

THE EFFECT OF FACTORS ON SATISFACTION AND REUSE INTENTION OF OVO E-WALLET

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Abstract

This research study examines the factors such as ease of use, brand trust, and security of transaction that influence customer satisfaction and their intention to continue using the OVO e-wallet. The factors analyzed include ease of use, transaction security, and brand trust. The study focuses on OVO users in the Jakarta, Bogor, Depok, Tangerang, and Bekasi areas, with a sample size of 100. The data in this study is collected through an online survey and analyzed using SmartPLS 4. The results indicate that ease of use and transaction security positively impact great customer experience and their intention to continue using the OVO e-wallet. However, brand trust does not significantly affect customer satisfaction. These findings highlight the importance of ease of use and transaction security in enhancing customer satisfaction and the continuance intention for using the OVO e-wallet.

1. INTRODUCTION

Digital transformation has brought fundamental changes in the world of financial technology. Digital wallet applications or e-wallets are one of the most important modernization in digital transformation, especially in the financial field and are important intermediaries in facilitating fast and efficient electronic financial transactions. E-wallet apps not only facilitate the payment process, but also bring various benefits, from ease of use to lucrative cashback. In an increasingly competitive environment, e-wallet apps like OVO are becoming the top choice for individuals to manage their finances, shop, pay bills, and even invest.

This study aims to analyze the use of e-wallet applications, focusing on the OVO application, as well as understand the factors that influence user satisfaction as well as user intentions to continue using this application in their financial transactions. Such factors include ease of use, transaction security, and brand trustworthiness. When using e-wallet applications, psychological and practical factors play an important role in user satisfaction that influence the user's decision making for reuse intentions.

The ease of use factor is a key consideration in choosing an e-wallet application. E-wallet applications that provide conveniences such as an easy-to-understand interface, simple navigation and fast and efficient transaction processes are key factors in user decision making. Along with the ease of use that users get, the transaction security factor is also an crucial factor that affects the level of user trust in the application. Transaction security is a top priority for users who want to ensure that their personal and financial data is safe from threats. So that the security guarantees provided to users can increase user trust in the application which ultimately affects user decision making. In addition, the brand trust factor also has a significant impact on user decision making because brand trust plays a crucial role in building long-term relationships with users and can create a foundation of trust that influences users to continue using the OVO application.

OVO, a digital wallet service provider founded in 2017, has become one of the popular digital payment apps in Indonesia that allows users to conduct financial transactions electronically through their mobile apps. The innovative services provided by OVO are clear evidence of digital transformation in the financial sector. Therefore, this paper study will complete this knowledge gap by providing a correlation study and investigating the impact of

these factors on user satisfaction and continuance intention in the context of the OVO e-wallet as a financial transaction tool.

2. LITERATURE REVIEW

2.1. Theoretical Background

2.1.1. Ease of Use

The perception of ease of use refers to the degree to which users anticipate the effort required to use a system (Davis, 1989). The perception of convenience represents an individual's confidence in the process of decision-making. If users believe that a technological system can be easily used, they are likely to be interested with the system, and vice versa. According to the explanation of Krempel & Beyerer (2014), the perception of ease refers to the extent to which the subject believes that a system or technology can be used easily.

2.1.2. Security of Transactions

According to Silalahi et al., (2022), the importance of security in regulating and maintaining data transactions and security guarantees play a role in building consumer trust when transacting online. This is done by reducing consumer concerns about potential misuse of personal data and the risk of transaction data corruption. In general, transaction security entails safeguarding against possible threats. Yet, in the online sphere, it specifically pertains to the capacity of company websites to shield customer data and financial transaction details from theft when customers engage with these websites (Darmawan, 2022).

2.1.3. Brand Trust

The ability of a brand to be given trust by consumers is known as brand trust. This trust is based on consumer confidence that the products offered by the brand will fulfill the value and meaning that has been promised. This concerns the brand's purpose, determined by how consumers perceive it and their belief that the brand should prioritize their needs (Ferrinadewi 2008; Suhardi & Irmayanti, 2019).

2.1.4. Customer Satisfaction

Consumer satisfaction is the result of customer experience during the purchase process, and this has a major impact on future customer behavior, such as the decision to make repeat purchases and online customer loyalty (Pereira et al., 2016). A user's dissatisfaction can generate a negative view from consumers of a company's brand, reduce the intention to repurchase the product, encourage brand change, and increase the number of complaints from users themselves (Setiawan et al. 2022 in Pangestu & Sukresna, 2021). Consumer satisfaction can be explained as a condition in which the products consumed successfully meet the needs, desires, and the expectations of consumers, according to the definition by Gaspersz (2005).

2.1.5. Continuance Intention

The intention to reuse a product or service is a sign that consumers are satisfied and believe in the quality of the product or service. When consumers decide to buy back a product or service, it shows that the product or service has met their expectations well, so they are willing to reuse it in larger quantities (Lestari 2020).

2.2 Liaison Theory

2.2.1. Ease of Use on Customer Satisfaction

Several studies have proven that the level of ease of use and benefits obtained have a noticeable influence on user attitudes. This influence in turn has a relative impact on adoption rates and user satisfaction (Hess et al., 2014; Putra & Raharjo, 2021). This finding is reinforced by research conducted by Winnie et al., (2014) which shows that technology acceptance models contribute significantly to satisfaction levels. The perception of ease of use has the strongest influence on user satisfaction. Users who do not find it difficult to use the product can increase user satisfaction in using it (Putra & Raharjo, 2021).

2.2.2. Security of Transactions on Customer Satisfaction

According to (Flavia'n and Guinali'u, 2006; Kinasih & Albari, 2012) interpret security perception as the possibility of subjective confidence that consumers have that their personal information (in civil and monetary aspects) will not be viewed, stored, and manipulated by others during transit and storage, thus consistently giving rise to their confidence expectations. Therefore, efforts to maintain and improve service quality when transacting, especially in the context of online business, will provide satisfaction to consumers and encourage the formation of trust from these consumers.

2.2.3. Brand Trust on Customer Satisfaction

Trust in a brand develops because expectations are tailored to the needs and desires of a particular customer. When someone has trusted a party, they are confident that their expectations will be met and there will be no further disappointment (Ryan, 2002; Marsellino & Budiyo, 2019). Therefore, customers will feel satisfied because their expectations for the product have been met. According to (Zeithalm and Bitner, 2003:159-162; Marsellino & Budiyo, 2019), customers who have trust in the company provide benefits for the company, such as increased purchases, cost reduction, promotion through word-of-mouth recommendations, and employee retention.

2.2.4. Ease of Use on Customer Satisfaction and its Impact on Continuance Intention

In a study conducted by Purwohandoko (2015; Basyar & Sanaji, 2016), mentioned that there is a positive relationship between the perception of ease and the level of satisfaction. These findings suggest that when individuals perceive that using new technology is easy, it can increase their level of satisfaction with the use of the technology. Research conducted by Trisnawati et al., (2012) also showed that there is a positive correlation between the level of satisfaction and the intention to make a repeat purchase online. The results indicate that the higher the level of satisfaction, the greater the intention to repurchase online.

2.2.5. Security of Transactions on Customer Satisfaction and its Impact on Continuance Intention

Perceived security has a direct relationship with continuance intention, along with perceived usefulness, satisfaction, and attitude (Aprillia & Amalia, 2023). Security of transactions is an important factor that can affect customer satisfaction and continuance intention.

2.2.6. Brand Trust on Customer Satisfaction and its Impact on Continuance Intention

Brand trust is an important factor that can affect customer satisfaction and continuance intention. One of the goals of brand trust itself is to understand how consumer behavior is influenced in their selection to use the product. This can make it easier for consumers to make usage decisions. If a customer has a positive experience with a product they used before, they are more likely to use that product again. Conversely, if their experience is negative, they may avoid the product (Ramadhan & Santosa, 2017).

2.2.7. Customer Satisfaction on Continuance Intention

User satisfaction occurs when customers feel happiness or disappointment related to their experience using the products offered by the company. This relates to customer expectations and desires, where they hope their needs and desires can be satisfied by the product (Foster, 2020; Maharani et al., 2023). The level of satisfaction felt by customers is based on a comparison between their expectations and the reality they experience. If the customer's expectations are fully met, they will feel satisfied. If reality exceeds expectations, customers will feel very satisfied. However, if expectations exceed reality, customers will feel dissatisfied, even disappointed. Satisfaction is considered one of the main factors influencing customer interest to reuse the product in the future (Maharani et al., 2023).

3. RESEARCH METHODOLOGY

3.1. Types of Research

This study used quantitative research methods. According to Arikunto (2006: 12), a research method that prioritizes the use of data in the form of numbers is quantitative research. This approach involves the process of collecting data, interpreting the collected data, and presenting the results statistically.

This study was made to analyze the effect of ease of use, transaction security, and brand trust on reuse intent with user satisfaction as an intervening variable so that it requires quantitative research methods where quantitative analysis requires statistical analysis tools for testing. According to Creswell (2012: 13), explained that in quantitative research, researchers are expected to describe the relationship between one variable and another. This indicates the need for analysis of how one variable has an influence on other variables in the context of the study.

3.2. Population And Sample

In the viewpoint of Margono (2004), the term "population" refers to the complete set of data within a specific scope and timeframe, capturing the focus of a researcher. This study used a population of OVO users in Jakarta, Bogor, Depok, Tangerang, and Bekasi (Jabodetabek). While a sample is a smaller group of data selected or taken by researchers from a larger population using predetermined selection methods. In this study, as many as 100 samples were used.

3.3. Design Study

3.3.1. Data Collection and Approach

This research relies on primary data gathered directly by researchers to address specific research queries. Additionally, it incorporates supplementary data acquired indirectly through intermediary sources like proofs, records, or historical accounts compiled in archives or documentary records. This primary data is obtained through data collection techniques in the form of surveys through questionnaires. Sugiyono (2018) explained that questionnaires are a data collection method that involves providing a series of questions or written statements to respondents to answer. Researchers conducted a survey through an online questionnaire distributed to the surrounding population that is included in the criteria for OVO users and the Jabodetabek community.

3.4. Data Analysis

In this study, the data will be analyzed statistically using SmartPLS 4 (Partial Least Square). Various analyses, including descriptive, validity, reliability, and hypothesis testing, will be conducted to uncover findings related to the impact of ease of use, security of transaction, brand trust on customer satisfaction and continuance intention in the e-wallet OVO.

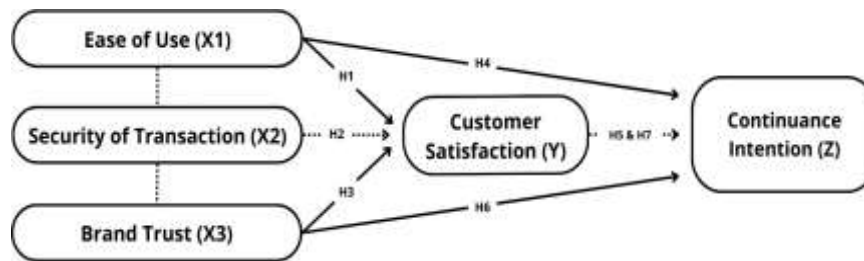


Figure 3.1 Research Model

In more detail, each hypothesis is as follows:

1. Hypothesis 1: Ease of Use positively affects User Satisfaction
2. Hypothesis 2: Transaction Security positively affects User Satisfaction
3. Hypothesis 3: Brand Trust positively affects User Satisfaction
4. Hypothesis 4: Ease of Use positively affects Reuse Intent with User Satisfaction as an Intervening Variable
5. Hypothesis 5: Transaction Security positively affects Reuse Intent with User Satisfaction as an Intervening Variable
6. Hypothesis 6: Brand Trust positively affects Reuse Intent with User Satisfaction as an Intervening Variable
7. Hypothesis 7: User Satisfaction Positively Affects Reuse Inten

4. RESULT AND DISCUSSION

4.1. Result

4.1.1. Descriptive Analysis of Variables

After analyzing the data from this study, the first step taken was to conduct testing using the SEM-PLS method. This method is an external model measurement technique that shows how accurately the indicators used to define each variable. This process involves testing the validity and reliability of the data that has been collected. The validity of an indicator is assessed based on the outer loading value, which should be greater than 0.70 against the variable concerned, according to previous research (Harsanto et al., 2023).

Table 4.1 Outer Loading

	Ease of Use (X1)	Security of Transaction (X2)	Brand Trust (X3)	Customer Satisfaction (Y)	Continuance Intention (W)
X1.1	0.772				
X1.2	0.796				
X1.3	0.758				
X1.4	0.754				
X2.1		0.755			
X2.3		0.828			
X2.4		0.786			
X3.1			0.799		
X3.3			0.821		
X3.5			0.824		
Y1.1				0.795	
Y1.4				0.796	
Y1.6				0.816	
Z1.1					0.794
Z1.2					0.707
Z1.3					0.858
Z1.4					0.84

Source: Processed by researchers (2025)

The Outer Loading table above shows that there are several indicators that were eliminated because they did not meet the requirements for Outer Loading values above 0.070 and could not be used for further research. Therefore, after the unqualified indicators are eliminated, the final diagram path that will be used until the end of the study is in the following figure:

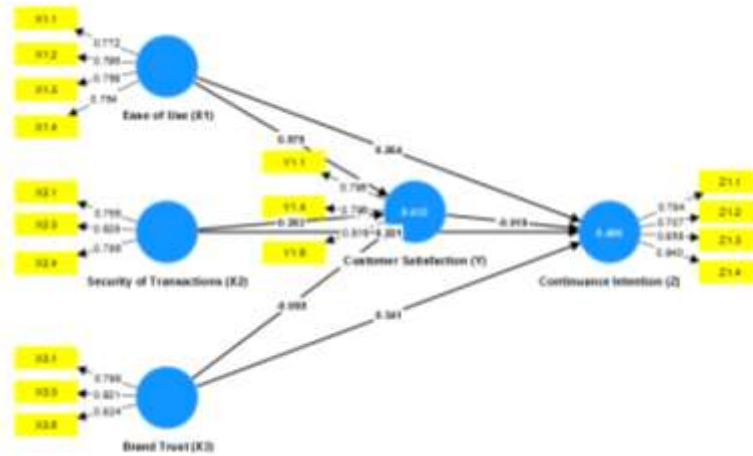


Figure 4.1 Final Path Diagram

Source: Processed by researchers (2025)

Of all the existing indicators, there are 17 indicators that meet the requirements in Outer Loading so that the indicators on the final path diagram will be used until the end of the study.

4.1.2. Reliability and Validity Test

In this research, the instrument's reliability was assessed using two standards: composite reliability and Cronbach's alpha value. Cronbach's alpha generally yields lower estimates of variable reliability compared to composite reliability. Based on Haryono's (2017) research findings, it is advised to rely on composite reliability instead. A construct is considered reliable if the value of Cronbach's alpha exceeds 0.70, while according to Ghazali (2005), a variable is considered reliable if the value of composite reliability reaches a number above 0.70 (Effendi, 2019).

Table 4.2 Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Ease of Use (X1)	0.772	0.774	0.854	0.594
Security of Transaction (X2)	0.701	0.709	0.833	0.625
Brand Trust (X3)	0.746	0.747	0.855	0.664
Customer Satisfaction (Y)	0.723	0.723	0.844	0.644
Continuance Intent (W)	0.815	0.838	0.877	0.643

Source: Processed by researchers (2025)

The table above shows that all variables studied have composite reliability values and Cronbach's alpha exceeds 0.70. Hence, the research variables' indicators are deemed trustworthy. To assess their validity, a threshold of 0.50 for the average variance extracted (AVE) value is employed. Figure 3 illustrates that all variables possess AVE values surpassing 0.50, confirming the validity of all indicators and variables in this study.

4.1.3. Discriminant Correlation Test

The Fornell-Lacker theory states that the lower bound of the AVE value is 0.5, therefore in a variable the value of AVE must be more than 0.5 to meet the validity criteria. Then the AVE value of the variable must be greater than the correlation value of other variables.

Table 4.3 Discriminant Validity Value

	Brand Trust (X3)	Continuance Intent (W)	Customer Satisfaction (Y)	Ease of Use (X1)	Security of Transaction (X2)
Brand Trust (X3)	0.815				
Continuance Intent (W)	0.651	0.802			
Customer Satisfaction (Y)	0.552	0.5	0.802		
Ease of Use (X1)	0.698	0.606	0.722	0.771	
Security of Transaction (X2)	0.619	0.561	0.638	0.536	0.790

Source: Processed by researchers (2025)

In Figure 3 above, the construct reliability and validity table shows an AVE value that is greater than the qualified limit of 0.50, so that the AVE value in the table has met the variable validity requirements. The square root of the AVE value is also greater than the correlation value in each variable.

4.1.4. Structural Model Testing

The R-square is a number that shows how the independent variable (exogenous) contributes to the dependent variable (endogenous). Hair et al. (2011) grouped R-square values into three categories, namely strong, moderate,

and weak categories. According to their research, if the R-square value reaches 0.75, it falls into the strong category, while the R-square value of 0.50 is contained as moderate, and the R-square value of 0.25 falls into the weak category.

Table 4.4 R-Square Value

	R-square	R-square adjusted
Continuance Intent (W)	0.496	0.475
Customer Satisfaction (Y)	0.613	0.601

Source: Processed by researchers (2025)

The R-Square Value table above shows that the Continuance Intention variable has an R-Square value of 0.49 which illustrates that about 49.6% of the variability in Continuance Intention is influenced by the variables Ease of Use, Security of Transaction and Brand Trust and is included in the weak category. While the remaining 51.4% of this variability is influenced by external variables. Furthermore, the Customer Satisfaction variable has a value of 0.613 which shows that this variable is influenced by 61.3% by the Continuance Intention variable and is included in the moderate category with the remaining 39.7% influenced by other variables.

4.1.5. Direct Influence Analysis

The Path Coefficient in this study is needed as material for analyzing the direct influence of variables. The hypothesis will have a direct effect or the results can be accepted if there is a time when calculating the path coefficient of the relationship between variables has a T Statistics value of > 1.960 or P Values < 0.05 (Hair et al., 2021).

Table 4.5 Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Result
Brand Trust (X3) -> Continuance Intention (Z)	0.341	0.341	0.116	2.946	0.003	Significant
Brand Trust (X3) -> Customer Satisfaction (Y)	-0.088	-0.069	0.122	0.723	0.47	Not Significant
Customer Satisfaction (Y) -> Continuance Intent (Z)	-0.019	-0.008	0.12	0.162	0.871	Not Significant
Ease of Use (X1) -> Continuance Intention (Z)	0.264	0.247	0.138	1.915	0.055	Not Significant
Ease of Use (X1) -> Customer Satisfaction (Y)	0.579	0.587	0.128	4.529	0	Significant
Security of Transactions (X2) -> Continuance Intention (Z)	0.221	0.232	0.106	2.074	0.038	Significant
Security of Transactions (X2) -> Customer Satisfaction (Y)	0.383	0.364	0.144	2.65	0.008	Significant

Source: Processed by researchers (2025)

The calculation on the path coefficient calculation table shows the results of the first hypothesis, namely brand trust in continuance intention. Based on figure 7, it can be seen that the relationship between the two variables has a positive influence and the results are significant where the P Values value is $0.003 < 0.005$ and the T Statistics value shows $2.946 > 1.960$ so that this hypothesis is accepted. The second hypothesis shows the relationship between the brand trust variable and customer satisfaction which has an influence on negative directions and is not significant because the value of the P Values variable shows $0.47 > 0.05$ so that this second hypothesis is rejected. The third hypothesis shows insignificant results and leads to negative because the customer satisfaction and continuance intention variables have negative original sample results and the value of P Values of this variable shows $0.87 > 0.05$ so this hypothesis is rejected. The hypothesis on the variables ease of us and continuance intention leads to a positive but not significant influence because the value of P Values shows $0.055 > 0.05$ so this hypothesis is rejected. The variables ease of use and customer satisfaction show significant hypothetical results and are accepted because the P Values value shows $0 < 0.05$ and has a T Statistics value that shows $4.529 > 1.960$. The variables security of transaction and continuance intention produce significant and accepted hypotheses, the same as the last hypothesis which also shows significant results and is accepted by the variables security of transaction and customer satisfaction.

4.1.6. Indirect Effect Analysis (Specific Indirect Effect)

The next calculation in this study is to calculate the indirect influence on several variables from the following table specific indirect effect.

Table 4.6 Specific Indirect Effect

				Original sample (O)	Sample mean (M)	Standard deviation	T statistics (O/STDEV)	P values	Result
Brand Trust (X3)	->	Continuance Intention (Z)		0.002	0.004	0.016	0.11	0.912	Not Significant
Ease of Use (X1)	->	Continuance Intention (Z)		-0.011	0	0.075	0.15	0.881	Not Significant
Security of Transactions (X2)	->	Continuance Intention (Z)		-0.007	-0.011	0.044	0.168	0.867	Not Significant

Source: Processed by researchers (2025)

The results in the calculation of significant indirect effect show the results of the hypothesis of brand trust and continuance intention which are not significant because the P Values listed do not meet the requirements so that this hypothesis cannot be accepted. Ease of use on continuance intention has a negative and insignificant influence because the P Values owned are not qualified. Similarly, the hypothesis of variable security of transaction on continuance intention which also produces hypotheses that are not significant and have a negative influence.

4.2. Discussion

4.2.1. Ease of Use on Customer Satisfaction

Based on research tests that have been conducted on existing variables, it identifies that there is a positive influence on the variables of ease of use and customer satisfaction of OVO e-wallet users as a transaction tool and significant. The P Value shown is also qualified so that it can be concluded that the ease of use owned by OVO is one of the determining factors in customer satisfaction for OVO users in Jabodetabek.

4.2.2. Security of Transactions on Customer Satisfaction

The results of the hypothesis test conducted on the security of transaction variable and customer satisfaction variable show a qualified p value so that this hypothesis has a positive and significant influence on customer satisfaction in OVO users in Jabodetabek.

4.2.3. Brand Trust on Customer Satisfaction

The results of the path coefficient test show that the variable brand trust on customer satisfaction does not show a positive and insignificant influence so that the brand trust felt by users does not have a significant effect on customer satisfaction.

4.2.4. Ease of Use on Continuance Intention with Customer Satisfaction as an Intervening Variable

There is a positive and negative correlation between these three variables where the test results on the path coefficient show that the ease of use variable has a positive influence on user satisfaction so that it can be concluded if the user has felt the perception of ease of use can affect customer satisfaction. However, the customer satisfaction variable shows results that have less influence on continuance intention so that this result does not guarantee an increase in continuance intention to users after the satisfaction obtained.

4.2.5. Security of Transactions on Continuance Intention with Customer Satisfaction as an Intervening Variable

The test results conducted on this variable show that security of transaction has a significant influence with a positive direction on customer satisfaction, but the customer satisfaction variable does not have a significant influence in increasing interest in continuance intention.

4.2.6. Brand Trust on Continuance Intention with Customer Satisfaction as an Intervening Variable

In the results of the hypothesis test that has been done, these three variables do not have a significant influence where brand trust alone cannot increase continuance intention and customer satisfaction which also does not have a positive influence on increasing continuance satisfaction.

5. CONCLUSION

Ease of use and security of transaction have a positive and significant direct influence on customer satisfaction and security of transaction and brand trust have a positive and significant direct influence in increasing continuance intention. So in conclusion, the ease of use felt by OVO users and the security of transactions felt by users can have a good influence on user satisfaction. Then in variable continuance intention can increase with the brand trust felt by users and the security of transactions obtained by users. Digital financial applications can increase the percentage of continuance intention by increasing the perception of ease of use so that the ease felt by users can provide a decision drive to users in interest continuance intention. Encouragement in decision making also indicates that there is satisfaction felt by users so that ease of use is an important factor for customer satisfaction and continuance intention.

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