

FACTORS INFLUENCING THE INTENTION TO USE E-WALLET

Nelsi Wisna¹; Rahmadi²; Raswyshnoe Boing Kotjoprayudi³

Accounting Information System Study Program, School of Applied Sciences, Telkom
University, Bandung, West Java, Indonesia¹²³

Email : nelsie@telkomuniversity.ac.id¹; rahmadizallum@telkomuniversity.ac.id²;
raswyshnoe@telkomuniversity.ac.id³

ABSTRACT

This study aims to examine the influence of information quality, perceived usefulness, and information system quality on user satisfaction and intention to use e-wallets. The study targeted e-wallet users who met a number of pre-defined criteria, resulting in a final sample size of 331. This type of research is both confirmatory and explanatory in nature, as it seeks to ascertain the manner in which factors are expected to affect a variable, with a view to testing the hypothesis. To verify the theoretical model, Structured Equation Modelling (SEM) was used, utilising Partial Least Squares (PLS). The findings of this study indicate that information system quality exerts no notable influence on user satisfaction. Conversely, the quality of the information provided and the extent to which it is perceived as useful are identified as significant determinants of user satisfaction. In turn, user satisfaction affects the intention to use. The results of this study have a number of implications for organizations. Firstly, the results demonstrate that organizations may increase their utilization of electronic wallets due to the high levels of satisfaction expressed by their users. Secondly, a greater adoption of these payment methods by consumers will generate increased revenue for the companies concerned, facilitating their ability to expand the market and offer additional incentives for their use.

Keywords : Intention To Use; Information System Quality; User Satisfaction; Perceived Usefulness; Information Quality

ABSTRAK

Penelitian ini bertujuan untuk mengkaji pengaruh kualitas informasi, persepsi kegunaan, dan kualitas sistem informasi terhadap kepuasan pengguna dan niat menggunakan e-wallet. Penelitian ini menargetkan pengguna e-wallet yang memenuhi sejumlah kriteria yang telah ditentukan sebelumnya, sehingga menghasilkan ukuran sampel akhir sebanyak 331 responden. Jenis penelitian ini bersifat konfirmatori dan eksplanatori, karena bertujuan untuk memastikan bagaimana faktor-faktor tersebut diperkirakan memengaruhi suatu variabel, dengan tujuan untuk menguji hipotesis. Untuk memverifikasi model teoritis maka digunakan Structured Equation Modelling (SEM) dengan memanfaatkan Partial Least Squares (PLS). Temuan penelitian ini menunjukkan bahwa kualitas sistem informasi tidak memberikan pengaruh yang signifikan terhadap kepuasan pengguna. Sebaliknya kualitas informasi yang disediakan dan sejauh mana informasi tersebut dianggap bermanfaat diidentifikasi sebagai penentu signifikan terhadap kepuasan pengguna. Selanjutnya dari penelitian menunjukan kepuasan pengguna mempengaruhi niat penggunaan. Hasil penelitian ini memiliki sejumlah implikasi bagi organisasi. Pertama, hasil penelitian menunjukkan bahwa organisasi dapat meningkatkan pemanfaatan e-wallet berkat tingkat kepuasan yang tinggi yang dijelaskan oleh para penggunanya. Kedua, adopsi yang lebih luas terhadap metode pembayaran ini oleh konsumen akan menghasilkan peningkatan pendapatan bagi perusahaan terkait, sehingga memudahkan kemampuan mereka untuk memperluas pasar dan menawarkan insentif tambahan untuk penggunaannya.

Kata Kunci : Niat Penggunaan; Kualitas Sistem Informasi; Kepuasan Pengguna; Persepsi Kegunaan; Kualitas Informas i

INTRODUCTION

A digital wallet is a software application that facilitates online electronic transactions. As well as making payments more efficient, this application also safeguards users' data, ensuring that the entire transaction process runs smoothly and securely. The current social phenomenon allows users to more easily perform various transactions to purchase the desired product. Product purchases can now be made using a very well-known payment system, namely e-wallet. E-wallet is a new convenience in the world of buying and selling transactions, where it is an innovative new technology and one of the digital revolutions in the financial sector. An electronic wallet is a very practical tool that can be integrated into a smartphone application (Bezhovski, 2016) . Its primary function is to facilitate the storage of money. Scanning the provided barcode facilitates expeditious financial transactions using an electronic wallet. E-wallet transactions facilitate interbank payments, allowing transfers between different banks.

Organizations and organizations aiming to maintain competitiveness in the digital era are progressively prioritizing digital transformation (Margiono, 2021). Consumer expectations and behavior have shifted due to digital transformation (Lemon & Verhoef, 2016) . Consumer behavior is undergoing changes due to the digital revolution, with customers showing a preference for making online purchases (Kannan & Li, 2017). The advent of digital technology has created optimal circumstances for clients to engage in online shopping, leading to a substantial surge in online purchasing endeavors (Jiang & Stylos, 2021). E-Wallets are digital platforms and technological devices. The younger generation widely utilizes e-wallets for payment purposes due to the advantages and convenience they offer in transactions (Pertiwi et al., 2021).

User satisfaction is a fundamental factor in the overall success of an information system. The success of a system is contingent upon the satisfaction of its users. Users generate both positive and negative appraisals of particular features of the information system, which signify their acceptance or rejection of it (Kassim et al., 2012) . Users will use e-wallets for financial transactions due to their user-friendly nature, and e-wallets can cater to users' financial transaction requirements (Agustin et al., 2023). The purpose of this study is to identify the key factors influencing consumer satisfaction with e-wallet services in Indonesia. Factors such as information quality, perceived usefulness, information system, satisfaction, and intention to use are considered. Prior research has demonstrated that the perception of usefulness has a significant influence on satisfaction (Lu et al., 2019) ; (Daragmeh et al., 2021). The satisfaction level is influenced by the quality of information (Syifa & Tohang, 2020) . Customer trust is influenced by the simplicity of use, as indicated by previous research conducted by (Kassim et

al., 2012), (Widiar et al., 2023). Based on research conducted by (Kassim et al., 2012) and (Patma et al., 2023), it has been shown that the caliber of the information generated has a direct influence on consumer trust.

The primary objective of this research is to present a theoretical model for measuring user satisfaction and intention to utilize e-wallets. The city of Bandung has been selected as the unit of analysis for this study because it is currently ranked first in the West Java Province of Indonesia for the highest number of digital transactions. In addition, the results of the study have implications for the company in terms of revenue growth and enhanced financial security, given that transactions are conducted in a cashless manner. This paper is organized as follows, first this paper introduces the reader to the background and objectives of the research. Subsequently, this paper presents the theoretical framework derived from preceding research in this field. Section 3 outlines the methodology employed in the investigation, and Section 4 elucidates the findings. Sections 5 and 6 offer critical analysis and conclusions, respectively.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

TAM posits that consumers' adoption of technology is primarily influenced by their judgments of its usefulness and simplicity of usage (Venkatesh, 2003). Technology Adoption Model (TAM) outlines the attributes that might influence the most favorable attitude towards information technology and the highest level of adoption and utilization of the system inside the organization (Davis, 1989). The components under consideration encompass utility, ease of use, quality of the information system, and the level of assistance provided by the company (Stair & Reynolds, 2016).

An e-wallet is a digital financial application that enables users to undertake monetary transactions via a mobile device. E-wallet apps have emerged as a modern alternative to traditional payment methods (Chelvarayan et al., 2022). A mobile device is utilized to operate an e-wallet, which is an application for conducting financial transactions. E-wallet services are currently the most popular means of making digital payments and are projected to remain the dominant choice for the foreseeable future. Recent data indicates that consumers are utilizing multiple e-wallet services, which has led to concerns about the concept of loyalty, particularly within the e-financial services sector.

Perceived Usefulness (PU). PU refers to an individual's level of confidence in using fintech, based on the belief that it would provide several advantages like as affordability, security, and fast transactions (Tun, 2020). The concept of job performance enhancement can be defined as the degree to which an individual believes that performance outcomes can be enhanced through the utilization of a specific system. The indicators used to assess this dimension include working more efficiently, improved job performance, increased productivity,

enhanced effectiveness and efficiency, usefulness, and facilitation of work (Davis, 1989). The key element of the technology adoption paradigm is the perceived usefulness, as stated by (Davis, 1989). Satisfaction is also impacted by the perceived utility (Kumar et al., 2018), (Daragmeh et al., 2021).

Information System Quality (ISQ/SQ). A system can be conceptualized as a set of two or more interrelated components that interact in order to achieve a specified objective. It is characteristic of systems to be constituted of discrete subsystems, the functions of which are integral to the overall operation of the larger system of which they are a component (Laudon & Laudon, 2012). The principal objectives of developing information systems are as follows: The primary objectives of information systems are threefold: firstly, to provide support to the management function; secondly, to facilitate management decision-making; and thirdly, to enhance the efficiency of the company's daily operations. (Hall, 2015) A system consists of several interrelated components that collaborate to accomplish a shared objective. Systems often consist of smaller subsystems, each with its own specialized functions and contributions to the overall system (Romney & Steinbart, 2009). Quality is the ability of a product to meet or beyond consumer expectations. Quality information systems are often user-friendly, efficient, flexible, and rapid (Stair & Reynolds, 2016). The study's findings indicate that user happiness is influenced by the quality of the information system (Azharianto et al., 2022).

According to (Hall, 2015), quality information refers to information that aids users in performing necessary tasks. The key dimensions of quality information are accuracy, consistency, completeness, cost, integrity, timeliness, and validity (Laudon & Laudon, 2012). Information quality includes comprehensiveness, timeliness, accuracy, relevance, and summarization (Hall, 2015). Information quality has a significant impact on user happiness (Syifa & Tohang, 2020). In the contemporary business environment, the ability to process and utilize information is a critical factor in an organization's ability to survive and thrive (Hall, 2015). The age of information is a significant determinant of its utility. Information should be as current as the action it supports (Hall, 2015). Information must be free from material error. Nevertheless, the concept of materiality is inherently challenging to quantify. The concept of materiality is not absolute; rather, it is specific to the particular issue under consideration. This implies that, in certain instances, the information in question must be entirely accurate. In other instances, the degree of precision may be less exacting. A material error is defined as an inaccuracy in information that causes the user to make an inappropriate decision or fail to make a necessary decision (Hall, 2015).

User Satisfaction. Conducting research on User Satisfaction (SAT) is crucial as it serves as the foundation for the success of digital firms, particularly e-wallets in Indonesia, which are

seeing tremendous growth (Nurcahyo et al., 2023). Customer satisfaction is achieved when their expectations are fulfilled or surpassed (Nurcahyo et al., 2023). The successful utilization of information systems to achieve a competitive edge is contingent upon a number of factors, including the extent of system usage, user satisfaction with the system, an optimistic outlook, the achievement of desired outcomes, and a positive financial return. The successful utilization of information systems to achieve a competitive edge is contingent upon a number of factors, including the extent of system usage, user satisfaction with the system, an optimistic outlook, the achievement of desired outcomes, and a positive financial return.

Satisfaction has an impact on the intention to use, as stated by (Nurcahyo et al., 2023). The level of satisfaction has a direct impact on the intention to use. Just like how an e-wallet provides satisfaction to users by facilitating transactions, this satisfaction is closely linked to user expectations. It can be reasonably deduced that expectations that are aligned with reality lead to satisfaction, which in turn represents the most significant factor in determining the intention to use (Syifa & Tohang, 2020).

Intention To Use (ITU). Intention, as defined by (Ajzen, 1991), is the underlying factor that drives an individual's willingness to achieve something, influenced by both positive and negative emotions. The factors that influence the desired behavior are identified by the intention to use (Teo & Zhou, 2014). An individual's intention to use refers to their strong inclination to employ something in order to achieve their goals. Based on the research conceptual framework, the hypotheses are PU effect on SAT, ISQ effect on SAT, ISQ effect on SAT and US effect on ITU as shown in Figure 1.

METHODOLOGY

Method is a method of work that can be used to obtain something. While the research method can be interpreted as a work procedure in the research process, both in searching for data or disclosing existing phenomena (Zulkarnaen, W., et al., 2020). Sampling: As defined by (Sekaran, 2013), a sample represents a subset of a population. In this study, the minimum sample size was determined through a power analysis. With a significance level of 5%, statistical power of 80%, and the highest number of arrows pointing to the construct being 5, the R² value is 0.25. Therefore, the minimum sample size for this study is 331 samples or e-wallet users. In this study, two distinct types of data are utilized as the primary sources of information. The data can be classified as either primary or secondary. In research, primary data are defined as the firsthand information obtained by investigators on the variables of interest for a specific study objective (Sekaran, 2013). Secondary data are data or information collected from existing or available sources (Sekaran, 2013).

The following section outlines the data collection techniques employed in this study. The data are collected via the administration of a questionnaire to each respondent. The following section presents the findings of the data analysis. In this study, the data analysed to explain the relationships between variables utilised the variance based Structural Equation Modelling or Partial Least Squares (SEM-PLS) method.

RESULTS AND DISCUSSION

Sample and Data Collection. In this quantitative study, a questionnaire was used which was compiled from several sources and adapted to meet specific requirements. The questionnaire was administered online to Gen Z and Millennial respondents who had used an e-wallet and were resident in the city of Bandung. Based on the questionnaire criteria, this study yielded 331 valid responses, with a sample of 331 users who had used an e-wallet for online transactions. A total of 331 valid responses were collected in this study. To assess the adequacy and robustness of this sample, a post-hoc statistical power analysis was performed using G*Power 3.1 (Faul et al., 2009). Given the actual sample size ($N = 331$), a significance level of $\alpha = 0.05$, and a medium effect size ($f^2 = 0.15$; Cohen, 2013), the achieved statistical power exceeded 0.99. This value substantially surpasses the widely accepted threshold of 0.80 in empirical research (Hair et al., 2022), thereby confirming that the sample size of 331 is statistically robust and fully sufficient for testing the structural hypotheses.

Demographic. Based on Table 1, the demographic profile of the 331 respondents shows that men were in the majority, numbering 222, whilst women totalled 109. By age group, the majority of respondents were aged between 20 and 35 (306 people), with the remainder aged 19 or under (25 people). In terms of the frequency of e-wallet use, the group using them more than 9 times a week constituted the largest proportion (115 respondents), followed by those using them 7–9 times (101 respondents), 1–3 times (82 respondents), and 4–6 times a week (33 respondents)

Convergent Validity (CV). A value larger than 0.6 for the indicator is deemed legitimate (Hair et al., 2014). Based on Table 2, the CV value is above 0.6, it can be explained that the indicators used are all valid. The abbreviations are explained in Table 2.

Average Variance Extracted. Cross-loading between indicators is a reliable method of assessing discriminant validity. The existence of a stronger correlation between a measurement item and a specific construct than with other constructs indicates that the aforementioned construct is a valid predictor of the construct of interest, specifically in terms of block size, when compared to other constructs (Hair et al., 2014). Based on table 3, The AVE value must exceed 0.5 so that it can explain that there is no correlation.

Composite Reliability (CR) and Cronbach's Alpha (CA). Assessing the reliability of a test can be facilitated by utilizing CA and CR. According to (Hair et al., 2014), data with an average dependability value more than 0.7 are considered to have outstanding reliability. Similarly, CA is expected to be higher than 0.6. As illustrated in Table 4, the CA and CR values exceed 0.7, thereby indicating that reliability is of a commendable standard.

The results of the test demonstrate a definitive causal relationship. The table illustrates the directional relationship between two variables. The results of testing the hypotheses are presented in the following table 5. The results of this study indicate that PU has a notable and positive impact on SAT, as evidenced by a p-value of 0.003. The results demonstrate that there is no statistically significant correlation between ISQ and SAT, as indicated by a p-value of 0.870. Conversely, the result of the study demonstrates a statistically significant correlation between IQ and SAT, with a p-value of 0.000. Similarly, the data indicates a significant relationship between SAT and ITU, with a p-value of 0.000.

The SAT is significantly influenced by the perceived utility of a given technology. Perceived utility can be defined as the extent to which an individual believes that utilizing a specific technology will enhance their performance (Davis, 1989). PU is a factor that also affects satisfaction (Kumar et al., 2018). The results of this study indicate that the PU has a significant and positive impact on SAT, as evidenced by a p-value of 0.000. This suggests that as the perceived usefulness of the e-wallet increases, so does the level of satisfaction experienced by the user. An e-wallet facilitates and simplifies the transaction process. Non-monetary transactions, such as refunds, can be executed more efficiently and securely (Sarjana, 2023). According to this, e-wallets are a payment mechanism that may fulfill the needs of consumers.

ISQ has little impact on SAT. Quality refers to the ability of a product, including services, to meet or above the expectations of customers (Stair & Reynolds, 2016). The study's findings, shown by a p-value of 0.870, suggest that there is no statistically significant and positive relationship between the quality of the data system and user satisfaction. The findings of this study are supported by other investigations (Azharianto et al., 2022). The impact of the information system quality has only a minor effect on customer satisfaction in e-wallets due to frequent issues such as connectivity problems, app malfunctions, and the need for user support during transactions (Muhtasim et al., 2022).

IQ has a substantial impact on customer satisfaction. The quality of data produced by e-wallets directly affects the level of consumer contentment. Explanation of the study results data quality has a significant and positive impact on user satisfaction, as proven by a p-value of

0.000. According to (Sarjana, 2023), providing information about discounts through e-wallets might increase consumer satisfaction due to its higher profitability.

The SAT has a significant influence on the ITU. In particular, the level of satisfaction experienced by users with an e-wallet has a significant impact on their intention to use it. The study demonstrated that SAT has a significant and positive impact on ITU, as evidenced by a p-value of 0.000. These findings may explain the research conducted by (Nurchahyo et al., 2023). The e-wallet program has the capability to log the user's activity data pertaining to both incoming and outgoing financial transactions, this is a direct consequence of customer satisfaction influencing the user's meaning to utilize the program (Sarjana, 2023).

The results of this study are presented below can be summarized thus PU of a product or service has been demonstrated to exert a considerable impact on the extent of satisfaction experienced by the user. Utilizing an electronic wallet might expedite the duration required to finalize consumer monetary transactions. E-wallets may provide enhanced security for storing money compared to conventional wallets. E-wallets serve as a means to store user funds and facilitate electronic transactions without the need for physical currency. E-wallets offer a convenient and secure means of conducting online transactions. They provide several advantages that can enhance client satisfaction, including expedient transactions, robust security, and straightforward accessibility for users. The influence of ISQ on SAT is not statistically significant. The security of e-wallet programs remains a concern, with instances of data theft leading to financial losses for clients. This includes instances of account balance depletion due to fraudulent transactions (Bosamia & Patel, 2019). A further drawback of e-wallets is the limited acceptance of digital payments by a select number of businesses or entities. Indonesia still lacks necessary internet infrastructure, as stated by EV-DCI (2023). IQ has a significant effect on SAT. In response to intense competition in the e-wallet industry, the company offers various conveniences and transactional ease for users. These advantages encompass both refunds and significant discounts. SAT influences ITU. In June 2021, the amount of Internet usage in Indonesia is 212.35 million, establishing it as the largest Internet user market in Asia. Based on research conducted by East Venture (EV), e-wallets are projected to make up around 81% of all payment transactions in Indonesia by 2022 (Malika, 2024). The increasing number of e-wallet users in Indonesia indicates that customers are satisfied with their e-wallet application and intend to continue using it.

CONCLUSION

The results of this research are as follows demonstrate that perceived usefulness has a considerable and positive influence on user satisfaction, as evidenced by a p-value of 0.003. The quality of information systems was found to have no effect on user satisfaction, which is

indicated by a p-value of 0.870. User satisfaction is significantly influenced by the quality of information, as indicated by a p-value of 0.000. Furthermore, user satisfaction has been demonstrated to exert a significant influence on the intention to use, as evidenced by a p-value of 0.000.

Implications. the results of this study are able for the provision of information to the company that increased use of e-wallets due to the satisfaction obtained by the users themselves so that later it can drive Company revenue and increase efficiency. Increased Company revenue occurs due to increased promotion that is more effective and market expansion. It is incumbent upon e-wallet providers to minimize risk factors in order to engender a sense of security among users when undertaking transactions. In order to enhance customer intention to use e-wallets, e-wallet providers must prioritize the improvement of their reputation, service features and promotions.

Limitations. The author realizes that there are limitations and shortcomings during the research process, including: (1) The research sample is only limited to people in the city of Bandung; (2) This study only uses five factors to explain the e-wallet application. The following suggestions can be given to future researchers in connection with the results and limitations of the study. (1) Adding samples from other regional communities both around and outside West Java. (2) This research can be developed by further researchers by expanding objects and developing research variables including other factors that are factors that can influence e-wallet application users.

REFERENCES

- Agustin, A., Marvella, D., & Devianti, H. (2023). The impact of e-wallet towards consumer behavior in Indonesia moderated by consumers aged 15-30. *E3S Web of Conferences*, 426, 01048. <https://doi.org/10.1051/e3sconf/202342601048>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Azharianto, T. A., Derriawan, & Miranda, A. (2022). PENGARUH EXPERIENTIAL MARKETING, SERVICE QUALITY, KUALITAS SISTEM INFORMASI WEBSITE TERHADAP MINAT PEMBELIAN ULANG MELALUI KEPUTUSAN PELANGGAN. *Jurnal Riset Manajemen Dan Akuntansi*, 2(2), 25–37. <https://doi.org/10.55606/jurima.v2i2.251>
- Bezhovski, Z. (2016). The future of the mobile payment as electronic payment system. *European Journal of Business and Management*, 8(8), 127–132.
- Bosamia, M., & Patel, D. (2019). Wallet Payments Recent Potential Threats and Vulnerabilities with its possible security Measures. *International Journal of Computer Sciences and Engineering*, 7(1), 810–817. <https://doi.org/10.26438/ijcse/v7i1.810817>
- Chelvarayan, A., Yeo, S. F., Hui Yi, H., & Hashim, H. (2022). E-Wallet: A Study on Cashless Transactions Among University Students. *F1000Research*, 11, 687. <https://doi.org/10.12688/f1000research.73545.1>
- Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences* (2nd ed.). Lawrence Erlbaum Associates

- Daragmeh, A., Sági, J., & Zéman, Z. (2021). Continuous Intention to Use E-Wallet in the Context of the COVID-19 Pandemic: Integrating the Health Belief Model (HBM) and Technology Continuous Theory (TCT). *Journal of Open Innovation: Technology, Market, and Complexity*, 7(2), 132. <https://doi.org/10.3390/joitmc7020132>
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319. <https://doi.org/10.2307/249008>
- Faul, F., Erdfelder, E., Buchner, A., & Lang, A.-G. (2009). Statistical power analyses using G*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 41(4), 1149–1160
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2014). A Primer On Partial Least Squares Structural Equation Modelling (PLS-SEM). In *European Business Review* (Number 2). SAGE Publication.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). SAGE Publications
- Hall, J. A. (2015). *Accounting Information Systems* (9th ed.). Cengage Learning.
- Jiang, Y., & Stylos, N. (2021). Triggers of consumers' enhanced digital engagement and the role of digital technologies in transforming the retail ecosystem during COVID-19 pandemic. *Technological Forecasting and Social Change*, 172, 121029. <https://doi.org/10.1016/j.techfore.2021.121029>
- Kannan, P. K., & Li, H. "Alice." (2017). Digital marketing: A framework, review and research agenda. *International Journal of Research in Marketing*, 34(1), 22–45. <https://doi.org/10.1016/j.ijresmar.2016.11.006>
- Kassim, E. S., Jailani, S. F. A. K., Hairuddin, H., & Zamzuri, N. H. (2012). Information System Acceptance and User Satisfaction: The Mediating Role of Trust. *Procedia - Social and Behavioral Sciences*, 57, 412–418. <https://doi.org/10.1016/j.sbspro.2012.09.1205>
- Kumar, R. R., Israel, D., & Malik, G. (2018). Explaining customer's continuance intention to use mobile banking apps with an integrative perspective of ECT and Self-determination theory. *Pacific Asia Journal of the Association for Information Systems*, 79–112. <https://doi.org/10.17705/1pais.10204>
- Laudon, K. C., & Laudon, J. P. (2012). *Management Information System : Managing The Digital Firm Twelfth Edition* (12th ed.). Pearson Education.
- Lemon, K. N., & Verhoef, P. C. (2016). Understanding Customer Experience Throughout the Customer Journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Lu, Y., Wang, B., & Lu, Y. (2019). UNDERSTANDING KEY DRIVERS OF MOOC SATISFACTION AND CONTINUANCE INTENTION TO USE. *Journal of Electronic Commerce Research*, 20(2), 105–117.
- Malika, C. J. (2024). Social media marketing performance comparison of E-wallet providers in Indonesia. *International Journal of Science and Research Archive*, 12(1), 2205–2209. <https://doi.org/10.30574/ijrsra.2024.12.1.1017>
- Margiono, A. (2021). Digital transformation: setting the pace. *Journal of Business Strategy*, 42(5), 315–322. <https://doi.org/10.1108/JBS-11-2019-0215>
- Muhtasim, D. A., Tan, S. Y., Hassan, M. A., Pavel, M. I., & Susmit, S. (2022). Customer Satisfaction with Digital Wallet Services: An Analysis of Security Factors. *International Journal of Advanced Computer Science and Applications*, 13(1). <https://doi.org/10.14569/IJACSA.2022.0130124>
- Nurcahyo, R., Prabuwo, A. S., Fainusa, A. F., Wibowo, N., Habiburrahman, M., & Hindriyandhito, K. (2023). Enhancing User Satisfaction in Indonesia's e-wallet Market: A Comprehensive Analysis of Factors and Priorities. *Human Behavior and Emerging Technologies*, 2023, 1–19. <https://doi.org/10.1155/2023/8864865>
- Patma, T. S., Djajanto, L., Widodo, S., & Rahayu, K. S. (2023). *The Effect of Information Quality and Experience Quality on Trust and Its Impact on Customer Loyalty* (pp. 260–268). https://doi.org/10.2991/978-94-6463-026-8_30

- Pertiwi, D., Suprpto, W., & Pratama, E. (2021). Perceived Usage of E-Wallet among the Y Generation in Surabaya based on Technology Acceptance Model. *Jurnal Teknik Industri*, 22(1), 17–24. <https://doi.org/10.9744/jti.22.1.17-24>
- Romney, M. B., & Steinbart, P. J. (2009). *Accounting Information System 11th Edition* (11th ed.). Pearson Education.
- Sarjana, N. (2023). Mengenal E-Wallet, Manfaat, dan Cara Kerjanya. *DetikFinance*.
- Sekaran, U. and B. R. (2013). *Research Methods for Business: A Skill-Building Approach. 6th Edition*. Wiley.
- Stair, R., & Reynolds, G. (2016). *Principles of Information Systems* (13th ed.). Cengage Learning.
- Syifa, N., & Tohang, V. (2020). The Use Of E-Wallet System. *2020 International Conference on Information Management and Technology (ICIMTech)*, 342–347. <https://doi.org/10.1109/ICIMTech50083.2020.9211213>
- Teo, T., & Zhou, M. (2014). Explaining the intention to use technology among university students: a structural equation modeling approach. *Journal of Computing in Higher Education*, 26(2), 124–142. <https://doi.org/10.1007/s12528-014-9080-3>
- Tun, P. M. (2020). Factors Influencing Intention to Reuse Mobile Banking Services in the Private Banking Sector in Myanmar. *ASEAN Journal of Management & Innovation*, 7(1), 63–78.
- Venkatesh, V. M. D. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27, 425–478.
- Widiar, G., Yuniarinto, A., & Yulianti, I. (2023). Perceived Ease of Use's Effects on Behavioral Intention Mediated by Perceived Usefulness and Trust. *Interdisciplinary Social Studies*, 2(4), 1829–1844. <https://doi.org/10.55324/iss.v2i4.397>
- Zulkarnaen, W., Fitriani, I., & Yuningsih, N. (2020). Development of Supply Chain Management in the Management of Election Logistics Distribution that is More Appropriate in Type, Quantity and Timely Based on Human Resources Competency Development at KPU West Java. *MEA Scientific Journal (Management, Economics, & Accounting)*, 4(2), 222–243. <https://doi.org/10.31955/mea.vol4.iss2.pp222-243>.

FIGURES AND TABLES

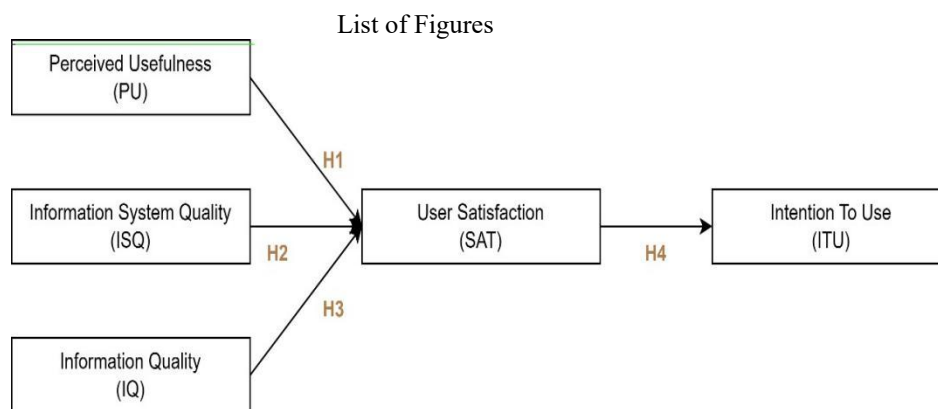


Figure 1 Proposed Research Framework
Source: Processed data

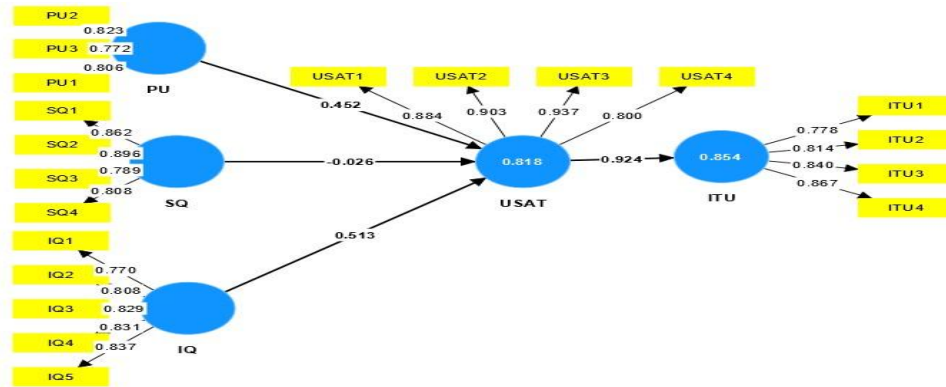


Figure 2 Outer Model
Source: Processed data

List of Tables
Table 1. Respondent Characteristics

Sample Size : 331			
		Total	Percentage
Gender	Male	222	67.07
	Female	109	32.93
Age (Year Old)	≤ 19	25	7.55
	20 to 35	306	92.45
E-wallet usage in one week	1 - 3	82	24.77
	4 - 6	33	9.97
	7 - 9	101	30.51
	> 9	115	34.74

Source: Processed data

Table 2. Convergent Validity

Variable	Item	Outer Loadings	Criteria
Perceived Usefulness	PU1	0.806	Valid
	PU2	0.823	
	PU3	0.772	
Information System Quality	SQ1	0.862	Valid
	SQ2	0.896	
	SQ3	0.789	
	SQ4	0.808	
Information Quality	IQ1	0.770	Valid
	IQ2	0.808	
	IQ3	0.829	
	IQ4	0.831	
	IQ5	0.837	
User Satisfaction	SAT1	0.884	Valid
	SAT2	0.903	
	SAT3	0.937	
	SAT4	0.800	

Intention To Use	ITU1	0.778	Valid
	ITU2	0.814	
	ITU3	0.840	
	ITU4	0.867	

Source: Processed data, 2023.

Table 3. Average Variance Extracted (AVE)

Variable	AVE
PU	0.631
ISQ	0.706
IQ	0.665
SAT	0.778
ITU	0.681

Source: Processed data.

Table 4. CR and CA

Variable	Cronbach's Alpha	Reliability
PU	0.716	0.836
ISQ	0.861	0.906
IQ	0.874	0.908
SAT	0.904	0.933
ITU	0.844	0.895

Source: Processed data.

Table 5. Hypothesis Testing

Variable	Original Sample (O)	P Values
PU --> SAT	0.150	0.003**
ISQ --> SAT	0.081	0.870
IQ --> SAT	0.161	0.000**
SAT --> ITU	0.015	0.000**

**represent that the test results are significant at 5%

Source: Processed data.