

THE ROLE OF SATISFACTION MEDIATES THE EFFECT OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON THE INTENSION OF REUSE SHOPEEPAY

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ABSTRACT:The ShopeePay e-wallet has become a phenomenon in e-payment due to the increasing number of users making transactions nowadays. This study aims to determine the effect of perceived usefulness and convenience on the intention to reuse through satisfaction of ShopeePay e-wallet users and to determine whether satisfaction mediates perceived usefulness and perceived ease of use on the intention to reuse ShopeePay e-wallet users in Denpasar City. The population in this study are people in Denpasar City who have accounts and have used the ShopeePay e-wallet to make transactions at least once in the last six months. The sampling technique used was purposive sampling technique and a sample of 105 respondents was obtained. Data collection was carried out by distributing questionnaires. The data analysis technique used is SEM-PLS. The results of the analysis provide evidence that perceived usefulness has a positive and significant effect on the intention to reuse the ShopeePay e-wallet. Perceived ease of use has a positive and insignificant effect on the intention to reuse the ShopeePay e-wallet. Perceived usefulness has a positive and significant effect on ShopeePay e-wallet satisfaction. Perceived ease of use has a positive and significant effect on ShopeePay e-wallet satisfaction. Satisfaction has a positive and significant effect on the intention to reuse the ShopeePay e-wallet service. Satisfaction mediates positively and significantly the influence of perceived usefulness on the intention to reuse the ShopeePay e-wallet service. Satisfaction mediates positively and significantly the effect of perceived ease of use on the intention to reuse ShopeePay e-wallet services. The results of this study are able to enrich the development of marketing management science, especially regarding the influence of perceived usefulness and perceived ease of use on intention to reuse which is mediated by satisfaction. In order to increase the intention to reuse ShoppeePay, it is recommended for company management to improve usability, ease of use, and satisfaction, such as; improving service features, providing virtual assistants, and increasing satisfaction so that users do not switch to other e-wallets.

KEYWORDS :: *satisfaction, intention to reuse, perceived usefulness, perceived ease of use.*

I. INTRODUCTION

All industrial sectors in the world cannot avoid IT developments, one of which is the banking-financial industry (Purba et al, 2020). This phenomenon is used by companies to make it easier for users to make payments, namely by implementing a non-cash / e-payment system. E-payment is a payment system that uses internet technology (Sutia et al., 2019), which makes it easier for users to make transactions without having to meet face to face with the seller (Baridwan, 2014). The use of purchasing services via the internet is mutually beneficial, both for businesses and for online consumers (Giantari, 2020: 6).

The popularity of e-payments in Indonesia is increasing, Bank Indonesia (BI) notes that the number of electronic money transactions will reach IDR 35.10 trillion in 2021. Meanwhile, January - November 2022 electronic money transactions in Indonesia will reach IDR 132.4 trillion. The type of e-wallet that is widely used by the public today is payment in the form of an electronic wallet. Some examples of fintech payments currently registered with OJK are ShopeePay, OVO, GoPay, DANA, LinkAja, Paytren. Increased competition in the globalization era has caused companies providing fintech payment services to depend on the latest information systems in order to remain competitive and reach international markets (Budiastuti&Muid, 2020).

ShopeePay is an e-wallet service feature that is used as a payment method on the Shopee e-commerce application. Several types of transactions that can be made using ShopeePay such as making payment transactions on Shopee e-commerce, then paying for fashion and restaurant products by utilizing payments by scanning QR codes (barcodes), shopping for household needs at supermarkets or MSME retailers in

collaboration with ShopeePay. ShopeePay users can also make digital payment transactions such as transfers to fellow ShopeePay users and bank accounts, purchasing credit and game vouchers.

This research was conducted on the ShopeePay e-wallet due to the increasing number of ShopeePay e-wallet users making transactions today. This statement is supported by research conducted by related institutions and companies. The results of digital research conducted by the Neurosum company with a special study focusing on the use of e-wallets for the first quarter of 2021. The acquisition of transaction value from offline and online shopping using ShopeePay is (33%), OVO is (24%), GoPay is (19%), DANA (18%), and LinkAja (6%). ShopeePay became the most widely used e-wallet during the pandemic with a total of users reaching 34 percent of the total transaction value using e-wallets in Indonesia. S&P explained that fintech affiliated with Shopee, namely ShopeePay, contributed more than 10% to electronic money transactions in Indonesia. Some research also shows that the number of ShopeePay transactions at minimarkets increased by 143% in mid-2021 compared to the second half of 2020. From the data above there is an increase in the reuse of the ShopeePay e-wallet due to customer satisfaction. So that from this research it can be translated that there is a possibility of increasing the use of ShopeePay due to customer satisfaction.

The results of the pre-survey prove that around 73% of 15 users choose to reuse the ShopeePay e-wallet because it is useful and convenient for users. ShopeePay is available in carrying out all transaction activities starting from buying and selling goods, for home needs, daily activities and even buying food or drinks is also available, as well as other needs in terms of online payments. In addition, the satisfaction of ShopeePay e-wallet customers is increasing every year.

The technology offered by ShopeePay in the form of an e-wallet is related to the Technology Acceptance Model (TAM) proposed by Davis in 1989. TAM focuses on behavior towards the use of information technology by users by developing information technology (Davis et al., 1989). Davis stated that the behavior of using technology is not only influenced by perceived ease of use but also by perceived usefulness.

Perceived usefulness is the benefit that an individual believes can be obtained when using the technology. Without a person's perception of usefulness towards a technology, they will not have the intention to reuse it even though they have felt the perception of its convenience. Therefore, the perception of usability needs to be felt by the user to be able to increase his intention to reuse. Assegaff (2017) states that perceived usefulness and perceived ease of use are the main determinants that play a significant role in relation to user behavior in making decisions whether or not to adopt a mobile-based technology.

Besides having an influence on the intention to reuse, the perception of usability also has a positive influence on customer satisfaction (Tandon, 2017). Users who feel a positive use from the application of technology will feel satisfied with the product. In the context of online transactions, apart from the usability factor, the ease of use is an element that has a positive effect on creating user intentions to reuse the technology (Leiva et al., 2016). People think that if the application of a technology is difficult to use, they tend not to want to adopt and will not use it even though they believe that the technology has uses (Ozturk, 2016). Different results were suggested by Subagio et al. (2018), Sullivan & Kim (2018) which gave the result that perceived usefulness has no significant effect on repurchase intention, this is because buyers have had previous experience in using the products they buy.

Ease of use will reduce one's effort (both time and effort) in learning information technology. This comparison of convenience provides an indication that people who use information technology work more easily than people who work without using information technology manually (Fadlan, 2018). Cultivating user intent to perform reuse intent in online payment applications is not easy. Reuse intention relates to the user's plan to reuse the brand within a certain period. The use of technology in transaction procedures that have a simpler tendency will increase the user's intention to re-use, which in turn will have an impact on satisfaction and loyalty (Puspita and Lestari, 2016). Offering convenience in using technology in applications is one of the strategies to compete in online business (Chong, 2015).

II. HYPOTHESES DEVELOPMENT

Lopes et al. (2020) show that the adoption of mobile-based technology is driven by perceived benefits or usefulness that supports the transaction speed indicator. In a study conducted by Farah et al. (2018) argued that the greater the benefits felt in using technology, the greater the number of transactions in using the technology. Rezaei et al. (2014) in research on Malaysian consumers also found results that there was a positive and significant influence of perceived benefits on purchase intentions in online transaction processes.

Research conducted by Karjaluto et al. (2018) found that perceived usefulness has a positive influence on the reuse of a technology-based product. The results of this study also support research from ElikAstari et al. (2022) which states that perceived usefulness has a direct or indirect effect on attitudes towards use and behavioral intention to use. Research Rahmayanti et al. (2021) also supports the results of this study which states that perceived usefulness has a positive and significant effect on the intention to continue using e-wallets in Denpasar City, meaning that the higher the perceived usefulness felt by e-wallet users in Denpasar City, the

higher the intention to continue using e-wallets. Similar results were found by Sinda and Joel (2014) who stated that perceived usefulness is one of the determinants of reuse intention. The results of this study are in line with research conducted by Jana et al. (2019) who gave the results of the study that the perceived usefulness variable had a significantly positive effect on the intention to reuse.

Different results were suggested by Subagio et al. (2018) which gives the result that perceived usefulness has no significant effect on repurchase intention. Research conducted by Sullivan & Kim (2018) also gives different results that perceived usefulness has no significant effect on repurchase intention, this is because buyers have had previous experience in using the products they buy.

H1: Perceived usefulness has a positive and significant effect on the intention to reuse.

Someone tends to accept a technology that is not complicated and easy. If the technology tends to be difficult to use, the possibility of continuing to use the technology will be smaller. Previous studies have confirmed the effect of perceived ease of use on the intention to reuse a technology.

Perceived ease of use is stated to affect the intention to reuse various digital transaction applications such as mobile banking applications (Malaquias et al., 2018; Suhartanto et al., 2019; Apidana et al., 2019; Suryajaya, 2019; Bhaskara, 2020), applications mobile-based payments (Ozturk, 2016; Newman et al., 2017; Mun et al., 2017; Pipitwanichakarn & Wongtada, 2021), fintech applications (Singh, 2020) and e-Wallet applications (Saqib, 2019; Prakosa & Wintaka, 2020; Ariana et al., 2020). These results can be interpreted that by using a technology, users find it easier to use various digitalized financial services so that an intention to reuse them arises.

These results differ from several studies on intention to use other technologies. Perceived ease of use does not affect the intention to reuse mobile banking applications (Makanyeza, 2017; Sharma et al., 2017; Baabdullah et al., 2019; Humbani & Wiese, 2019) because users who have the intention to reuse do not pay attention to aspects of convenience. Use, the user usually has experience in using the application and the effect of perceived ease of use will weaken if the user is comfortable using a technology.

H2: Perceived ease of use has a positive and significant effect on the intention to reuse.

Agrebi and Jallais (2015) found that perceived usefulness, ease of use, and enjoyment greatly influence consumer satisfaction for both buyers and non-buyers. Perceived usefulness is often used as a predictor of consumer satisfaction with new technology. Perceived usefulness is the most important predictor of user satisfaction with e-banking services (Liebana-Cabanillas et al., 2015). The existence of perceived usefulness in using a product significantly influences the satisfaction felt by consumers when using goods or services (Lok et al., 2015).

Perceived usefulness is a determining factor that can determine customer satisfaction after using a product (Tandon et al., 2016). Research conducted by Marincovic et al. (2017) stated that the perceived usefulness factor plays a very important role in achieving and creating consumer satisfaction. The results of research conducted by San-Martin et al. (2015) and Thongsri et al., (2019) which gave the result that the perceived usefulness variable had a significantly positive effect on satisfaction.

H3: Perceived usefulness has a positive and significant effect on satisfaction.

Amin et al. (2014) suggested that perceived ease of use has a positive and significant effect on consumer satisfaction. The ease of learning and using a system can positively increase customer satisfaction. Similar results were found by research conducted by Hidayat and Winarno (2014) which stated that consumer satisfaction was positively and significantly influenced by ease of use. Another study conducted by Tandon et al. (2016) found similar results that perceived ease of use has a positive effect on customer satisfaction. This indicates that the greater the convenience felt when making a purchase, the greater the satisfaction of consumers in shopping online. In contrast to research (Jauw and Purwanto, 2017) which states that perceived ease of use has no direct or significant effect on satisfaction.

H4: Perceived ease of use has a positive and significant effect on satisfaction.

Based on ECM theory, satisfaction is one of the factors that influence individual intentions to continue to use a system on an ongoing basis. Satisfaction can be conceptualized as affect, which is captured as positive (satisfied), indifferent, or negative (dissatisfied) feelings (Bhattacharjee, 2001). Satisfaction can also mean the level of one's feelings after comparing the perceived (performance or results) compared to their expectations (Ashghar & Nurlatifah, 2020). The individual's positive feelings towards the ewallet that is used with a variety of adequate features that can be enjoyed will make the individual more comfortable and will use it again. When overall satisfaction increases, they will tend to reuse the system. Vice versa, if negative feelings arise from individuals when using the e-wallet, it will result in individuals tending not to use e-wallets for a while or even stop using e-wallets and switch to other digital payment platforms.

Research conducted by (Susanto et al., 2016), (Wu, 2017), (Kumar et al., 2018), and (Rahi et al., 2020) with different digital payment platforms resulted in the same thing that user satisfaction will positively influence attitudes to reuse the system. Consistent with these results, it is accepted that post-adjustment of user expectations and satisfaction with previous use may influence the user's decision to reuse. These results differ from several other studies. Purba et al., 2020 proved that there is no significant relationship, this shows that the OVO application has not fully satisfied users in order to increase the intention to reuse.

H5: Satisfaction has a positive and significant effect on the intention to reuse.

Research conducted by Oroh et al. (2015) stated that perceived ease of use is not significant for repurchase intention. Research conducted by Lin et al. (2010) stated similarly that perceived ease of use does not have a significant direct effect on repurchase intention, but shows an indirect effect through customer satisfaction.

This indication is further strengthened by Chen's research (2012) which states that it is important for companies to be able to improve services for consumers, one of which is the ease of use of the system. Ease of use is considered to increase consumer satisfaction so that they intend to make repeat purchases.

H6: Satisfaction plays a significant role in mediating the effect of perceived usefulness on the intention to reuse.

Research conducted by Sanaji (2018) states that perceived ease of use has a significant effect on satisfaction in use which will have an impact on the intention to reuse the services offered. In line with this, research conducted by Oktarini (2018) found that consumer satisfaction is able to mediate perceptions of convenience with intention to reuse in a positive and significant way. Research conducted by Susanto et al. (2016) stated that perceived ease of use has an indirect effect on intention to reuse but through satisfaction as a mediating variable.

Trivedi and Yadav (2018) also stated that perceived ease of use can influence intention to reuse through the satisfaction that the product creates. This is also further strengthened by the research of Gong et al. (2018) which states that it is important for companies to be able to increase ease of use because it is considered to increase consumer satisfaction so that they intend to make repeat purchases.

H7: Satisfaction plays a significant role in mediating the effect of perceived ease of use on the intention to reuse.

III. RESEARCH METHODS

This research took place in the city of Denpasar. Denpasar City was chosen as the location in this study, because it is the center of the capital and trade center. It can be said that the mobility of transactions here is higher compared to other regions. In addition, according to a survey conducted by the Sloka Institute, the largest internet user in Bali is Denpasar, which is 54.2 percent (techno.id).

Table 1. Indicator of Research Variable

Variable	Indicator	Source
Perceived usefulness (X_1)	Improves value ($X_{1,1}$)	Venkatesh dan David (2000) and Devina (2016)
	Increases productivity ($X_{1,2}$)	
	Enhances effectiveness ($X_{1,3}$)	
	The system is useful) ($X_{1,4}$)	
Perceived ease of use (X_2)	Flexible ($X_{2,1}$)	Shun Wang <i>et al.</i> (2003); Juniwati (2015)
	Easy to learn ($X_{2,2}$)	
	Clear procedure ($X_{2,3}$)	
Satisfaction (M)	Confirmation of expectation (M_1)	Fata (2015) and Yuliarmi (2007)
	Comparison to ideal (M_2)	
	Overall Satisfaction (M_3)	
	Giving a complaint (M_4)	
The intension to reuse (Y)	Transactional intention (Y_1)	Saraswathi and Wardana (2021)
	Referential intention (Y_2)	
	Preferential intention (Y_3)	

Source: Primary data processed, 2023

This study uses a non-random sample selection method (nonprobability sampling method). This study used a purposive sampling method, namely the sample was determined with the aim of providing the desired information according to the research problem (Rahyuda et al., 2017: 145). Sugiyono (2021: 144) suggests the minimum sample size for multivariate analysis is 5-10 of the number of variables studied. The number of indicators used is 15 indicators so the number of respondents involved is 15 x 7, namely 105 respondents.

Collecting data in this study, through a research instrument in the form of a questionnaire. The method of data collection was in the form of distributing questionnaires via the Google form which were directly distributed by the researcher. The questionnaire consists of open questions, namely the identity of the respondent and statements related to research indicators.

Data analysis techniques used for this research are descriptive statistics and inferential statistics. The use of statistical analysis in this study to obtain an overview of the characteristics of research respondents from age, gender, education, and work. In this study the inferential statistics used are partial least squares (PLS). Mediation variables can be tested in SEM-PLS with the VAF method.

IV. RESULTS AND DISCUSSIONS

The respondents used in this study were 105 people who have accounts and have used the ShopeePay e-wallet and are domiciled in Denpasar. The respondents used in this study had several different characteristics or identities in filling out the questionnaire. The characteristics of the respondents are presented in Table 2 as follows.

Table 2. Respondent Characteristics

No.	Respondent Characteristics	Total (person)	Percentage (%)
1	Based on Gender		
	Male	23	21,9
	Female	82	78,9
	Total	105	100
2	Based on Age		
	18-27years old	60	57,2
	28-37 years old	18	17,1
	38-47 years old	10	9,6
	48-57 years old	14	13,3
	58-67 years old	3	2,9
	Total	105	100
3	Based on the Latest Education		
	Senior High School	38	36,2
	Diploma	10	9,5
	Bachelor	50	47,6
	Master	7	6,7
	Total	105	100
4	Based on Income/Month		
	IDR 2 million – IDR 5 million	71	67,6
	>IDR 5 million – IDR 10 million	22	20,9
	>IDR 10 million – IDR 15 million	7	6,7
	>IDR 15 million – IDR 20 million	3	3,0
	>IDR 20 million – IDR 25 million	1	0,9
	>IDR 25 million	1	0,9
	Total	105	100

Source: Primary data processed, 2023

Table 2 shows that most of the respondents who have an account and have used the ShopeePay e-wallet are women. The data also shows that most of the research respondents are from the millennial generation. The millennial generation is the generation born from 1980 to 2000 which is in the age range of 20 to 40 years. The millennial generation is at the most productive age to make the best contribution to the economy and is an early adapter who quickly follows the latest technological developments, and is generally used to using the latest technology. This makes the millennial generation the right target for the ShopeePay e-wallet market in Indonesia. In addition, the data shows that most of the respondents who have an account and have used the ShopeePay e-wallet have a bachelor's degree. Table 3 also shows that most of the respondents who have an account and have used the ShopeePay e-wallet have an income of IDR 2 million – IDR 5 million.

The Results of Hypotheses Testing

a. The results of the direct effect test

Testing the direct effect hypothesis using Partial Least Square (PLS) will show five hypotheses. The hypothesis test aims to determine how much influence the independent variables have on the dependent variable. Significance values can be obtained using the bootstrapping technique developed by Geisser and Stone. The statistical test used to test the hypothesis is the t test. The alternative hypothesis is accepted if the p-value $< \alpha$ 5%.

Table 3. The Results of Direct Effect Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Value
Perceived usefulness (X1)-> Intention to Reuse(Y)	0.335	0.344	0.121	2.777	0.006
Perceived Ease of Use(X2)-> Intention to Reuse(Y)	0.190	0.182	0.129	1.471	0.142
Perceived usefulness (X1) -> Satisfaction (M)	0.437	0.438	0.093	4.686	0.000
Perceived Ease of Use(X2)-> Satisfaction (M)	0.404	0.405	0.098	4.130	0.000
Satisfaction (M) -> Intention to Reuse(Y)	0.370	0.371	0.105	3.514	0.000

Source: Primary data processed, 2023

Table 3 shows the p-value for each variable which can be explained as follows.

- 1) The p-value for testing the perceived usefulness of the intention to reuse is 0.006 which is lower than 0.05. These data indicate that perceived usefulness has a positive and significant effect on reuse intentions.
- 2) The p-value for testing the effect of perceived ease of use on intention to reuse is 0.142 which is higher than 0.05. These data indicate that the perceived ease of use has a positive and insignificant effect on the intention to reuse.
- 3) The p-value for testing the effect of perceived usefulness on satisfaction is 0.000 which is lower than 0.05. These data indicate that perceived usefulness has a positive and significant effect on satisfaction.
- 4) The p-value for testing the effect of perceived ease of use on satisfaction is 0.000, which is lower than 0.05. These data indicate that perceived ease of use has a positive and significant effect on satisfaction.
- 5) The p-value to test the effect of satisfaction on reuse intention is 0.000, which is lower than 0.05. These data indicate that satisfaction has a positive and significant effect on the intention to reuse.

b. The results of the indirect effect test

The examination of the indirect effect in this study can be seen in the explanation of the results of the analysis in Table 4 as follows.

Table 4. The Results of Indirect Effect Test

	OriginalSam ple (O)	SampleMea n (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Value
Perceived usefulness (X1) -> Satisfaction (M)-> Intention to Reuse(Y)	0.161	0.161	0.056	2.883	0.004
Perceived Ease of Use(X2)- >Satisfaction (M) - >Intention to Reuse(Y)	0.149	0.151	0.059	2.542	0.011

Source: Primary data processed, 2023

Table 4 shows the p-value for each variable which can be explained as follows.

- 1) The p-value to test the effect of satisfaction in mediating perceived usefulness on reuse intention is 0.004, which is lower than 0.05. These data indicate that satisfaction is able to mediate the effect between perceived usefulness on intention to reuse.
- 2) The p-value to test the effect of satisfaction in mediating perceived ease of reuse intention is 0.011 which is lower than 0.05. These data indicate that satisfaction is able to mediate the influence between perceived ease of use and intention to reuse.

Table 5. Direct Effect, Indirect Effect, Total Variable Effect, and VAF Calculation

Variable	Direct Effect Correlation coefficient	t-statistics
$X_1 \rightarrow M$	0,437	4,686
$X_2 \rightarrow M$	0,404	4,130
$X_1 \rightarrow Y$	0,335	2,777
$X_2 \rightarrow Y$	0,190	1,471
$M \rightarrow Y$	0,370	3,514
Variable	Indirect Effect Correlation coefficient	t-statistics
$X_1 \rightarrow M \rightarrow Y$	0,161	2,883
$X_2 \rightarrow M \rightarrow Y$	0,149	2,542
Variable	Indirect Effect Correlation coefficient	t-statistics
$X_1 \rightarrow M$	0,437	4,686
$X_2 \rightarrow M$	0,404	4,130
$X_1 \rightarrow Y$	0,496	5,660
$X_2 \rightarrow Y$	0,339	4,013
$M \rightarrow Y$	0,370	3,514
VAF -> Indirect Effect / Total Effect (0,161/0,496)		0,324
VAF -> Indirect Effect / Total Effect (0,149/0,339)		0,439

Source: Primary data processed, 2023

The mediation effect assessment criteria can be based on the VAF value. If the VAF value is $> 80\%$ then the mediating variable is full mediation, if $\leq 20\% \text{ VAF} \leq 80\%$ then the mediation variable is partial mediation and if $< 20\%$ then the mediating variable is not a mediator. The results of the indirect effect test can be presented in Table 5.

The mediating role of the satisfaction variable is shown in Table 5. Initially the coefficient value of the direct effect of perceived usefulness on reuse intention was 0.335. The addition of the satisfaction variable as a mediating variable has a different effect on the total effect of perceived usefulness and intention to reuse. Table 5 shows that the VAF value is 0.324. The mediation value of 32.4 percent is between the range of 20 percent to 80 percent. In conclusion, the results in this study indicate that satisfaction can partially mediate the effect of perceived usefulness on intention to reuse.

The mediating role of the convenience variable is shown in Table 5. Initially the coefficient value of the direct effect of perceived ease of use on intention to reuse was 0.190. The addition of the satisfaction variable as a mediating variable has a different effect on the total effect of perceived ease of use with intention to reuse. Table 5 shows that the VAF value is 0.439. The mediation value of 43.9 percent is between the range of 20 percent to 80 percent. In conclusion, the results in this study indicate that satisfaction can partially mediate the effect of perceived ease of use on intention to reuse.

The results of the research conducted on testing H1, H2, H3, H4, H5, H6, H7 show that the seven hypotheses are accepted, while the discussion of the results for each hypothesis is as follows.

The Effect of perceived usefulness on Intention to reuse

Based on the hypothesis test shows that the p-value is 0.006 which is lower than 0.05. These results indicate that H1 is accepted and H0 is rejected. This means that the perceived usefulness has a positive and significant effect on the intention to reuse. This means that if the ShopeePay e-wallet application is felt to be more useful, it will increase the intention to continue to reuse the ShopeePay e-wallet application. These results also support the Technology Acceptance Model (TAM) theory that perceived usefulness influences intention to reuse.

Users or customers intend to use technology, because the technology is beneficial to them. The more people find technology useful, the more they intend to do something with technology. In using the ShopeePay e-wallet application, if people feel that making transactions on the Shopee application provides benefits, namely being able to make paylater payments so that the transaction process is easier and the use of the application is also not limited by time, then people will intend to continue making transactions on the ShopeePay e-wallet .

The results of this study also support research from ElikAstari et al. (2022) which states that perceived usefulness has a direct or indirect effect on attitudes towards use and behavioral intention to use. Research Rahmayanti et al. (2021) also supports the results of this study which states that perceived usefulness has a positive and significant effect on the intention to continue using e-wallets in Denpasar City, meaning that the higher the perceived usefulness felt by e-wallet users in Denpasar City, the higher the intention to continue using e-wallets. This other research is also supported by Karjaluto et al. (2018) who obtained the result that perceived usefulness has a positive influence on the reuse of a technology-based product. The results of this study also support several studies which state that there is a positive and significant direct relationship between perceived usefulness and intention to reuse (Farah et al., 2018; Rezaei et al., 2014; Jana et al., 2019).

The Effect of perceived ease of use on intention to reuse

Based on the hypothesis test shows that the p-value is 0.142 which is higher than 0.05. These results indicate that H2 is rejected and H0 is accepted. This means that the perceived ease of use has a positive and insignificant effect on the intention to reuse. This is because users who have the intention to reuse do not pay attention to aspects of ease of use, users usually have experience in using applications and the effect of perceived ease of use will weaken if the user is comfortable using a technology.

Based on the results of the characteristics of the respondents, it shows that most of the research respondents came from the millennial generation. The millennial generation is the generation born from 1980 to 2000 which is in the age range of 20 to 40 years. The millennial generation is at the most productive age to make the best contribution to the economy and is an early adapter who quickly follows the latest technological developments, and is generally used to using the latest technology. This makes the millennial generation the right target for the ShopeePay e-wallet market in Indonesia and is a generation that learns to use technology more quickly. The results of this study also support several studies which state that there is an insignificant direct relationship to the perceived ease of use on the intention to reuse digital transaction applications (Makanyeza, 2017; Sharma et al., 2017; Baabdullah et al., 2019; Humbani & Wiese, 2019).

The Effect of perceived usefulness on satisfaction

Based on the hypothesis test shows that the p-value is 0.000 which is lower than 0.05. These results indicate that H3 is accepted and H0 is rejected. This means that perceived usefulness has a positive and significant effect on satisfaction. This means that if the perception factor of the perceived usefulness of the ShopeePay e-wallet is getting better, it will increase satisfaction with using the ShopeePay e-wallet. These results also support the Technology Acceptance Model (TAM) theory that perceived usefulness influences satisfaction.

Perceived usefulness is a determining factor that can determine satisfaction after using a product. Perceived usefulness, ease of use, and enjoyment greatly influence satisfaction for both buyers and non-buyers. Perceived usefulness is often used as a predictor of satisfaction with a new technology. Perceived usability is the most important predictor of user satisfaction with e-wallet services. The results of this study also support several studies which state that there is a positive and significant direct effect of perceived usefulness on e-wallet service satisfaction (Tandon et al., 2016; Marincovic et al., 2017; Thongsri et al., 2019).

The Effect of perceived ease of use on satisfaction

Based on the hypothesis test shows that the p-value is 0.000 which is lower than 0.05. These results indicate that H4 is accepted and H0 is rejected. This means that the perceived ease of use has a positive and significant effect on satisfaction. This means that if the perceived ease of use of the ShopeePay e-wallet gets better, it will increase satisfaction in continuing to reuse the ShopeePay e-wallet. These results also support the Technology Acceptance Model (TAM) theory that perceived ease of use influences satisfaction.

Ease of learning and using a system can positively increase satisfaction. Amin et al. (2014) suggested that perceived ease of use has a positive and significant effect on satisfaction. Ease of learning and using a system can positively increase satisfaction. The results of this study also support several studies which state that there is a positive and significant direct effect of perceived ease of use on satisfaction using e-wallets (Tandon et al. (2016; Hidayat and Winarno., 2014).

The Effect of satisfaction on the intention to reuse

Based on the hypothesis test shows that the p-value is 0.000 which is lower than 0.05. These results indicate that H5 is accepted and H0 is rejected. This means that satisfaction has a positive and significant effect on the intention to reuse. This means that if satisfaction gets better or increases, it will increase the intention to continue using the ShopeePay e-wallet. The results of this study explain that the better the satisfaction with the ShopeePay e-wallet, the higher the transaction intention to reuse the Shopee e-wallet in Denpasar. Users have a tendency to be satisfied with the digital transaction services provided through the ShopeePay e-wallet features, so they tend to have a high intention to reuse. This statement also applies vice versa if the user is not satisfied with the ShopeePay e-wallet, the user is reluctant to use the service again.

Based on ECM theory, satisfaction is one of the factors that influence individual intentions to continue to use a system on an ongoing basis. Satisfaction can be conceptualized as affect, which is captured as positive (satisfied), indifferent, or negative (dissatisfied) feelings. Individual positive feelings towards e-wallets that are used with a variety of adequate features that can be enjoyed will make these individuals more comfortable and will use them again. When overall satisfaction increases, they will tend to reuse the system. Vice versa, if negative feelings arise from individuals when using the e-wallet, it will result in individuals tending not to use e-wallets for a while or even stop using e-wallets and switch to other digital payment platforms. The results of this study support several studies which state that there is a positive and significant direct effect of satisfaction on the intention to reuse e-wallet services (Susanto et al., 2016; Kumar et al., 2018; Rahi et al., 2020).

The role of satisfaction mediates perceived usefulness on the intention to reuse

Based on the hypothesis test shows that the p-value is 0.004 which is lower than 0.05. These results indicate that H6 is accepted and H0 is rejected. This means that satisfaction is able to mediate partially the perceived usefulness variable on the intention to reuse.

High perceived benefits can increase both satisfaction with the Shopee e-wallet application so that it can increase the intention to reuse the ShopeePay e-wallet in Denpasar. Partial mediation suggests that the mediating variable explains some, but not all, of the relationship between the dependent and independent variables. Partial mediation implies that there is not only a significant relationship between the mediator and the dependent variable, but also some direct relationship between the dependent and independent variables. The results of this study are consistent with the theory of Fishbein and Ajzen (1975), that satisfaction has a certain mediating effect on the relationship between perceived usefulness and behavioral intention. These results are also consistent with the Technology Acceptance Model (TAM) approach, where perceived benefits influence satisfaction as a result of these influences indirectly influencing behavioral intentions and behavior (Fishbein and Ajzen, 1975). Respondents stated that the benefits felt by the ShopeePay e-wallet were helpful for transactions. This condition forms the respondent's satisfaction with the ShopeePay e-wallet so that they have the intention to continue to reuse the ShopeePay e-wallet in the transaction process.

The results of this study also support several studies showing that satisfaction positively and significantly mediates perceived usefulness on the intention to reuse e-wallets. Satisfaction here serves as a supporting mediating variable that influences intention to reuse through perceived usefulness (Oroh et al., 2015; Lin et al., 2010; and Chen, 2012).

The role of satisfaction mediates perceived ease on the intention to reuse

Based on the hypothesis test shows that the p-value is 0.011 which is lower than 0.05. These results indicate that H7 is accepted and H0 is rejected. This means that satisfaction is able to mediate partially the variable perceived ease of reuse intention. High ease of use can increase satisfaction with the ShopeePay e-wallet so that it can increase the intention to reuse the ShopeePay e-wallet service in Denpasar. Partial mediation suggests that the mediating variable explains some, but not all, of the relationship between the dependent and independent variables. Partial mediation implies that there is not only a significant relationship between the mediator and the dependent variable, but also some direct relationship between the dependent and independent variables.

The results of this study are consistent with the Technology Acceptance Model (TAM) approach, ease of use influences satisfaction, as a result of these influences indirectly influencing behavioral intentions and behavior (Fishbein and Ajzen, 1975). Respondents stated that the ease of use felt by the e-wallet application ShopeePay helps to fulfill transaction needs. This condition forms a sense of satisfaction in respondents with the ShopeePay e-wallet so they have the intention to reuse it. Respondents have the intention of continuing to reuse

the ShopeePay e-wallet service, because the Shopee e-wallet application is easy to learn, controllable, clear to use and understandable.

The results of this study also support several studies showing that satisfaction mediates positively and significantly perceived ease of reuse behavior for e-wallet services. Satisfaction here supports the mediating variable that influences intention to reuse through perceived ease of use (Susanto et al., 2016; Trivedi and Yadav., 2018; Gong et al., 2018).

V CONCLUSION

This study aims to explain the effect of perceived usefulness and perceived ease of use on intention to reuse which is mediated by satisfaction. Based on the results of empirical testing and discussion, the following conclusions are obtained. Perceived usefulness has a positive and significant effect on the intention to reuse the ShopeePay e-wallet in Denpasar City. This means that the better the perception of usability, the higher the intention to reuse. Perceived ease of use has no significant positive effect on the intention to reuse the ShopeePay e-wallet in Denpasar City. This means that there is no convenience effect on the reuse of the ShopeePay e-wallet in Denpasar City. Perceived usefulness has a positive and significant effect on ShopeePay e-wallet satisfaction in Denpasar City. This means that the better the perception of usability, the higher the satisfaction. Perceived ease of use has a positive and significant effect on ShopeePay e-wallet satisfaction in Denpasar City. This means that the easier it is to use the e-wallet service, the higher the satisfaction. Satisfaction has a positive and significant effect on the intention to reuse the ShopeePay e-wallet service in Denpasar City. This means that the higher the satisfaction, the higher the intention to reuse. Satisfaction mediates a partial and significant effect of perceived usefulness on the intention to reuse the ShopeePay e-wallet service in Denpasar City. Based on these results it can be interpreted that the better the perception of usability, the higher the satisfaction, so that in the end the intention to reuse the ShopeePay e-wallet becomes high. Satisfaction mediates partially and significantly influences perceived ease of use on the intention to reuse the ShopeePay e-wallet service in Denpasar City. Based on these results it can be interpreted that the better the perception of convenience, the higher the satisfaction, so that in the end the intention to reuse the ShopeePay e-wallet becomes high.

In increasing the intention to reuse the ShopeePay e-wallet, it is suggested for company management to improve usability, ease of use and satisfaction. To be able to increase the perception of the usefulness of the ShopeePay e-wallet, it is recommended for company management to improve usability again, such as improving service features. Management must also improve ease of use, by providing virtual assistants so that users can more easily understand using ShoppePay. Improved usability and ease of use are also expected to increase satisfaction so that users do not switch to other e-wallets and intend to reuse the ShopeePay e-wallet in transactions. Future studies can add constructs other than perceived usefulness and perceived ease of use to identify more deeply about satisfaction and intention to reuse.

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