

The Role of Satisfaction in Mediating the Influence of Perceived Usefulness and Perceived Ease of Use on the Intention to Reuse Ovo E-Wallet in Badung Regency

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Abstract, *The increasing number of businesses using e-commerce in Bali, the use of e-wallets like OVO is expected to integrate technology into daily life and drive the growth of the digital economy in the region. Factors indicated to influence the intention to reuse include satisfaction, perceived usefulness, and perceived ease of use. This study employs an associative research design with causal relationships and was conducted in Badung Regency. The sample size consisted of 105 respondents. Data was collected through questionnaires and then analyzed using descriptive analysis and structural equation modeling (SEM) based on PLS. The results showed that perceived usefulness has a positive and significant influence on the intention to reuse. Perceived ease of use also has a positive and significant impact on the intention to reuse. Perceived usefulness has a positive and significant effect on satisfaction. Perceived ease of use has a positive and significant effect on satisfaction. Satisfaction has a positive and significant influence on the intention to reuse. Satisfaction significantly mediates the indirect effect of perceived ease of use on the intention to reuse. It also significantly mediates the relationship between perceived usefulness and the intention to reuse. These findings underscore the importance of usefulness, ease of use, and satisfaction in increasing users' intention to continue using the technology. OVO e-wallet managers should focus on enhancing the benefits, ease of use, and user experience to improve user retention and loyalty.*

Keywords: *Intention to Reuse, Satisfaction, Perceived Usefulness, Perceived ease of use*

Abstrak, *Semakin banyaknya usaha yang menggunakan e-commerce di Bali, penggunaan e-wallet seperti OVO diharapkan dapat mengintegrasikan teknologi ke dalam kehidupan sehari-hari dan mendorong pertumbuhan ekonomi digital di daerah tersebut. Hal yang terindikasi mempengaruhi niat menggunakan kembali ialah *satisfaction, perceived usefulness, dan perceived ease of use*. Penelitian ini menggunakan desain penelitian asosiatif dengan hubungan kausal. Penelitian dilakukan di Kabupaten Badung. Ukuran sampel yang digunakan 105 responden. Data dikumpulkan dengan kuesioner kemudian dianalisis dengan analisis deskriptif dan analisis *structural equation modeling* (SEM) berbasis PLS. Hasil penelitian memperoleh *perceived usefulness* memiliki pengaruh positif dan signifikan terhadap niat menggunakan kembali. *Perceived ease of use* juga berpengaruh positif dan signifikan terhadap niat menggunakan kembali. *perceived usefulness* memiliki pengaruh positif dan signifikan terhadap *satisfaction*. *Perceived ease of use* berpengaruh positif dan signifikan terhadap *satisfaction*. *Satisfaction* berpengaruh positif dan signifikan terhadap niat menggunakan kembali. *Satisfaction* secara signifikan memberikan pengaruh tidak langsung antara *perceived ease of use* dan niat menggunakan kembali. *Satisfaction* juga memediasi secara signifikan hubungan antara *perceived usefulness* dan niat menggunakan kembali. Temuan ini menggarisbawahi pentingnya manfaat, kemudahan penggunaan, dan kepuasan dalam meningkatkan niat pengguna untuk terus menggunakan teknologi. Pengelola OVO *e-wallet* harus fokus pada peningkatan manfaat, kemudahan penggunaan, dan pengalaman pengguna untuk meningkatkan retensi dan loyalitas pengguna.*

Kata kunci: *Niat Menggunakan Kembali, Satisfaction, Perceived Usefulness, Perceived Ease of Use*

1. INTRODUCTION

E-commerce has become a major driver of the global economy, with businesses leveraging the internet to sell products and services without geographic boundaries. The use of the internet has a beneficial impact on companies or e-commerce, namely the emergence of opportunities or opportunities to establish relationships with consumers through mobile applications (Fiandra et al, 2022). The strategy currently widely used by e-commerce to

increase sales is to offer easy transactions for consumers through an online payment system. This phenomenon has given birth to the term E-Wallet or digital wallet, which facilitates transactions and accelerates the growth of the digital economy by increasing trade volume and operational efficiency. E-Wallet is an application-based service that makes it easy for users to save money and use money as a payment method. Transactions using E-Wallet are very familiar because they are considered more practical than cash payments. One company that innovates in the digital payment system is OVO. OVO, which is managed by PT Visionet Internasional, is a digital wallet service that offers features for storing money digitally and facilitating various types of payment transactions.

Table 1. Number of OVO Application Visits 2023

No	Bulan	Jumlah Kunjungan	Persentase Perubahan
1	Februari	321,803	-11.02%
2	Maret	323,291	0.46%
3	April	282,942	-11.48%

Sumber: Similiar, 2024

Based on the data in Table 1, it is known that OVO application visits for 2023 showed significant fluctuations in the number of visits throughout the first three-month period. In February, the number of visits was recorded at 321,803, but experienced a fairly sharp decline of 11.02% compared to January. This decline may have been due to seasonal factors or the lack of attractive promotions during that period. Although there was a slight recovery in March with the number of visits increasing to 323,291, the increase was only 0.46%, indicating limited improvement. However, in April, the number of visits experienced an even greater decline to 282,942, with a decline of 11.48%. This decline indicates significant challenges, most likely due to issues such as declining user interest, increased competition, or changes in marketing and promotional strategies.

Repurchase intention is a personal choice made after receiving an evaluation of previous purchases and considering relevant factors and situations (Purba et al., 2020). Customers usually rely on their decisions to purchase or use services based on previous experiences because this can reduce transaction uncertainty, especially when doing business online. Based on their impressions of products and services, consumers can differentiate them. A satisfying encounter will ensure that customers always enjoy a comfortable and safe environment. One of the things that influences repurchase intention is satisfaction. According to Setiawan and Novita (2021), customer satisfaction is one of the key factors that influences a person's intention to reuse a product or service. Satisfaction refers to the positive or satisfied feelings

experienced by customers after consuming or using a product or service. When customers are satisfied, they tend to have a greater intention to repurchase or reuse the service. Irwanto and Subroto (2020) stated that there is a partial positive effect of consumer satisfaction on repurchase intention or reuse intention, but Anastasia and Suwarno (2022) stated that satisfaction has no effect on reuse intention.

Perceived usefulness can be interpreted as a person's assessment of how new technology will significantly improve their overall quality of life (Hossain et al., 2020). According to Keni (2020), perceived usefulness is the belief of consumers or the public that the technology they will use will improve the quality of their work or activities. Several previous studies have found that perceived usefulness has a positive and significant effect on reuse intentions, such as research by Park and Kim (2023), Prastiawan, Aisjah, and Rofiaty (2021), and Hossain et al. (2020), which states that perceived usefulness is one of the factors that causes reuse intentions. Different results were presented by Didied, Yunitasari, and Oktavina Diah Puspita (2022), which showed that perceived usefulness did not have a significant effect on repurchase intentions. This is because buyers have previous experience in using the products they buy.

Perceived ease of use can be interpreted as the public's assessment of the difficulty or ease of learning and adopting a technology (Han et al., 2020). According to Asnawati et al. (2022), perceived ease of use is defined as a feeling of effortlessness felt by consumers when using a particular technology system. According to Jovičić et al. (2024) and Shoffan Hasyim, Hanif, and Anggraeni (2022), perceived ease of use is stated to influence the intention to reuse various digital transaction applications such as mobile banking applications. Different results were stated by Makanyeza (2019) that perceived ease of use is stated to not influence the intention to reuse mobile banking applications because users who have the intention to reuse no longer pay attention to the ease of use aspect. Users usually already have experience in using the application and the influence of perceived ease of use will weaken if users are comfortable using a technology. Based on the results of the pre-survey conducted and the research gap found in previous studies, it is necessary to conduct research on "The Role of Satisfaction in Mediating the Influence of Perceived Usefulness and Perceived Ease of Use on Reuse Intention (Study on OVO E-Wallet Users in Badung Regency)".

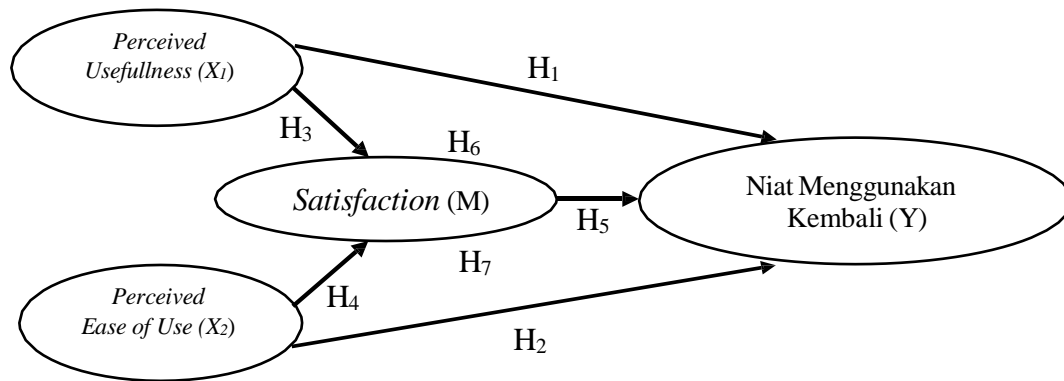


Figure 1 Conceptual Framework

Sumber: Sakina (2023)

2. RESEARCH METHODS

This study uses an associative research design with a causal relationship, aiming to determine the effect of Perceived Usefulness (X1) and Perceived Ease of Use (X2) on the intention to reuse (Y) on OVO E-Wallet, with Satisfaction (M) as a mediating variable. The study was conducted in Badung Regency with the object of OVO E-Wallet users. The population is OVO users in Badung Regency who use OVO at least once a month. The sample consisted of 105 respondents selected using purposive sampling techniques. The types of data used are quantitative and qualitative data, with primary data obtained through questionnaires and secondary data from various supporting sources. Data collection was carried out with questionnaires that had been tested for validity and reliability. Data analysis used descriptive and inferential statistics with Partial Least Square (PLS) to evaluate the measurement model (outer model) and structural model (inner model). Validity tests include convergent validity and discriminant validity, while reliability tests involve composite reliability and Cronbach's alpha. The hypothesis is tested by looking at the t-statistic and p-value to determine the significance of direct and indirect effects.

3. RESULTS AND DISCUSSION

Structural Equation Modeling (SEM) Analysis Based on Partial Least Square (PLS)

Discriminant Validity of the reflective measurement model, indicators are assessed based on the cross loading of measurements with constructs. If the cross loading value of each indicator of the relevant variable is greater than the cross loading of other variables, then the indicator is said to be valid. The discriminant validity value is greater than 0.60, then the latent variable has become a good comparison for the model. The results of the discriminant validity test are presented in Table 2.

Table 2. Results of the Discriminant Validity Test

	Niat Menggunakan Kembali	<i>Perceived Ease of Use</i>	<i>Perceived Usefulness</i>	<i>Satisfaction</i>
M1	0.389	0.464	0.384	0.828
M2	0.547	0.560	0.582	0.937
M3	0.384	0.582	0.667	0.943
M4	0.582	0.451	0.484	0.864
X1.1	0.384	0.450	0.836	0.451
X1.2	0.582	0.520	0.957	0.450
X1.3	0.667	0.542	0.958	0.520
X1.4	0.484	0.412	0.892	0.542
X2.1	0.350	0.866	0.389	0.442
X2.2	0.563	0.839	0.547	0.525
X2.3	0.434	0.846	0.384	0.389
Y1	0.895	0.494	0.582	0.494
Y2	0.930	0.548	0.667	0.548
Y3	0.935	0.451	0.484	0.451

Sumber: Data diolah, 2024

In addition to the construct validity test, there is also a construct reliability test that is measured by two criteria, namely composite reliability and cronbach alpha from the indicator block that measures the construct. The construct is declared reliable if the composite reliability and cronbach alpha values are above 0.70. Table 4.11 shows the results of the composite reliability and cronbach alpha.

Table 3. Construct Reliability Test Results

	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Niat Menggunakan Kembali	0.909	0.943
<i>Perceived Ease of Use</i>	0.811	0.887
<i>Perceived Usefulness</i>	0.932	0.952
<i>Satisfaction</i>	0.916	0.941

Sumber: Data diolah, 2024

Table 3 shows the Composite Reliability and Cronbach Alpha of the variables of reuse intention, Perceived Ease of Use, Perceived Usefulness, and Satisfaction are all above 0.70, so

the test results can be declared reliable.

The R-square value is used to determine how much (percentage) the influence of the exogenous variable on the endogenous variable, the range of the R-square value is 0-1, if the R-square value approaches zero, the weaker the influence of the exogenous variable on the endogenous variable, conversely if it approaches one, the stronger the influence of the exogenous variable on the endogenous variable.

Table 4. R-Square Value

	R Square
Niat Menggunakan Kembali	0.905
<i>Satisfaction</i>	0.807

Sumber: Data diolah, 2024

Table 4 shows the R-square value for the Satisfaction variable is 0.807, which can be interpreted as 80.7 percent of Satisfaction is influenced by Perceived Ease of Use and Perceived Usefulness. The remaining 19.3 percent is influenced by constructs outside the model. The R-square value of the Reuse Intention variable is 0.905 percent, which can be interpreted as 90.5 percent of the construct is influenced by Perceived Ease of Use, Perceived Usefulness and Satisfaction, while the other 9.5 percent is influenced by constructs outside the model. Pengujian Hipotesis *Direct Effect*

The testing of estimated parameters provides very useful information about the relationship between research variables. Hypothesis testing uses the values contained in the path coefficients results as a basis. Table 4.13 is the estimation output for structural model testing.

Table 5. Path Coefficient (Mean, STDEV, T-Values, P-Values)

	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>
<i>Perceived Ease of Use -> Niat Menggunakan Kembali</i>	2.646	0.039
<i>Perceived Ease of Use -> Satisfaction</i>	2.703	0.036
<i>Perceived Usefulness -> Niat Menggunakan Kembali</i>	12.925	0.000
<i>Perceived Usefulness -> Satisfaction</i>	12.752	0.000
<i>Satisfaction -> Niat Menggunakan Kembali</i>	8.458	0.000

Sumber: Data diolah, 2024

Hypothesis testing in the Partial Least Square (PLS) method is carried out using simulations of each hypothesized relationship with the bootstrap method. The bootstrapping method aims to see the significance value between variables. The hypothesis can be accepted if the bootstrapping test value is between ± 1.96 . If the t-statistic value is < 1.96 or $= 1.96$, then the hypothesis will be rejected. The t-table value is determined with a significance of 5 percent or 0.05. All path coefficients in Table 5 have statistical values above 1.96, so they are stated to have a significant influence.

- **The influence of Perceived Usefulness on reuse intention**

Based on the results of the hypothesis test in Table 5, the t-statistic value between Perceived Usefulness and reuse intention shows a significant relationship. The path coefficient value shows the direction of the relationship between Perceived Usefulness and Reuse Intention is positive, so H1 in this study states that Perceived Usefulness has a positive and significant effect on reuse intention and the hypothesis is accepted.

- **The influence of Perceived Ease of Use on reuse intention**

Based on the results of the hypothesis test in Table 5, the t-statistic value between Perceived Ease of Use and reuse intention shows a significant relationship. The path coefficient value shows the direction of the relationship between Perceived Usefulness and Reuse Intention is positive, then H2 in this study states that Perceived Ease of Use has a positive and significant effect on reuse intention and the hypothesis is accepted.

- **The Influence of Perceived Usefulness on Satisfaction**

Based on the results of the hypothesis test in Table 5, the t-statistic value between Perceived Usefulness and Satisfaction shows a significant relationship. The path coefficient value shows that the direction of the relationship between Perceived Usefulness and Satisfaction is positive, so H3 in this study states that Perceived Usefulness has a positive and significant effect on Satisfaction and the hypothesis is accepted.

- **The Influence of Perceived Ease of Use on Satisfaction**

Based on the results of the hypothesis test in Table 5, the t-statistic value between Perceived Ease of Use and Satisfaction shows a significant relationship. The path coefficient value shows that the direction of the relationship between Perceived Ease of Use and Satisfaction is positive, so H4 in this study states that Perceived Ease of Use has a positive and significant effect on Satisfaction and the hypothesis is accepted.

- **The influence of satisfaction on reuse intention**

Based on the results of the hypothesis test in Table 5, the t-statistic value between Perceived Ease of Use and Satisfaction shows a significant relationship. The path coefficient value shows that the direction of the relationship between Perceived Ease of Use and Satisfaction is positive, so H5 in this study states that Satisfaction has a positive and significant effect on the intention to reuse and the hypothesis is accepted.

- **Indirect Effect Hypothesis Testing**

Indirect effect refers to the influence of an independent variable on a dependent variable that is mediated by one or more mediating variables. It is measured by multiplying the path coefficients from the independent variable to the mediator and from the mediator to the dependent variable.

Table 6. Specific Indirect Effects

	T Statistics (O/STDEV)	P Values
<i>Perceived Ease of Use -> Satisfaction -> Niat Menggunakan Kembali</i>	4.924	0.025
<i>Perceived Usefulness -> Satisfaction -> Niat Menggunakan Kembali</i>	8.286	0.000

Sumber: Data diolah, 2024

The hypothesis can be accepted if the bootstrapping test value is between ± 1.96 . If the t-statistic value is < 1.96 or $= 1.96$, then the hypothesis will be rejected. The t-table value is determined with a significance of 5 percent or 0.05. All path coefficients in Table 4.14 have statistical values above 1.96, so they are stated to have a significant influence.

1) The role of Satisfaction in mediating Perceived Ease of Use towards reuse intention

The results of Table 6 show that the path from Perceived Ease of Use to Reuse Intention through Satisfaction has a t-statistic value of 4.924 and a p-value of 0.025. This t-statistic value is greater than 1.96, indicating that this path is statistically significant. Therefore, it can be concluded that Satisfaction significantly mediates the relationship between Perceived Ease of Use and Reuse Intention. Thus, H6 in this study states that Satisfaction plays a significant role in mediating the influence of Perceived Ease of Use on Reuse Intention and the hypothesis is accepted.

2) The role of Satisfaction in mediating Perceived Usefulness towards reuse intention

The results of Table 6 show that the path from Perceived Usefulness to Reuse Intention through Satisfaction has a t-statistic value of 8.286 and a p-value of 0.000. This t-statistic value is greater than 1.96, indicating that this path is statistically significant. Therefore, it can be concluded that Satisfaction significantly mediates the relationship between Perceived Usefulness and reuse intention. Thus, H7 in this study states that Satisfaction plays a significant role in mediating the influence of Perceived Usefulness on Reuse Intention and the hypothesis is accepted.

4. CONCLUSION AND SUGGESTIONS

Conclusion

1. There is a positive and significant relationship between the perceived benefits of the OVO E-Wallet application and the user's intention to reuse the application. Users who feel that the application provides more benefits tend to have a higher intention to continue using the application.
2. The ease of use of the OVO E-Wallet application has a positive and significant impact on the user's intention to reuse the application. Users who feel that the application is easy to use are more motivated to continue using the application.
3. The perceived benefits of the OVO E-Wallet application have a positive and significant effect on user satisfaction. Applications that are considered useful directly increase user satisfaction with their experience.
4. The ease of use of the OVO E-Wallet application has a positive and significant effect on user satisfaction. Applications that are easy to use increase user satisfaction in making transactions.
5. User satisfaction has a positive and significant effect on their intention to reuse the OVO E-Wallet application. A satisfying experience encourages users to continue using the application.
6. User satisfaction significantly mediates the effect of ease of use of the application on the intention to reuse. Ease of use increases satisfaction, which then drives the intention to continue using the application.
7. User satisfaction significantly mediates the effect of perceived usefulness on reuse intention. Perceived usefulness increases satisfaction, and this satisfaction drives the intention to reuse the application.

Suggestion

1. For academics, further research can apply similar research models to various types of e-wallet applications or other digital platforms to understand the relationship between perceived usefulness, ease of use, user satisfaction, and reuse intention. This can broaden the understanding of factors that influence user loyalty in various technological contexts.
2. For OVO e-wallet management, it is better to focus on improving ease of use, the company can provide more comprehensive user education and support programs. This can include interactive tutorials, responsive help centers, and direct support to make it easier for new users to understand how to use the application effectively.
3. For OVO e-wallet management, the results of this study can be used to improve product and service development strategies. Focusing on improving perceived usefulness and perceived ease of use will help increase user satisfaction, which in turn can encourage their intention to reuse the application. OVO management can implement features that simplify the user experience and provide clear benefits to retain and attract more users.
4. For e-wallet users, it is recommended to actively provide feedback and assessments about their experience using the OVO application. Participation in user surveys not only helps companies improve their services but also allows users to contribute to the development of features that better suit their needs. This creates an ecosystem that is more responsive and adaptive to user expectations and needs.

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