

# THE\_EFFECTS\_OF\_E-WOM\_ON\_C CUSTOMER\_SATISFACTION\_THRO UGH\_EASE\_OF\_USE,\_PERCEIVED \_USEFULNESS, AND\_E- WALLET\_PAYMENT.docx

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**Submission date:** 21-Nov-2022 07:57AM (UTC+0700)

**Submission ID:** 1959621252

**File name:** UGH\_EASE\_OF\_USE,\_PERCEIVED\_USEFULNESS,\_AND\_E-WALLET\_PAYMENT.docx (91.02K)

**Word count:** 7389

**Character count:** 41592

# THE EFFECTS OF E-WOM ON CUSTOMER SATISFACTION THROUGH EASE OF USE, PERCEIVED USEFULNESS, AND E-WALLET PAYMENT

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## ABSTRACT

Currently, streaming applications have been widely used by users to get comfort and pleasure in life. Users communicate with each other on social media related to the activities carried out. Communication is formed online as electronic word of mouth (e-WOM) between one user to another. The data distributed was 1238 respondents using streaming applications and 324 respondents in Indonesia who had used e-wallet payments as members. The analysis data was to answer all research hypotheses using partial least squares. The data processing results show that e-WOM impacts the perceived ease of use of e-wallets by 0.408. E-WOM positively impacts the perceived usefulness of the e-wallet by 0.270. E-WOM has an impact on e-wallet payment intention of 0.190. Perceived ease of use has an effect of 0.175 and perceived usefulness of 0.259 on e-wallet payment intention. Perceived ease of use influences perceived usefulness of 0.395. Perceived ease of use and perceived usefulness impact customer satisfaction in terms of 0.157 and 0.217. Finally, it was found that e-wallet payment intention has an impact of 0.173 on customer satisfaction. The results of this study contribute to e-wallet payment users and managers building two-way and effective communication through social media so that they can quickly and accurately solve user problems. The theoretical contribution is to enrich the theory of marketing behavior and technology acceptance models in electronic commerce.

**Keywords:** Customer satisfaction, e-WOM, e-wallet payment, ease of use, perceived usefulness

## 1. INTRODUCTION

Given that technology plays a part in every aspect of human life and daily activities, social media is developing at an accelerated rate. Social media used by users can be used to provide convenience for other users when there is mutually constructive communication (Moghavvemi et al., 2016). The use of social media has become the focus of the community in communicating and spending a lot of time viewing available information. Social media includes online communication and collaboration related to online movies (Basuki et al., 2022). Today's society is inseparable from the prominent role of social media, which has been used as a tool to run a business and carry out transactions on an ongoing basis. The part of social media is to provide information on a product and continue with the use of e-wallet technology to process payments (Siagian et al., 2022).

Streaming technology has developed rapidly and rapidly so that it can send large amounts of data products quickly over the internet (Shin et al., 2016). The data is transmitted in real time and can be directly used by users when the payment process has been made according to the conditions provided (Gupta & Singhania, 2021). The data provided by streaming technology via the internet

network can be video and audio. They can be accessed directly through owned electronic devices such as personal computers or mobile phones. Users can enjoy video or audio such as music, movies, and others without downloading continuously and storing the data on their electronic devices. Streaming technology allows everyone to enjoy movies or music on an ongoing basis by making confident choices. Individuals can watch movies or listen to audio uploaded to the internet without having to do it repeatedly. Fast connections with massive amounts of data are made possible by the quickly evolving internet technology, which enables consumers to receive real-time services (Gupta & Singhania, 2021).

Existing digital technology can provide real-time application services via the internet to be able to access the content that has been delivered (Shin et al., 2016). The digital payment platform users can provide behavioral intention (Siagian et al., 2022). Streaming technology users can enjoy existing entertainment by viewing available films, music, and other types of services provided and accessible from the internet in a fast and timely manner. Putuhena & Irwansyah (2019) stated that companies could provide applications and video and audio content providers to be enjoyed by users directly and in real-time. Users can carry out activities and enjoy products provided by application providers for free or premium according to users' needs (Godlovitch et al., 2015). Users can fulfill their needs by using data streaming services provided by streaming services via the internet.

The internet can be used to carry out business activities by bringing buyers and sellers together at different times to make transactions (Gupta & Singhania, 2021). Streaming technology users can process account ownership according to the services provided and make purchases through e-wallets as a payment application. The desire of users to enjoy the entertainment provided can be done by having the right system and being easy to use. Users can easily access films and order products so that they can quickly become members and make payments using online applications. The internet network and an internet operating device process for carrying out e-commerce processes can describe an interest from users (Yang et al., 2021). The use of technology in online payments and transfers has increased with different mobile-based use by many financial platforms (Jawad et al., 2022).

E-Wallet is an electronic service that functions to store data and as a payment instrument. In principle, an E-Wallet is like mobile banking or internet banking services, but the depositor does not use a bank but a digital wallet. The use of e-wallet applications in Indonesia includes Ovo, Dana, GoPay, Virgo, ShopeePay, iSaku, Jenius, Go mobile, Sakuku, and others (Foster et al., 2022; Chalik & Faturhman, 2022). Users use E-wallets if they provide convenience and will be used more intensively with the rewards obtained through cashback and accumulated rewards points (Teng & Khong, 2021). The use of e-wallets in making payments to enjoy streaming technology has begun to be widely used by the public in obtaining products provided by applications using mobile payments with innovative technology (Teng & Khong, 2021). TAM allows users to achieve the expected goals according to their needs (Jawad et al., 2022). E-wallet payments using TAM (technology acceptance model) in continuous mobile use (Lew et al., 2020; Singh et al., 2020; Sarmah et al., 2021). Teng & Khong (2021) stated that mobile payments could be categorized as remote and proximity payments. An E-wallet is a tool used by the younger generation in making payments using the technology acceptance model. Using e-wallets with perceived usefulness and perceived ease can impact using them continuously (Pertiwi et al., 2020). Users' convenience of interacting and getting services through the website can provide customer satisfaction (Phan et al., 2021).

Using TAM as a basis for accessing streaming movies directly can be done using an existing account. The convenience provided by technology in making member payments to continue to subscribe to premium so that they can access products provided on streaming can use e-wallets continuously. A mobile wallet using a smartphone can be used as a form of payment platform by installing an e-wallet application (Singh et al., 2020). E-wallets and quick response codes used in India as a form of payment are mobile systems installed on smartphones for online transactions (Singh et al., 2020). TAM is a mainstay of users in accessing to be able to enjoy the availability of video and audio online via the internet (Putuhena & Irwansyah, 2019). User trust, perceived ease of use, perceived usefulness, and behavioral intention are essential for TAM's acceptance and rejection of e-wallet payments (Sarmah et al., 2021).

The use of e-wallets, which are more accessible and cheaper for users, becomes a tool for users to share information with other users (Tarigan et al., 2022). E-WOM in movie box office conflicts often occurs between individuals with each other due to differences in preference regarding the same film product, so it dramatically determines how communities interact with each other and determines the number of comments online (Lee et al., 2017). E-WOM communicated between people in a community can increase perceived value and customer satisfaction at organic food restaurants (Konuk, 2019). E-WOM for hotel users establishes communication through social media, can provide reviews and comments, and can be used to resolve problems between the hotel and the customer, which impacts user satisfaction and hotel performance (Kim et al., 2015). Online travel reviews interaction between users as a form of community with videos, photos, and reviews that can satisfy customers (Yu et al., 2017). E-WOM, as an interaction between individuals and groups, can also involve the service provider industry (Siagian et al., 2022).

E-WOM can satisfy 274 film users in the context of Indian Bollywood movies (Mishra et al., 2016). E-WOM is built between product users who can share information and express opinions through comments written via the internet and can be read in real-time and many readers. E-WOM provided by users in increasing volume and valance and used on an ongoing basis can have an impact on increasing the average TV rating (Bae & Kim, 2020). In addition, users provide E-WOM with reviews of products or services that have been used and provide ratings (Chen et al., 2017). Based on the explanation above, this study sets four goals, namely first, to get the magnitude of the influence of E-WOM on the ease of use and perceived usefulness. Second, E-WOM has an impact on e-wallet payment intentions. Third, ease of use and perceived usefulness impact e-wallet payment intentions. Finally, the fourth, namely ease of use, perceived usefulness, and e-wallet payment intention, influence customer satisfaction.

## **2. Literature Review**

### **2.1. E-WOM**

E-WOM is a forum users use to build informal communication about the characteristics of products or services provided via the internet (Bae & Kim, 2020; Mishra et al., 2016). WOM can be used to share information between a user and other users via the internet in movie box office products (Lee et al., 2017). E-WOM also provides positive or negative opinions about products or services expressed via the internet and can be a preference for other users (Siagian et al., 2022). Communication is built informally between person to person, person to the community, and industry to the community in conveying products, corporate brands, organizational problems, and services provided (Konuk, 2019). Users and hotel service providers use social media as a form of interaction between customers and customers. Customers and hotels, which are expressed as a form of E-WOM, can impact good relationships and improve hotel performance (Kim et al., 2015).



Sharing information with user comments and reviews using internet technology that can help other users decide on products or services in the industry can be said to be an application of E-WOM (Jeljeli et al., 2022). E-WOM products have been integrated with the results of customer reviews and opinions (Chen et al., 2017).

## 2.2. TAM

Technology Acceptance Model (TAM) is as acceptance of technology by users when the technology is adopted. TAM is owned when playing video games as a form of user pleasure and convenience accompanied by ease of use (Bassiouni et al., 2019). TAM can be used for online movie users (Basuki et al., 2022; Siagian et al., 2022). The ease and confidence of technology users provided in providing needs and being able to assist in achieving goals (Javad et al., 2022). Ordering tickets online as a form of TAM can provide convenience for moviegoers (Palumian et al., 2021). TAM is a tool used to predict and explain the acceptance and use of information technology or reject its use (Foster et al., 2022). The interaction between users and technology is increasing, providing convenience to achieve goals. Acceptance or rejection of using a digital payment platform is determined by using technology that is perceived as ease of use and perceived usefulness (Siagian et al., 2022). The TAM that is used via the internet, namely e-wallets, is an increasing trend in user behavior and user intention (Sarmah et al., 2021). Millennials use TAM in making payments using e-wallets (Pertiwi et al., 2020). Using e-wallets in mobile technology with the TAM approach can impact behavioral intention through mobile usefulness and mobile ease of use in Malaysian hospitality (Lew et al., 2020). E-wallets and quick response codes with smartphones as a form of payment innovation are determined by users in technology acceptance (Singh et al., 2020).

Something easy for users to understand and understand so that a technology that is obtained intensively is used in ordering food in restaurants (Zhang et al., 2014). Social media users such as Facebook can be used operationally repeatedly, can be used together, easily understand and feel the benefits of sharing information, and provide reviews that encourage other users (Rauniar et al., 2014). The ease of utilizing smart home technology for users to be understood in a simple and easy way increases the system's trustworthiness (Hubert et al., 2019). Perceived ease of use in video games as a form of entertainment for users and easy for parents and children to use (Bassiouni et al., 2019). Perceived users experiencing the benefits of using e-wallet technology can impact the decision to use 100 student respondents (Foster et al., 2022).

Zhang et al. (2014) stated that perceived usefulness is a level of user confidence in using technology in restaurants. Meanwhile, the perceived usefulness used in social media is said with confidence in using social media that it can provide the benefits and needs of users (Rauniar et al., 2014). The use of technology gives users confidence that technology is an information system innovation in determining skills and ability to complete a given job (Moghavvemi et al., 2016). Using technology on smart speakers can benefit users and suit their needs (Kowalczyk, 2018).

## 2.3. E-Wallet Payment

The use of technology in online payments has grown rapidly, and every country has a system of online payment platforms (Javad et al., 2022; Siagian et al., 2022). An E-wallet is a transaction that is used to make transactions using a smartphone or computer as a substitute for a card (Chalik & Faturohman, 2022). E-wallet payment is defined as a cashless payment with a digital system in online business trading or e-commerce to increase the country's competitiveness and make it easier for the community (Yang et al., 2021). Digitalization allows customers to have new ways of

making existing payments and transactions. Electronic services owned by consumers can easily make online payments and increase consumer confidence in getting products (Li et al., 2020). An E-wallet is an electronic service that can store data and funds that can be used as a means of payment without using a card (Foster et al., 2022). The use of e-wallets has increased in grocery product categories made by purchasing online (Campo et al., 2021). E-wallets are predicted to grow rapidly and become an opportunity for businesspeople to compete in Indonesia's current conditions (Chalik & Faturohman, 2022). Mobile e-wallets are becoming a fast-growing thing in India, slowly replacing cash payments (Sarmah et al., 2021; Singh et al., 2020). The use of e-wallets for users in Malaysia that the government has approved by issuing regulations will be even more massive if the e-wallets have a user-friendly interface and problems can be resolved quickly and in real-time (Teng & Khong, 2021). E-wallets are currently easy for millennials to use in making payments online, as well as getting rewards in the form of cashback and points (Pertiwi et al., 2020).

## **2.4. Customer Satisfaction**

Customer satisfaction with using e-wallet payments when getting a service in accordance with the wishes or expectations of achieving user goals (Chalik & Faturohman, 2022). The suitability of the facilities and the quality of the services provided can fulfill the users' wishes is said to be customer satisfaction (Ramanathan et al., 2017). Customer satisfaction in the film industry can be said to be a feeling of being happy or not after watching a given film product compared to expectations before watching the film (Tarigan et al., 2020). Customer satisfaction involves feelings of well-being or pleasure that are generated to obtain what is expected of the products and services provided (Yu et al., 2017).

E-satisfaction is given to users by providing adequate interaction and convenience so that they feel their desires are fulfilled (Phan et al., 2021). The acceptance of social media has dramatically changed customer patterns, which has provided customers with many options for using e-commerce. Customer satisfaction with measurement items in e-commerce at retail with the use of social media is more choice, more item availability, store shopping satisfaction, visit again, and recommendations to friends (Ramanathan et al., 2017). Measuring items on customer satisfaction Tarigan et al. (2020) for films, it is determined that watching is a pleasure, has a positive effect, is the right choice, and watching films provides pleasure and entertainment. Satisfaction perceived by e-wallet users and quick responses can recommend other users to use it intensively because it provides excellent benefits (Singh et al., 2020).

## **2.5. Relations Between Variable Concepts**

### **2.5.1. Relationship of E-WOM to ease of use and perceived usefulness**

E-WOM, used by social media users, can provide recommendations for other users to purchase products or services provided by the company (Jeljeli et al., 2022). E-WOM is popular, namely that online reviews between users and service providers will impact customer purchase decisions using technology due to the ease of use and availability of adequate information (Kim et al., 2015). E-WOM, which film users use, can communicate and share information through social media to make it easier for other users to use (Siagian et al., 2022). The ease of users submitting complaints is related to the ease of use of technology and the speed of the e-wallet in resolving these complaints. Konuk (2019) states that customers' perceived value is the result built between individuals in implementing E-WOM. The social media community that is formed between users

can provide pictures of movie products and many reviews given to provide ease of use for other users and make a pleasant perceived usefulness (Tarigan et al., 2020).

### **2.5.2. The relationship between E-WOM and e-wallet payments**

The company's ability to resolve user complaints expressed by E-WOM can affect other users, so explanations are needed from technology providers to continue using the products or services provided (Jeljeli et al., 2022). E-WOM can provide reviews and ratings that provide value to other users (Chen et al., 2017). The social media community with reviews, marketing, and interactions between 102 user respondents can increase transactions in e-commerce (Ramanathan et al., 2017). Social media, which was built as a form of communication and building relationships between 1200 entrepreneur respondents in Malaysia, did not have an impact on the intention to use in running a business using technology (Moghavvemi et al., 2016). E-WOM is used by users using technology to make mobile payments (Tariffan et al., 2022).

### **2.5.3. The relationship between ease of use and perceived usefulness for e-wallet payments.**

Perceived ease of use positively impacts perceived usefulness of adopting mobile e-wallets (Sarmah et al., 2021). Purchasing tickets online makes it easier for moviegoers, and the perceived usefulness impacts e-wallet application e-ticket payments (Palumian et al., 2021). Ease of use in accessing films as streaming applications can impact perceived usefulness during Covid 19 (Basuki et al., 2022). The ease with which customers use digital technology in China impacts the speed of online payment for food delivery (Li et al., 2020). In a cross-sectional manner, E-wallet users of 501 respondents with data collection using the Google form concluded that ease of use affects perceived usefulness in using e-wallet payments (Yang et al., 2021). Perceived online ordering convenience and perceived online purchase sensory risk are planned to impact the share of wallet expansion (Campo et al., 2021). The ease of using e-wallets on smartphones for payments can make work easier so that users use them intensively (Singh et al., 2020). Ease of use and perceived usefulness can build consumer behavioral intention through digital payment platforms (Siagian et al., 2022). The ease of use and user-friendly interface that users perceive can solve problems in real time, thus making users continue to use e-wallet payments intensively (Teng & Khong, 2021). Ease of use and perceived usefulness of 184 millennials who use e-wallet payments are committed to continuing to use them (Pertiwi et al., 2020). The ease of using e-wallets can provide trust for its users so that they intend to use them on an ongoing basis (Chalik & Faturohman, 2022). Perceived usefulness for users of 206 respondents in India impacts e-wallet payment intentions on an ongoing basis (Singh et al., 2020).

### **2.5.4. Ease of use and perceived usefulness relationship to customer satisfaction**

Perceived ease of use and perceived usefulness in streaming applications during the Covid 19 period were able to have an impact on behavioral intention (Basuki et al., 2022). Perceived ease of use and perceived usefulness impact users' desire to use e-wallets repeatedly (Yang et al., 2021). Millennials perceive ease of use and perceived usefulness in using e-wallets will express positive things to other users (Pertiwi et al., 2020). The ease of use of e-wallets in using smartphones with 206 respondents in India for payments can increase satisfaction so that they are recommended to other users (Singh et al., 2020). Perceived usefulness impacts user intention to use or adopt e-wallets on an ongoing basis (Sarmah et al., 2021). Ease of use and perceived usefulness impact trust in digital payments to increase customer satisfaction (Siagian et al., 2022). The convenience for users to interact and get services through the website can increase customer satisfaction from



e-retailing (Phan et al., 2021). Users can easily use, and the perceived usefulness of e-commerce can have an impact on increasing introduced by friends, reading product reviews, introduced by media, and introduced by customer reviews to increase customer satisfaction with the emergence of more choices, availability of material items, visit again and recommend to friends (Ramanathan et al., 2017). Mobile usefulness and ease of use impact behavioral intention to increase customer satisfaction (Lew et al., 2020). Perceived usefulness for users of 206 respondents in India impacts e-wallet user satisfaction and is recommended through social media to other users through positive comments or reviews (Singh et al., 2020).

### 2.5.5. The relationship between e-wallet payments and customer satisfaction

Continuous use of e-wallet payments can satisfy users so they can adopt e-wallets to facilitate online use (Yang et al., 2021). Problems faced by e-wallet users can be resolved in real-time and have been declared as official payment instruments by the government, providing a level of satisfaction for 18,149 respondents in Malaysia (Teng & Khong, 2021). The intentional use of e-wallet payments can impact customer satisfaction, so they will use it continuously to meet their needs (Sarmah et al., 2021). Users can trust the e-wallet payment system so that they use it repeatedly as a form of loyalty and at the same time as user satisfaction (Chalik & Faturohman, 2022). The intentional use of e-wallet payments in hospitality in Malaysia with mobile phones can impact perceived enjoyment as a form of customer satisfaction (Lew et al., 2020).

### 3. Research Methods

A quantitative research approach is carried out by examining the relationship or influence between one variable and another. Quantitative research is a study that observes the population as a particular form/object. For example, this study examines the effect of e-WOM on customer satisfaction through ease of use, perceived usefulness, and e-wallet payments (Figure 1).

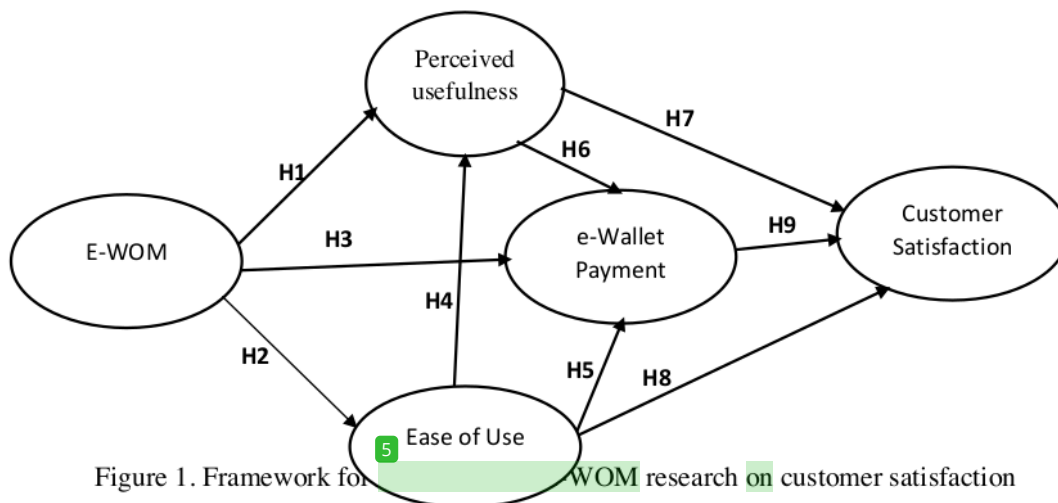


Figure 1. Framework for e-WOM research on customer satisfaction

5 Based on Figure 1, the following research hypothesis is obtained:

- H1: E-WOM has an influence on perceived usefulness of using e-wallets in subscribing to online streaming.
- H2: E-WOM has an influence on the ease of use of e-wallets in subscribing to online streaming.
- H3: E-WOM has an influence on the use of e-wallet payments in subscribing to online streaming.



- H4: Ease of use has an influence on perceived usefulness of using e-wallets in subscribing to online streaming.
- H5: Ease of use has an impact on the use of e-wallet payments in subscribing to online streaming.
- H6: Perceived usefulness has an influence on the use of e-wallet payments in subscribing to online streaming.
- H7: Perceived usefulness has an influence on customer satisfaction in subscribing to online streaming.
- H8: Ease of use has an impact on customer satisfaction in subscribing to online streaming.
- H9: The use of e-wallet payments has an impact on customer satisfaction in subscribing to online streaming.

For all the hypotheses that have been determined, SEM-PLS (structural equation multivariate Partial Least Square) analysis is used to test a relationship between latent variables. Data processing using Partial Least Square (PLS) is divided into the outer and inner models. Outer loading is carried out in the measurement of validity and reliability tests, while the inner model gets the magnitude of the model's predictive value and research hypothesis. The population in the study was determined to be streaming technology users who had subscribed to streaming applications, including Netflix, Youtube, Maxstream, Iflix, Vidio, viu, Disney+, HBO GO, WeTV. Streaming technology users have made payments as members at least twice using e-wallet payments. The use of e-wallet payments in Indonesia is determined by the applications Ovo, Dana, GoPay, Virgo, ShopeePay, iSaku, Jenius, Go mobile, Sakuku, and others (Foster et al., 2022; Chalik & Faturohman, 2022). By getting respondents based on google links, E-wallet users in Indonesia were 1238 respondents who were using streaming applications and who had used e-wallet payments as members were 324 respondents in Indonesia.

The measurement items used to measure E-WOM adopt the research of Tarigan et al. (2022), provide reviews that are objectively beneficial to others (e-WOM1), provide varied reviews (e-WOM2), provide recommendations to others (e-WOM3), encourage others to make decisions (e-WOM4). The measurement items set for ease of use adopted Basuki et al. (2022), Bassiouni et al. (2019), Zhang et al. (2014), Palumian et al. (2021), and Rauniar et al. (2014) are easy to use e-wallet (EoU1), ease to understand e-wallet process (EoU2), ease to install e-wallet system (EoU3), and ease to pay e-wallet (EoU4). The measurement items set for perceived usefulness adopted by the research of Basuki et al. (2022), Zhang et al. (2014), Kowalczyk (2018), and Rauniar et al. (2014) are shortening payment time (PU1), reducing administrative costs (PU2), getting fast information (PU3), easily updating the latest system (PU4) and processing payments in real-time (PU5). E-wallet payment is determined as a measurement item by adopting Pertiwi et al. (2020) and Teng & Khong (2021), namely checking e-wallet balances (e-WP1), frequently topping up e-wallet balances (e-WP2), frequently using e-wallets in payments (e-WP3), and often check the benefits (rewards/cashback) of e-wallet payment (e-WP4). The measurement items set for customer satisfaction are using the e-wallet again (CS1), recommending it to others (CS2), saying positive things about the e-wallet (CS3), and daring to update the new system continuously (CS4).

#### 4. Results and Discussion

The characteristics of research respondents who distributed them to streaming applications users and made payments as members using e-wallets as many as 324 respondents are shown in Table 1.

**Table 1. Characteristics of Research Respondents**

Variable	Description	Frequency	Percentage
Gender	Male	132	41
	Female	192	59
Islands	Sumatra	14	4
	Java	167	52
	Kalimantan	56	17
	Sulawesi	67	21
	Papua & Ambon	8	2
	Bali & Nusa Tenggara	12	4
E-Wallet Payment	Ovo	67	21
	Dana	28	9
	Gopal	42	13
	Virgo	3	1
	Shopeepay	124	38
	iSaku	7	2
	Jenius	2	1
	Go mobile	34	10
	Sakuku	17	5
Expenditures of E-Wallet	Less IDR 100,000	97	30
	IDR 100,001 - 300,000	136	42
	IDR 300,001 - 500,000	78	24
	IDR 500,001 - 700,000	7	2
	IDR 700,001 - 900,000	5	2 2
	More than IDR 900,001	1	then

Based on table 1, the characteristics of the respondents related to gender were 132 male respondents (41%) and 192 female respondents (59%). The research determined that respondents who had used e-wallets and streaming applications were obtained per region, which was divided based on islands, namely Sumatra 4%, Java 51%, Kalimantan 17%, Sulawesi 21%, Papua & Ambon 2%, and Bali & Nusa Tenggara 4%. It was found that the largest number of respondents were on the island of Java. At the same time, the use of e-wallets by respondents was found to be the largest using e-payment Shopeepay 38%, Ovo 21%, Gopay 13%. Respondents provided information related to expenses used in connection with e-wallet payments, and the largest was between IDR 100,000-300,000, as many as 136 respondents (42%), both less than IDR. 100,000 by 97 respondents (30%), and IDR 300,000-500,000 by 78 respondents (24%).

1

**Table 2. Validity and Reliability of the Constructs**

Item Measurement	Loading factor	Composite Reliability	AVE	Mean
E-WOM		0.854	0.596	3.421
Provide objectively helpful reviews for others (e-WOM1)	0.730			3.321
Provide varied reviews (e-WOM2)				
Provide recommendations to others (e- WOM3)	0.701			3.552
Encouraging others to make decisions (e-WOM4)	0.830			3.327
	0.818			3.485
Ease of use		0.830	0.549	4.204

Ease to use e-wallet (EoU1)	0.695			4.006
Ease to understanding e-wallet process (EoU2)	0.748			3.651
Ease to install e-wallet system (EoU3)	0.789			3.944
Ease to pay with an e-wallet (EoU4)	0.730			3.951
Perceived usefulness		0.845	0.525	4.027
Shorten payment time (PU1)	0.767			3.849
Reducing administrative costs (PU2)	0.851			4.077
Obtaining fast information (PU3)	0.648			4.170
Easy updating the latest system (PU4)	0.657			4.136
Real-time payment processing (PU5)	0.681			3.904
E-wallet payment intention		0.818	0.530	4.004
Checking e-wallet balance (e-WP1)	0.755			4.182
Frequently top-up balance e-wallets (e-WP2)	0.817			3.759
Often use e-wallet in payments (e-WP3)	0.674			4.065
Often check benefits (rewards/cashback) e-wallet payment (e-WP4)	0.655			4.009
Customer satisfaction		0.815	0.535	4.040
Reusing e-wallet (CS1)	0.886			4.043
Recommending to others (CS2)	0.534			4.241
Positive words about e-wallet (CS3)	0.621			3.941
Dare to update the new system continuously (CS4)	0.826			3.935

Based on Table 2, it was found that the goodness of fit validity and reliability tests as criteria that met the validity test requirements obtained all measurement items with a loading factor above 0.500. As for the reliability test, the composite reliability value for E-WOM was 0.854, ease of use was 0.830, perceived usefulness was 0.845, e-wallet payment intention was 0.818, and customer satisfaction was 0.815. The determination of the goodness of fit model test is indicated by the inner model value, namely the  $Q^2$  value. The R-square value for the ease-of-use variable is 0.167, perceived usefulness is 0.316, e-wallet payment intention is 0.250, and customer satisfaction is 0.189, so the  $Q^2$  is 0.6534. This shows that E-WOM has acted as a predictive variable that explains ease of use, perceived usefulness, e-wallet payment intention, and customer satisfaction.

**Table 4. Path Coefficient**

Direct Path Coefficient	Original Sample	ST. DEV	T Statistics	P Values
E-WOM -> Perceived Usefulness	0.270	0.057	4.729	0.000
E-WOM -> Ease of Use	0.408	0.061	6.728	0.000
E-WOM -> E-Wallet Payment	0.190	0.061	3.103	0.002
Ease of Use -> Perceived Usefulness	0.395	0.061	6.453	0.000
Ease of Use -> E-Wallet Payment	0.175	0.069	2.518	0.012
Perceived Usefulness -> E-Wallet Payment	0.259	0.064	4.053	0.000
Ease of Use -> Customer Satisfaction	0.157	0.066	2.377	0.017
Perceived Usefulness -> Customer Satisfaction	0.217	0.064	3.389	0.001
E-Wallet Payment -> Customer Satisfaction	0.173	0.067	2.599	0.009

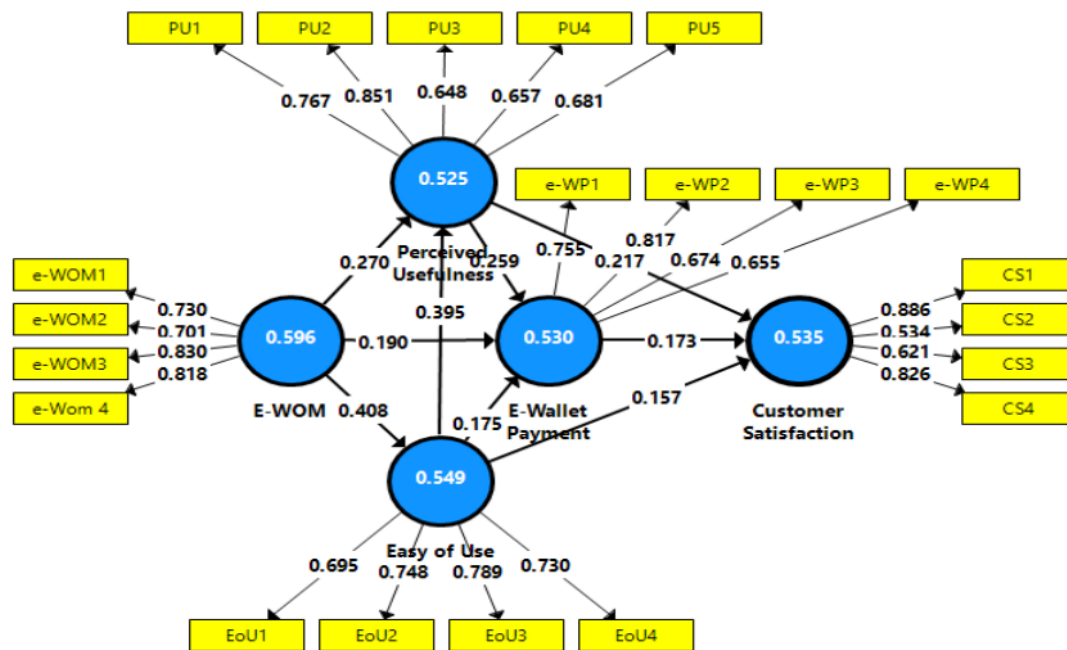


Figure 2. Path Coefficient of the resulting model

The data processing results in Table 4 and Figure 2 show the results of testing the research hypothesis. The first research hypothesis (H1), which states that E-WOM influences perceived usefulness in the use of e-wallets in subscribing to online streaming can be accepted with a p-value of 0.000 and 0.270. This shows that communication built online can provide recommendations to others (e-WOM3) and encourage others to make decisions (e-WOM4) so that it can impact perceived usefulness. The results of this study support the results of research that state that E-WOM influences perceived usefulness (Jeljeli et al., 2022; Tarigan et al., 2020; Konuk, 2019). The second hypothesis (H2), with the statement that E-WOM influences the ease of using e-wallets in subscribing to online streaming, is acceptable with a p-value of 0.000 and 0.408. The results of this hypothesis illustrate that collaboration and relationships between online users on social media can provide recommendations to others (e-WOM3) and encourage others to make decisions (e-WOM4) so that they can impact the ease of use. Communities built on social media can teach other users to use it more easily, and if you have difficulties, users help each other. The study's results support research results that state that E-WOM influences ease of use (Jeljeli et al., 2022; Kim et al., 2015; Tarigan et al., 2020).

The third hypothesis (H3) set by E-WOM influences the use of e-wallet payments in online streaming subscriptions, which can be accepted because it has a p-value of 0.002 and a magnitude of influence of 0.190. Furthermore, the results of the third hypothesis show that social media users can influence each other by providing recommendations to others (e-WOM3) and encouraging others to make decisions (e-WOM4) so that they can impact e-wallet payment intentions. Therefore, the third hypothesis supports the research result which states that E-WOM influences the use of e-wallet payments (Jeljeli et al., 2022; Chen et al., 2017; Ramanathan et al., 2017; Tarigan et al., 2022).



<sup>1</sup>  
The fourth hypothesis (H4), ease of use, influences perceived usefulness of 0.395 on the use of e-wallets in subscribing to online streaming, which can be accepted with a p-value of 0.000. The results of this study indicate that the ease of understanding the e-wallet process (EoU2) and the ease of installing the e-wallet system (EoU3) can make users intensively use the e-wallet. The use of e-wallets that are easy and understandable can quickly make users get the benefits of e-wallets. This study supports the results of research that state that ease of use influences perceived usefulness (Sarmah et al., 2021; Yang et al., 2021; Teng & Khong, 2021; Palumian et al., 2021).

The fifth hypothesis (H5) is accepted with a p-value of 0.012, with ease of use giving an effect of 0.175 on the use of e-wallet payments in subscribing to online streaming. The e-wallet process (EoU2) and ease of installing the e-wallet system (EoU3) can make users use e-wallet payment intentions. Ease of use for companies with easy to pay with e-wallet (EoU4) capabilities can impact e-wallet payments by topping up e-wallet balances. The results of this study support research which states that ease of use influences the use of e-wallet payments (Sarmah et al., 2021; Yang et al., 2021; Teng & Khong, 2021; Chalik & Faturohman, 2022; Palumian et al., 2021). The sixth hypothesis (H6) is obtained with perceived usefulness influencing the use of e-wallet payments in online streaming subscriptions of 0.259 and a p-value of 0.000. Perceived usefulness, illustrated by reducing administration costs and shortening payment times, can impact e-wallet payments on an ongoing basis. The results of this study support the results of research which state that perceived usefulness influences the use of e-wallet payments (Li et al., 2020; Yang et al., 2021; Campo et al., 2021; Pertiwi et al., 2020; Chalik & Faturohman, 2022).

The seventh hypothesis (H7) states that perceived usefulness affects 0.217 customer satisfaction in subscribing to online streaming with a p-value of 0.001. Perceived usefulness which is illustrated by reducing administration costs, shortening payment times, and processing payments in real-time, can result in increased customer satisfaction. The results of this study confirm the results of research by Yang et al. (2021), Pertiwi et al. (2020), Sarmah et al. (2021), Ramanathan et al. (2017) and Lew et al. (2020), which states that perceived usefulness can have an impact on customer satisfaction. The eighth hypothesis (H8) states that ease of use affects 0.157 customer satisfaction in subscribing to online streaming can be accepted with a p-value of 0.017. Ease of use, illustrated by the ease of installing the e-wallet system, the ease of understanding the e-wallet process, and the ease of paying with the e-wallet, can make users experience increased satisfaction. This study's results confirm the research results, which state that ease of use influences customer satisfaction (Yang et al., 2021; Pertiwi et al., 2020; Phan et al., 2021; Lew et al., 2020). The ninth hypothesis (H9) states that the use of e-wallet payments influences customer satisfaction by 0.173 in subscribing to online streaming with a p-value of 0.009, so the hypothesis is accepted. E-wallet payments which are illustrated by checking e-wallet balances, frequently top up e-wallet balances, and using e-wallets for payments, can increase customer satisfaction. Users can do e-wallets repeatedly, update new systems continuously, and always have positive words about e-wallets. The activities carried out by users on e-wallets can create satisfaction and make users loyal. Research confirms the results of research which state that the use of e-wallet payments has an impact on customer satisfaction (Yang et al., 2021; Teng & Khong, 2021; Sarmah et al., 2021; Chalik & Faturohman, 2022; Lew et al., 2020).

## 5. Conclusion

The results of the study show that e-WOM influences perceived ease of use and perceived usefulness. Communication built by members online and between e-wallet service providers and participants can generate customer desire to use e-wallets. Reviews in the form of positive and

negative comments from participants will improve the e-wallet payment system. Communication between members provides technical explanations that make it easier for users to understand the role and benefits of e-wallets on an ongoing basis. E-WOM can have an impact on e-wallet payment intentions so that it becomes a payment process that is used by users continuously. The contribution of e-WOM in using e-wallets is substantial, so it provides a practical contribution for users and service providers to make detailed improvements to make it more user-friendly. Perceived usefulness, ease of use, and e-wallet payments impact customer satisfaction. The ability of service providers to empower customers and build communication forums can impact user satisfaction. The research results contribute to service providers continuing to build effective communication with customers and provide a customer service system that can solve customer problems quickly and precisely. Theoretical contributions to research enrich the theory of TAM (Technology Acceptance Model) and customer behavior.

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