

THE EFFECT OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON CUSTOMER SATISFACTION AND INTENTION TO CONTINUE USE E- WALLET IN THE COMMUNITY OF LHOKSEUMAWE CITY

Sapna Biby¹, Fachry Zaldi², Mariyudi^{3*}, Naufal Bachri⁴, Adnan⁵, Ikramuddin⁶

^{1,2,3,4,5,6} Faculty of Economics and Business / Universitas Malikussaleh, Lhokseumawe

E-mail: sapnabiby@unimal.ac.id¹, fachri.236110101017@mhs.unimal.ac.id², mariyudi@unimal.ac.id^{3*},
naufal.bachri@unimal.ac.id⁴, adnan@unimal.ac.id⁵, ikramuddin@unimal.ac.id⁶

Received : 01 October 2025

Published : 18 November 2025

Revised : 10 October 2025

DOI : <https://doi.org/10.54443/ijeabas.v5i5.4405>

Accepted : 13 November 2025

Link Publish : <https://radjapublika.com/index.php/IJEBAAS>

Abstract

This study examines the influence of Perceived Ease of Use and Perceived Usefulness on Customer Satisfaction and Intention to Continue Using E-Wallets in Lhokseumawe City. The sample in this study was 140 people from Lhokseumawe City who had used e-wallets. Data collected through questionnaires were analyzed using data analysis methods using Structural Equation Modeling (SEM) which was operationalized with the Analysis of Moment Structure (AMOS) tool. The results of the study indicate that PEU and PU have a significant effect on CS and IU. And CS has a direct effect on IU. Then, in testing the indirect effect, CS was found to play a role as a partial mediating variable in the relationship between PEU and PU on IU. The results of this study are expected to be important information for e-wallet brand providers in making policies related to product development. The results of this study also provide important information for consumers or e-wallet users in deciding to use e-wallets to support transactions through digital marketing.

Keywords: *Perceived Ease of Use, Perceived Usefulness, Customer Satisfaction, Intention to Continue Using E-Wallet.*

INTRODUCTION

Today's rapidly developing technology has become the most important medium supporting various aspects of human life. At the same time, the continued development of technology and the internet has had a significant impact on changing societal behavior. Furthermore, from an economic and financial perspective, technological developments have had a significant impact on payment systems, particularly the movement of money from one party to another. Payment systems were initially based on barter, but have since evolved to include the use of money as a means of payment. Non-cash payment systems refer to electronic payments or electronic money or better known as e-money (Visakha and Keni, 2022). According to Kumar et al., (2024) An e-wallet is a type of electronic card that can be used for online transactions. This is driven by the exponential growth of computer and smartphone users around the world (Abdul-Halim, Vafaei-Zadeh, Hanifah, Teoh, and Nawaser, 2022). Whereas Salepa & Ni (2022), said that an electronic wallet is a type of electronic money that is used to operate a payment system via Quick Response Code (QR Code/QR Payment), Near Field Communication (NFC), and One-Time Password (OTP). An electronic wallet is a form of electronic money in the form of a chip-based smart card or application (Karim, Haque, Ulfy, Hossain, and Anis, 2020). Electronic wallets allow users to store data digitally and make transactions seamlessly via mobile devices or computers (Shrestha, Mahat, Neupane, and Karki, 2024). Electronic wallets (e-wallets) are a contemporary technological innovation that has penetrated and dominated the economies of both developing and developed countries. Therefore, there remains a scientific focus on the continued use of information technology by users, particularly e-wallet applications (Abdul-Halim et al., 2022). This feature can improve the security of users' financial arrangements. Figure 1 below shows the ten e-wallet applications that dominate the payment system in Indonesia.

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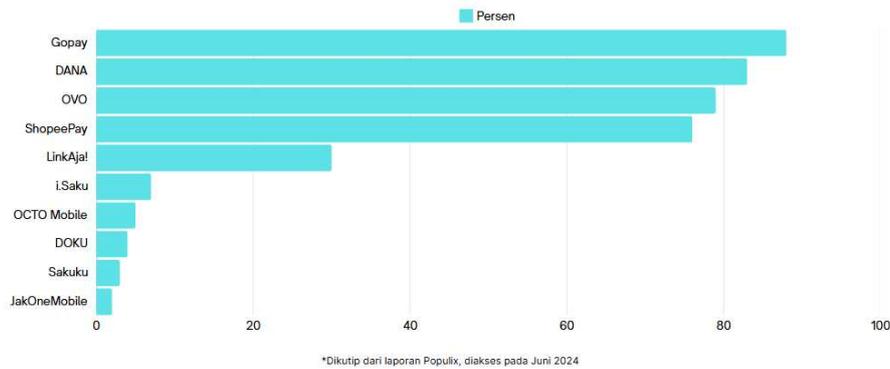


Figure 1 Ten Best e-Wallets in Indonesia

Source: <https://www.inilah.com/aplikasi-e-wallet-terpopuler-di-indonesia>

Figure 1 shows that based on the results of a survey conducted by Populix of one thousand e-wallet users in Indonesia, it explains that the e-wallets most widely used by Indonesians are Gopay, reaching 88%, Dana Application 83%, OVO 79%, ShopeePay 76% and Link Aja reaching 30%. In addition, there are several other applications that are also widely used by the Indonesian people, including Aceh, namely i-saku which reached 7% of users, OCTO Mobile 5%, DOKU 4%, sakuku 3%, and jakONEMobile 2%. Populix also reported that the frequency of application use is most often done 2 to 3 times a week, with the most types of transactions for e-commerce purchases reaching 85 percent. Meanwhile, 71 percent use it for transportation costs. And another 69 percent use digital wallet applications to buy credit and internet or phone quotas. In addition, this e-wallet is expected to be accepted by consumers of various ages who are tech-savvy because this device has the potential to run various services with the growing mobile technology compared to before (Abdul-Halim et al., 2022). Aceh Province, particularly Lhokseumawe City, is one of the regions with the highest growth in e-wallet usage in Indonesia. Several factors may need further exploration to provide important insights into the unique challenges and opportunities in e-wallet adoption among the community. Although the use of electronic payments continues to increase in Lhokseumawe City, little is known about the adoption of its services related to payment transactions. In addition to considering the highly heterogeneous demographic profile, various internal and external factors also influence the community's use of digital wallets (e-wallets). Previous research on e-wallets has explained several important factors regarding the adoption and continued use of digital wallets (intention to continue use) (Lestari, Firdaus, Nurhayati, and Yulianti, 2024; Novira, Utomo, and Mulyanto, 2024; Nuralam et al., 2024; Visakha and Keni, 2022). However, this study focuses on factors such as perceived ease of use, perceived usefulness, and perceived satisfaction in using digital wallets. E-wallet continuance models have been developed to investigate people's intention to use technology applications, including the Technology Acceptance Model (TAM) and the diffusion of innovation (DOI), and extensively investigate the factors of perceived ease of use and perceived usefulness (Al-Hattami, Al-Adwan, Abdullah, and Al-Hakimi, 2023; Senali et al., 2023; Shrestha et al., 2024).

Furthermore, existing research lacks a comprehensive understanding of the relationship between user satisfaction and behavioral intentions to adopt technology. This may be influenced by differences in user satisfaction levels. This statement is considered relative due to differences in payment systems, including mobile payment systems. This study aims to address the gaps identified through previous investigations, specifically regarding factors related to perceived ease of use, perceived usefulness, and perceived user satisfaction, which influence behavioral intentions to continue using e-wallet applications. According to Kowang et al., (2020), Perceived ease and perceived usefulness are two important factors for adopting e-wallets, the same thing was also conveyed by (Al-Hattami et al., 2023; Visakha and Keni, 2022). However, the research results Hapsoro & Kismiatun, (2022), shows that perceived ease of use and perceived usefulness do not directly influence the intention to continue using e-wallets. Likewise, the study Luthfyah & Istanti, (2025), found that perceived usefulness did not have a significant effect on satisfaction and intention to use e-wallets. Furthermore, in the context of perceived satisfaction with using e-wallets, Visakha & Keni, (2022), E-wallet user satisfaction has a positive and significant impact on reuse intentions. Therefore, user satisfaction is crucial for the success of digital payments (Fainusa, Nurcahyo, and Dachyar, 2019). However, the research results Al-Hattami et al., (2023), shows a different perspective, where PEU and PU do not significantly increase customer intention to use the application, but users emphasize service quality and trust as the main determining factors in achieving customer loyalty towards digital wallets. Previous empirical research has concluded that electronic wallets (e-wallets) are an important instrument for financial inclusion in various developing countries,

including Indonesia, where a large portion of the population may not have access or be affected by limited banking infrastructure. This study also serves as an educational resource for the community to close the gap among the community regarding the ease and benefits of using digital payment systems in aspects of economic and financial life, especially for the community in the Lhokseumawe City area.

LITERATURE REVIEW

The Influence of Perceived Ease of Use and Perceived Usefulness on Customer Satisfaction

Perceived Ease of Use is defined as the extent to which an individual perceives that using a particular system requires little effort with a high level of comfort (Tian et al., 2023). Perceived usefulness is defined as the extent to which a person believes that using a particular information system will improve his or her performance (Hussein, Baharudin, Jayaraman, and Kiumarsi, 2019; Wicaksono and Maharani, 2020). In the context of e-wallets, Perceived Ease of Use plays a vital role in influencing the typical user experience (Wilson, Keni, Henriette, and Tan, 2021). For example, if users can easily make transactions, if they can manage their payments without checking their credit or dealing with confusing technical difficulties, this will increase satisfaction (Londa, Worang, and Arie, 2022). Perceived Ease of Use can reduce the discomfort and frustration that often arises when technology feels complicated or difficult to use (Alshammari and Babu, 2025). User satisfaction is closely related to the comfort felt when interacting with technology, and when an e-wallet is easy to use, users are usually more satisfied and use the application (Olivia and Marchyta, 2022; Wilson, Alvita, and Wibisono, 2021). This satisfaction has the potential to increase user loyalty and intention to continue using e-Wallet in the future (Luh et al., 2022). Perceived Usefulness also contributes to increasing customer satisfaction (Olivia and Marchyta, 2022). Previous studies have shown that PU has a positive effect on user satisfaction, as described in the Technology Acceptance Model (TAM), Davis (1989). Positive experiences in perceived benefits of use can increase satisfaction, strengthen user loyalty and intention to continue using e-wallets in the future (Alshammari and Babu, 2025; Luh et al., 2022). Based on the description above, the hypothesis developed in this research is:

H₁ : Perceived Ease of Use has a significant effect on Customer Satisfaction

H₂ : Perceived Usefulness has a significant influence on Customer Satisfaction

The Influence of Perceived Ease of Use and Perceived Usefulness on Intention to Continue Using e-Wallet

Perceived Ease of Use (PEU) refers to the extent to which users believe that using a technology does not require significant effort or complexity. The easier the technology is to use, the more likely users are to feel comfortable and continue using it. Meanwhile, Perceived Usefulness (PU) refers to the extent to which users believe that using the technology in this case provides important benefits of electronics. In the context of e-wallets, PEU plays a significant role in determining user intentions to continue purchasing or loyalty (Wilson, Keni, et al., 2021). In the Technology Acceptance Model (TAM), Davis (1989) argued that PEU and perceived usefulness (PU) are directly related to users' technology usage, which influences their intention to use the technology further. The same is true for e-wallets. The easier it is for users to use an application, the more they intend to continue using it in the future (Luh et al., 2022). Users who believe e-wallets offer more benefits in their lives are more likely to continue using the service. For example, if an e-wallet makes it easier for users to make payments quickly and securely, or offers additional benefits like simplified advertising and financial management, the app will be more likely to continue using it (Wilson, Alvita, et al., 2021). Over time, users become more reliant on e-wallets, strengthening their intention to continue doing so in the future (Amelia and Simanjuntak, 2024). Based on the description above, the hypothesis developed in this research is:

H₃ : Perceived Ease of Use has a significant effect on Intention to Continue Using e-Wallet

H₄ : Perceived Usefulness has a significant influence on Intention to Continue Using e-Wallet

The Influence of Customer Satisfaction on Intention to Continue Using e-Wallet

In the context of e-wallets, customer satisfaction is directly related to how users feel about the performance, benefits, and simple use of the electronic device. Users who are satisfied with their e-wallet experience are more likely to continue using the app in the future (Wilson, Alvita, et al., 2021). The relationship between customer satisfaction and intention to continue using it (intention to continue using it is very important (Wilson, Keni, et al., 2021). If a customer is satisfied with an e-wallet service, whether it's transactions, security, customer support, or the benefits they've received, this satisfaction creates a positive relationship between the user and the ChatGPT app (Alshammari and Babu, 2025). In other words, the intention is to use it for the long term. Conversely, frustration with e-wallets. Low satisfaction can cause users to switch to other applications that meet their needs and expectations

(Olivia and Marchyta, 2022). Therefore, customer satisfaction plays a crucial role in retaining users and increasing continued usage. Based on the above description, the hypothesis developed in this study is:

H₅ : Customer Satisfaction has a significant influence on Intention to Continue Using e-Wallet

The Influence of Perceived Ease of Use and Perceived Usefulness on Intention to Continue Using e-Wallet through the Mediating Role of Customer Satisfaction.

PEU and PU play a key role in user experience, as easy-to-use applications typically provide a better and more useful experience for users. Perceived usability enhances the positive user experience, which is characterized by a high level of consumer satisfaction (Alshammari and Babu, 2025). Users who perceive e-wallet applications as making their lives easier through the convenience of various transactions and special offers will experience higher levels of satisfaction. Satisfaction is a powerful determinant of product usage intentions, as e-wallets meet users' expectations and needs in terms of convenience and usability (Wilson, Keni, et al., 2021). Customer satisfaction plays a key role in the design of intention to continue using an application or service both directly and as a mediating factor (Wilson, Alvita, et al., 2021). Users who are happy with their e-wallet are more likely to continue using it in the future. High levels of satisfaction lead to increased user loyalty and the likelihood that they will continue to rely on the app (Keni, 2020). For example, e-wallets offer numerous benefits (such as simple transactions and profitable advertising campaigns), so satisfied users are more likely to continue using them. Based on the above description, the following hypothesis was developed in this study:

H₆ : PEU has a significant influence on Intention to Continue Using e-Wallet through the role of Customer Satisfaction Mediation

H₇ : PU has a significant influence on Intention to Continue Using e-Wallet through the role of Customer Satisfaction Mediation

Research in the context of e-wallets has grown massively and become a scientific topic in recent years, along with the growth of the internet as a communication and transaction tool in business. These theories will be comprehensively explained, based on the results of empirical studies conducted by previous researchers in various contexts and industries. For this reason, the conceptual framework of this research is as follows:

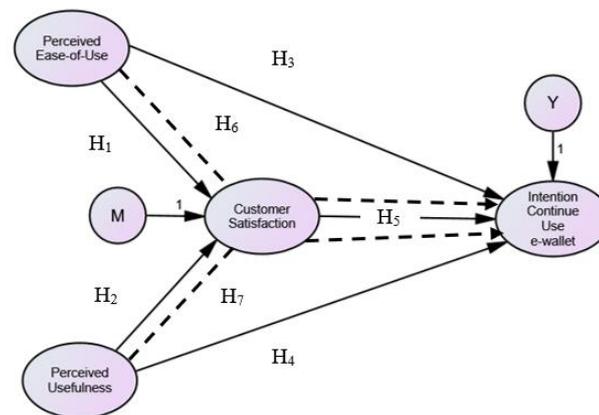


Figure 2 Conceptual Framework

Source: Developed by Researchers (2025)

METHOD

This study uses a quantitative descriptive approach, which aims to describe and analyze the relationships between variables based on numerical data obtained from respondents. The quantitative approach was chosen because this study focuses on measuring variables and statistically testing hypotheses to obtain objective conclusions. The population in this study were e-wallet users, with a sample size of 140 respondents. The sampling technique used was purposive sampling, a method of determining the sample based on certain criteria established by the researcher. These criteria were adjusted to the research objectives, for example, respondents must be active e-wallet users within a certain time period. Data collection was carried out using a questionnaire compiled based on indicators for each research variable. The questionnaire was distributed to respondents both online and offline to obtain primary data relevant to the research objectives. The collected data was then analyzed using a Structural Equation Modeling (SEM) statistical approach with the aid of the AMOS application. SEM was chosen because it can simultaneously test causal relationships between variables and assess the suitability of the research model to the empirical data. This

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analysis included instrument validity and reliability testing, confirmatory factor analysis (CFA), and structural model testing to determine the influence between research variables that will be interpreted in the research results.

RESULTS AND DISCUSSION

Respondent Characteristics

This subchapter presents a general overview of the characteristics of the respondents who participated in the study. This analysis includes several demographic and socioeconomic variables such as gender, age, education level, occupation, and income. Understanding respondent characteristics is crucial for assessing the suitability of the data obtained and for supporting a more accurate and contextual interpretation of the research results. Frequency analysis of respondent characteristics data was conducted using the Statistical Package for the Social Sciences (SPSS) software to obtain the distribution and percentage of each demographic variable in a systematic and structured manner. Table 1 below illustrates the conditions of the respondents in this study:

Table 1 Respondent Characteristics

Characteristics	Amount	Percentage
Experience using e-wallet		
> 2 times	140	100
Total	140	100
Gender		
Male	77	55
Femal	63	45
Total	140	100
Respondent's age		
< 20 years	13	9.3
20-30 years	32	22.9
31-40 years	41	29.3
41-50 years	34	24.3
> 50 years	20	14.3
Total	140	100
Respondent's Education Level		
High school or equivalent	34	24.3
Diploma	35	25.0
Bachelor	58	41.4
Postgraduate	13	9.3
Total	140	100
Respondent's Occupation		
Government employees (PNS/TNI/Polri)	17	12.1
Private employees	39	27.9
State-Owned Enterprise/Regional-Owned Enterprise Employees	32	22.9
Housewife	39	27.9
Students	13	9.3
Total	140	100
Respondents' Income		
< Rp2.000.000	10	7.1
Rp2.000.000 – Rp4.999.999	28	20.0
Rp5.000.000 – Rp7.999.999	57	40.7
Rp8.000.000 – Rp9.999.999	34	24.3
>Rp10.000.000	11	7.9
Total	140	100

Source: Research Results (2025)

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Based on the results of a descriptive analysis of 140 e-wallet user respondents, all respondents (100%) had used e-wallets more than twice, indicating that they had sufficient experience in using the service. Based on gender, the majority of respondents were male (55%), while women were 45%. In terms of age, the largest group was in the 31-40 years range (29.3%), followed by 41–50 years olds (24.3%), indicating a dominance of users in the productive age group. In terms of education, the majority of respondents had a bachelor's degree (41.4%), indicating a relatively high level of digital literacy. Based on occupation, the most respondents worked as private employees and housewives (27.9 each), followed by state-owned enterprise/regional-owned enterprise employees (22.9%). In terms of income, the majority of respondents had an income between Rp5,000,000 – Rp7,999,999 (40.7%), indicating that most e-wallet users came from the middle economic class.

Results of Data Validity and Reliability Tests

Table 2 Results of Data Validity and Reliability Tests

Questionnaire Statement Items	CFA ≥ 0,60	CR ≥ 0.70	AVE ≥ 0.50	Conclusion
Perceived Ease of Use				
PEU1 I think e-wallet is useful for payments.	0.784			
PEU2 I think the e-wallet process is easy to understand.	0.821			
PEU3 E-wallet makes me skilled in using financial technology.	0.695	0.855	0.597	Valid
PEU4 I think e-wallet is easy to use.	0.785			
Perceived Usefulness				
PU1 In my opinion, with e-wallet payments are faster.	0.708			
PU2 In my opinion, e-wallets make transactions easier.	0.74			
PU3 I think e-wallet is very profitable because there are lots of discounts.	0.802	0.854	0.594	Valid
PU4 In my opinion, using e-wallet is more efficient and effective in transactions.	0.827			
Customer Satisfaction				
CS1 Overall I am satisfied with the e-wallet features.	0.824			
CS2 I am very satisfied with the performance of the e-wallet.	0.823			
CS3 I am happy with e-wallet.	0.675	0.867	0.621	Valid
CS4 Choosing e-wallet for business transactions is the right choice for me.	0.821			
Intention of Use				
IU1 I will continue to use e-wallets in the future.	0.95			
IU2 I will always try to use e-wallet in my daily life.	0.927			
IU3 I plan to use e-wallet more often.	0.859	0.954	0.837	Valid
IU4 I would recommend e-wallets to my friends.	0.922			

Source: Research Results (2025)

The results of the confirmatory factor analysis (CFA) analysis show that all indicators in each variable have a loading factor value greater than 0.60, which means that each statement item is declared valid and able to represent its construct well. The composite reliability (CR) value for all variables is also above 0.70, and the average variance extracted (AVE) value exceeds the minimum limit of 0.50, which indicates that the construct has adequate internal consistency and convergent validity. In detail, the Perceived Ease of Use variable has a CR value of 0.855 and an AVE of 0.597, indicating good reliability and validity. The Perceived Usefulness variable obtained a CR of 0.854 and an AVE of 0.594, also meeting the model's feasibility criteria. Furthermore, the customer satisfaction variable showed a CR of 0.867 and an AVE of 0.621, which means this construct is reliable and valid. Finally, the intention of use variable has the highest CR value of 0.954 and AVE of 0.837, indicating that its indicators are very strong in explaining the variable. Thus, all variables in this study have met the requirements for construct validity and reliability, making them suitable for use in subsequent structural model analysis.

Hypothesis Testing Results

To explain the results of the hypothesis testing in this study, a comprehensive analysis of the research model was conducted by examining the causal relationships between variables using regression weight data. This analysis aims to assess the extent to which the independent variables influence the dependent variable according to the formulated conceptual framework. The results of the structural model estimation and the resulting regression weight values are then used to interpret the strength and direction of the relationships between the variables. The detailed results of the research model testing and regression weight values can be seen in Figure 2 and Table 3 below, which illustrate the empirical relationships between the variables in the model as a whole.

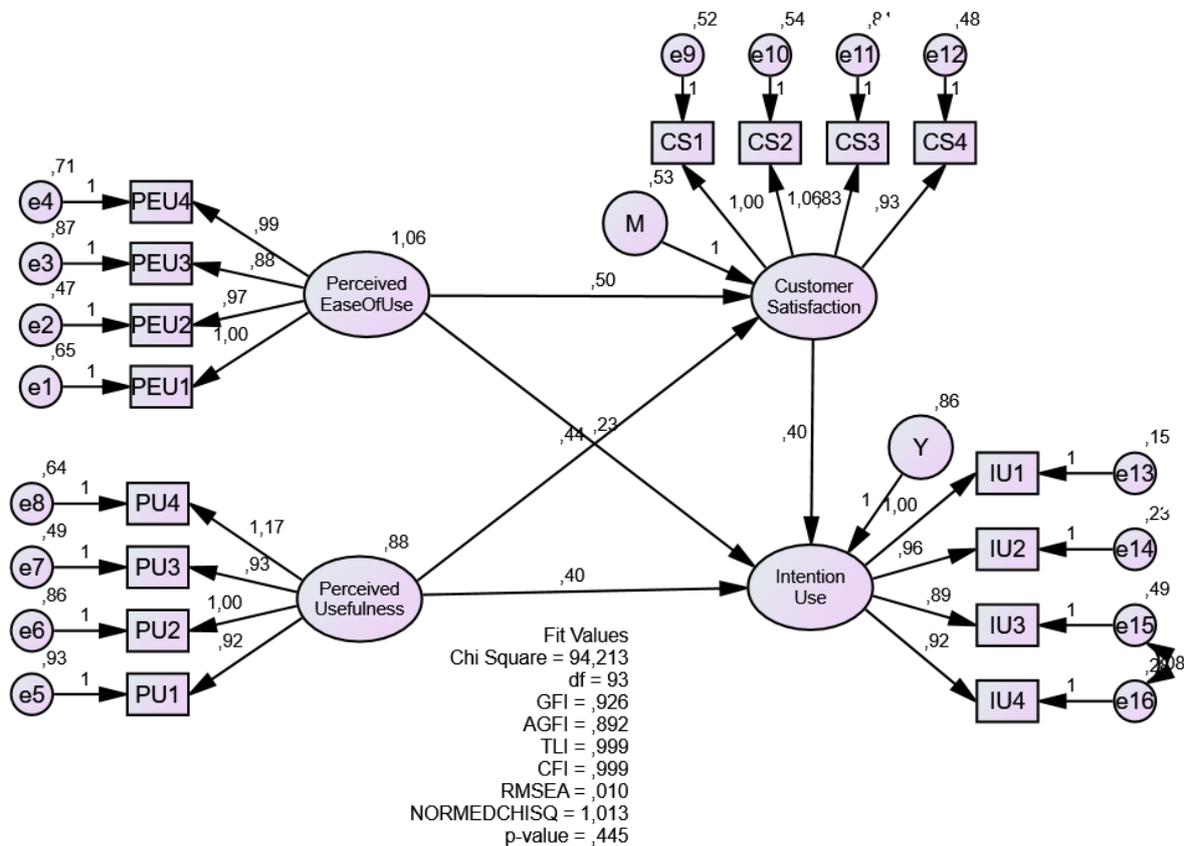


Figure 2 Hypothesis Testing Results
Source: Research Results (2025)

Based on Figure 2 above, it can be explained that in general the structural model is statistically fit, this can be seen from the small chi-square evaluation value, GFI 0.926 > 0.90, TLI 0.999 > 0.95, CFI 0.999 > 0.95, RMSEA 0.010 < 0.8, and a significance of 0.445 which is much greater than 0.05. from the results of the model evaluation it can be explained that in general this research model has been said to be statistically fit. Next, the influence of exogenous variables on endogenous variables will be interpreted to explain the proof of the research hypothesis. The results of the proof of the research hypothesis are presented in Table 3 below:

Table 3 Results of Research Hypothesis Testing

			Std. Estimate	S.E.	C.R.	Sign.
Perceived Ease of Use	--->	Customer Satisfaction	0,526 (52,6%)	0,092	5,446	***
Perceived Usefulness	--->	Customer Satisfaction	0,42 (42%)	0,1	4,386	***
Perceived Ease of Use	--->	Intention Use	0,20 (20%)	0,112	2,069	0,039
Perceived Usefulness	--->	Intention Use	0,311 (31,1%)	0,12	3,323	***
Customer Satisfaction	--->	Intention Use	0,33 (33%)	0,136	2,961	0,003

Source: Research Results (2025)

Table 3 above explains that the coefficient value of the influence of Perceived Ease of Use (PEU) on Customer Satisfaction (CS) is 0.526 or 52.6% with a probability value of 0.000, which is much smaller than alpha (α) = 0.05. This means that Perceived Ease of Use (PEU) has a positive and significant effect on Customer Satisfaction (CS) in using e-wallets. The results of this study are also in line with several previous studies, such as those conducted by (Luthfyah and Istanti, 2025; Wilson, Keni, et al., 2021), which states that PEU has a significant impact on customer satisfaction. Other research has found that if users can easily make transactions and manage payments, this will increase customer satisfaction (Londa et al., 2022; Nuralam et al., 2024). PEU can reduce the discomfort and frustration that often arises when technology feels complicated or difficult to use (Alshammari and Babu, 2025). User satisfaction is closely related to the comfort felt when interacting with technology, and when an e-wallet is easy to use, users are usually more satisfied and use the application (Olivia and Marchyta, 2022). Previous research also shows that PEU has a positive impact on user satisfaction with various other digital technologies (Wilson, Alvita, et al., 2021). In practical terms, these results offer important implications for companies and product or service developers. Organizations seeking to improve customer satisfaction should seriously consider usability. This can be achieved through developing user-friendly features, improving app or website navigation, training customers in using the service, and providing responsive and accessible customer support. By creating a simpler and more efficient user experience, companies can not only improve customer satisfaction but also foster loyalty and a positive overall brand perception.

The coefficient value of Perceived Usefulness (PU) on Customer Satisfaction (CS) is 0.42 or 42%, with a probability value of 0.000, which is much smaller than alpha (α) = 0.05. This means that PU has a positive and significant effect on CS in using e-wallets. The results of this study are in line with research conducted by Wilson, Keni, et al., (2021), who found a significant relationship between PU and customer satisfaction. Because if users believe that the e-wallet they use will provide real benefits, they will be more satisfied with the user experience (Londa et al., 2022). For example, providing multiple payment methods, an e-wallet that provides convenience for ongoing transactions, or a faster and more secure payment system can be very useful for users Olivia & Marchyta, (2022) and Nuralam et al., (2024), He also said that PU also contributes to increasing customer satisfaction. When customers feel that what they use is truly beneficial, their satisfaction will increase (Alshammari and Babu, 2025; Luh et al., 2022), which can further impact loyalty and word of mouth promotion.

The coefficient value of the influence of Perceived Ease of Use (PEU) on Intention to Use (IU) is 0.20 or 20% with a probability value of 0.039, which is smaller than alpha (α) = 0.05. This means that PEU has a positive and significant effect on IU in using e-wallets. The results of this study are in line with research (Wilson, Alvita, et al., 2021), which states that PEU has a significant impact on customer satisfaction in using e-wallets. Therefore, the convenience brought about by PEU has a significant impact on users' decisions to continue adopting the technology in the long term (Alshammari and Babu, 2025; Nuralam et al., 2024; Olivia and Marchyta, 2022). According to Luh et al., (2022), The easier it is for users to use an application, the more they intend to continue using it in the future. In practice, these results provide important insights for product developers and service providers. To encourage intention to use, companies should prioritize user experience by designing simple, intuitive, and accessible interfaces. Uncomplicated features and efficient processes can enhance users' perceptions of ease of use, ultimately increasing the likelihood that users will voluntarily adopt the service.

The coefficient value of the influence of Perceived Usefulness (PU) on Intention to Use (IU) is 0.311 or 31.1% with a probability value of 0.000, which is smaller than alpha (α) = 0.05. This means that PU has a positive and significant effect on IU in using e-wallets. From a practical perspective, this finding has important implications for system developers, digital marketers, and technology service providers. To attract customers and have a strong desire to use a service or application, service providers need to emphasize the aspects of benefits perceived by users (Raninda, Wisnalmawati, and Oetomo, 2022). This can be achieved through relevant feature enhancements, usability efficiency, and clear communication of added value in every user interaction. When customers experience concrete benefits, such as time savings, improved work output, or ease of access, they tend to demonstrate higher usage intentions (Hapsoro and Kismiatun, 2022). The results of this study have also validated several other studies, such as if e-wallets make it easier for users to make payments quickly and securely, or provide additional benefits such as simple advertising and financial management, the application will be able to continue to use it (Wilson, Alvita, et al., 2021). Furthermore, PU also plays a role in increasing user loyalty to make subsequent purchases (Keni, 2020; Nuralam et al., 2024) The coefficient value of Customer Satisfaction (CS) on Intention to Use (IU) is 0.33 or 33% with a probability value of 0.003, which is smaller than alpha (α) = 0.05. This means that CS has a positive and significant effect on IU in using e-wallets. Theoretically, this finding supports the views of various consumer behavior and technology adoption models that state that customer satisfaction plays a significant role in

forming reuse intentions or continuance intentions. When customers are satisfied, they tend to have positive perceptions, higher trust, and a desire to continue using the same product or service (Wilson, Keni, et al., 2021). Satisfaction also often influences loyalty and word-of-mouth recommendations, which indirectly strengthens usage intentions among other users (Alshammari and Babu, 2025). Low satisfaction can cause users to switch to other applications that meet their needs and expectations (Olivia and Marchyta, 2022). Therefore, customer satisfaction plays a vital role in retaining users and increasing continued usage (Keni, 2020). The positive level of satisfaction gathered through the use of e-wallet applications can increase the user's emotional bond with the application, which strengthens the intention to continue using it (Amelia and Simanjuntak, 2024; Nuralam et al., 2024). Practically, these results provide important insights for service providers, technology companies, and digital product developers. Improving customer satisfaction not only impacts short-term relationships but also serves as a long-term strategy for retaining customers. This can be achieved by providing a pleasant user experience, responsive service, and consistently meeting customer expectations and needs. Satisfied customers are more likely to continue using a service, even in a highly competitive environment. The results of the study indicate that customer satisfaction (CS) acts as a mediator in the relationship between PEU and PU on IU. The C' values are 2.233 with a P-Value of 0.025 (perceived ease of use) and 2.101 with a P-Value of 0.035 (perceived usefulness), respectively, and this indicates that the indirect effect of perceived ease of use and perceived usefulness on intention to use through customer satisfaction is statistically significant. This means that perceived ease of use and perceived usefulness can increase customer satisfaction, and that satisfaction then encourages their intention to continue using the service.

CONCLUSION

Based on the analysis results explained in the discussion section, this study concludes that Perceived Ease of Use and Perceived Usefulness have a significant influence on Customer Satisfaction in e-wallet usage in Lhokseumawe City. Both variables are also proven to significantly influence Intention to Use e-wallets. In addition, customer satisfaction plays an important role in increasing the intention to use e-wallets continuously. The results of this study also indicate the mediating role of Customer Satisfaction in the relationship between Perceived Ease of Use and Perceived Usefulness on Intention to Continue Use. Thus, it can be concluded that the higher the level of ease and benefits perceived by users, the higher their satisfaction and desire to continue using e-wallet services in the future.

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