The Effect of Customer Satisfaction on Repurchase Intention E-Money in Pontianak City

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Abstract

This study aims to determine what factors influence consumer satisfaction and e-money repurchase intentions in Pontianak City. Data collection was carried out using a questionnaire that was distributed to 200 respondents using the snowball sampling technique which was then tested using the Structural Equation Model (SEM). The results of the study show that Perceived Usefulness, Perceived Ease of Use, and Trust have a positive and significant effect on Consumer Satisfaction and Repurchase Intention, both directly and using mediating variables.

Keywords: Perceived of Usefulness, Perceived Ease of Use, Trust, Consumer Satisfaction, Repurchase Intention

Introduction

Today's technological advances offer convenience for consumers and business owners in making payments. Payments can be made electronically in a secure environment (Krisnawati, Wienadi, & Wiradinata, 2021). The development of electronic money is able to create a cashless society trend, namely the behavior of people who use non-cash transactions by utilizing the convenience offered through electronic payments (Filona & Midiyono, 2019).

Electronic money is also explained by Bank Indonesia in Bank Indonesia Regulation No.16/8/PBI/2014 that what is meant by electronic money or electronic money is a means of payment that fulfills the elements issued on the basis of the value of money deposited in advance to the issuer, the value money is stored electronically in a media server or chip, used as a means of payment to traders who are not issuers of the electronic money, and the value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking (Bank Indonesia, 2014).

On 14 August 2014, Bank Indonesia launched the National Non-Cash Movement (GNNT) which aims to create a safe, efficient and smooth payment system, which in turn will encourage the national financial system to work effectively and efficiently. Especially since the Covid-19 pandemic which led to the emergence of a physical distancing policy. The policy issued by the Minister of Trade of the Republic of Indonesia through Circular Letter Number 12 of 2020 concerning Recovery of Trading Activities Conducted During the 2019 Corona Virus Disease Pandemic and the New Normal Period requires people to carry out activities by keeping their distance and without touching, including when making payment transactions. This is what encourages people to use e-money more and more often. In addition, e-money can also be used as a means of internet payment transactions as well as various merchants that work with e-money issuers.

The purpose of e-money is as a means of payment that can provide benefits in the form of convenience and speed in making payment transactions without the need to carry cash. The use

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of e-money is different from credit and debit cards which must be linked to a bank account. E-money has a different system, namely the prepaid system (Widiyati & Hasanah, 2020).

In Indonesia, the amount of e-money in circulation has increased every year. The amount of e-money circulating in Indonesia from 2019 to 2021 can be seen in the following table:

Table 1. Number of Electronic Money in Circulation 2019 – 2021

Year	Amount (IDR)
2019	2,747,789,404
2020	4,469,036,393
2021	5,521,401,185

Public interest in making transactions using e-money is proven to be increasing every year, as seen in the increasing amount of electronic money (e-money) in circulation based on the table above, an increase from 2019 to 2020 of 62.6%, and an increase from 2020 to 2021 of 23.5%. This interest is due to the existence of e-money, transaction activities become easier, efficient, save time, easy to use, and can provide discounts and promotions (Miliani, Purwanegara, & Indriani, 2013).

In Indonesia, there are 64 companies providing electronic money that have obtained official licenses from Bank Indonesia. With the existence of many companies providing electronic money, there is competition between e-money providers which requires administrators to create a system that encourages their customers to use their platform continuously or to make repurchase intentions. Repurchase intention is a consumer action after purchase. The occurrence of satisfaction and dissatisfaction after consumer purchases of a product will affect subsequent behavior. If consumers are satisfied, they are likely to have a repurchase intention for a product (Kotler & Keller, 2012 in Diansari & Halimatussakdiah, 2021).

Customer satisfaction is the most important part of business and is the most important factor for users to keep using the service (Purba, Samsir, and Arifin 2020). To meet customer needs is the desire of every company. Companies must find out what factors affect customer satisfaction. Research conducted by Ariana, Hufron, and Basalamah (2020) states that the factors that influence the intention to reuse are perceived benefits and perceived convenience. Another study conducted by Oktafiani, Yohana and Saidani (2021) states that the factors that influence customer satisfaction are perceived benefits and perceived convenience. In line with the results of the research above, this study aims to re-analyze how perceived usefulness and perceived ease of use affect repurchase intention by making customer satisfaction a mediating variable and adding another variable, namely trust. The problem in this study is whether perceived usefulness, perceived ease of use and trust affect consumer satisfaction and e-money repurchase intention in Pontianak City?

Perceived of Usefulness (PoU) and

Perceived Ease of Use (PEoU)

Perceived usefulness (PoU) is the extent to which a person's belief in an increase in work performance is generated when a person uses a technology (Jogiyanto, 2007 in Ariana, 2020). In using e-money, perceived benefits mean the consumer's view of what benefits are obtained by using e-money.

The dimensions of perceived usefulness are using the system to improve job performance, using the system to increase productivity in jobs, using the system to increase effectiveness in the job, and the system is useful in the job.

In mobile payments, PoU can help users use digital payments effectively and provide economic benefits such as discounts or rewards that will make users satisfied (Gupta, Anil, Yousaf, and Mishra, 2020 in Sasongko, Handayani, & Satria, 2021).

In addition, consumers who feel that the application is very useful in making transactions are likely to plan to use the application again (Jayantari, Wardana, Giantari, and Setiawan, 2021).

Based on the explanation above, the following hypotheses are proposed:

H1: Perceived usefulness has a positive and significant effect on customer satisfaction

H2: Perceived usefulness has a positive and significant effect on repurchase intention

Perceived ease of use (PEoU) is the extent to which a person believes that using the system will be free from effort (Jogiyanto, 2007 in Ariana, 2020). In using e-money, perceived ease of use means the consumer's view of the ease of using e-money.

The dimensions of perceived ease of use, namely, interaction with the system is clear and understandable, interacting with the system does not require a lot of mental effort, the system is easy to use, and it is easy to get the system to do what the user wants it to do (Vankatesh & Davis, 2000).

Technology that can be used easily, such as having clear steps and having a low level of complexity will add value to the application in the eyes of consumers. Consumers who feel that using the application is easy, they will have a repurchase intention in the future (Jayantari, et al., 2021).

Apart from repurchase intention, based on research conducted by Humbani and Wiese (2019) the results show that perceived ease of use has a positive and significant effect on customer satisfaction. In another study conducted by Phuong, Luan, Dong, & Khanh (2020) showed that there is a positive and significant influence between perceived ease of use and customer satisfaction.

Based on the explanation above, the following hypotheses are proposed:

H3: Perceived ease of use has a positive and significant effect on customer satisfaction

H4: Perceived ease of use has a positive and significant effect on repurchase intention

Trust

When consumers start to trust the system or service provider, they will continue to use the service to buy products (Yang, Al Mamun, Mohiuddin, Nawi, & Zainol, 2021). Trust (T) is the willingness to be sensitive to actions taken by trusted parties based on belief (Gefen, 2002 in Purba et al., 2020). Trust is mentioned as the willingness of people to be loyal to an item or service based on the positive things obtained from the item or service (Kumar et. al., 2018 in Sandy & Firdausy, 2021).

Trust can be measured through indicators: trustworthy, protection, safety, and keep its promises (Chauhan, 2015).

Research conducted by Artina (2021) shows that trust has a positive effect on consumer satisfaction. Other research conducted by Dewi and Rismawati (2021) shows that trust also has a positive effect on repurchase intention.

Based on the explanation above, the following hypotheses are proposed:

H5: Trust has a positive and significant effect on customer satisfaction

H6: Trust has a positive and significant effect on repurchase intention

Customer Satisfaction

Satisfaction is a feeling of pleasure as a result of comparing expectations with reality (Kotler & Keller, 2016 in Sanusi, Kusumadewi, & Aziz, 2022). In general, the satisfaction obtained occurs when the system is easy to use and useful, then their expectations will be fulfilled. By fulfilling these expectations, they will feel satisfied so that they remain loyal to use the system longer and will use the system more often (Setyowati & Respati, 2017).

The indicators that can be used for this variable include satisfaction with the product, purchasing process, service or service (Kotler & Keller, 2012 in Juniwati, 2015).

The level of satisfaction from the customer will determine whether the customer will make a repurchase intention or not, if the level of satisfaction is high, then it is likely to make a large repeat purchase, and vice versa (Yanico & Keni, 2021). Research conducted by Damayanti (2021) shows that satisfaction has a positive effect on repurchase intention. Another research conducted by Chen (2012) shows that satisfaction has a positive effect on repurchase intention.

Based on the explanation above, the following hypotheses are proposed:

H7: Customer satisfaction has a positive and significant effect on repurchase intention

Repurchase Intention

Repurchase intention (RI) is a behavior that appears as a response to objects that indicate a customer's desire to make a repurchase (Priansa, 2017). Consumers make repeat purchases because of an impulse and repeated buying behavior that can foster a loyalty to what is felt to be appropriate for them (Peter & Olson, 2000 in Priansa, 2017). Repurchase interest is usually formed as a result of a positive impression and consumer satisfaction with a product or service that has been consumed.

Repurchase intention can be measured with various dimensions. In general, these dimensions are transactional interest, referential interest, preferential interest and explorative interest. Transactional interest is the tendency of consumers to always buy products (goods or services) produced by the company, this is based on high trust in the company. Referential interest is the tendency of consumers to refer their products to others. This interest arises after consumers have experience and information about the product. Preferential interest is an interest that describes consumer behavior that represents the primary preference for these products. These preferences can only be changed if something happens to the preference product. Explorative interest is an interest that describes the behavior of consumers who are always looking for information about the product they are interested in and looking for information to support the positive characteristics of the product (Priansa, 2017).

Based on the explanation above, the following hypotheses are proposed:

H8: Perceived usefulness has a positive and significant effect on repurchase intention which is mediated by customer satisfaction.

H9: Perceived ease of use has a positive and significant effect on repurchase intention which is mediated by customer satisfaction.

H10: Trust has a positive and significant effect on repurchase intention which is mediated by customer satisfaction.
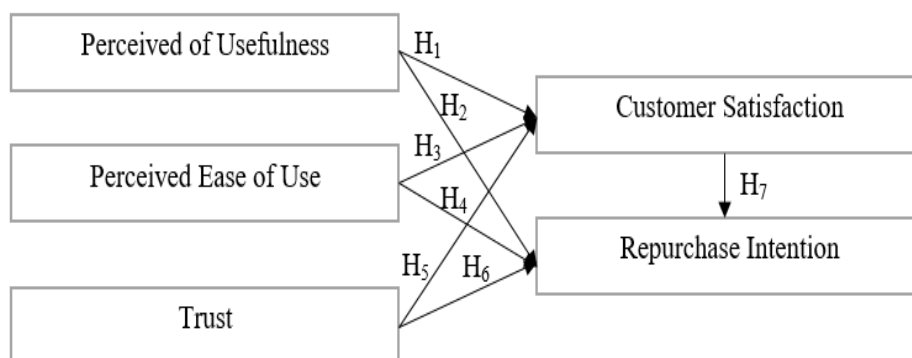

Figure 1. The conceptual research framework

Methods

The population used in this study is Pontianak City residents who use e-money whose number is unknown. The sample used was 200 people, which were obtained using the snowball sampling technique. Primary data was collected using a questionnaire and secondary data obtained through books, articles and the Bank Indonesia website to find out data on the amount of electronic money in circulation from 2018-2021. For data analysis techniques using validity, reliability and Structural Equation Model (SEM) with the WarpPLS approach.

Results and Discussion

Table 2. Respondents' Profile

Items	Category	Freq	%
Age	< 20 years	20	10%
	20 – 30 years	174	87%
	>30 years	6	3%
Gender	Woman	164	82%
	Man	36	18%
Final Education	High School/Vocational School	168	84%
	Diploma	2	1%
	Bachelor	29	14,5%
	Master	1	0,5%
Work	Not Working	2	1%
	Student	149	74,5%
	Freelancers	7	3,5%
	Faculty	5	2,5%
	Official	18	9%
	Self employed	2	1%

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	Housewives	4	2%
	Other	13	6,5%
Expense	0 – 999,999	45	22,5%
	1,000,000 – 1,999,999	95	42,5%
	2,000,000 – 2,999,999	54	27%
	> 2,999,999	6	3%
Frequency of Use	1 – 10 times	167	83,5%
	11 – 20 times	22	11%
	>20 times	11	5,5%
Products that	Clothes	75	37,5%
	Food	68	34%
	Accessories	10	5%
Purchased	Skincare/Make Up	22	11%
	Book	4	2%
	Other	21	10,5%

Based on the data from the table above, it can be concluded that from 200 respondents, most of the respondents are aged 20-30 years, female, the last high school / vocational education with status as a student, expenses of Rp. 1,000,000 – 1,999,999, with a frequency of use of 1-10 times / month, and the most purchased product is clothing.

Validity and Reliability Test

Table 3. Validity Test

Variable	Items	Rcount	rtable	Confusion
Perceived of Usefulness	PoU.1	0,940	0,3	Valid
	PoU.2	0,912		
	PoU.3	0,933		
	PoU.4	0,954		
	PoU.5	0,940		
	PoU.6	0,919		
	PoU.7	0,939		
	PoU.8	0,949		
rceived Ease of Use	PEoU.1	0,925	0,3	Valid
	PEoU.2	0,928		
	PEoU.3	0,916		
	PEoU.4	0,869		
	PEoU.5	0,925		
	PEoU.6	0,939		
	PEoU.7	0,933		
	PEoU.8	0,931		
Trust	T.1	0,875	0,3	Valid
	T.2	0,889		
	T.3	0,898		
	T.4	0,901		
	T.5	0,925		
	T.6	0,880		

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	T.7	0,909		
	T.8	0,907		
Customer Satisfaction	CS.1	0,918	0,3	Valid
	CS.2	0,953		
	CS.3	0,960		
	.CS. 4	0,946		
	.CS. 5	0,950		
Repur-chase Intention	RI.1	0,885	0,3	Valid
	RI.2	0,908		
	RI.3	0,868		
	RI.4	0,890		
	RI.5	0,811		
	RI.6	0,878		
	RI.7	0,798		
	RI.8	0,829		

The validity test results in the table above show that the calculated r value of each item in the variables Perceived of Usefulness, Perceived Ease of Use, Trust, Consumer Satisfaction and Repur-chase Intention is greater than the r value of the table. Thus it can be concluded that the items used to measure each of the variables namely Perceived of Usefulness, Perceived Ease of Use, Trust, Consumer Satisfaction and Repurchase Intention are declared valid to be used as measuring instruments.

Table 4. Reliability Test

Variable	Composte reliability coefficient	Cronbach's Alpha
PoU	0,983	0,976
PEoU	0,977	0,969
T	0,972	0,961
CS	0,977	0,965
RI	0,954	0,935

The composite value of the Perceived of Usefulness, Perceived Ease of Use, Trust, Consumer Satisfaction, and Repurchase Intention meets the composite reliability. The value of Cronbach's Alpha is greater than 0.6, so it can be concluded that the items used to measure the variables Perceived of Usefulness, Perceived Ease of Use, Trust, Consumer Satisfaction, and Repurchase Intention meet the internal reliability of consistency.

Results of PLS-SEM Analysis

Table 5. Model Fit and Quality Indices

No.	Model Fit and Quality Indices	Fit Criteria	Analysis Results	Information
1	Average path coefficient (APC)	$p < 0.05$	0.0473 ($p<0.001$)	Good
2	Average R-squared (ARS)	$p < 0.05$	0.868 ($p<0.001$)	Good
3	Average adjusted R-squared (AARS)	$p < 0.05$	0.867 ($p<0.001$)	Good
4	Tenenhaus GoF (GoF)	Small >=0.1	0,885	Large

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		Medium >=0.25 Large >=0.36		
5	Sympson's paradox ratio (SPR)	Acceptable if >=0.7, ideally=1	1,000	Ideal
6	R-squared contribution ratio (RSCR)	Acceptable if >=0.9, ideally=1	1,000	Ideal
7	Statistical suppression ratio (SSR)	Acceptable if >=0,7	1,000	Ideal
8	Nonlinear bivariate causality direction ratio (NLBCDR)	Acceptable if >=0,7	1,000	Ideal

The test results show that the fit and quality indices model is good, large and ideal.

Hypothesis Testing

Table 6. Hypothesis Testing Results

Relationships between variables (Explanatory Variables → Response Variables)		Path Coefficient	p-value	Information
PoU	CS	0,417	<0,001	Highly Significant
PEoU	CS	0,216	<0,001	Highly Significant
T	CS	0,343	<0,001	Highly Significant
PoU	RI	0,097	<0,001	Highly Significant
PEoU	RI	0,050	0,236	Weakly Significant
T	RI	0,241	<0,01	Highly Significant
CS	RI	0,559	<0,01	Highly Significant

Table 7. Hypothesis Testing Results

Relationships between variables (Explanatory Variables → Response Variables)			Line Coefficient	p-value	Information
1-segment variable testing					
Explanatory Variables	**Mediation Variables**	**Response Variables**			
PoU	.CS	RI	0,233	<0.001	Highly Significant
PEoU	.CS	RI	0,121	0,007	Weakly Significant
TR	.CS	RI	0,192	<0.001	Highly Significant

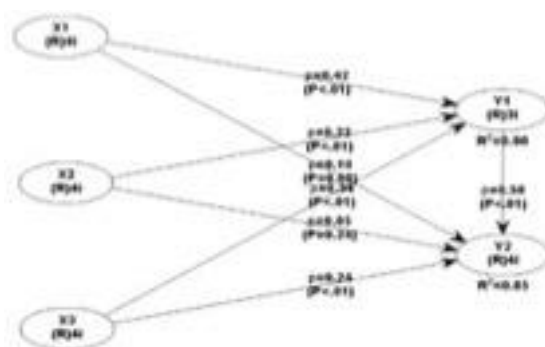Based on the tests carried out, the research model can be described as follows:

Figure 2. Outer model framework

The Effect of Perceived Usefulness on Consumer Satisfaction

The results of the study indicate the influence of Perceived of Usefulness on Consumer Satisfaction. Hypothesis testing shows that Perceived of Usefulness has a positive and significant effect on Consumer Satisfaction, this means that H_1 is accepted. This result shows that if the higher the benefits felt by users in using e-money, the more satisfied e-money users in Pontianak City will be in using e-money.

This is in line with previous research that shows that perceived usefulness has a significant effect on consumer satisfaction (Muflihhadi & Rubiyanti, 2016). In addition, other studies also mention that there is a positive and significant influence of perceived usefulness on consumer satisfaction (Artina, 2021).

Effect of Perceived Usefulness on Repurchase Intention

Based on the research that has been carried out, the results of the study indicate the influence of perceived usefulness on repurchase intention. Hypothesis testing shows that Perceived of Usefulness has a positive and significant effect on repurchase intention, this means that H_2 is accepted. This explains that if the higher the benefits felt by users in using e-money, the rate of reuse of e-money in Pontianak City will increase.

The results of this study alsosupport previous research conducted by Ariana et al. (2020) which showed a positive and significant perceived influence of usefulness on repurchase intention. Another study conducted by Purba et al. (2020) also showed a positive and significant perceived influence on repurchase intention.

The Effect of Perceived Ease of Use on Consumer Satisfaction

The results of the study indicate the influence of Perceived Ease of Use on Consumer Satisfaction. Hypothesis testing shows that Perceived Ease of Use has a positive and significant effect on Consumer Satisfaction, this means that H_3 is accepted. This explains that the easier it is to use e-money, the more satisfied e-money users in Pontianak City will be in using e-money. This is in line with previous research conducted by Sanusi et al. (2022) which showed that there is a positive and significant influence between ease of use and consumer satisfaction. The results of this study support previous research conducted by Setyowati and Respati (2017) which showed that perceived ease of use has a positive and significant effect on consumer satisfaction. This research states that the easier it is to use the application, the more it will cause user satisfaction.

Effect of Perceived Ease of Use on Repurchase Intention

Based on the research that has been carried out, the results of the study indicate the influence of perceived ease of use on repurchase intention even though the effect is weak. Hypothesis testing shows that perceived ease of use has a positive and significant effect on repurchase intention, this means that H_4 is accepted. This explains that if it is easier to use e-money that users feel, the rate of reuse of e-money in Pontianak City will increase. This research supports previous research conducted by Wilson (2019) which stated that there is a positive and significant influence of perceived ease of use on repurchase intention. Another supporting research, namely research conducted by Wilson, Alvita, & Wibisono (2021) shows that there is a positive and significant influence of perceived ease of use on repurchase intention.

The Effect of Trust on Customer Satisfaction

The results of the study indicate a positive and significant influence of trust on customer satisfaction. Hypothesis testing shows that trust has a positive and significant effect on consumer satisfaction, this means that H_5 is accepted. This shows that with trust in using e-money, e-money users in Pontianak City will be more satisfied in using e-money. The results of this study are in line with previous research conducted by Geebren, Jabbar, & Luo (2021) which shows that there is a positive influence of trust on consumer satisfaction. The results of this study also support previous research conducted by Nugraha, Parlyna, & Hidayat (2021) which also stated that there is a positive and significant influence between trust on consumer satisfaction.

The Effect of Trust on Repurchase Intention

Based on the research that has been carried out, the results of the study indicate the influence of trust on repurchase intention. Hypothesis testing shows that trust has a positive and significant effect on repurchase intention, this means that H_6 is accepted. This shows that the more users believe in using e-money, the rate of reuse of e-money in Pontianak City will also increase. Previous supportive research was conducted by Sandy and Firdaus (2021) which showed the influence of trust positively and significantlyn on the intention to reuse. The results of this study support other research conducted by Zuhro et al. (2021) also show a positive and significant influence of trust on repurchase intention.

The Effect of Consumer Satisfaction on Repurchase Intention

Based on the research that has been carried out, the results of the study indicate the influence of consumer satisfaction on repurchase intention. Hypothesis testing shows that consumer satisfaction has a positive and significant effect on repurchase intention, this means that H_7 is accepted. This explains that the more e-money users in Pontianak City are satisfied, the more users will reuse e-money continuously. This research supports previous research conducted by Edmil & Satria (2020) which showed a positive and significant influence of consumer satisfaction on repurchase intention. This research states that customer service is considered an important activity because it is intended or intended to provide satisfaction through satisfactory service provided by someone.

The Effect of Perceived Usefulness on Repurchase Intention Mediated by Consumer Satisfaction

Based on the research that has been carried out, the results of the study indicate the influence of perceived usefulness which is motivatedby consumer satisfaction with repurchase intention. Hypothesis testing shows that perceived usefulness through consumer satisfaction has a positive and significant effect on repurchase intention, this means that H_8 is accepted. This means that the higher the benefits felt by users in using e-money, the more satisfied e-money users

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in Pontianak City will be in using e-money so that they will repurchase intention. This research supports previous research conducted by Keni (2020) which showed the influence of perceived usefulness on repurchase intention through consumer satisfaction.

The Effect of Perceived Ease of Use on Repurchase Intention Mediated by Consumer Satisfaction

Based on the research that has been carried out, the results of the study indicate the influence of perceived ease of use which is influencedby consumer satisfaction with repurchase intention. Hypothesis testing shows that perceived ease of use through consumer satisfaction has a positive and significant effect on repurchase intention, this means that H_9 is accepted. This shows that the more convenience users feel in using e-money, the more satisfied e-money users in Pontianak City will be and will repurchase intention. These results are in line with previous research conducted by Wilson, et al (2021) showing the influence of perceived ease of use on repurchase intention through consumer satisfaction.

The Effect of Trust on Repurchase Intention Mediated by Customer Satisfaction

Based on the research that has been carried out, the results of the study indicate the influence of trust that is dimediasi by consumer satisfaction on repurchase intention. Hypothesis testing shows that trust through consumer satisfaction has a positive and significant effect on repurchase intention, this means that H_{10} is accepted. This shows that the higher the level of trust felt by users in using e-money, the more satisfied e-money users in Pontianak City will be satisfied in using e-money and will repurchase intention. This research supports previous research conducted by Saleem, Zahra, and Yaseen (2018) which showed that trusts influence repurchase intention through consumer satisfaction.

Conclusion

This study aims to find out what factors affect consumer satisfaction and repurchase intention of e-money in Pontianak City. Based on the results of data testing conducted using SEM with the WarpPLS approach, the results obtained show that all hypotheses submitted are accepted. This shows that Perceived of Usefulness, Perceived Ease of Use, and Trust affectConstituent Satisfaction and Repurchase Intention, baik directly anduse mediation variables.

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