



Influence of Perceived Ease of Use and Perceived Usefulness towards Continuance Intention with Customer Satisfaction as Intervening Variable: a study of Startup Companies Using e-Wallet

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Abstract

The use of e-wallets is increasingly needed by entrepreneurs to improve their business performance. This study aims to examine and analyze the effect of perceived ease of use on perceived usefulness, customer satisfaction, and continuance intention. This research was conducted on students who own businesses and use e-wallets to operate their businesses. The sampling technique used was purposive sampling. Respondents used in this study amounted to 85 people. Data analysis using SEM-PLS. The results of the study found that Perceived Ease of Use has a significant effect on Customer Satisfaction, Perceived Ease of Use has no significant effect on Continuance Intention, Perceived Usefulness has a significant effect on Customer Satisfaction, Perceived Usefulness has no significant effect on Continuance Intention, and Customer Satisfaction has a significant effect on Continuance Intention. The results of this study suggest that e-wallet companies increase customer satisfaction because they play an important role in linking Perceived Ease of Use and Perceived Usefulness to Continuance Intention.

Keywords: Perceived Ease of Use, Perceived Usefulness, Customer Satisfaction, Continuance Intention, e-Wallet

Introduction

Entrepreneurs use e-wallets in order to increase customer satisfaction. This type of e-wallet service has become increasingly popular and has experienced an increase in usage in recent years since the Covid-19 Pandemic and has changed people's thinking to switch from a cash society to a cashless society. This is also in accordance with the results of a survey conducted

by Inventure in 2020, with 63.5% of respondents agreeing that cashless, cardless and contactless payment methods are the main things to choose when making transactions during a pandemic (Ekarina, 2020) . The use of digital payments by consumers will increase and become a commonly used payment method in urban areas. Bank Indonesia (BI) notes that server-based electronic money has experienced a significant increase, especially from 2020 to 2022 (bi.go.id, 2022) .

The phenomenon of increasing use of e-wallets has encouraged many companies to offer electronic financial services. Competition is getting tougher among e-wallet companies. Each company offers various conveniences and benefits in providing optimal satisfaction for customers. Quite a number of studies have been conducted to examine the effect of convenience and benefits aspects on satisfaction and loyalty. However, unfortunately the research aimed at business startups is still very limited. Startups are so prone to failure that novice entrepreneurs rely on e-wallets to run their business.

This study aims to examine and discuss the effect of perceived ease of use on perceived usefulness, customer satisfaction, and continuance intention. The novelty of this study is the object used, namely startup entrepreneur students. The results of this study are expected to reveal different phenomena in the Technology Continuance Theory study that has been developed by Liao et al. (2009).

Literature Review

Technology Continuance Theory

Technology Continuance Theory is a theory that explains the use of sustainability in using information systems. As for the constructs in this theory, namely confirmation, perceived usefulness, perceived ease of use, attitude, satisfaction and continuance intention. Technology Continuance Theory developed by Liao et al. (2009) as a refinement of previous theories, such as the Technology Acceptance Model, Expectation-Confirmation Model and Cognitive Model. Liao et al. (2009) developed the Technology Continuance Theory to combine two main constructs, namely attitude and satisfaction and maintain other constructs such as perceived usefulness and ease of use which are considered to influence the early stages of acceptance. Technology Continuance Theory explains post-technology adoption behavior including satisfaction and continuance intention.

Perceived Ease of Use

Perceived ease of use is the extent to which a person believes that using a particular system will be free of effort (Davis, 1989). Basically someone will use technology if they feel comfortable to operate it. Davis (1989) also claims that applications that are perceived as easier to use than others tend to be more easily accepted by users. This can be interpreted if the person has confidence that the technological system is not difficult to understand and easy to use, then that person will decide to use it (Brahanta & Wardhani, 2021) .

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The perceived ease of use construct is a belief about the process of making a decision. When someone believes that an information technology system can be used easily, consumers tend to be more likely to adopt the system and vice versa when someone believes that if the information technology system is not easy to use, then the consumer will not use the system. Basically Perceived Ease of Use makes a person understand the comfort of using modern technology (Abdul-Halim et al., 2022).

Perceived ease of use helps consumers in terms of meeting their needs to manage and lead high loyalty (Hossain et al., 2018). Based on the definitions above, it can be concluded that Perceived Ease of Use is a person's belief that using a technology or system will be easy and free of effort. According to Davis (1989), the indicators used to assess perceived ease of use include ease of learning, controllable, mental effort, clear and understandable, and easy to use.

Perceived Usefulness

Perceived usefulness is one of the main constructs in the Technology Acceptance Model introduced by Davis (1989). Perceived usefulness is the extent to which a person believes that using the system or service will provide more benefits for them in improving performance. (Davis, 1989). Liao et al. (2009) argue that using technology will improve their job performance. In addition, Hossain et al. (2018) interprets that perceived usefulness is an important estimate of the intensity of behavior in countless contexts in the context of using the internet and information systems. This variable shows the results of a strong influence that can affect the initial acceptance of technology. This shows that if users believe that using technology can provide benefits, then perceived usefulness will have a positive impact on interest in using a technology. Thus, perceived usefulness is a key factor for driving intention to use (Foroughi et al., 2019). Basically, consumers will show an intention to continue using e-wallets if they find them useful. This statement is also supported by Garrouch (2021) who argues that the practicality of using online services for transactions is an important driver of the use of mobile payment services. Davis (1989) suggested several indicators used to assess perceived usefulness including work more quickly, increased productivity, effectiveness, makes jobs easier, and more productive.

Customer satisfaction

Kotler & Keller (2016) argue that satisfaction reflects a person's judgment of a product's perceived performance in relationship to expectations. If the performance falls short of expectations, the customer is disappointed. If it matches expectations, the customer is satisfied. If it exceeds them, the customer is delighted. According to Hossain et al. (2018) satisfaction is a general assessment of a product whether the product meets consumer needs and desires or not. Satisfaction is considered a temporary factor because it is an assessment of pre-consumption attitudes which are the result of experience. Although satisfaction is often associated with temporary effects that influence behavioral intentions, it still results in a desire to continue using the system in the short term. Satisfaction is a function of the closeness between perceived product expectations and performance. Satisfied customers tend to use it on

an ongoing basis. Othman et al. (2020) measured customer satisfaction with three items, namely did the right thing, choice to use was right, satisfied, and enjoyable.

Continuance Intention

Continuance Intention has been introduced by Bhattacharjee through the Expectation-Confirmation Theory (ECT). Continuance intention is defined by Bhattacharjee (2001) as an individual's willingness to use a product or service continuously. The intention to continue using a product or service is a sign that consumers are satisfied. There are several processes to get consumers to determine reuse intentions (Bhattacharjee, 2001). In the early stages, consumers usually form expectations or expectations regarding products or services before making a purchase. The next stage, consumers will accept to use the product or service and form perceptions about its performance. Third, consumers will compare their perceived performance with initial expectations and determine whether their expectations are met. Fourth, at this stage consumers will form satisfaction from the results of comparing expectations and perceived performance. Finally, if the consumer is satisfied, this will form a re-use intention.

Continuance intention reflects the post-adoption phase when e-wallet usage exceeds expectations, processing is developed as part of the user's regular payment mechanism (Gupta et al., 2020). In the way of running a company, the number of early adopters or new customers is quite important. However, the success rate of the company will ultimately be seen based on the amount of continued use. In addition, acquiring new customers may cost more than maintaining existing ones. Liao et al. (2009) have measured continuance intention with 3 indicators including continuing using rather than discontinuing its use, continuing using than using any alternative means, and using as much as possible.

Perceived Ease of Use and Perceived Usefulness

Based on Technology Continuance Theory (Liao et al., 2009), perceived ease of use is related to perceived usefulness. The results of this study have also been proven by previous studies which show that perceived ease of use has a significant effect on perceived usefulness (Abdul-Halim et al., 2022; Daragmeh et al., 2021; Karim et al., 2022). Research conducted by Daragmeh et al. (2021) in Hungary proved that there is a significant effect of perceived ease of use on perceived usefulness. Research by Abdul-Halim et al. (2022) in Malaysia also proved that perceived ease of use has a significant effect on perceived usefulness. Kareem et al. (2022) also conducted research in Bangladesh with similar results. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H1. Perceived Ease of Use berpengaruh signifikan terhadap Perceived Usefulness

Perceived Ease of Use dan Customer Satisfaction

Based on Technology Continuance Theory (Liao et al., 2009), perceived ease of use has an indirect relationship with satisfaction. In this theory perceived ease of use can affect satisfaction through the perceived usefulness construct. Even so, many of the previous studies have proven that perceived ease of use has a significant direct effect on satisfaction (Hossain et al., 2018; Phuong et al., 2020; Puspitasari et al., 2021). Research conducted by Hossain et al. (2018) in Bangladesh proves that there is a significant effect of perceived ease of use on

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satisfaction. Likewise in the study of Phuong et al. (2020) in Vietnamese and Puspitasari et al. (2021) in Indonesia. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H2. Perceived Ease of Use has a significant effect on Customer Satisfaction

Perceived Ease of Use and Continuance Intention

Perceived ease of use has an indirect relationship with continuance intention (Phuong et al., 2020). Previous studies have shown that perceived ease of use has a significant direct effect on continuance intention (Brahanta & Wardhani, 2021; Chaveesuk et al., 2022; Saibaba, 2022). Research conducted by Brahanta & Wardhani (2021) in Indonesia found that perceived ease of use has a significant effect on continuance intention. Research by Chaveesuk et al. (2022) in Thailand and Saibaba (2022) in India also showed similar results. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H3. Perceived Ease of Use has a significant effect on Continuance Intention

Perceived Usefulness and Customer Satisfaction

According to Liao et al. (2009), perceived usefulness is related to satisfaction. The results of this study have also been proven by previous studies which show that perceived usefulness has a significant effect on satisfaction (Abdul-Halim et al., 2022; Daragmeh et al., 2021; Foroughi et al., 2019; Hossain et al., 2018; Phuong et al., 2020). Research conducted by Daragmeh et al. (2021) in Hungary proves that there is a significant effect of perceived usefulness on satisfaction. Research Foroughi et al. (2019) and Abdul-Halim et al. (2022) in Malaysia also found that perceived usefulness has a significant effect on satisfaction. Hossain et al. (2018) also conducted research in Bangladesh as well as Phuong et al. (2020) in Vietnam with the same result. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H4. Perceived Usefulness has a significant effect on Customer Satisfaction

Perceived Usefulness and Continuance Intention

Based on Technology Continuance Theory (Liao et al., 2009), perceived usefulness has implications for continuance intention. Previous studies have shown that perceived usefulness has a significant effect on continuance intention (Daragmeh et al., 2021; Foroughi et al., 2019; Garrouch, 2021; Saibaba, 2022). The results of Daragmeh et al. (2021) in Hungary proves that perceived usefulness has a significant effect on continuance intention. Likewise in Foroughi et al. (2019) in Malaysia, Garrouch (2021) in Saudi Arabia, and Saibaba (2022) in India also found that perceived usefulness has a significant positive effect on continuance intention. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H5. Perceived Usefulness has a significant effect on Continuance Intention

Customer Satisfaction and Continuance Intention

According to Liao et al. (2009) have developed the Technology Continuance Theory show that satisfaction is correlated with continuance intention. These results have also been proven by previous studies which show that satisfaction has a significant effect on continuance intention (Abdul-Halim et al., 2022; Daragmeh et al., 2021; Foroughi et al., 2019; Hossain et al., 2018; Phuong et al., 2020). Research conducted by Daragmeh et al. (2021) in Hungary proves that satisfaction has a significant effect on continuance intention. Study results Foroughi et al. (2019) and Abdul-Halim et al. (2022) in Malaysia, Hossain et al. (2018) in Bangladesh, and Phuong et al. (2020) in Vietnam also supports Technology Continuance Theory. Based on study theory And study empirical then the hypothesis can be formulated as follows:

H6. Customer Satisfaction has a significant effect on Continuance Intention

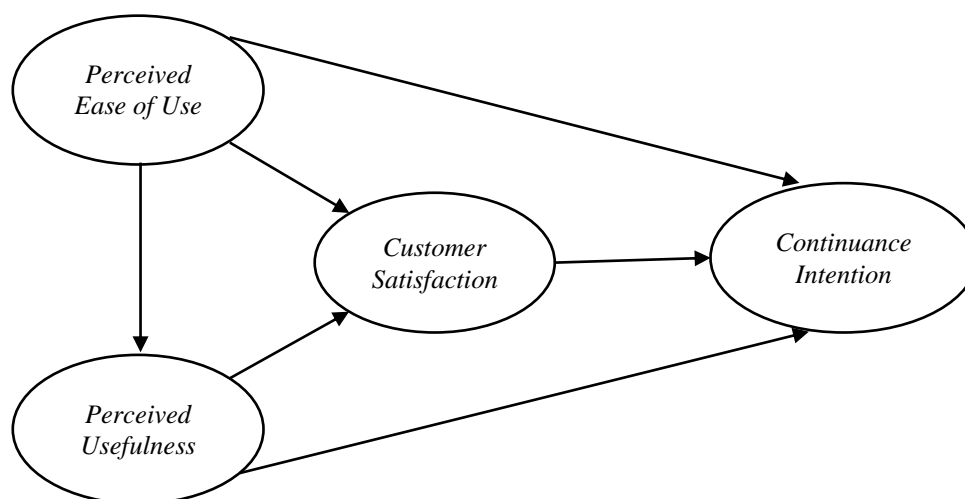


Figure 1. Conceptual Framework

Research Method

The type of research used in this research is quantitative research with explanatory research. The variables used in this research are perceived usefulness and perceived ease of use as independent variables and continuance intention as the dependent variable. The influence between these variables is mediated by customer satisfaction. Whole variables used in study This be measured based on adapted items from study earlier, like Davis (1989), Liao et al. (2009) and Othman et al. (2020).

The population in this study were students of the Department of Business Administration UPN "Veteran" Yogyakarta, users of the DANA e-wallet and has had a business start-up. Surveys are used as a data collection tool, in which all questions have been systematically arranged and measured using a five-point Likert scale. The sampling technique used in this study was non-probability sampling with purposive sampling. Respondents used in this study amounted to 85 people. Data analysis was performed using two techniques, namely descriptive statistics using IBM SPSS Statistics and inferential statistics using Structural Equation

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Modeling using the Partial Least Square (SEM-PLS) method. SEM-PLS was chosen because it can be focused on examining complex relationships between variables with a small number of samples (Ghozali & Latan, 2015).

Result

Characteristics of Respondents

The characteristics of the respondents in this study were 77.6% female and 22.4% male. Details of the age of the respondents as follows: 32.9% age 22 years, 27.1% age 21 years, 14.1% age 20 years, 11.8% age 19 years, 8.2% age 23 years, 4.7% 18 year olds, and 1.2% 24 year olds. The frequency of using e-wallet is dominated by usage more than 6 times (60%), second by using 3-4 times (16.5%), third by using 2 times (14.1%) and finally by using 5-6 times (9.4%). The majority of respondents use e-wallets for payment transactions (44.7%), bank transfers (30.6%), top up transactions (15.3%), purchase transactions (7.1%) and others (2.4 %).

Table 1. Characteristics of Respondents (n=85)

Respondent characteristics	Category	Percentage
Gender	Man	22.4%
	Woman	77.6%
Frequency of Use	2 times	14.1%
	3-4 times	16.5%
	5-6 times	9.4%
	> 6 times	60%
Transaction Type	Purchase	7.1%
	Payment	44.7%
	Bank transfer	30.6%
	Top Up	15.3%
	Other	2.4%

Measurement Model

The criteria for an instrument can be said to be valid if the value must be more than 0.7 (Ghozali & Latan, 2015). The results show that the entire instrument can be declared valid because the value is greater than 0.7 (Table 2). Furthermore, to test the reliability of the instrument used, it can be seen from the results of composite reliability and Cronbach 's alpha.

The results show that all composite reliability values are more than 0.7 and Cronbach 's alpha is more than 0.5, so they can be declared reliable (Table 2).

Table 2. Measurement Model Test Results

Variabel	Indikator	Convergent Validity	Discriminant Validity	Composite Reliability	Cronbach's Alpha
Perceived Ease of Use	Work more quickly	0.806	0.806	0.883	0.880
	Effectiveness	0.856	0.856		
	Makes job easier	0.880	0.880		
	Useful	0.885	0.885		
Perceived Usefulness	Ease of learning	0.819	0.819	0.888	0.886
	Controllable	0.869	0.869		
	Clear and understandable	0.878	0.878		
	Easy to use	0.885	0.885		
Customer Satisfaction	Did the right thing	0.868	0.868	0.917	0.915
	Choice to use was right	0.929	0.929		
	Satisfied	0.882	0.882		
	Enjoyable	0.891	0.891		
Continuance Intention	Continue using rather than discontinue its use	0.890	0.890	0.904	0.877
	Continue using than use any alternative means	0.883	0.883		
	Using as much as possible	0.911	0.911		

Hypothesis Testing Results

Table 3 shows the results of data processing for hypothesis testing. The test results show that Perceived Ease of Use has a significant effect on Perceived Usefulness (p-value of 0.000 <0.05). Thus, H1 is accepted. The test results show that Perceived Ease of Use has a significant effect on Customer Satisfaction (p-value of 0.00 <0.05). Thus, H2 is accepted. The test results show that Perceived Ease of Use has no significant effect on Continuance Intention (p-value of 0.288 > 0.05). Thus, H3 is rejected. The test results show that Perceived Usefulness has a significant effect on Customer Satisfaction (p-value of 0.014 <0.05). Thus, H4 can be accepted. The test results show that Usefulness has no significant effect on Continuance Intention (p-value of 0.725 > 0.05). Thus, H5 is rejected. The test results show that Customer Satisfaction has a significant effect on Continuance Intention, as evidenced by the path coefficient value of 0.591 and a p-value of 0.000 <0.05. Thus, H6 can be accepted.

Table 3. Hypothesis Test Results

	Relation between variables (independent variable → dependent variable)	Coefficient	p-value	Hypothesis Decision
H1	Perceived Ease of Use → Perceived Usefulness	0.660	0.000	Accepted
H2	Perceived Ease of Use → Customer Satisfaction	0.509	0.000	Accepted

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H3	Perceived Ease of Use →	Continuance Intention	0.133	0.288	Rejected
H4	Perceived Usefulness →	Customer Satisfaction	0.280	0.014	Accepted
H5	Perceived Usefulness →	Continuance Intention	0.036	0.725	Rejected
H6	Customer Satisfaction →	Continuance Intention	0.591	0.000	Accepted

Discussion

The Effect of Perceived Ease of Use on Perceived Usefulness

The results of this study indicate that Perceived Ease of Use has a significant effect on Perceived Usefulness, as evidenced by the path coefficient value of 0.660 and a p-value of $0.000 < 0.05$. Therefore H1 can be accepted. Results This in line with research conducted _ by Abdul-Halim et al. (2022), Daragmeh et al. (2021), and Karim et al. (2022) which proves that the perceived ease of use is significantly direct affect perceived usefulness . This finding strengthens the theory developed by Liao et al. (2009) namely Technology Continuance Theory. Liao et al. (2009) stated that perceived ease of use can have a significant effect on perceived usefulness. E-wallets make users feel easy in making financial transactions. This will encourage users to think that using an e-wallet will provide many benefits in everyday life.

The Effect of Perceived Ease of Use on Customer Satisfaction

The results of this study indicate that Perceived Ease of Use has a significant effect on Customer Satisfaction, as evidenced by the path coefficient value of 0.509 and a p-value of $0.00 < 0.05$. Therefore H2 can be accepted. Results This in line with research conducted by Hossain et al. (2018), Phuong et al. (2020), and Puspitasari et al. (2021) which proves that the perceived ease of use is significantly direct affect customer satisfaction. These findings prove that satisfaction arises when what consumers previously expected matched the actual performance felt during use. This shows that if the convenience of a service matches what they feel in actual use, it will create customer satisfaction. In addition, ease of use is also a very important factor in using a service or application because this relates to user convenience. If during the use process the consumer feels comfortable and does not need to spend a lot of effort, then the consumer will feel satisfied.

The Effect of Perceived Ease of Use on Continuance Intention

The results of this study indicate that Perceived Ease of Use has no significant effect on Continuance Intention, as evidenced by the path coefficient value of 0.133 and a p-value of $0.288 > 0.05$. Therefore H3 can be rejected. Results This in line with research conducted _ by Humbani & Wiese (2019), Le et al. (2020), and Tekaqnetha & Rodhiah (2020) that proves that perceived ease of use has an effect No significant on continuance intention . Basically, individual intentions to adopt digital payments are often influenced by the convenience of the technology itself. This shows that if using an e-wallet is easy to do and does not require a lot of effort, users will tend to use it on an ongoing basis . However, in fact, in this study, perceived ease of use cannot directly influence continuance intention. This might happen because after comparing the results of use with other e-wallets, other e-wallets offer greater convenience

than DANA e-wallets, so that consumers do not intend to continue using DANA. Insignificant results on the relationship between these variables are also possible because perceived ease of use can only affect the initial adoption stage. These results are also supported by the Technology Acceptance Model, which explains that perceived ease of use is one of the constructs influencing behavioral interest in the process of initial acceptance of technology.

The Effect of Perceived Usefulness on Customer Satisfaction

The results of this study indicate that Perceived Usefulness has a significant effect on Customer Satisfaction, as evidenced by the path coefficient value of 0.280 and a p-value of $0.014 < 0.05$, therefore H4 is acceptable. Results This in line with research conducted by Abdul-Halim et al. (2022), Daragmeh et al. (2021), Foroughi et al. (2019), Hossain et al. (2018), and Phuong et al. (2020) which proves it that perceived usefulness significantly direct affect customer satisfaction. This finding strengthens the theory developed by Liao et al. (2009) namely Technology Continuance Theory. Liao et al. (2009) states that perceived usefulness can have a significant effect on customer satisfaction in the short term. When the perceived performance is higher than pre-adoption expectations, the consumer will be satisfied. This shows that if the benefits of a service match what they feel in actual use, it will create customer satisfaction.

The Effect of Perceived Usefulness on Continuance Intention

The results of this study indicate that Usefulness has no significant effect on Continuance Intention, as evidenced by the path coefficient value of 0.036 and a p-value of $0.725 > 0.05$. Therefore H5 can be rejected. Results this in line with research conducted by Daragmeh et al. (2021) and Humbani & Wiese (2019) that proves that perceived usefulness has an effect no significant on continuance intention. Even though e-wallets offer great benefits in making payments or transactions compared to conventional payment methods, the fact is that perceived usefulness cannot directly affect continuance intention. This might happen because after comparing the results of use with other e-wallets, other e-wallets offer greater benefits than DANA e-wallets, so that consumers do not intend to continue using DANA. Insignificant results on the relationship between these variables are also possible because perceived usefulness can only affect the early adoption stage. This result is also supported by the Technology Acceptance Model, which explains that perceived usefulness is one of the main constructs that influence behavioral interest in the process of initial acceptance of technology.

The Effect of Customer Satisfaction on Continuance Intention

The results of this study indicate that Customer Satisfaction has a significant effect on Continuance Intention, as evidenced by the path coefficient value of 0.591 and a p-value of $0.000 < 0.05$. Therefore H6 is acceptable. Results This in line with research conducted by Abdul-Halim et al. (2022), Daragmeh et al. (2021), Foroughi et al. (2019), Hossain et al. (2018), and Phuong et al. (2020) which proves it that customer satisfaction is direct affect continuance intention. This finding strengthens the theory developed by Liao et al. (2009) namely Technology Continuance Theory. Liao et al. (2009) states that satisfaction is the most superior motivator that determines an individual's intention to continue using and this result has a significant effect on each stage, both the initial, short-term and long-term adoption stages.

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Basically satisfaction is the main factor that drives the intention to continue using. If the results from the experience of using a product or service are satisfactory, then a person's desire to continue using it will also increase.

Research Contributions

Research contributes to providing benefits both theoretically and practically. The theoretical contribution in this study is that it can add knowledge and insight as well as become reference material for further research related to Technology Continuance Theory, especially in the field of financial technology. In addition, in terms of the practical contribution of this research, companies can take into consideration what factors can influence customer interest in continuing to use e-wallets. This research is related to Perceived Usefulness, Perceived Ease of Use and Customer Satisfaction, so that in the future the company can continue to improve good e-wallets that are in line with the expectations and needs of its users so that consumers interested For use in a manner sustainable .

Research Limitations

Based on the research that has been done, there are still some limitations in the research that need to be known so that later it can be used as material for improvement for further research. First, this research is cross-sectional in nature where the data collection takes place at one time, so it only explains the conditions at the time the research was conducted and not changes in the future. Second, the population used in this study is only limited to generation Z, which is more receptive to technological developments so that not yet of course results study this consistent on generation different .

Conclusion

Success in the use of information systems can be seen based on interest in continued use. Technology Continuance Theory is used as a reference in this study to determine the factors that drive continuance intention in using e-wallets. The results show that perceived ease of use and perceived usefulness have a significant effect on satisfaction, which in turn will affect continuance intention. However, in this study, perceived ease of use and perceived usefulness cannot directly affect continuance intention. Therefore, it can be concluded that satisfaction plays an important role in determining the intention to continue using e-wallets. Overall, companies need to focus on increasing user satisfaction by meeting user expectations regarding benefits and convenience so that consumers have the desire to continue using e-wallets.

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