Factors affecting continuance intention in e-wallet use in Indonesia after COVID-19

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ABSTRACT

The purpose of this study is to provide input related to the key factors that need to be considered in the nuance intention for the development of various features on e-wallet applications or platforms in Indonesia so that development companies can compete with similar platforms. The data obtained was analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS software version 4. The results of this research found that the factors that most influence the motivation of using e-wallets after the pandemic are the Habit factor with a t-statistic value of 3.655 > 1.96, p-value of 0.000 and an original sample of 0.291 and an Attitude factor with an t score of 3.682 > 1.96. Habits, attitudes, and perceived usefulness significantly influence users’ intention to continue using e-wallets. Users’ positive attitudes towards e-wallets, such as online transportation bookings, contribute to their continued interest in financial services. Satisfaction is crucial, as consumers are motivated by future benefits. Factors affecting continuance intention include perceived usefulness, ease of use, confirmation, and attitude. E-wallet service providers should strategize platforms with loyalty programs, provide after-sales services, understand user expectations, and engage users in service design to increase satisfaction.

INTRODUCTION

Since 2014, Bank Indonesia has created the National Non-Cash Movement (GNNT, Gerakan Nasional Non-Tunai) program which aims to realize a cashless society ecosystem. This is certainly expected to minimize shortages in cash transactions, such as shabby or damaged/unfit for circulation money and increase efficiency during transactions because people do not need to carry large amounts of cash. Currently, digital wallets are one of the most popular online payment alternatives in Indonesia (Ciptarianto & Anggoro, 2022; Ridzky & Irawan, 2022; Widjojo, 2020). Quoting from the Ministry of Finance page, the Covid-19 pandemic is a trigger factor for the increase in digital wallet users associated with online shopping in e-commerce (Kurniawan et al., 2022; Ming & Iajs, 2022; Paraschiv et al., 2022). This makes people familiar with the term e-wallet or digital wallet whose use is practical, safe, and profitable (Kurniawan et al., 2022).

The low use of credit cards in Indonesia also makes the adoption of digital wallets or e-wallets even greater. Based on RedSeer data, as many as 29% of e-commerce transactions in Indonesia are carried out using e-wallets. The low use of credit cards in ASEAN countries is expected to continue due to the large number of unbanked or underbanked populations. The existence of e-wallets adds to the ease of payment options without having to have a bank account (Ankadhitra et al., 2023).

According to the results of Neurosensum's digital research, before the pandemic occurred, the use of digital wallets for three to five years was only around 10%, but increased by around 44% of new users in 2020, when the Covid-19 pandemic hit the entire world. This is because during the pandemic, the situation of more people's mobility at home to avoid the spread of the virus so that the tendency to shop online in e-commerce and rely on e-wallets as a means of payment, even the use of e-wallets is more preferred than transfers from bank accounts.

A number of e-wallet developers are competing to develop and innovate their applications that aim to provide convenience for their users (Surahman et al., 2023). The Insight Asia survey shows Gopay is the most used platform at 71% of the user portion, followed by OVO 70%, and other platforms such as DANA, ShopeePay, and LinkAja (Gupta, 2022).
The main factor that is the reason for users to use e-wallets instead of cash is convenience, because users do not need to carry a lot of money and debit or credit cards and do not worry about exact money and change when paying. The next factor in the Databoks survey shows that promo factors determine the use of e-wallets, but users will still transact even if the promo that has been valid is removed. The other top three factors are security, because in e-wallets there are records of transaction history and the ease of blocking accounts if a mobile phone is lost (Lidwina, 2020).

The promo factor is not the main factor for the intention to continue using e-wallets is also in line with the results of a research conducted by IPSOS in 2020 entitled "The Evolution of Digital Wallets Towards Sustainability", where the younger generation was motivated for the first time to use because of promos but as they get used to the convenience offered, their loyalty is no longer determined solely by promos. Gopay is an e-wallet that has "organic users" of 54% because users will still use Gopay even though there is no promo. Consumer loyalty to keep using digital wallets without promos is more about service quality, such as security, practicality, innovation, customer service, and can be used everywhere (Goel et al., 2022; Salzabella et al., 2021; Valencia & Layman, 2021).

Digital wallet operators in the Fintech industry must be proactive in shaping consumer behavior that prioritizes function, innovation, and product quality. This is important for building loyalty, as well as a healthy and sustainable business. According to Poltak Hotradero, Business Development Advisor of the Indonesia Stock Exchange, it is time for digital wallet operators to shift from a "grow at all costs" mindset to sustainable business growth to continue to survive and the practice of "burning money" costs a lot and can produce distortions in the true picture of public consumption (IPSOS, 2020). This is evidenced by marketing expenses such as promos made by e-wallet players paid with red report cards in financial statements, even though they encourage transactions on the platform. In Sea Group's 2019 financial report, GMV transactions on Shopee were recorded at $17.6 billion, but the parent's losses actually widened due to the increase in sales and marketing costs (SEA Group, 2020).

The majority of existing research on digital wallets investigates early adoption and usage behavior, thus placing less importance on the intention to continue (Oliveira et al., 2016; Slade et al., 2015; Thakur & Srivastava, 2014; Zhou, 2014). The success of technology-based services depends on continued use, not first-time use (Nascimento et al., 2018). Active user participation depends on the need and experience of utilizing a technology. If consumers are not satisfied with the service, they may stop using or switch to other similar services offered by other companies (Chua et al., 2017). Therefore, research to investigate the main factors that influence sustainable intentions versus early adoption becomes very important (Bhattacherjee, 2001).

Previous research also tends to focus more on early use or the influence of consumer perception on early acceptance in the use of technology, where promo factors such as cashback, discounts, rewards, are factors that have a significant influence on early use adoption (Saragih & Rikumah, 2022; Utami & Irvansyah, 2022). In Indonesia, there has been no research focusing on digital payments and the intention to continue using Technology Continuance Theory and modifying the theory post-pandemic. With huge market potential and competition between financial services increasingly massive, consumers can easily switch to using other digital payments.

The purpose of this study is to prove whether habit, attitude, satisfaction and perceived usefulness have a positive effect on continuance intention in the use of e-wallet in Indonesia; test that satisfaction, perceived of usefulness and perceived ease of use have a positive effect on attitude in the use of e-wallets in Indonesia; testing that confirmation and perceived ease of use have a positive effect on perceived usefulness in using e-wallets in Indonesia; testing that perceived of usefulness and confirmation have a positive effect on satisfaction in use e-wallet in Indonesia; and tested that confirmation, perceived usefulness, perceived ease of use, and satisfaction have an indirect influence on continuance intention in using e-wallet in Indonesia. The benefit of this study is to provide input related to the key factors that need to be considered in the nuance intention for the development of various features on e-wallet applications or platforms in Indonesia so that development companies can compete with similar platforms. This research is useful for e-wallet providers who want to understand consumer motivations for using e-wallets after the COVID-19 pandemic.

**METHOD**

A complete summary of the characteristics of this study can be seen in the following table:

<table>
<thead>
<tr>
<th>No</th>
<th>Research Characteristics</th>
<th>Types of Research</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Research Objectives</td>
<td>Causal</td>
</tr>
<tr>
<td>2</td>
<td>Research Paradigm</td>
<td>Positivism</td>
</tr>
<tr>
<td>3</td>
<td>Approach to theory development</td>
<td>Deduction</td>
</tr>
<tr>
<td>4</td>
<td>Research Methods</td>
<td>Quantitative</td>
</tr>
</tbody>
</table>

Factors affecting continuance intention in e-wallet use in Indonesia after COVID-19
The data collection technique that will be used in this study is using Google Form. In this study, the primary data obtained were sourced from questionnaires in the form of question items related to research that were disseminated to respondents and analyzed. As for secondary data obtained through literature studies, reputable journals Q1 and Q2, research results, internet, and information media related to the research topic. Then, the data obtained was analyzed using Structural Equation Modeling (SEM) with the help of SmartPLS software version 4.

The population in this study is people in Indonesia who already use e-wallets. The size of the population of e-wallet users in Indonesia is not known with certainty. The number of samples used in this study was 275 respondents, in order to meet the sample size requirements based on statistics and minimize bias in data processing.

RESULTS AND DISCUSSION
The Effect of Habit, Attitude, Satisfaction and Perceived of Usefulness on Continuance Intention in the Use of e-wallets in Indonesia

Indicators that have a t-statistic > 1.96 are said to be significant (Ghozali, 2016). Indicators can also be said to be influential if they have a p-value of < 0.05. Table 1 shows the t-statistic values and p-values on the paths of Habit, Attitude, Satisfaction and Perceived of Usefulness to Continuance Intention.

| No | Paths | Original Sample (O) | T Statistics (|O/STDEV|) | P-Values | Conclusion |
|----|-------|---------------------|-----------------------------|----------|------------|
| 1  | PU to CIN | 0.042 | 0.648 | 0.517 | Positive but not significant effect |
| 2  | SF to CIN | 0.072 | 0.842 | 0.400 | Positive but not significant effect |
| 3  | ATT to CIN | 0.268 | 3.682 | 0.000 | Positive and significant influence |
| 4  | HB to CIN | 0.291 | 3.655 | 0.000 | Positive and significant influence |

*PU: Perceived Usefulness, SF: Satisfaction, HB: Habit, ATT: Attitude, CIN: Continuance Intention

Source: Processed by Researchers (2023)

Based on the t-statistic value and p-value in table 1, there are 2 paths that have a t-statistic value greater than 1.96 with a p-value less than 0.5 and 2 (two) paths that have a t-statistic value smaller than 1.96 with a p-value greater than 0.5. So the conclusion of testing the direct relationship to Continuance Intention is as follows:

1) Perceived Usefulness has a positive but not significant effect on Continuance Intention in the use of e-wallets in Indonesia.
2) Satisfaction has a positive but not significant effect on Continuance Intention in the use of e-wallets in Indonesia.
3) Attitude has a positive and significant effect on Continuance Intention in the use of e-wallets in Indonesia.
4) Habit has a positive and significant effect on Continuance Intention in using e-wallets in Indonesia.

The Effect of Satisfaction, Perceived of Usefulness and Perceived Ease of Use on Attitude in the Use of e-wallets in Indonesia

Table 2 shows the t-statistic and p-values on the paths of Satisfaction, Perceived of Usefulness and Perceived Ease of Use to Attitude.
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Table 2. T-statistics and P-values of SF, PU and PEOU against ATT

| No | Paths       | Original Sample (O) | T Statistics (|O/STDEV|) | P-Values | Conclusion                           |
|----|-------------|---------------------|----------------------|----------|--------------------------------------|
| 1  | PU to ATT   | 0.242               | 4.336                | 0.000    | Positive and significant influence   |
| 2  | PEOU to ATT | 0.204               | 3.057                | 0.002    | Positive and significant influence   |
| 3  | SF to ATT   | 0.275               | 4.368                | 0.000    | Positive and significant influence   |

*PU: Perceived of Usefulness, SF: Satisfaction, ATT: Attitude, PEOU: Perceived Ease of Use
Source: Processed by Researchers (2023)

Based on the t-statistic and p-values in table 2, all paths have a t-statistic value greater than 1.96 with a p-value less than 0.5. So the conclusion of testing the direct relationship to Attitude is as follows:
1) Perceived of Usefulness has a positive and significant effect on Attitude in the use of e-wallets in Indonesia.
2) Perceived Ease of Use has a positive and significant effect on Attitude in the use of e-wallets in Indonesia.
3) Satisfaction has a positive and significant effect on Attitude in using e-wallets in Indonesia.

The Effect of Confirmation and Perceived Ease of Use on Perceived Usefulness in the Use of e-wallets in Indonesia

Table 3 shows the t-statistic values and p-values in Path Confirmation and Perceived Ease of Use against Perceived Usefulness.

Table 3. T-statistics and P-values of CF and PEOU against PU

| No | Paths       | Original Sample (O) | T Statistics (|O/STDEV|) | P-Values | Conclusion                           |
|----|-------------|---------------------|----------------------|----------|--------------------------------------|
| 1  | CF to PU    | 0.179               | 2.220                | 0.026    | Positive and significant influence   |
| 2  | PEOU to PU  | 0.325               | 4.367                | 0.000    | Positive and significant influence   |

*PU: Perceived of Usefulness, CF: Confirmation, PEOU: Perceived Ease of Use
Source: Processed by Researchers (2023)

Based on the t-statistic and p-values in table 3, all paths have a t-statistic value greater than 1.96 with a p-value less than 0.5. So the conclusion of testing the direct relationship to Perceived of Usefulness is as follows:
1) Confirmation has a positive and significant effect on the Perceived of Usefulness in the use of e-wallets in Indonesia.
2) Perceived Ease of Use has a positive and significant effect on Perceived Ease of Use in the use of e-wallets in Indonesia.

The Effect of Perceived Usefulness and Confirmation on Satisfaction in the Use of e-wallets in Indonesia

Table 4 shows the t-statistic and p-values on the paths of Perceived of Usefulness and Confirmation of Satisfaction.

Table 4. T-statistics and P-values of PU and CF to SF

| No | Paths     | Original Sample (O) | T Statistics (|O/STDEV|) | P-Values | Conclusion                           |
|----|-----------|---------------------|----------------------|----------|--------------------------------------|
| 1  | PU to SF  | 0.346               | 6.322                | 0.000    | Positive and significant influence   |

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Based on the t-statistic and p-values in table 4, all paths have a t-statistic value greater than 1.96 with a p-value less than 0.05. So the conclusion of testing the direct relationship to Satisfaction is as follows:

1) Perceived of Usefulness has a positive and significant effect on Satisfaction in the use of e-wallets in Indonesia.
2) Confirmation has a positive and significant effect on Satisfaction in the use of e-wallets in Indonesia.

**Indirect Effect of Confirmation, Perceived of Usefulness, Perceived Ease of Use and Satisfaction on Continuance Intention in the Use of e-wallets in Indonesia**

As for the analysis of the influence of mediation variables (indirect effect) can be seen in the table below.

<table>
<thead>
<tr>
<th>Paths</th>
<th>P Values</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>PU to SF to CIN</td>
<td>0.419</td>
<td>Has an indirect but insignificant positive influence</td>
</tr>
<tr>
<td>PU to ATT to CIN</td>
<td>0.004</td>
<td>Has an indirect and significant positive influence</td>
</tr>
<tr>
<td>PEOU to ATT to CIN</td>
<td>0.015</td>
<td>Has an indirect and significant positive influence</td>
</tr>
<tr>
<td>CF to SF to CIN</td>
<td>0.393</td>
<td>Has an indirect but insignificant positive influence</td>
</tr>
<tr>
<td>CF to PU to CIN</td>
<td>0.560</td>
<td>Has an indirect but insignificant positive influence</td>
</tr>
<tr>
<td>SF to ATT to CIN</td>
<td>0.005</td>
<td>Has an indirect and significant positive influence</td>
</tr>
</tbody>
</table>

*PU: Perceived of Usefulness, CF: Confirmation, SF: Satisfaction, PEOU: Perceived Ease of Use, ATT: Attitude, CIN: Continuance Intention

Based on table 5, paths in indirect relationships if they have a p-value of <0.05 have a significant effect. The conclusions of indirect effect testing are as follows:

1) Perceived Usefulness of Continuance Intention through Satisfaction has a p-value of 0.419 < 0.05 meaning that Perceived Usefulness has a positive but not significant effect on Continuance Intention with Satisfaction as a mediation variable.
2) Perceived Usefulness of Continuance Intention through Attitude has a p-value of 0.004 < 0.05 meaning that Perceived Usefulness has a positive and significant effect on Continuance Intention with Attitude as a mediating variable.
3) Perceived Ease of Use on Continuance Intention through Attitude has a p-value of 0.015 < 0.05 meaning that Perceived Ease of Use has a positive and significant effect on Continuance Intention with Attitude as a mediating variable.
4) Confirmation of Continuance Intention through Satisfaction has a p-value of 0.393 < 0.05 meaning that Confirmation has a positive but not significant effect on Continuance Intention with Satisfaction as a mediation variable.
5) Confirmation of Continuance Intention through Perceived Usefulness has a value, p-value 0.560 < 0.05 means that Confirmation has a positive but not significant effect on Continuance Intention with Perceived Usefulness as a mediation variable.
6) Satisfaction with Continuance Intention through Attitude has a p-value of 0.005 < 0.05 meaning that Satisfaction has a positive and significant effect on Continuance Intention with Attitude as a mediation variable.

**The Effect of Habit, Attitude, Satisfaction and Perceived of Usefulness on Continuance Intention in the Use of e-wallets in Indonesia**

**The Effect of Habit on Continuance Intention**

Based on the calculation results, a t-statistic value of 3.655 is obtained which means > 1.96 and a sig value 0.000 below 0.05 then the hypothesis is accepted, which means that Habit has a positive and significant influence on Continuance Intention, meaning that if Habit increases there will be an increase in the level of Continuance Intention and statistically has a significant influence. Based on the results of data processing with

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Indonesian Journal of Multidisciplinary Science, Vol. 3, No. 4, January 2024
SmartPLS version 4.0, it is known that the value of the Habit path coefficient against Continuance Intention is 0.291, which means that Habit has a positive and significant effect on e-wallet users in Indonesia.

The results of this study are in line with the results of Khalilah & Indrawati (2020)’s research on factors that influence the intention to continue the adoption of Sakuku in Indonesia, the results of Indrawati & Putri (2018)’s research on factors that influence the intention to continue the adoption of Go-Pay in Indonesia.

**The Effect of Attitude on Continuance Intention**

Based on the calculation results, a t-statistic value of 3.682 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Attitude has a positive and significant influence on Continuance Intention, meaning that if Attitude increases there will be an increase in the level of Continuance Intention and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Attitude path coefficient to Continuance Intention is 0.268, which means that Attitude has a positive and significant effect on e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al. (2021)’s research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic. Khayer & Bao (2019)’s research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al. (2021)’s research on factors that affect continuance intention on the use of internet banking, the results of Foroughi et al. (2019)’s research on factors that influence continuance usage intention on the use of mobile banking.

**The Effect of Satisfaction on Continuance Intention**

Based on the calculation results, a t-statistic value of 0.842 is obtained which means < 1.96 and a sig value. 0.400 above 0.05 then the hypothesis is rejected, which means that Satisfaction has a positive but not significant influence on Continuance Intention, meaning that if Satisfaction increases there will be an increase in the level of Continuance Intention and statistically it has an insignificant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Satisfaction path coefficient against Continuance Intention is 0.072 which means that Satisfaction has a positive but not significant effect on Continuance Intention in e-wallet users in Indonesia.

This result is not in line with the research of Daragmeh et al. (2021), this is possible because in Daragmeh's research, the continued use of e-wallets during the pandemic, which can be considered a protective behavior against health that can help reduce the possibility of contracting the virus and in line with social distancing measures At that time or because of a situation that is forced, so as to meet user satisfaction expectations. Meanwhile, in this study, after the Covid-19 pandemic, respondents' characteristics of the activities most often used in using e-wallets are dominant for booking online transportation, as much as 23%.

After the pandemic, people are free to return to activities outside the home, so expectations for satisfaction with using e-wallets are not the same as during the pandemic. The pandemic period is the beginning of the adoption of digital payment systems, so the actual sustainable adoption of consumers must be investigated (Daragmeh et al., 2021). It is also explained by Chen and Li (2017) that decisions regarding Information Technology Continuance (ITC) are qualitatively different from IT acceptance decisions. In the post-adoption phase, users have had hands-on experience with IT and have established satisfaction levels based on that experience. Another study, Amoroso and Lim (2017), found that consumer satisfaction only has a weak prediction of the intention to continue. Meanwhile, research by Nurcahyo et al. (2023) shows that based on a comparison between user perceptions and expectations, the satisfaction gap value is negative. This shows that e-wallet users are dissatisfied.

**The Effect of Perceived of Usefulness on Continuance Intention**

Based on the calculation results, a t-statistic value of 0.648 is obtained which means < 1.96 and a sig value. 0.517 above 0.05 then the hypothesis is rejected, which means that Perceived Usefulness has a positive but not significant influence on Continuance Intention, meaning that if Perceived Usefulness increases there will be an increase in the level of Continuance Intention and statistically it has an insignificant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Usefulness path coefficient on Continuance Intention is 0.042 which means that Perceived Usefulness has a positive but not significant effect on Continuance Intention in e-wallet users in Indonesia.

This result is not in line with the research of Daragmeh et al. (2021), but it is answered by the research of Humbani and Wiese (2019) that consumers are not motivated by benefits in the past, but rather by benefits in the future. No matter how good the digital payment system was in the past, which in this case was during a pandemic where circumstances forced not to move outside the home, its use in the future is based on expectations of future benefits. Therefore, the motivation to continue using digital payment applications depends on anticipating future benefits or benefits, not on their usefulness. Arahita and Hatammimii’s (2015)
research found that Perceive Usefulness does not have a significant effect on the use of e-wallets due to many competitors offering similar products with more functions and uses.

**The Effect of Satisfaction, Perceived of Usefulness, and Perceived Ease of Use on Attitude in the Use of e-wallets in Indonesia**

**The Effect of Satisfaction on Attitude**

Based on the calculation results, a t-statistic value of 4.368 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Satisfaction has a positive and significant influence on Attitude, meaning that if Satisfaction increases there will be an increase in the level of Attitude and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Satisfaction path coefficient to Attitude is 0.275, which means that Satisfaction has a positive and significant effect on Attitude in e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al.’s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, Khayer and Bao's (2019) research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al. (2021) research on factors that affect continuance intention on the use of internet banking, the results of Foroughi et al. (2019) research on factors that influence continuance usage intention on the use of mobile banking.

**The Effect of Perceived of Usefulness on Attitude**

Based on the calculation results, a t-statistic value of 4.336 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Perceived Usefulness has a positive and significant influence on Attitude, meaning that if Perceived Usefulness increases there will be an increase in the level of Attitude and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Usefulness path coefficient on Attitude is 0.242, which means that Perceived Usefulness has a positive and significant effect on Attitude in e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al.’s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, the results of Khayer and Bao's (2019) research on factors that influence the sustainable intention of using Alipay, the results of Foroughi et al. (2019) research on factors that affect continuance usage intention on use mobile banking.

**The Effect of Perceived Ease of Use on Attitude**

Based on the calculation results, a statistical t-value of 3.057 means > 1.96 and a sig value. 0.002 below 0.05 then the hypothesis is accepted, which means that Perceived Ease of Use has a positive and significant influence on Attitude, meaning that if Perceived Ease of Use increases there will be an increase in Attitude level and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Ease of Use path coefficient against Attitude is 0.204, which means that Perceived Ease of Use has a positive and significant effect on Attitude in e-wallet users in Indonesia.

The results of this study are in line with Rahi et al. (2021) regarding the factors that influence Continuance Intention towards internet banking use. However, not in line with Daragmeh et al.’s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, the results of Khayer and Bao's (2019) research on factors that influence the sustainable intention of using Alipay, the results of Foroughi et al. (2019) research on factors that influence continuance usage intention on the use of mobile banking. This is according to Daragmeh et al. (2021) consumer knowledge and experience will gradually increase in the post-adoption stage, so the role of attitude in mediating the relationship between perceived ease of use and sustainable intent will be small.

**The Effect of Confirmation and Perceived Ease of Use on Perceived Usefulness in the Use of e-wallets in Indonesia**

**The Effect of Confirmation on Perceived of Usefulness**

Based on the calculation results, a t-statistic value of 2.220 is obtained which means > 1.96 and a sig value. 0.026 below 0.05 then the hypothesis is accepted, which means that Confirmation has a positive and significant influence on Perceived Usefulness, meaning that if Confirmation increases there will be an increase in the level of Perceived Usefulness and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Confirmation path coefficient on Perceived Usefulness is 0.179, which means that Confirmation has a positive and significant effect on Perceived Usefulness in e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al.’s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, Khayer and Bao's (2019) research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al.
(2021) research on factors that affect continuance intention on the use of internet banking, the results of Foroughi et al. (2019) research on factors that influence continuance usage intention on the use of mobile banking.

The Effect of Perceived Ease of Use on Perceived of Usefulness

Based on the calculation results, a t-statistic value of 4.367 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Perceived Ease of Use has a positive and significant influence on Perceived Usefulness, meaning that if Perceived Ease of Use increases there will be an increase in the level of Perceived Usefulness and statistically it has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Ease of Use path coefficient against Perceived Usefulness is 0.325, which means that Perceived Ease of Use has a positive and significant effect on Perceived Usefulness in e-wallet users in Indonesia.

The results of the study are in line with Daragmeh et al.'s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, Khayer and Bao's (2019) research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al. (2021) research on factors that affect continuance intention on internet banking use.

The Effect of Perceived Usefulness and Confirmation on Satisfaction in the Use of e-wallets in Indonesia

The Effect of Perceived Usefulness on Satisfaction

Based on the calculation results, a t-statistic value of 6.322 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Perceived Usefulness has a positive and significant influence on Satisfaction, meaning that if Perceived Usefulness increases there will be an increase in the level of Satisfaction and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Usefulness path coefficient to Satisfaction is 0.346, which means that Perceived Usefulness has a positive and significant effect on Satisfaction in e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al.'s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, Khayer and Bao's (2019) research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al. (2021) research on factors that affect continuance intention on the use of internet banking, the results of Foroughi et al. (2019) research on factors that influence continuance usage intention on the use of mobile banking.

The Effect of Confirmation on Satisfaction

Based on the calculation results, a t-statistic value of 10.285 is obtained which means > 1.96 and a sig value. 0.000 below 0.05 then the hypothesis is accepted, which means that Confirmation has a positive and significant influence on Satisfaction, meaning that if Confirmation increases there will be an increase in the level of Satisfaction and statistically has a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Confirmation line coefficient to Satisfaction is 0.582, which means that Confirmation has a positive and significant effect on Satisfaction in e-wallet users in Indonesia.

The results of this study are in line with Daragmeh et al.'s (2021) research on factors that affect the sustainable potential of e-wallet use in the context of the Covid-19 pandemic, Khayer and Bao's (2019) research results on factors that influence the sustainable intention of using Alipay, the results of Rahi et al. (2021) research on factors that affect continuance intention on the use of internet banking, the results of Foroughi et al. (2019) research on factors that influence continuance usage intention on the use of mobile banking.

The Indirect Effect of Confirmation, Perceived of Usefulness, Perceived Ease of Use and Satisfaction on Continuance Intention in the Use of e-wallets in Indonesia

Indirect Effect of Perceived Usefulness on Continuance Intention through Satisfaction mediating variables

Based on the calculation results, a t-statistic value of 0.809 is obtained which means < 1.96 and a sig value. 0.419 above 0.05 then the hypothesis is rejected, which means that Perceived Usefulness has a positive but not significant influence on Continuance Intention through the Satisfaction mediation variable, meaning that changes in the value of Satisfaction have a unidirectional influence on changes in influence between Perceived Usefulness on Continuance Intention or in other words if Satisfaction increases, there will be an increase in the level of influence between Perceived Usefulness on Continuance Intention and statistically has an insignificant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Usefulness path coefficient on Continuance Intention through the Satisfaction mediation variable is 0.025, which means that Perceived Usefulness has a positive but not significant effect on Continuance Intention through the mediation variable Satisfaction among e-wallet users in Indonesia.
The Effect of Perceived Usefulness on Continuance Intention through Attitude Mediation Variables

Based on the calculation results, a t-statistic value of 2.901 is obtained which means > 1.96 and a sig value. 0.004 below 0.05 then the hypothesis is accepted, which means that Perceived Usefulness has a positive and significant influence on Continuance Intention through the Attitude mediation variable, meaning that changes in Attitude values have a unidirectional influence on changes in influence between Perceived Usefulness on Continuance Intention or in other words if Attitude increases, there will be an increase in the level of influence between Perceived Usefulness on Continuance Intention and statistically have a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Usefulness path coefficient on Continuance Intention through the Attitude mediation variable is 0.065, which means that Perceived Usefulness has a positive and significant effect on Continuance Intention through the Attitude mediation variable on e-wallet users in Indonesia.

The Effect of Perceived Ease of Use on Continuance Intention through Attitude Mediation Variables

Based on the calculation results, a t-statistic value of 2.431 is obtained which means > 1.96 and a sig value. 0.015 below 0.05 then the hypothesis is accepted, which means that Perceived Ease of Use has a positive and significant influence on Continuance Intention through the Attitude mediation variable, meaning that changes in Attitude values have a unidirectional influence on changes in influence between Perceived Ease of Use on Continuance Intention or in other words if Attitude increases, there will be an increase in the level of influence between Perceived Ease of Use on Continuance Intention and statistically have a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Perceived Ease of Use path coefficient on Continuance Intention through the Attitude mediation variable is 0.055, which means that the Perceived Ease of Use has a positive and significant effect on Continuance Intention through the Attitude mediation variable on e-wallet users in Indonesia.

The Effect of Confirmation on Continuance Intention through the Satisfaction mediation variable

Based on the calculation results, a t-statistic value of 0.854 is obtained which means < 1.96 and a sig value. 0.393 above 0.05 then the hypothesis is rejected, which means that Confirmation has a positive but not significant influence on Continuance Intention through the Satisfaction mediation variable, meaning that changes in the value of Satisfaction have a unidirectional influence on changes in influence between Confirmation of Continuance Intention or in other words if Satisfaction increases, there will be an increase in the level of influence between Confirmation on Continuance Intention and statistically has an insignificant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Confirmation path coefficient on Continuance Intention through the Satisfaction mediation variable is 0.042, which means that Confirmation has a positive but not significant effect on Continuance Intention through the Satisfaction mediation variable on e-wallet users in Indonesia.

The Effect of Confirmation on Continuance Intention through the mediating variable Perceived Usefulness

Based on the calculation results, a t-statistic value of 0.582 is obtained which means < 1.96 and a sig value. 0.560 above 0.05 then the hypothesis is rejected, which means that Confirmation has a positive but not significant influence on Continuance Intention through the mediating variable Perceived Usefulness, meaning that changes in the value of Perceived Usefulness have a unidirectional influence on changes in influence between Confirmation of Continuance Intention or in other words, if Perceived Usefulness increases, there will be an increase in the level of influence between Confirmation on Continuance Intention and statistically has an insignificant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Confirmation path coefficient on Continuance Intention through the Perceived Usefulness mediation variable is 0.007, which means that Confirmation has a positive but not significant effect on Continuance Intention through the mediation variable Perceived Usefulness among e-wallet users in Indonesia.

The Effect of Satisfaction on Continuance Intention through Attitude Mediation Variables

Based on the calculation results, a t-statistic value of 2.828 is obtained which means > 1.96 and a sig value. 0.005 below 0.05 then the hypothesis is accepted, which means that Satisfaction has a positive and significant influence on Continuance Intention through the Attitude mediation variable, meaning that changes in Attitude values have a unidirectional influence on changes in influence between Satisfaction towards Continuance Intention or in other words if Attitude increases, there will be an increase in the level of influence between Satisfaction on Continuance Intention and statistically have a significant influence. Based on the results of data processing with SmartPLS version 4.0, it is known that the value of the Satisfaction path coefficient on Continuance Intention through the Attitude mediation variable is 0.074, which means that...
Satisfaction has a positive and significant effect on Continuance Intention through the Attitude mediation variable on e-wallet users in Indonesia.

In the research of Johan et al. (2022) regarding the factors that influence the Continuance Intention of e-wallets, there is an indirect influence on Continuance Intention, namely Satisfaction (SAT) and Attitude (ATT).

The summary results of hypothesis testing can be seen from the table below.

<table>
<thead>
<tr>
<th>No.</th>
<th>Hypotheses</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Perceived Usefulness has a positive and significant effect on Continuance Intention</td>
<td>H1a Accepted</td>
</tr>
<tr>
<td>2</td>
<td>Perceived Usefulness has a positive and significant effect on Satisfaction</td>
<td>H2 Accepted</td>
</tr>
<tr>
<td>3</td>
<td>Perceived Usefulness has a positive and significant effect on Attitude</td>
<td>H1b Accepted</td>
</tr>
<tr>
<td>4</td>
<td>Perceived Usefulness indirectly has a positive and significant effect on Continuance Intention mediated by Satisfaction</td>
<td>H1c Rejected</td>
</tr>
<tr>
<td>5</td>
<td>Perceived Usefulness indirectly has a positive and significant effect on Continuance Intention mediated by Attitude</td>
<td>H1d Accepted</td>
</tr>
<tr>
<td>6</td>
<td>Perceived Ease of Use has a positive and significant effect on Perceived Usefulness</td>
<td>H2a Accepted</td>
</tr>
<tr>
<td>7</td>
<td>Perceived Ease of Use has a positive and significant effect on Attitude</td>
<td>H2b Accepted</td>
</tr>
<tr>
<td>8</td>
<td>Perceived Ease of Use indirectly has a positive and significant effect on Continuance Intention mediated by Attitude</td>
<td>H2c Accepted</td>
</tr>
<tr>
<td>9</td>
<td>Confirmation has a positive and significant effect on Perceived Usefulness</td>
<td>H3 Accepted</td>
</tr>
<tr>
<td>10</td>
<td>Confirmation has a positive and significant effect on Satisfaction</td>
<td>H3a Accepted</td>
</tr>
<tr>
<td>11</td>
<td>Confirmation indirectly has a positive and significant effect on Continuance Intention mediated by Satisfaction</td>
<td>H3b Rejected</td>
</tr>
<tr>
<td>12</td>
<td>Confirmation indirectly has a positive and significant effect on Continuance Intention mediated by Perceived Usefulness</td>
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<tr>
<td>13</td>
<td>Satisfaction has a positive and significant effect on Continuence Intention</td>
<td>H4 Rejected</td>
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<tr>
<td>14</td>
<td>Satisfaction has a positive and significant effect on Attitude</td>
<td>H4a Accepted</td>
</tr>
<tr>
<td>15</td>
<td>Satisfaction indirectly has a positive and significant effect on Continuance Intention mediated by Attitude</td>
<td>H4b Accepted</td>
</tr>
<tr>
<td>16</td>
<td>Attitude has a positive and significant effect on Continuance Intention</td>
<td>H5 Accepted</td>
</tr>
<tr>
<td>17</td>
<td>Habit has a positive and significant effect on Continuance Intention</td>
<td>H6 Accepted</td>
</tr>
</tbody>
</table>

**Factors affecting continuance intention in e-wallet use in Indonesia after COVID-19**

Liao et al. (2009) first developed TCT which predicts whether users intend to continue using a technology or not. As a better model for assessing the continuation intention of IS for the entire acceptance cycle, TCT is suggested as an appropriate framework (Liao et al., 2009). The theory has been developed by integrating three popular IS models such as the technology acceptance model (TAM), the confirmation expectation model, and the cognitive model to estimate the behavior of innovative technology use in the long term with respect to the scope of application and descriptive strength (Liao et al., 2009). From a qualitative point of view, this theory has a significant theoretical contribution because it combines attitude and satisfaction in one continuity model. Experts have previously stated that there is a need to combine and/or expand various theories to understand user adoption and post-adoption behavior of an IS (Veeramootoo et al., 2018).

Each of the theories related to IT system adoption can make a unique contribution to understanding technology acceptance behavior (Daraghem, 2021). TCT modification and UTATUT2 from the results of this study found that the factors that most influence the Continuance Intention of using e-wallets in Indonesia after the pandemic are the Habit factor with a t-statistic value of 3.655 > 1.96, a p-value of 0.000 < 0.05 and an original sample of 0.291 and an Attitude factor with a t-statistic value of 3.682 > 1.96, p-value 0.000 < 0.05 and original sample 0.268. Habits are defined as learned behaviors that develop into repetitive behaviors in the absence of conscious intention. Habit Construction in the field of Information Systems, is behavior that is learned and then carried out automatically and unconsciously, which has an impact on the intention and use of Information Systems (Amoroso & Lim, 2017). According to Khayer and Bao (2019), the strong and significant impact of direct attitude construction and mediation on the intention to continue using Information Systems (SI) indicates that users may intend to continue using information technology based on the strength of their attitude.

**CONCLUSION**
Habits, attitudes, and perceived usefulness play a significant role in determining users’ intention to continue using e-wallets. Habitual behavior, such as booking online transportation, has become a habit for users, leading to a positive attitude towards e-wallet applications. Attitude also influences users’ continued interest in using e-wallets as financial services.

Satisfaction is a key factor in determining user satisfaction, as habits formed from automatic repetition can be repeated. The most common activity used after the pandemic is online transportation bookings, with 23% of users using e-wallets after the pandemic. Consumers are motivated by future benefits rather than past benefits, making their future use based on expectations of future benefits.

The level of satisfaction is influenced by factors such as perceived usefulness through satisfaction, perceived ease of use through satisfaction, confirmation through satisfaction, and satisfaction through attitude. Factors that affect continuance intention indirectly include perceived usefulness through attitude, perceived ease of use through attitude, confirmation through satisfaction, and satisfaction through attitude.

E-wallet service providers should strategize platforms with loyalty program features and provide after-sales service facilities to increase user satisfaction and satisfaction. Platform development strategies should focus on understanding user expectations and providing updated tutorials for easy use. Engaging users in service design and application design can also increase confirmation and perceived benefits, ultimately increasing user satisfaction.

This study uses modifications to TCT and UTAUT2 theories, but future research should consider wider variables and use a wider sample size. Future research may also use qualitative methods to obtain confirmed results in the same context.

REFERENCES


SEAGroup. (2020). Fourth Quarter and Full Year 2019 Results.


Factors affecting continuance intention in e-wallet use in Indonesia after COVID-19