Factors that Affect Continuance Usage Intention of E-Wallet Users in Jakarta

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ABSTRACT

The growth of technology produces many innovative technologies that make people's lives easier. Competition between technology companies is getting fiercer, they are competing to be the number one in their industry. One of the innovative technologies is the e-wallet. The pandemic and social distancing, make contactless technology grow faster. One of the e-wallets is Sakuku by BCA. When the e-wallet industry is increasing, conversely, active Sakuku users are decreasing. This can occur due to several factors such as confirmation, perceived usefulness, perceived ease of use, and satisfaction. This study examines the effect of confirmation, perceived usefulness, perceived ease of use, and satisfaction on the continuance usage intention of Sakuku users in Jakarta. This study uses PLS-SEM as data analysis technique using data from 232 respondents who have filled out online questionnaires via google form. The results of data analysis show that perceived usefulness and satisfaction can directly affect continuance usage intention. Perceived ease of use cannot affect directly but must go through satisfaction. In addition, confirmation, perceived usefulness, and perceived ease of use can affect satisfaction.

Keywords: *Confirmation, Perceived Ease of Use, Perceived Usefulness, Satisfaction, Continuance Usage Intention*

1. INTRODUCTION

Technological growth is currently growing rapidly. It is undeniable that the use of technology makes human life easier [1]. One of them is the development of Smartphone technology. Smartphones are one of the products that are made to facilitate human life. Smartphones make all life activities easier, therefore many people use smartphones. In 2020 around 94% of the Indonesian population aged 16 to 64 years have a smartphone [2]. The ease of using smartphones has made companies start to focus on developing their products so their users can use their application on smartphones. Companies are competing to develop applications that can be accessed on smartphones so that they can reach more users.

During the pandemic in Indonesia, contactless technologies are more growing due to social distancing that implemented by the government. Therefore, digital payment technology is also increasing that makes the use of mobile payments is also increasing in Indonesia [3]. Likewise, because electronic commerce is increasing in Indonesia.

Mobile payments defined as financial transactions made from or through a mobile device and e-wallet is one of mobile payment. One of e-wallet in Indonesia is Sakuku by BCA Bank. When the e-wallet industry should be increasing, active users of Sakuku are decreasing. According to iprice.co.id (2020) [4], Sakuku's rank based on active users is decreasing from the seventh rank to the ninth rank in the second quarter of 2020, thus Sakuku's users didn't use Sakuku continually anymore. This can be caused by several factors such as confirmation, perceived ease of use, perceived usefulness, and satisfaction.

2. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

2.1. Expectation Confirmation Model

This model was created by Bhattacherjee (2001) [5] which is from the development of the previous theory, Expectation Confirmation Theory (ECT). Bhattacherjee (2001) [5] suggests that repurchase intention can be called continuance usage intention if it is used in an information system. ECM also explains about how perceived usefulness is the post-user or accumulated usage after using an application, when ECT explains the perceived usefulness as pre-acceptance that gets the information from popular media which is in-accurate second-hand information and can cause bias.

When the user first uses an application, the user isn't aware of the performance or functionality of the application. Therefore, initial use is influenced by their expectations. After their expectations are confirmed, users feel satisfied and, in the end, can increase their intention to continue using the application.

2.2. Technology Continuance Theory

The theory is made by Liao et al. (2009) [6]. User's experience is one of the strongest reasons somebody proceeds to utilize an application. User's belief or desires that the user experienced is one of the strongest reasons somebody proceeds to utilize an application, is it confirmed or not.

The usefulness that users seen straightforwardly influence the satisfaction of users. In case the starting desires of users are met when utilizing an application, users' satisfaction will increment.

2.3. Expectation Confirmation Theory

This theory is created by Ollver (1980) [7] . Expectation confirmation has process (1) Consumers have expectations of the product to be used. (2) Consumers make purchases. (3) Consumers use the product. (4) Made the perception of the product. (5) Created the perception of the product. (6) Confirmed or not confirmed consumer expectations of the product. (7) Consumers are satisfied or dissatisfied with the product. If the users have low expectation but the actual performance of an application is high then it will lead to the higher confirmations and can affect positive and higher satisfaction and intention to continue use.

2.4. Technology Acceptance Model

This model was proposed by Davis (1989) [8]. The model clarifies that individuals tend to utilize applications since they accept that the application will help their work, and indeed in spite of the fact that the application is useful, but the application isn't ease to utilize, the users can't feel the usefulness of the application.

2.5. Confirmation

The definition of confirmation is the idea that shows the realization of use of technology-based services reflects the anticipated use of the technology [9]. In addition, confirmation is taken into consideration as a consistent perception of drivers and limitations in using mobile payment [10]. Therefore, confirmation can be interpreted as users' perception of the congruence among the expectancy and its real overall performance on online banking [5].

2.6. Perceived Usefulness

Perceived usefulness can be described as the perception of users that the use of a system is useful and might help solve their needs [9]. Perceived usefulness can also be defined as the benefits that felt by users when using mobile payment applications [10]. From the definition above, it can be concluded as the things that are felt by users that an application can make it easier for them to do something.

2.7. Perceived Ease of Use

Perceived ease of is the ease obtained from the experience of using an application or the experience obtained by the user where the user feels that the application is easy to understand [9]. Perceived ease of use represents the degree to which users perceived the technology they are using is not tiring and mentally draining [11]. Perceived ease of use refers to how much someone believes that an application is easy to understand [12].

2.8. Satisfaction

Satisfaction is the user's reaction in expressing that the real overall performance is matching with expectations and even exceeds user expectations [13].

2.9. Continuance Usage Intention

Continuance usage intention refers to the consumer's desire to sustainably use the mobile payment [14]. In addition, continuance usage intention is described as the user's preference to retain the usage of online banking [5]. Moreover, continuance usage intention can be concluded as a behaviour that reflects the ongoing use of an information system [15].

2.10. The Effect of Perceived Usefulness on Satisfaction and Continuance Usage Intention

Previous study in China using 311 respondents as sample that perceived usefulness has a positive and significant have an impact on continuance usage intention [16]. Furthermore, small college in Canada conducted studies using 108 undergraduate student studying management information systems that if perceived usefulness increases then continuance usage intention will increase as well [17]. Moreover, the research conducted in South Africa using 426 mobile payment users, concluded that perceived usefulness is the one that affects satisfaction [10]. In addition, a study performed in America using 574 smartwatches users that perceived usefulness influences satisfaction and has a positive relationship [18]. Based on this research, the following hypotheses are proposed:

H1 : Perceived usefulness can affect continuance usage intention of Sakuku users in Jakarta, significantly and positively

H5 : Perceived usefulness can affect satisfaction of Sakuku users in Jakarta, significantly and positively

2.11. The Effect of Perceived Ease of Use on Satisfaction and Continuance Usage Intention

The studies carried out in Jordan concluded that continuance usage intention is affected by perceived ease of use, and the relationship among them is positive and significant [12]. In addition, continuance usage intention is influenced by perceived ease of use, positively and significantly [19] The results of previous research also state that perceived ease of use affects satisfaction where the relationship between them is positive and significant, the research is conducted in China [20]. Other studies found out that satisfaction is affected by perceived ease of use [21]. Based on this research, the following hypotheses are proposed:

H2 : Perceived ease of use can affect continuance usage intention of Sakuku users in Jakarta, significantly and positively

H6 : Perceived ease of use can affect satisfaction of Sakuku users in Jakarta, significantly and positively

2.12. *The Effect of Satisfaction on Continuance Usage Intention*

The research found that satisfaction can affects continuance usage intention, and can affect significantly and positively [10]. In addition, the research conducted in Taiwan found that relation between satisfaction with continuance usage intention is positive and significant [22].

H3 : Satisfaction can affect continuance usage intention of Sakuku users in Jakarta, significantly and positively

2.13. *The Effect of Confirmation on Satisfaction*

The result of the research is confirmation has positive and strong influence on satisfaction [10]. In addition, a research that conducted in Taiwan has result that satisfaction is positively affected by confirmation [22]. Based on this research, the following hypotheses are proposed:

**H4** : Confirmation can affect satisfaction of Sakuku users in Jakarta, significantly and positively

2.14. *The Mediation Effect of Satisfaction Between Perceived Usefulness and Perceived Ease of Use on Continuance Usage Intention*

The result of a research is satisfaction can positively and significantly mediate perceived usefulness and continuance usage intention [10] However, in the other result that satisfaction can't mediate perceived usefulness and continuance usage intention [12].
Satisfaction can positively and significantly mediate perceived ease of use and continuance usage intention; the research is conducted in Jordan using 123 respondents [12].

H7 : Perceived usefulness can affect continuance usage intention of Sakuku users in Jakarta significantly and positively through satisfaction

H8 : Perceived usefulness can affect continuance usage intention of Sakuku users in Jakarta significantly and positively through satisfaction
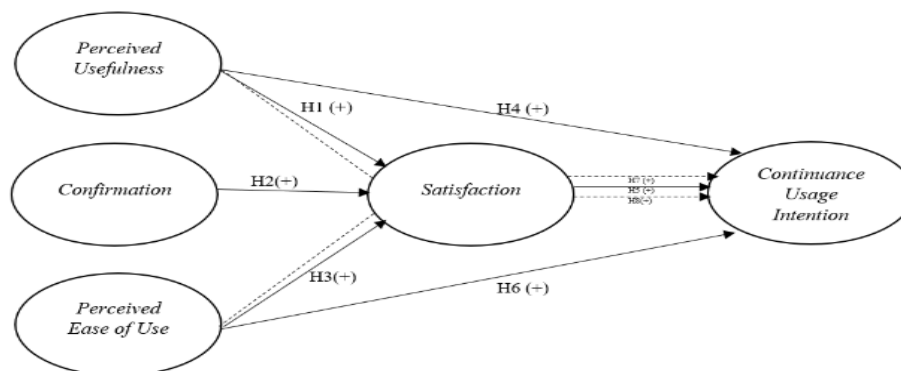
Figure 1 Research Model

3. RESEARCH METHODOLOGY

This research descriptive method with cross sectional time approach, from November to December. The distribution of the questionnaire was done online using google form. The subjects of this research are Sakuku users who live in Jakarta. The sample collection technique is non-probability sampling with judgmental sampling method with a sample size of 239 people but the sample used is

only 232 because 7 people do not meet the requirements, such as not using Sakuku for more than 1 month, still under 17 years old, and not domiciled in Jakarta. This study uses data analysis techniques Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS version 3.0.

Confirmation as an independent variable uses 3 indicators, perceived usefulness uses 4 indicators, perceived ease of use uses 4 indicators, satisfaction uses 4 indicators and continuance usage intention uses 3 indicators adopted from Humbani & Wiese (2019) [10] The scale used is a Likert scale of 1 to 5 with 1 is strongly disagree and 5 is strongly agree.

4. FINDINGS AND DISCUSSIONS

The 232 respondents are female (71%) and male (29%), with the majority aged 17-25 years (75.9%), are in undergraduate education (50%), and have experience using Sakuku as much as 1-4 times in 3 months by (65.9%).

To test the validity, convergent validity and discriminant validity were carried out, and to test the reliability by looking at the results of composite reliability and Alpha Cronbach [23]. To test convergent validity, it can be seen from the results of AVE and outer loading. The AVE must exceed 0.50 and the outer loading must be more than 0.6. To test discriminant validity, a cross loading test was carried out where the results of the cross loading on these variables must be greater than the cross loading of other variables [23]. After testing, the results of the outer loading test shows that all indicators are more than 0.6. The results of the AVE test of all variables were above 0.50, and the results of the cross-loading test of all indicators on these variables are already greater than the indicators of other variables.

In order for the indicator to be said as reliable, it can be seen from the results of alpha Cronbach and composite reliability. The result of alpha Cronbach must be greater than 0.6 and the result of composite reliability must be above 0.7 to be said as reliable. In this study, the results of alpha Cronbach and composite reliability were above 0.6 and 0.7, so the indicators in this study can be said as reliable.

Table 1 Convergent Validity and Reliability Result

VARIABLE	CODE	OUTER LOADING	AVE	ALPHA CRONBACH	COMPOSITE RELIABILITY
Confirmation	CON1	0.785	0.58	0.637	0.805
	CON2	0.728			
	CON3	0.77			
Perceived Usefulness	PU1	0.673	0.56	0.74	0.836
	PU2	0.756			
	PU3	0.775			
	PU4	0.786			
Perceived Ease of Use	PEU1	0.749	0.576	0.755	0.844
	PEU2	0.773			
	PEU3	0.746			
	PEU4	0.767			
Satisfaction	SAT1	0.808	0.675	0.784	0.86
	SAT2	0.761			
	SAT3	0.734			
	SAT4	0.81			
Continuance Usage Intention	CUI1	0.83	0.607	0.76	0.861
	CUI2	0.786			
	CUI3	0.847			

Source: Data Processed Using SmartPLS Version 3.0

Table 2 Discriminant Validity Result

	CON	CUI	PEU	PU	SAT
CON1	**0.785**	0.632	0654	0.674	0.647
CON2	**0.728**	0.540	0.569	0.536	0.627
CON3	**0.770**	0.578	0.633	0.527	0.651
CUI1	0.660	**0.830**	0.603	0.697	0.720
CUI2	0.581	**0.786**	0.542	0.533	0.577
CUI3	0.642	**0.847**	0.608	0.621	0.649
PEU1	0.646	0.551	**0.749**	0.552	0.616
PEU2	0.636	0.593	**0.773**	0.607	0.685
PEU3	0.584	0.509	**0.746**	0.577	0.583
PEU4	0.601	0.503	**0.767**	0.594	0.592
PU1	0.419	0.456	0.376	**0.673**	0.489
PU2	0.544	0.560	0.565	**0.756**	0.574
PU3	0.666	0.673	0.664	**0.775**	0.727
PU4	0.610	0.549	0.648	**0.786**	0.673
SAT1	0.701	0.658	0.633	0.677	**0.808**
SAT2	0.642	0.660	0.623	0.659	**0.761**
SAT3	0.608	0.521	0.623	0.607	**0.734**
SAT4	0.671	0.627	0.672	0.655	**0.810**

Source: Data Processed Using SmartPLS Version 3.0

This research also examines whether there is multicollinearity in the independent variables by looking at the VIF (Variance Inflation Factor). The results of the VIF must be between 2.00 and 5.00. If it is above 5.00 then the independent variable is indicated to have collinearity. In this study, the VIF results show that there is no multicollinearity in the independent variables because all independent variables are between 2.00 and 5.00.

For data analysing R^2, Q^2, and f^2 tests were carried out. Where higher R^2 indicates the construct can predict well the model. Q^2 is divided into small, medium when each one is 0.02; 0.15; and 0.35. f^2 is divided into three categories, 0.02; 0.15, and 0.35 which shows a small, medium, and large impact on the dependent variable.

It can be seen that this study has R^2 0.814 and 0.665 for satisfaction and continuous use intention. This means 81.4% of satisfaction can be explained by confirmation, perceived benefits, perceived ease of use, and 0.665 means 66.5% continuance usage intention can be explained by perceived usefulness, perceived ease of use, and satisfaction. This study has Q^2 level of 0.482 and 0.433 for satisfaction and continuance usage intention, which means that the model in this study is considered to have medium relevance.

Based on the effect size test, that confirmation, perceived usefulness, and perceived ease of use have a moderate effect on satisfaction, 0.216; 0.276; and 0.078. Perceived usefulness and perceived ease of use influence continuance usage intentions, which is 0.064; and 0.013. Meanwhile, satisfaction has big effect on continuance usage intention, which is 0.148.

Table 3 R^2 and Q^2 Result

Variable	R^2	Q^2
Satisfaction	0.814	0.482
Continuance usage intention	0.665	0.433

Source: Data Processed Using SmartPLS Version 3.0

Table 4 Effect Size Result

Variable	Satisfaction	Continuance usage intention
Confirmation	0.216	
Perceived usefulness	0.276	0.064
Perceived ease of use	0.078	0.013
Satisfaction		0.148

Source: Data Processed Using SmartPLS Version 3.0

Hypothesis testing is carried out on PLS-SEM where the results of the path coefficients must be positive and the P-value must be less than 0.05, it indicates that the relation between independent variable and dependent variable are positive and significant. In addition, if the result of path coefficient and P-values are positive and significant it means the hypothesis is supported.

Hypothesis testing is carried out on PLS-SEM where the results of the path coefficients must be positive and the P-value must be less than 0.05.

The results of testing the first hypothesis state that there is a positive and significant effect between perceived usefulness and continuance usage intention of Sakuku users in Jakarta with path coefficients and P-values of 0.276 and 0.003.

The results of the second test state that there is a positive, but not significant effect between perceived ease of use and continuance usage intention of Sakuku users in Jakarta where the path coefficient and P-values are 0.118 and 0.164.

The results of the third test state that there is a positive and significant effect between satisfaction and continuance usage intention of Sakuku users in Jakarta where the path coefficient and P-values are 0.467 and 0.000.

The results of the fourth test state that there is a positive and significant effect between confirmation and satisfaction of Sakuku users in Jakarta where the path coefficient and P-values are 0.371 and 0.000.

The results of the fifth test state that There is a positive and significant effect between perceived usefulness and satisfaction of Sakuku users in Jakarta where the path coefficient and P-values are 0.380 and 0.000.

The result of testing the sixth hypothesis state there is a positive and significant effect between perceived ease of use and satisfaction of Sakuku users in Jakarta where the path coefficient and P-value are 0.225 and 0.001.

The results of the seventh test state that there is a positive and significant effect between perceived usefulness and continuance usage intention of Sakuku users in Jakarta through satisfaction where the P-values are 0.001 and the type of mediation is partial mediation because directly, perceived usefulness on continuance usage intention have positive and significant effect.

The results of the eighth test state that there is a positive and significant effect between perceived usefulness and continuance usage intention of Sakuku users in Jakarta through satisfaction where the P-values are 0.009 and the type of mediation is full mediation because directly, perceived ease of use and continuance usage is not significant, but will significant through satisfaction use.

Table 5 Hypothesis Testing Result

Variable	Path Coefficient	P-Values	Result
Perceived usefulness → Continuance usage intention	0.276	0.003	Supported
Perceived ease of use → Continuance usage intention	0.118	0.164	Not Supported
Satisfaction → Continuance usage intention	0.467	0.000	Supported
Confirmation → Satisfaction	0.371	0.000	Supported

Perceived usefulness → Satisfaction	0.380	0.000	Supported
Perceived ease of use → Satisfaction	0.225	0.001	Supported

Source: Data Processed Using SmartPLS Version 3.0

Table 6 Mediation Testing Result

Variable	P-Values	Result
Perceived usefulness → Satisfaction → Continuance usage intention	0.001	Supported
Perceived ease of use → Satisfaction → Continuance usage intention	0.009	Supported

Source: Data Processed Using SmartPLS Version 3.0

4. CONCLUSIONS AND IMPLICATIONS

Based on the results of the test above, it can be concluded that confirmation, perceived usefulness, perceived ease of use can positively and significantly affect satisfaction, while perceived usefulness and satisfaction can affect continuance usage intention. Perceived ease of use cannot affect continuance usage intention directly, but must go through mediation, namely satisfaction. This is because although the Sakuku application is easy to use, this does not affect the desire to continue using Sakuku. Mediation testing also shows that perceived usefulness and perceived ease of use can affect continuance usage intention through satisfaction with the type of mediation being partial mediation for perceived usefulness on continuance usage intention, and full mediation for perceived ease of use on continuance usage intention. The results of this test also shows that perceived usefulness is the most variable that affect satisfaction, while satisfaction is the most variable that affect continuance usage intention.

It is recommended that Sakuku can continue to focus on maintaining Sakuku users to use Sakuku continually by increasing confirmation, perceived usefulness, perceived ease of use, and satisfaction of Sakuku users. The Sakuku application must be easy to use and useful to meet the financial needs of Sakuku users.

To increase the perceived usefulness of Sakuku users in Jakarta, Sakuku can also collaborate with companies or merchants to add features to make payments, especially for daily needs so that Sakuku users feel that using Sakuku can make their lives easier. This based on the user questionnaire, Sakuku users do not feel that Sakuku can make their life easier. Sakuku can collaborate with merchants or f&b companies or shopping centers so that Sakuku can be used as payment instruments.

Sakuku can develop more features in the application because it will make the users feel more efficient by using Sakuku. Because if one application has various features, it will help them so that Sakuku users will find it helpful to use Sakuku.

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