



Analysis of The Implementation of The Unified Theory of Acceptance and Use Technology and The Delone & Mclean Model to Identify User Satisfaction of The Digital Wallet Application

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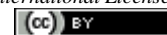
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Abstract

This research aims to see how to determine the factors of user satisfaction and trust in e-wallets. This study uses a quantitative approach. The analysis in this research involved data collection and statistical analysis. The research population and sample collection technique were carried out using purposive sampling. In this study, there was a sample of 100 people. Data collection was carried out by distributing surveys in the form of questionnaires aimed at e-wallet user respondents. Meanwhile, statistical analysis was carried out to test the outer and inner models. Data analysis is divided into two categories: demographic data analysis and inferential statistical analysis using Microsoft Excel. Based on the results of data analysis and discussion, it can be concluded as follows: Users are satisfied with the use of e-wallets because they are helped by the service, which gives a good impression to the user. Users feel confident in using e-wallets because they provide security but lack the quality of the application, which still has problems with several features.

Keywords: User Satisfaction, Trust, E-Wallet, Delone & Mclean, Utaut.

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1. Introduction

As digital technology develops increasingly rapidly, trading, buying, and selling transactions are becoming easier, one of which is the existence of digital wallet applications, better known as e-wallets. The use of e-wallets provides results in the form of fast transactions in making payments for transportation, online shopping, and food. By providing security to e-wallet users in the form of passwords and ease of initial verification of the e-wallet registration process [1]. The latest application in the e-commerce industry is cashless payments via digital systems, which have become a payment alternative in developing countries, providing a sustainable competitive advantage. The development of digitalization is accelerating global changes in payment systems, from manual to online transactions [2]. The use of information technology in the digital era by society has an impact on a company's development in the digital era of Industry 4.0, where banking has advanced beyond just interbank transfers and can now make payments via digital payments [3] [4]. All transaction activities can be carried out online; therefore, e-wallets are one of the payment transactions that are very popular with users, increasing the convenience and efficiency of the time required [5].

Digital payment activity had reached more than 400 million transactions with a valuation of around IDR 16 trillion. The regulation explains the types of electronic money, which are divided into two types based on media, namely chip-based and server-based [6]. Electronic money (e-money) has chip-based types such as Brizzi BRI, E-Money Mandiri, Blink BTN, JakCard, Flazz BCA, Mega Cash, Tap Cash BNI, and Bank DKI, while server-based types such as OVO, Doku, LinkAja, GoPay, and FUND [7]. This e-wallet makes it very easy for consumers to carry out online transaction activities so that users can make cashless payments, making it easier to monitor all payment transactions that have been made against the transaction history. E-wallets cannot be separated from the largest users in Indonesia [8]. E-wallet provides services that focus on Internet Payment Gateway, Multi-Acquiring, Multi-Merchants, Electronic Wallet, Electronic Money, Remittance, and Financial Technology. More ratings and reviews of applications strengthen user interest in how confident they are in the application [9]. The Google application understands that users' thoughts are based on ratings as a comparison of applications before using and downloading, so it helps get information in terms of level of satisfaction [10]. Thus, users tend to rely on ratings and reviews when looking for the right application for their needs [11].

Based on a review of digital literacy via the Google Play Store, it shows that e-wallet applications have low ratings and reviews, which indicates that there are still deficiencies in the application in influencing user satisfaction and trust. Users can access e-wallets online by registering [12]. After registering an account, users can enjoy payment products via a website or link, payments between 20 banks, and a guaranteed transaction system, including online or offline purchases without a credit card, transfers between account users, and withdrawals [13]. Cash and bank transfers are available anywhere, as are credit and data packages. This feature still has weaknesses, including not knowing user satisfaction in terms of the factors that are influenced [14]. These problems can be considered to provide updates regarding e-wallets to increase satisfaction and trust [15]. This aims to produce a product that suits the needs and desires of users so that they have a pleasant experience when using an e-wallet [16]. Previous research studies show that the most widely used financial technology is the e-wallet [17]. The study reported that e-wallets focus on providing better products and services to customers by offering promotional offers [18]. The quality of information is important in this case for financial services regarding information in the event of misuse, and the quality of service is important regarding online service support [19].

A system is an interconnected network of procedures for carrying out joint activities to achieve goals. An information system is an interconnected system in the form of a collection of information, technical equipment, or software intended for processing information [20]. The internet is information that can be accessed according to needs anywhere flexibly and has a significant impact in various fields, including education. A means to facilitate transactions through marketing media that reaches aspects of cost efficiency [21]. E-commerce has been widely applied in various other applications because it can ease human activities by obtaining product recommendation services that suit desired needs [22]. Based on the meaning above, e-commerce can be interpreted as online purchasing transactions for customers, which can be accessed in various shopping applications easily and save time and costs without visiting that place [23]. M-commerce is a platform that gives traders the opportunity to show merchandise to customers via smartphone or tablet [24]. M-commerce, in terms of technology, can strengthen loyal relationships between customers to work together and realize loyalty as a long-term relationship. Mobile devices influence the shopping experience due to the convenience of searching, ownership, and response after making a purchase [25]. Today's more informed consumers will investigate products online via mobile devices to find the best experience from their mobile shopping sites and apps [26]. M-commerce is the initial interaction of users of application platform devices where they carry out various businesses or transactions by developing user trust in the form of specific technological features such as portability, interface design (visual appeal), and instantness as a service provider. Enables consumers to shop anytime and anywhere according to their needs [27]. Mobile applications are expanding with the presence of service access when mobility can meet user needs by opening access from anywhere and at any time. From the explanation above, it can be concluded that mobile applications are software devices that we can download according to our needs anywhere as a form of information via wireless devices such as tablets and cell phones. An internet-connected e-wallet program that holds virtual currency that can be used for a variety of transactions [28]. Payment transactions, as described above, are micro (retail) in nature; that is, they involve the physical transfer of electronic money in the form of a card or other media that has a chip embedded in it, along with a small amount of money that is typically used for transactions. The use of electronic money can only be used when the user uses a QR Code-based application by topping up the balance. Financial technology aims at developing artificial intelligence and revolutionizing innovation in the financial industry by increasing customer engagement, speeding up the time it takes, and reducing costs to move resources to digital services [29]. Financial technology has the ability to disintermediate the banking sector, which was formed in the form of banks that facilitate the internet and mobile devices. Likewise, financial institutions are currently changing towards technology-based financial institutions adapted from fintech (financial technology), which focuses on using technology to speed up, improve, or update aspects of financial services. Financial technology planning is categorized into: market support, financing, loans, financial services, investment management, and payment systems [30].

Factors that influence satisfaction are due to the influence of system quality by providing comfort in the integrated development of the system for users. The implementation of performance by a company that provides results in accordance with consumer expectations in the form of user desires and needs makes the satisfaction factor a form of influencing customer loyalty [31]. When a user is involved in the information system's development, user satisfaction refers to the fit between the user's expectations and the outcomes attained from the system's existence. One indicator of how successfully an information system has been implemented or used is information system user satisfaction. This satisfaction is based on an evaluation of how well an information system performs and whether it is appropriate for the purpose for which it was designed. User trust is an experience that centers on how users interact with a system in order to build trust, allowing users to perceive varying degrees of knowledge that impact their level of trust. A system that operates at peak efficiency and yields results that meet user expectations is said to have high system quality. Measuring whether an information system satisfies user needs and expectations as well as its capacity to function effectively and benefit users is a crucial feature that must be taken into account when developing a system. The more users get information that is in accordance with recommendations, ratings,

and forums, the higher the evaluation of the application. When a user uses a system, the outcome is the information quality that leads to the described usefulness. With the variables accuracy of information, timeliness, completeness of information, consistency, and suitability to user needs. An assessment of service quality looks at how well the offered service lives up to the expectations of the client. When presenting a business, it frequently takes into account the level of service that is given to its clients in order to enhance that service, spot issues early on, and gauge client satisfaction more accurately. From the explanation, it can be concluded that service quality is used to improve services from service providers in terms of the conformity between customer expectations or satisfaction with a service provider [32].

Intention to use is a behavioral intention that tends to increase customer loyalty, especially in matters related to the use of products and services. Purchase and use intentions can be formed based on factors such as income expectations, price expectations, and product benefit expectations. Use is defined as how often one uses an information system, which is important to determine whether the use of the system is an unavoidable necessity or is voluntary. It is used by someone to find out information about a system that provides benefits after experiencing it. Use information based on what they like among the amount of information. The conclusion from the explanation above is that usage is related to how often users use the information system in their daily lives. User satisfaction is the result of a comprehensive assessment of the user's experience when using an information system and the resulting impact [32]. Net benefit is the benefit felt after using the product, providing an assessment in the form of positive and negative aspects of user satisfaction. The results of the existence and use of a technology have an impact on the quality of user performance, both individually and in an organizational context. The UTAUT model states that a person's intention to use technology is determined by four factors: expectations of technology performance, expectations of the effort required to use technology, social influences on technology use, and conditions that facilitate technology use. The model provides a broad understanding of the adoption and acceptance of technology. UTAUT is a theoretical model for understanding technological intentions that are appropriate to increasing the use of interactions between computer knowledge, digital payments, and online information services. With adoption models and theories in the form of performance expectations, business expectations, and social influence as determinants of behavioral intentions, there are conditions that influence usage behavior [33].

This leads to a level of confidence that individuals who use it will show better results. Performance expectations have been shown to influence a person's intention to use a system in voluntary situations as well as being able to help them do their job well. Many studies have shown that performance expectancy (PE) is a significant factor in a person's intention to use the system. Performance expectancy (PE) is related to a person's belief that using a system can improve their job performance in various tasks. From the previous explanation, it can be concluded that the level of trust shows better results in influencing someone's intention to use the system. Expectancy of effort (EE) includes the extent to which the user believes the system will help him in terms of performance benefits and flexibility [34]. Social influence is the positive or negative view of technology that a group has on a person's social group, such as family, friends, and peers, as well as the individual's hope of gaining recognition or acceptance. The aspect of continued use of technology is an important variable in UTAUT that has a significant impact on a person's intention to continue using technology. Therefore, the measurement of a person's statements and attitudes influences perceptions about technology use [33].

A person's tendency to voluntarily adopt and use technology is a behavior they have. In addition, a person's intention to carry out behavior is directly related to a customer's desire to carry out certain actions related to the ownership, disposal, and use of a product or service. Because a person will act in accordance with his or her behavior, behavioral intention can influence financial management. The conclusion obtained is that a person's tendency is to be voluntary in adopting a technology to facilitate a condition. Behavioral intention provides an idea of how likely someone is to use technology in the future. Use behavior is a user's desire to use an application, influences interest, and has good opportunities. Trust is the hope a person has about what is done based on previous interactions [34]. Trust is a belief in behavior that is frequently encountered through interaction. The attitude felt by consumers after using internet and communication technology in the form of network speed, connectivity, and downloads [35] [36]. Based on this description, it can be concluded that trust is the hope and belief that a person has regarding behavior that often occurs through interaction and is the attitude felt by consumers after using internet and communication technology such as network speed, connectivity, and downloads.

2. Research Methods

This study uses a quantitative approach. The analysis in this research involved data collection and statistical analysis. The research population and sample collection technique were carried out using purposive sampling. In this study, there was a sample of 100 people. Data collection was carried out by distributing surveys in the form of questionnaires aimed at e-wallet user respondents. Meanwhile, statistical analysis was carried out to test the outer and inner models. The statistical analysis was carried out with the help of the Microsoft Excel application version 2016 for writing and processing the questionnaire using the SmartPLS 3.3.3 tool. Data analysis is divided into two categories: demographic data analysis and inferential statistical analysis using Microsoft Excel. Grouping

data based on gender, respondent domicile, age, occupation, and respondent experience using the e-wallet. To test the hypothesis in this research, we used the SEM approach with SmartPLS version 3.3.3 tools by conducting analysis using a measurement model (outer model) and structural model analysis (inner model). The measurement model (outer model) is carried out to determine the relationship between testing the validity and reliability of the outer model through reliability indicators, internal consistency reliability, convergent validity, and discriminant validity as seen from the standardized loading factor value. Also, the structural model (inner model) was tested using the path coefficient to show how strong the construct was. The value (coefficient of determination) of each target was then evaluated. T-test through the bootstrapping method using a two-tailed test, effect size (f^2) to predict the influence of certain variables, predictive to provide evidence, relevance (Q^2) to have a predictive relationship, and relative impact (q^2) to measure relative influence.

3. Results and Discussion

The test results show that the hypothesis linking EE to ITU has an effect because the effect size (f^2) and relative impact (q^2) values are small. The path coefficient value is 0.198, and the t-test value of 3.1 means that H1 is acceptable. This value is good enough to be labeled as a value that meets current requirements. These results are in accordance with previous research. It can be concluded that the effort expectancy that provides convenience to the application and has good performance means that users will be more willing to use the e-wallet. The effect size (f^2) and relative impact (q^2) values show that IQ has little and no effect on ITU, while the path coefficient value produces a value of 0.16 and a t-test value of 2.4. It can be concluded that H2 is acceptable, and this value is sufficient to be categorized as a value that meets existing requirements and is in accordance with previous research. In other words, it can be concluded that an application that provides information clearly and according to user needs by providing information as a service via social media or email will result in a greater intention to use e-wallets. The effect size (f^2) and relative impact (q^2) values show that IQ has a small effect on TR, while the path coefficient value shows that the resulting value is 0.37 and the t-test value is 5.4. In this case, H3 can be accepted, and this value is sufficient to be categorized as values that are in accordance with existing requirements. These results are in accordance with previous research. In other words, it can be concluded that e-wallet users already know the information on the application and social media, so this information gives the user trust.

We can see that IQ to US doesn't have any effect because the effect size (f^2) and relative impact (q^2) values are zero. The path coefficient value is 0.06, and the t-test value is 0.71. This means that H4 is thrown out because it doesn't meet the requirements yet. These results are in accordance with previous research showing that there is no significant influence between information quality and user satisfaction. In other words, it can be concluded that the features of e-wallets, such as completeness, appropriate presentation formats, and up-to-date data, have not been able to increase user satisfaction. The effect size (f^2) and relative impact (q^2) values show that ITU does not have any effect on NB. The path coefficient value is 0.09, and the t-test value is 1.1. This means that H5 is not accepted because it does not meet the requirements. These results are in accordance with previous research studies showing that there is no significant influence between intention to use and net benefit. In other words, these results indicate that e-wallet users do not feel confident that the application can improve their work, but the higher the benefits they get, the better the benefits they will get for the user. The effect size (f^2) and relative impact (q^2) values state that PE to ITU has a small effect and has no effect, while the path coefficient value shows that the resulting value is 0.15 and the t-test value is 2.1; in this case, H6 can be accepted and this value has been achieved. simply categorized as a value that meets existing requirements, these results are in accordance with previous research. In other words, it can be concluded that e-wallet users feel that this application can provide benefits in managing their performance. It can be felt that e-wallets make it easy to make payment gateways in several e-commerce, e-money, Kredivo, home credit, as well as 20 banking, transportation payments, and overseas merchant e-wallets.

Because of the test results for effect size (f^2) and relative impact (q^2), it appears that SQ to ITU does not have any effect. The path coefficient value is 0.07, and the t-test value is 1.2. This means that H7 is not accepted, and the study is still being evaluated. These results are in accordance with previous research studies showing that there is no significant influence between system quality and intention to use. In other words, it can be concluded from these results that the quality of the system is still not able to maximize the benefits available to users in terms of their intention to use it. This can be seen in the form of problems that often occur to users, such as: there is no proof of transfer; balance top-ups are not entered; or password updates cannot be used. The effect size (f^2) and relative impact (q^2) values state that SQ to TR has a small effect, while the path coefficient value shows that the resulting value is 0.31 and the t-test value is 4.8. In this case, H8 can be accepted, and this value is sufficient to be categorized as a value. which is in accordance with existing requirements; these results are in accordance with previous research. In other words, it can be concluded that the system quality of an application can give users confidence in using the application, so that users will trust the existing quality. The effect size (f^2) and relative impact (q^2) values show that SQ to US has a small effect, while the path coefficient value shows that the resulting value is 0.2 and the t-test value is 2.1. In this case, H9 can be accepted, and this value is sufficient to be categorized

as a value, which is in accordance with existing requirements. These results are in accordance with previous research. In other words, it can be concluded that e-wallets provide system quality that influences user satisfaction in using the application.

The test results from the effect size (f2) and relative impact (q2) values show that connecting SVQ to ITU has a small or no effect. The path coefficient value is -0.17, and the t-test value is 2.7. This means that H10 is valid, and this value is enough to be considered as meeting the requirements. These results are in accordance with previous research. In other words, these results indicate that e-wallet users feel that assisted interaction can increase their intention to use the application. The effect size (f2) and relative impact (q2) values show that SQ to TU doesn't have any effect. The path coefficient value is 0.04, and the t-test value is 0.5. This means that H11 is thrown out because it doesn't meet the requirements. These results are in accordance with previous research studies showing that there is no significant influence between service quality and trust. In other words, it can be concluded that the higher the level of service quality provided, it cannot be guaranteed that this will also increase user trust. The effect size (f2) and relative impact (q2) values show that SVQ to the US has little to no effect. The path coefficient value is 0.12, and the t-test value is 2.1. This means that H12 can be accepted, and this value has been reached. Simply categorized as a value that meets existing requirements, these results are in accordance with previous research. In other words, it can be concluded from these results that e-wallet users feel helped and can increase their intention to use the application, where e-wallet is faster and easier in every process, which can increase user satisfaction. The effect size (f2) and relative impact (q2) values state that TR to NB has a moderate and small effect, while the path coefficient value shows that the resulting value is 0.5 and the t-test value is 6.43. In this case, H13 is acceptable, and this value is sufficiently categorized. as a value in accordance with existing conditions, these results are in accordance with previous research. In other words, it can be concluded that e-wallet users feel that the application gives them a good impression, so this increases the intensity of repeated use.

The effect size (f2) and relative impact (q2) values show that TR-US has a small effect. The path coefficient value is 0.5, and the t-test value is 9.2. This means that H14 is valid. This value is sufficient to be categorized as a value that meets the existing requirements; these results are in accordance with previous research. In other words, it can be concluded from these results that users will feel trust and satisfaction in the e-wallet after using the application. The effect size (f2) and relative impact (q2) values show that the relationship between the US and ITU is moderate to small. The path coefficient value is 0.5, and the t-test value is 7.6. This means that H15 is acceptable, and this value is enough. Categorized as a value that meets existing requirements, these results are in accordance with previous research. In other words, it can be concluded that if user satisfaction with using an e-wallet increases, the intention to use it will continue to be high. The effect size (f2) and relative impact (q2) values indicate that US to NB has no effect, while the path coefficient value shows that the resulting value is 0.18 and the t-test value is 2.01. In this case, H16 can be accepted, and this value is sufficient to be categorized as values that are in accordance with existing requirements. These results are in accordance with previous research. In other words, it can be concluded that the greater the satisfaction users feel with the application, the greater the intensity of use. This will have a higher impact on the intention to use an e-wallet.

4. Conclusion

Based on the results of data analysis and discussion, it can be concluded as follows: Users are satisfied with the use of e-wallets because they are helped by the service, which gives them a good impression. Users feel confident in using e-wallets because they provide security but lack the quality of the application, which still has problems with several features. This research is different from previous research, namely the addition of the trust variable and two UTAUT variables because trust produces a positive effect on user satisfaction with the IS Success Model method. Meanwhile, performance expectancy and effort expectancy are variables from UTAUT that are considered to support intention to use (BI) in the DeLone-McLean model as good predictors of intention. Therefore, researchers believe that adding trust is a connection that users have in using e-wallets as a starting point for the interaction that users feel in a transaction, which cannot be separated from their intention to use the application. Based on the results of the research that has been carried out, researchers have several suggestions and limitations that can be carried out for further research, as well as for related agencies, as follows: Usability testing can be carried out to test the level of usefulness and feasibility of the e-wallet application. Users can test e-wallet applications with several tools, such as UI Automator, Espresso Test Recorder, Monkey Testing, or App Crawler.

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