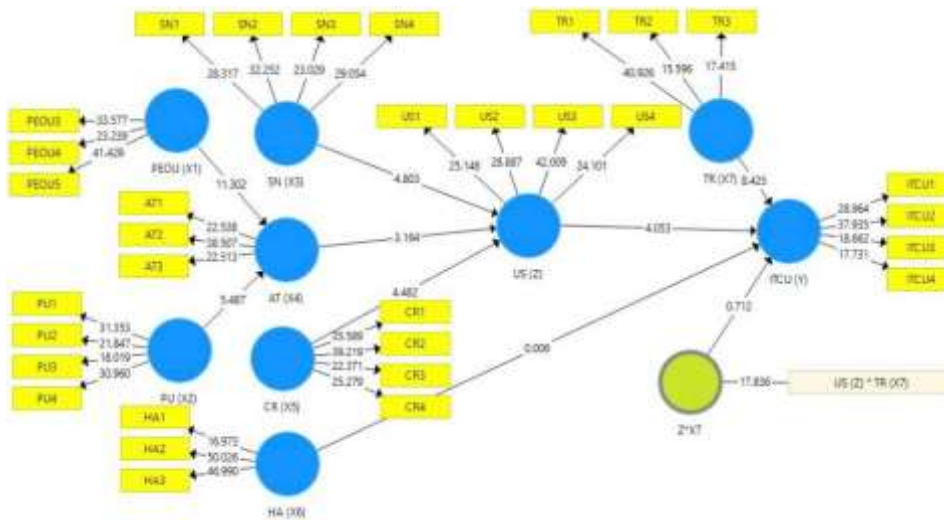


Figure 1. Path Diagram T-Value

The Quality Model test results reveal a good fit. The values of R Square, Q Square Redundancy, and SRMR demonstrate this. Appendix 5E Tables 14, 15, and 16 include the complete data. Appendix 5E Table 13 shows the results of the Structural Model test in the form of Path Coefficients. The hypothesis testing of the research model can be depicted using the Path Diagram T-Value in Figure 2 above following:

Table 1. Research Model Hypothesis Test

Hypothesis	Hypothesis Statement	Mark T-Value	Information	Conclusion
H1	Perceived Ease Of Use has a significant positive relationship with Attitude.	11.302	The data support the hypothesis	H1 Accepted
H2	Perceived Usefulness or perceived usefulness has a significant positive relationship with Attitude or attitude of use.	5,487	The data support the hypothesis	H2 Accepted
H3	Significant positive relationship between Subjective Norm and user satisfaction or User Satisfaction.	4,803	The data support the hypothesis	H3 Accepted
H4	Attitude has a significant positive relationship with User Satisfaction.	3,164	The data support the hypothesis	H4 Accepted
H5	Significant positive effect between confirmation and user satisfaction.	4,482	The data support the hypothesis	H5 Accepted
H6	Significant positive relationship between Habit and Intention To Continuous Use E-wallet.	0.006	The data do not support the hypothesis	H6 Rejected
H7	Significant positive relationship between User Satisfaction with Intention To Continuous Use E-Wallet.	4,053	The data support the hypothesis	H7 Accepted
H8	Trust as a moderating variable strengthens the relationship between User Satisfaction and Intention To Continuous Use E-Wallet.	8,425	The data support the hypothesis	H8 Accepted

Based on the hypothesis test table above, the 7 hypotheses have a T-Value greater than 1.96, indicating that the data support the research hypothesis that was developed. While one hypothesis has a T-Value less than 1.96, the hypothesis is rejected.

Discussion

The Effect of Perceived Ease Of Use on Attitude

The results of this test support the first hypothesis, namely the influence of perceived ease of use, so H1 is accepted, with a t-statistic measurement value of 11.302 and a path coefficient of 0.560. According to the findings of this study, perceived convenience has a beneficial effect on attitudes. Consumers will be more interested in using technology that is simple to understand and utilize and in the end, users will show a positive attitude (Tony, 2019). The ShopeePay service is easy to learn which makes it easy for consumers to make online payments (Pratama & Suputra, 2019). These results are the same as the research conducted by (Rijatullah et al., 2020); (Nurlinda & Utami, 2019); (Anarjia & Zenas Rante, 2019) in essence that attitude is significantly influenced by perceived ease of usage. Meanwhile, research based on perceived convenience shows that the majority of respondents use technology because it is easy to use.

The Effect of Perceived Usefulness on Attitude

The second hypothesis, which is supported by the test's findings, is the impact of perceived benefits on attitudes towards technology use, so H2 is accepted, with a t-statistic value of 5.487 and a path coefficient measurement value of 0.313. When shopping online, people can use e-wallets when making payments for the various types of products offered, this can be done whenever and wherever they are (Prasetio, 2020). Someone who considers e-wallets useful will show positive behavior due to the existence of this technology (Febriani, 2019). These results are the same as the study (Agustin & Hasyim, 2019); (Prasetio, 2020) & (Nawawi, 2020), that perceived benefits have a direct impact on attitudes. On the other hand, most respondents agreed that their attitude toward using technology depended on the benefits of using it.

Effect of Subjective Norms on User Satisfaction

The effect of the subjective norm variable on user satisfaction is 0.380, the t-statistic value is 4.803 and is bigger than the 1.64 in the t-table, and the p-value, which is less than 0.05, is 0.000. Thus, H3 is accepted with data supporting the hypothesis that it can be proven that the value of the inner weight coefficient is positive, showing a favorable correlation between the two. This means that the higher the subjective norm value, the higher the ShopeePay e-wallet user satisfaction score. Likewise, the results of previous studies show that subjective norms have a large and favorable impact on user satisfaction (H. Yang et al., 2017); (Ting et al., 2016); (Alalwan, 2020); (Hsiao et al., 2016); (Ambalov, 2018) & (Okumus et al., 2018). Based on these results, it can be said that when users are pleased with the services provided by e-wallets and exceed their expectations, this leads to satisfaction with digital payments. In addition, their desire to keep utilizing e-wallets is influenced by peers, family, and the environment.

The Effect of Attitude on User Satisfaction

The attitude variable has a significant impact on e-wallet user happiness, as evidenced by the effect size ($f^2=0.045$), which shows that the appropriate H4 is accepted in the research framework. When ShopeePay users show positive readiness and tend to reuse this e-wallet application, it can be said that the service system for the application is satisfactory to the user. Therefore, the ShopeePay developer must ensure that its users are happy with the ShopeePay e-wallet and that satisfaction increases. The findings of this study are consistent with studies done by (H. Yang et al., 2017); (Ting et al., 2016); (Alalwan, 2020); (Hsiao et al., 2016); (Ambalov, 2018); & (Okumus et al., 2018) It asserts that attitudes affect user pleasure in a favorable and meaningful way. Thus, according to the statistical findings discussed before, attitudes have a major impact on ShopeePay customer happiness in Tangerang Regency.

The Effect of Confirmation on User Satisfaction

Based on the findings of testing the hypothesis, it has been determined that reinforcement influences satisfaction. The t-statistic value for this relationship is 4.482, and the coefficient value for this relationship is 0.350, which means that User pleasure is boosted by confirmation so that H5 is accepted and the data supports the hypothesis. The satisfaction indicator "pleasant experience" got the most answers with a rating of 5 (strongly agree) from as many as 102 respondents or 62.8% and a rating of 4 (agree) from as many as 65 respondents or 34%. This means that the majority of respondents agree that using the ShopeePay e-wallet is a pleasant experience for users. This result can be interpreted that the

more the user's initial expectations of the e-wallet application are met, the happier the user is, implying that the system is useful.

This study's findings, consistently support the findings (Berlliana et al., 2020); (Foroughi et al., 2019) & (A. Susanto et al., 2016) This claims that the influence of confirmation on user satisfaction is large and favorable. (A. Susanto et al., 2016), User satisfaction is significantly influenced by perceived utility and confirmation of earlier use with technology adoption and use. Satisfaction reflects the expectations of the user for the experience. The first wish of system users when using the ShopeePAY digital wallet is to fulfill their transaction needs with a fast, simple, convenient, and low-risk cashless payment system. If the initial expectations of this digital wallet user are met, then the user will feel satisfied. However, when this fails, users tend to feel a negative attitude or feel dissatisfied and disappointed. From this, it can be concluded that the level of user confirmation after using a digital wallet can increase ShopeePAY user satisfaction in Tangerang Regency.

Effect of Habit on Intention To Continuous Use

The positive influence between Consistent Use with Intention and Habit, the T-Statistics value of Habit is 0.006 and the Path Coefficient value of Habit is -0.001. T-Statistics with a value < 1.96 and Path Coefficient with a value > 0.05 , it can be concluded that H_6 were rejected. In this study, habit had no discernible impact on the subjects' intention to use continuously. The researcher added the "habit" variable because habitual behavior can also foster feelings of liking for the behavior of using digital payments, thereby increasing interest in continuing to use the service (Kim & Malhotra, 2005).

While in research (Dai et al., 2020) & (Tam et al., 2020) found that habits have an important impact on the decision to keep using, in contrast to this study. In the research model hypothesis 6 as a method for testing the role of habit as a supporting factor to encourage the use of e-wallets in digital payments, but there are perceived risks, limited accessibility, and operational constraints as barriers to continuing to use digital payments. Network effects or bad signals have an impact on reuse. The H_6 is supported by the data (Pal et al., 2020) associated with an increase in the number of users.

Effect of User Satisfaction on Intention To Continuous Use

It is known that user satisfaction has an impact on the intention to continue using a service based on the findings of hypothesis testing, with a t-statistic value of (4.053) and a path coefficient value of (0.346). This indicates that the satisfaction variable on intention to continue using has a very favorable impact, so H_7 is accepted. intention to continuously use "intends to use the system compared to other systems" gets the most answers with a score of 4 out of a total of 120 respondents or 62.8% and a score of 5 out of a total of 68 respondents or 35.6%. This means that most respondents agree that users will still use the ShopeePAY e-wallet compared to other options. This result can be interpreted that the more satisfied the user is with the effectiveness of the service after using the system, the greater the user's intention to use going forward ShopeePAY.

The findings of this research are consistently supportive (A. Susanto et al., 2016) (Shang & Wu, 2017) And (Kumar et al., 2018) that contentment has a favorable impact on the intention to continue using. According to (Foroughi et al., 2019) the user is the most important parameter to ascertain the desire to proceed using the system. The happier the users of digital wallet services, the higher the intention to use them again. The ShopeePAY digital wallet has many features that can meet user needs, such as transfers between other application users, household bill payments, credit purchase transactions, transactions on the Shopee online shopping platform, and payments using the standard quick response code (QRIS). These features ensure that users are satisfied with the services provided by the ShopeePAY e-wallet and encourage intention to continue using the system instead of stopping using it. So it can be concluded that user satisfaction with digital payments can encourage users to keep utilizing the ShopeePAY electronic wallet in Tangerang Regency. (Pappas et al., 2014) show that user satisfaction affects repurchase intention.

The relationship between Trust as a moderating variable on User Satisfaction and Intention To Continuous Use E-Wallet

Depending on the linked objective, trust-related outcomes can differ. (J. Yang & Mossholder, 2010). From the T-Value (8.425) obtained, it can be determined that the effect of trust on the intention to continue using ShopeePAY is significant with an effect size ($f^2 = 0.485$). trust does not affect user satisfaction. Researchers' expectations are different from the research (Qasim & Abu-Shanab, 2016). The first reason for such contradictions is that most of the users are teenagers due to a lack of information

about fraud, risks, and data hacking issues. They are completely unaware of the possibility of deception. Therefore, the researcher adds the Trust variable to the model as a moderation. Secondly, Users who are generally considered to be IT experts are aware of this fact. Any e-wallet transaction carries some risk. We are well aware that when an e-wallet software requests bank information and personal data, there are still a few factors to take into account even though we trust the app. As a result, the intention to reuse e-wallets is significantly influenced by trust, in this case, Shopeepay.

4. CONCLUSION

Based on the PLS (Partial Least Square) test and the discussion previously described, this study concludes that, first, the perceived ease and usefulness of the service have a positive influence on user attitudes to use Shopeepay services. This impact shows that when someone encounters a new technology, and they see that the technology is useful and easy to use, they will encourage attitudes to use the digital payment technology. Second, attitudes, subjective norms, and confirmation are found to have a significant impact on satisfaction and the intention to reuse the Shopeepay e-wallet. Third, the Habit variable (user habits) was found to be insignificant to the Intention To Continuous Use variable. And last, trust has an insignificant effect in strengthening the relationship between user satisfaction and the intention to reuse the Shopeepay e-wallet. These results support the acceptance model theory (TAM). In conclusion, this study shows that of the eight hypotheses, seven of them support the intention to reuse e-wallets. There are limitations in this study, including that the respondents of this study were only users of the Shopeepay digital wallet (e-wallet) in Tangerang Regency, so they could not be extrapolated to users in other areas. The distribution of the research questionnaire was carried out via Google form so, likely, the respondents did not understand the purpose of the questionnaire statements distributed by the researcher which resulted in inaccurate research results. In this study, there is no direct hypothesis about the independent variable based on the dependent variable, so the direct effect and not directly comparable.

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