

EXPLORING THE DETERMINANTS OF SUSTAINABLE INTEREST TO USE E-WALLET: THE MEDIATING ROLE OF CUSTOMER SATISFACTION

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Article history:

Received
6 February 2025

Revised
14 April 2025

Accepted
14 July 2025

Available online
30 September 2025

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Abstract:

Background: The current rapid development of the times has created the birth of the evolution of payment instruments such as e-wallets. The evolution of this means of payment facilitates human activities in terms of transactions. The ease, convenience, speed, and benefits offered by Payment System Service Providers (PJSP) such as e-wallets can attract people's interest in adopting this system.

Purpose: This study examines the direct effects of perceived ease of use, perceived usefulness, and e-service quality on sustained e-wallet use in Jayapura City, with customer satisfaction as a mediator.

Design/methodology/approach: The research method adopted is quantitative, with an explanatory approach. The population in this study was the residents of Jayapura City, and the sampling technique was purposive, resulting in a sample size of 200 respondents. Data were collected via a questionnaire and then evaluated using SmartPLS v.4.1.0.6.

Findings/Result: The findings show that perceived convenience does not affect long-term interest in using e-wallets. Meanwhile, perceived benefits, e-service quality, and customer satisfaction favourably and significantly impact sustained e-wallet usage. These findings also demonstrate that customer satisfaction can mediate the relationship between perceived convenience, perceived benefits, and e-service quality regarding Jayapura City residents' sustained interest in utilizing e-wallets.

Conclusion: This study shows that the e-wallet payment system service provider can improve the services provided, increase the literacy of the people of Jayapura City regarding the operation of e-wallets and the urgency of using technology so that the people of Jayapura City are technology literate. In addition, the e-wallet should also be able to provide various promos that can attract the interest of the people of Jayapura City.

Originality/Value (State of The Art): The findings of this research are intended as evaluation material and a basis for decision-making by e-wallet applications regarding interest in adopting e-wallets.

Keywords: perceived benefits, e-service quality, customer satisfaction, sustainable interest, e-wallet

How to Cite:

Marasabessy, M., Supriyanto, A. S., Ekowati, V. M., Setiani, Siswanto, Wicaksono, A. T. S., Meylianingrum, K., Miranti, T., & Ahamed, F. (2025). Exploring the determinants of sustainable interest to use e-wallet: The mediating role of customer satisfaction. *Jurnal Aplikasi Bisnis dan Manajemen (JABM)*, 11(3), 789. <https://doi.org/10.17358/jabm.11.3.789>

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INTRODUCTION

The presence of e-wallets due to the development of digitalization and the evolution of payment tools certainly creates a variety of convenience and speed in transactions (Kusumawardhani & Purnaningrum, 2021). Since Bank Indonesia launched the National Cashless Movement (GNNT) in 2014 due to technological developments, many companies have begun to innovate and develop payment instruments into more practical forms, such as e-wallets (Nawawi, 2020). People prefer to make transactions using electronic money because it is more practical, easy, fast, and comfortable (Ratu et al. 2022). Since the appearance of T-Cash in 2007, 38 e-wallets have received a license from Bank Indonesia (Iprice, 2019). E-wallet will be the most widely used digital payment application in 2021 (Bank Indonesia, 2023). This trend shows that e-wallets are increasingly becoming people's leading choice in various financial transactions (Agustino et al. 2021). The following are the e-wallets that are the people's leading choice for carrying out financial transactions throughout 2022, including Gopay (0.88), Dana (0.83), Ovo (0.79), Shoppepay (0.76) and LinkAja (0.30) (GoodStats, 2022). Based on data from IPrice, the total number of e-wallet users in 2022 will reach 500 million. The large number of e-wallet users in Indonesia is because 47% of Indonesians have three or more e-wallets, 28% use two e-wallets, and only 21% have one e-wallet (Iprice, 2020).

The various conveniences and benefits e-wallets offer interest researchers in analyzing technology acceptance factors. Davis (1989) developed the TAM (Technology Acceptance Model) theory, one of the most frequently used to measure technology adoption. Several external factors will influence attitudes regarding technology use depending on the person's belief that using the technology will result in a particular outcome (Innayah et al. 2022). A system that is considered complicated becomes a benchmark in making decisions to continue using it (Mandasari & Giantari, 2017). Consumers believe ease leads to transaction flexibility and quick learning (Juniwati, 2015). Hence, the perception of convenience significantly impacts the intention to utilize technology. Perceived benefits are the extent to which a person's confidence level about using technology or a specific system can improve performance (Venkatesh & Davis, 2000). The perceived benefit explains a person's behaviour in using technology because the greater the benefits users receive, the greater the decision to reuse.

The most extensive distribution of e-wallet users in Indonesia is dominated by several provinces such as West Java (69.4%), Jakarta (65.9%), Central Java (63.8%), and East Java (37.5%). There is a gap in the number of e-wallet users in some of these provinces compared to several provinces in Eastern Indonesia, such as Papua Province, which only reaches 1.38%. Therefore, the interest in using e-wallets in Jayapura City still needs further analysis and research. The use of e-wallets in Papua Province, especially in Jayapura City, is still not massively used as a means of payment compared to other provinces in Indonesia. However, several types of e-wallets, such as LinkAja, used by the people of Jayapura City illustrate growth. Compared to 2021, in the first semester of 2022, the LinkAja application in Papua Province, especially Jayapura City, illustrates increased transactions and is the most active LinkAja user (Antaranews, 2022).

Nevertheless, Bank Indonesia representatives of Papua and the Papua government have synergized to create a cashless society to accelerate transaction digitization, increase financial inclusion, and accelerate economic growth, which can support the National Non-Cash Movement (GNNT). The acceleration of digital transactions can be seen from an MSME business environment that encourages MSME players and the public to use digital transactions as a payment method. In addition, the number of merchants and users of the standard Indonesian quick response code as a digital payment barcode in Papua Province has also increased, with 133.872 thousand businesses providing digital payment methods. These conditions encourage the digital economy to experience favourable growth.

Various previous studies, such as (Ashghar & Nurlatifah, 2020; Brahanta & Wardhani, 2021; Olivia & Marchyta, 2022), suggest that perceived convenience is the foundation and central construction that influences a person's interest in continuing to adopt e-wallets. In addition, Purba et al. (2020) discovered that perceived convenience has a favourable and significant effect on sustained interest and is the central construct influencing sustainable interest in adopting e-wallets. This study's findings contrast to previous research (Hapsoro & Kismiatun, 2022), which revealed that perceived convenience did not affect interest in adopting e-wallets. Adjie et al. (2021); Hakim et al. (2022); Purba et al. (2020) prove that perceived benefits have a positive and significant effect on sustainable interest in using e-wallets because e-wallets can provide convenience

and increase performance productivity. The results of this study are different from those (Olivia & Marchyta, 2022; Rantung et al. 2020), which state that perceived benefits do not affect sustainable interest; this is because even though the use of e-wallets provides convenience and benefits in increasing productivity, other factors need to be considered in making decisions to continue using them.

Customer satisfaction reflects positive feelings from interactions with service providers (Olivia & Marchyta, 2022). Phuong et al. (2020), Shang & Wu (2017), and Ofori et al. (2017) prove that customer satisfaction is one of the main predictors of post-e-wallet adoption behaviour. The relationship between perceived convenience and perceived usefulness on sustainability interest mediates by customer satisfaction. Based on the results of this research, researchers tried to add e-service quality. Research conducted by Jayaputra & Kempa (2022), Adjie et al. (2021), proves that e-service quality is a determining factor for a company's existence in attracting continued interest in using e-wallets. Different results were found (Safitri & Azizah, 2021), stating that e-service quality did not affect continued interest in technology use. The novelty of this research lies in the use of Islamic e service quality with several indicators: reliability, responsiveness, privacy/security, information quality, application design and website functionality, efficiency, empathy, Ta'awun, At-Taysir and Al-Layin.

TAM is used to determine the level of acceptance of information technology systems (Davis, 1989). TAM theory is often used as a benchmark for the technology adoption process. The TAM theory comprises perceived ease of use, usefulness, attitude toward use, behavioural intention to use, and actual usage (Sukma et al. 2019; Ekowati et al. 2021). Then, this theory was developed into TAM2 in 2000 by adding several social influence variables, namely subjective norms, voluntariness, and image (Venkatesh & Davis, 2000). According to Venkatesh and Davis (2000), ease is freedom from the difficulty of great effort, ease of use is defined as a person's belief that utilizing a specific system will be easy. Perceived ease is described as a measure in which someone believes that utilizing a system would be effortless, implying that the technology is simple to learn and apply (Jugiyanto, 2008). This illustrates that if someone believes in the benefits obtained, he will continue using technology. The benefits include increased performance and productivity (Nasri et al. 2013).

Service quality refers to a product or service's complete features and qualities that fulfil needs and desires (Kotler & Keller, 2016). Service quality plays a vital role because, apart from shaping consumer perceptions, service quality is a central point in realizing satisfaction (Kasmir, 2017; Mulyapradana & Anjarini, 2020). Currently, many companies are starting to implement online-based services. E-service quality is a novel iteration designed to assess online service to streamline customer interactions (Chasee et al. 2006). According to Zeithaml et al. (2009), e-service quality is the ability of a website to provide services that create convenience so that it supports activities such as purchasing or shipping effectively and efficiently. E-service quality generally has seven dimensions: efficiency, reliability, system availability, fulfilment, privacy, responsiveness, contact availability, and compensation (Zeithaml et al. 2009).

Interest refers to an individual's motivation to engage in specific behaviour (Jugiyanto, 2008). In technology adoption, interest is not just the desire to use but the desire to continue using so that continued interest can be used to predict actual use (Amoroso & Lim, 2017). Bhattacherjee (2001) states that continuation intention is essential for technology-based service providers. Continuous interest can be assessed by considering various dimensions, such as the level of intention to return, the intensity of usage, and the intensity of recommendation (Shang & Wu, 2017). Customer satisfaction is a feeling consumers get after comparing perceptions or impressions of the performance obtained (Kotler, 2002). The level of feeling can be in the form of feelings of happiness or disappointment; this depends on the impression felt by the consumer. When customers are satisfied with the products and services provided, a harmonious relationship will be created, which can increase the intensity of purchasing or using the product on an ongoing basis (Nugroho, 2015).

Research on the Islamic e service quality is still limited; this could be a research gap from earlier studies using Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) mapping. The contradictory findings of earlier studies prompted the researchers to investigate and assess the impact of perceived convenience, perceived utility, and e-service quality on the sustained interest in utilizing e-wallets in Jayapura City.

METHODS

The method used in this study is quantitative, using data acquired directly from respondents, as primary data. The research approach is explanatory, aiming to elucidate the relationship between variables, whether direct or indirect. The study focuses on the population of Jayapura City that utilizes e-wallets, with purposive sampling as the chosen technique based on specific criteria. These criteria encompass individuals in Jayapura City who use e-wallet applications such as ShopeePay, Ovo, GoPay, Dana, and LinkAja. According to Hair et al. (2010), the recommended sample size for SEM analysis ranges from 100 to 200 respondents, hence the selection of 200 respondents for this study. The need for recorded data on the number of e-wallet users in Jayapura City influenced this decision.

The measurement scale in this study uses the Likert assessment scale through criteria ranging from strongly agree to strongly disagreement. The Variable Operational Definition (DOV) that is perceived convenience (X_1) with indicators: Clear and easy to understand, Does not require much effort, The system is easy to use, Easy to operate the system as desired, Flexible (Olivia & Marchyta, 2022; Venkatesh & Davis, 2000). Perceived benefits (X_2) with indicators Improve performance, increase productivity, increase work effectiveness, Helpful refers to the opinion of (Olivia & Marchyta, 2022; Venkatesh & Davis, 2000). E-Service quality (X_3) with indicators Reliability, Responsiveness, Privacy/Security, Information quality, Application design and website functionality, Efficiency, Tangibles, Empathy, Empathy, Ta'awun, At-Taysir, Al-Layin refers to the opinion (Othman & Owen, 2001; Safitri & Azizah, 2021; Zeithaml et al. 2009). Sustainable interest (Y) with indicators of Returned intention level, Usage intensity, and Recommendation intensity referring to opinions (Olivia & Marchyta, 2022; Shang & Wu, 2017); customer satisfaction (Z) with indicators of Overall satisfaction, pleasing experience, Expectation, Good performance referring to opinions (Olivia & Marchyta, 2022).

This study's first data analysis technique uses the IBM SPSS Statistics 25 application to Descriptive statistical analysis determines the frequency distribution of questionnaire responses and provides a detailed description of the variables evaluated. Then, the second data analysis technique in this study uses the SmartPLS v.4.1.0.6 application to test research hypotheses

directly, including Measurement Model Evaluation (Outer Model) and Structural Model Evaluation (Inner Model). Data were gathered using PLS-SEM to test the changed results of several models. In addition, the PLS was used since the offered indicators did not fit the reflective measurement model (Rusydi et al. 2024). The Sobel test is used to test research hypotheses through mediation (Faruq et al. 2024).

The purpose of hypothesis testing is to outline the hypotheses that will undergo testing in this research. The hypotheses (H_1 - H_7), posit that the independent variables of perceived convenience, perceived benefits, E-Service quality, on the dependent variables of customer satisfaction and sustainable interest.

Perceived convenience plays a crucial role in assessing the extent of technology adoption, as highlighted by Hutami and Septyarini (2018). Moslehpoour et al. (2018) further emphasize that the perceived ease of use is a vital factor in technology utilization, reflecting simplicity and effortless engagement. The research conducted by Ashghar and Nurlatifah (2020), Brahanta and Wardhani (2021), Olivia and Marchyta (2022), Purba et al. (2020), Sandy and Firdausy (2021), and Silaen and Prabawani (2018) provides evidence that perceived convenience positively influences the sustained interest in utilizing e-wallets. Hence, it can be inferred that the perception of convenience significantly and positively impacts sustainable interest (H_1).

Perceived benefits are crucial in influencing an individual's decision to continue using technology. The more benefits a user perceives, the more likely they will reuse it. Various studies (Adjie et al. 2021; Ariana et al. 2020; Ashghar & Nurlatifah, 2020; Duy Phuong et al. 2020; Purba et al. 2020) have shown that perceived benefits have a positive and significant impact on the sustained interest in using e-wallets. E-wallets offer convenience and enhance productivity performance, thus encouraging users to continue utilizing them. Hence, it can be inferred that perceived benefits substantially impact sustainable interest (H_2).

Every company utilizes e-service quality as a competitive advantage, which is the primary assessment for users (Safitri & Azizah, 2021). The use of technology often causes problems; customers who complain, of course, need good service (Adjie et al. 2021). Ariani et al. (2018) and Jayaputra & Kempa (2022) proved that the e-service quality dimension determines a company's

existence in attracting the public. H_3 ; E-service quality has a substantial impact on continued interest.

Continued interest in using technology is determined by individual satisfaction because the service obtained will give rise to confidence in continuing to use it and even recommending it to others (Adjie et al. 2021). Olivia & Marchyta (2022), Duy Phuong et al. (2020), and Ofori et al. (2017) demonstrated that customer satisfaction is closely linked to the performance of e-wallets and the overall positive experience they provide. Additionally, it has been established that customer satisfaction plays a crucial role in fostering continued interest in using e-wallets (H_4).

Amoroso and Lim (2017) define continued interest as the level of user intention to continue carrying out certain behaviours, namely continuing to use the technology. Various research studies have demonstrated that customer satisfaction mediates the impact of perceived convenience on sustainable interest. This notion is supported by Duy Phuong et al. (2020), Olivia & Marchyta (2022), and Shang & Wu (2017), who stated that perceived convenience plays a crucial role in satisfying users and indirectly fostering their continued interest in using a product or service. As a result, it can be concluded that customer satisfaction is a mediator in the relationship between perceived convenience and sustainable interest (H_5).

Continued intention to use e-wallets can be explained by Davis's (1989) acceptance model. One of the advantages of using this model is that perceived benefits can predict technology use. Shang & Wu (2017) proves that the benefits perceived by customers influence their continued interest in using technology through customer satisfaction; this is because if users feel they have received benefits, they will feel satisfied. These results are also supported by (Duy Phuong et al. 2020; Olivia & Marchyta, 2022). Customer satisfaction mediates the relationship between perceived benefits and sustainable interest (H_6).

Ofori et al. (2017) found that customer satisfaction variables can mediate the relationship between service quality and continued interest in using Internet banking. These results are also supported by (Saidani et al. 2019; Pangestu & Sukresna, 2021). Superior service quality in technology is the basis for customers to continue using technology so that customers who receive good service will feel satisfied. The relationship between e-service

quality and sustainable interest can be mediated by customer satisfaction (H_7).

RESULTS

Discriminate Validity Test

Discriminate validity aims to ensure that the correlation of observation variables with other constructs is higher than with other constructs. This test needs to be done to determine the level of differentiation of indicators in the measuring instrument construct. The parameter of this method is to compare the coefficient correlation value of the cross-loading factor on the intended construct with the value of other cross-loading factors.

Table 1 shows that indicators SI1–SI3 load highest on the Sustainable Interest construct (0.869, 0.893, 0.861). Each item's loading on its intended construct exceeds its cross-loadings on other constructs. The same thing happened to other constructs such as PEOU1, PEOU2, PEOU3, PEOU4, PEOU5 then PU1, PU2, PU3, PU4 and also E-SQ1, E-SQ2, E-SQ3, E-SQ4, E-SQ5, E-SQ6, E-SQ7, E-SQ8, E-SQ9, E-SQ10 and CS1, CS2, CS3, and CS4 show a stronger relationship, meaning that the coefficient value on the beam for the intended construct is greater than that of other constructs.

Test the structural equation of the PLS approach. Discriminant validity uses the square root of the average extracted (\sqrt{AVE}). If the \sqrt{AVE} value of each latent variable is greater than the correlation with other variables, then the instrument is said to have good discriminant validity (Solimun & Fernandes, 2017). The recommended measurement value must be greater than 0.5. The results of calculating the \sqrt{AVE} value, as shown in Table 3. Thus, the instrument is said to be valid because the AVE value is greater than 0.5.

The composite reliability values were used to shape the construct with the results in the good, assuming the value is above 0.70. The test results of the composite reliability measurement model are shown in Table 2 with perceived convenience, perceived benefits, service quality, customer satisfaction and sustainable interest above 0.7. This means that the five variables analyzed have good composite reliability because the value is above 0.70. Therefore, further analysis needs to be conducted by examining the goodness-of-fit and inner models.

Table 1. Discriminate Validity

Indicator	Sustainable Interest (SI)	Perceived Convenience (PEOU)	Perceived Benefits (PU)	E-Service Quality (E-SQ)	Customer Satisfaction (CS)
SI1	0.869	0.592	0.650	0.688	0.684
SI2	0.893	0.622	0.722	0.680	0.686
SI3	0.861	0.605	0.646	0.645	0.701
PEOU1	0.483	0.767	0.588	0.530	0.539
PEOU2	0.466	0.798	0.611	0.516	0.574
PEOU3	0.628	0.844	0.69	0.647	0.692
PEOU4	0.643	0.853	0.734	0.674	0.713
PEOU5	0.515	0.727	0.621	0.620	0.631
PU1	0.696	0.720	0.898	0.707	0.701
PU2	0.697	0.756	0.880	0.674	0.731
PU3	0.670	0.721	0.877	0.719	0.727
PU4	0.651	0.681	0.871	0.689	0.68
E-SQ1	0.646	0.689	0.665	0.814	0.732
E-SQ2	0.583	0.561	0.624	0.789	0.621
E-SQ3	0.560	0.462	0.526	0.771	0.572
E-SQ4	0.591	0.648	0.598	0.823	0.639
E-SQ5	0.632	0.653	0.666	0.809	0.693
E-SQ6	0.599	0.656	0.653	0.814	0.719
E-SQ7	0.630	0.707	0.753	0.824	0.738
E-SQ8	0.602	0.473	0.583	0.750	0.553
E-SQ9	0.647	0.602	0.623	0.826	0.652
E-SQ10	0.648	0.547	0.618	0.786	0.637
CS1	0.714	0.711	0.710	0.756	0.888
CS2	0.701	0.743	0.760	0.709	0.889
CS3	0.685	0.668	0.658	0.743	0.903
CS4	0.709	0.710	0.739	0.720	0.883

Note: yellow colour block = higher correlation than the other constructs

Table 2. Results of the reliability

Variable	Composite Reliability	Conclusion
Perceived Convenience	0.898	Reliable
Perceived Benefits	0.933	Reliable
E-Service Quality	0.947	Reliable
Customer Satisfaction	0.939	Reliable
Sustainable Interest	0.907	Reliable

Table 3. AVE and \sqrt{AVE} Values

Research Variable	AVE	\sqrt{AVE}
Perceived Convenience	0.738	0.859
Perceived Benefits	0.777	0.881
E-Service Quality	0.742	0.861
Customer Satisfaction	0.765	0.875
Sustainable Interest	0.793	0.891

The goodness-of-fit test of the structural model used the predictive relevance (Q^2) score to measure how observation scores are generated. Q^2 was based on the coefficient of determination of all the dependent variables between $0 < Q^2 < 1$. The R^2 value of each endogenous variable are follows a) Y_1 variable has R^2 of 0.764; b) Y_2 variable has R^2 of 0.692.

Predictive-relevance value is obtained by formulation below:

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_p^2)$$

$$Q^2 = 1 - (1 - 0.764)(1 - 0.692)$$

$$Q^2 = 0.911$$

The analysis showed that Q^2 was 0.911, which showed that the model was able to explain 91.1 percent of the data, while the remaining 8.9 percent was explained by other variables (outside the model) and error. In conclusion, based on the analysis, the PLS model was good due to its ability to explain 91.1 percent of the overall information.

Based on the results of statistical testing (Table 4), perceived convenience does not affect continued interest in using e-wallets with a path coefficient value of -0.039 and a p-value of 0.0608, meaning that H_1 is rejected. The test results show that H_2 is accepted with path coefficients of 0.309 and p-values of 0.010. The test results prove that e-service quality affects continued interest with a path coefficient value of 0.255 and p-values of 0.010, so H_3 is accepted. The test results show that customer satisfaction influences continued interest with a path coefficient value of

0.361 and p-values of 0.000, so H_4 is accepted. The test results show that customer satisfaction can mediate the influence of perceived convenience on continued interest with a path coefficient value of 0.101 and p-values of 0.007, meaning that H_5 is accepted. The test results prove that customer satisfaction can mediate the relationship between perceived benefits and continued interest with path coefficients of 0.090 and p-values of 0.029, meaning that H_6 is accepted. Finally, H_7 was accepted with a path coefficient value of 0.150 and p-values of 0.001, so customer satisfaction could mediate the relationship between e-service quality and sustainable interest.

Influence Perception Convenience Towards Sustainable Interest

The test results indicate that the perceived convenience of e-wallets does not impact the sustained interest in using them in Jayapura City. However, the findings of this study have yet to provide a conclusive answer regarding the consistency of the TAM theory proposed by Davis (1989), which defines ease as the extent to which an individual believes that using a specific system would require minimal effort. The perception of ease can be assessed through four indicators: clarity and comprehensibility, minimal cognitive effort, user-friendliness, and the system's ability to fulfil the user's intentions. These indicators encompass the overall ease of utilizing technology. In his research, Chi (2018) discovered that the ease of use of a mobile payment application is a determining factor for its adoption, as it increases the likelihood of continuous usage.

Table 4. Hypothesis testing

Hypothesis Study	Path Coefficients	t Statistics	P values	Information
Perception Convenience → Sustainable Interest	-0.039	0.513	0.608	Rejected
Perceived Benefits → Sustainable Interest	0.309	2.576	0.010	Accepted
E-service quality → Sustainable Interest	0.255	2.590	0.010	Accepted
Satisfaction Customers → Sustainable Interest	0.361	4.024	0.000	Accepted
Perception Convenience → Satisfaction Customer → Sustainable Interest	0.101	2.705	0.007	Accepted
Perceived Benefits → Satisfaction Customer → Sustainable Interest	0.090	2.195	0.029	Accepted
E-service quality → Satisfaction Customer → Interest Sustainable	0.150	3.471	0.001	Accepted

This study proves that perceived convenience is only one factor affecting sustained interest in using e-wallets. The findings of this study align with Hapsoro & Kismiatun (2022), who demonstrate that users of shop pay need to perceive the convenience offered, such as top-up, payment for various digital products, bank transfer processes, and fee-free usage. The research conducted by Purba et al. (2020) also supports the notion that using OVO does not necessarily indicate ease and speed of transactions, highlighting the need for careful consideration when using it regularly. Furthermore, (Aji et al. 2020; Chawla & Joshi, 2019; Humbani & Wiese, 2019) have also discovered that perceived convenience has little impact on the sustained interest in using e-wallets.

Ease of use is vital in influencing a person's interest and confidence in using e-wallets. Islamically, the current development of the context of e-wallet adoption prioritizes the elimination of difficulties (Ratu et al. 2022). In the Islamic context, e-wallets must prioritize convenience. However, if it is relevant to the phenomenon occurring in Jayapura City, several things need to be considered by Payment System Service Providers (PJSP) and the Regional Government. The development of e-wallets is closely related to internet user penetration. It can be seen that the people of Jayapura City only contribute 1.20% of the total internet users in Indonesia (APJII, 2021). Apart from that, several problems, such as inadequate internet network conditions, make it difficult for people to access e-wallet services. The people of Jayapura City do not feel the presence of e-wallets as a fast and easy service provider. Nurzanita and Marlena (2020) stated that even though e-wallets are popular with various levels of society, several cases, such as failed top-ups, data leaks, and loss of balance, are things that users need to consider.

The Influence of Perceived Benefits on Sustainable Interest

The findings reveal that the perceived benefits positively and notably impact the continuous interest in using e-wallets in Jayapura City. This affirms that perceived usefulness stands as the primary predictor of sustained interest. In essence, the perception of benefits is constructed upon four indicators: enhancement of job performance, increase in productivity, improvement in effectiveness, and the system's utility (Venkatesh & Davis, 2000). Decision-making in using technology

is closely related to increasing work effectiveness, which is directly based on the benefits obtained (Davis, 1989). Perceived usefulness is essential to building an integrated relationship between technology and a person's interests (Nasri et al. 2013).

The research findings support the consistency asserted by (Davis, 1989; Venkatesh & Davis, 2000) that the inclination to adopt technology can be gauged based on the extent of its perceived benefits. Daragmeh et al. (2021) establish that perceived usefulness is the most influential factor in determining the behaviour of individuals to continue using e-wallets. The outcomes of various other studies, including (Adjie et al. 2021 Aji et al. 2020) (Chawla & Joshi, 2019 Duy Phuong et al. 2020; Foroughi et al. 2019; Humbani & Wiese, 2019; Kumar et al. 2018; Purnama & Devilia, 2022; Rahi et al. 2021; Zhu et al. 2017) confirm that perceived benefits exhibit a positive and significant correlation with sustained interest in utilizing e-wallets. The emergence of e-wallets like Ovo and Gopay has undeniably contributed to enhancing user performance (Atriani et al. 2020; Nurzanita & Marlena, 2020).

The Influence of e-service quality on Sustainable Interest

Based on hypothesis testing, it is known that e-service quality has a significant effect on and sustainable interest in using e-wallets in Jayapura City. In adopting technology such as e-wallets, of course, the services provided are online-based so that media and internet support are needed. Zeithaml et al. (2009) define e-service quality as the extent to which a website can facilitate and provide services that of course make it easier for users to carry out transaction activities effectively and efficiently. Every consumer has a different impression of a product, the impression that exists after they receive good service in this case is e-service quality. The dimensions of e-service quality that are provided quickly and precisely can shape consumer satisfaction, this is what can later become the basis for making decisions to continue using a technology in the future (Wang et al. 2019).

The results of the study are in line with previous studies including Chandra et al. (2015) which examines the continued interest in using fintech, proving that superior and superior e-service quality dimensions can be the main reason for post-technology adoption decisions. Responsive service, website functions that

provide information, reliability and responsiveness in solving problems not only shape sustainable interest but also customer satisfaction. So that if customers are satisfied with the services provided by the website, they have a high probability of using technology in the future. Other studies such as Pratiwi et al. (2021) also found that the relationship between e-service quality that builds loyalty, and the image of e-wallet providers directly has a positive and significant effect on interest in using e-wallets. Putri & Oktaroza (2022) and Ariani et al. (2018) found a positive and significant relationship between e-service quality and sustainable interest in using fintech.

The Influence of Customer Satisfaction on Sustainable Interest

The findings indicate a strong and favourable correlation between customer satisfaction and the desire to utilize e-wallets in Jayapura City. Suppose e-wallet users feel satisfied after comparing the impression they receive of the services provided with the fulfilment of expectations received. In that case, customer satisfaction can form a positive reaction through a level of feeling. Customer satisfaction shows the level of feeling through an emotional reaction when a company's performance can meet hopes and expectations (Kotler & Keller, 2016). The emergence of customer satisfaction can form loyalty and positive recommendations through word of mouth (Nugroho, 2015). In measuring sustainable interest, customer satisfaction should be an essential parameter that companies must consider (Bhattacherjee, 2001). Much literature discusses the relationship between sustainable interest and consumer satisfaction (Francisco et al. 2013).

The findings of this study align with the research conducted by Olivia and Marchyta (2022), indicating that well-performing e-wallets with good service can lead to a positive user experience. Similarly, Shang and Wu (2017) discovered a strong correlation between customer satisfaction and the continued acceptance of mobile wallets. Furthermore, various other studies (Adjie et al. 2021; Duy Phuong et al. 2020; Gupta et al. 2020; Hapsoro & Kismiatun, 2022; Ofori et al. 2017; Susanto et al. 2016; Zhang et al. 2015) have also confirmed the positive and significant relationship between customer satisfaction and the sustained interest in utilizing e-wallets.

Customer Satisfaction mediates the relationship between Perceived Convenience and Sustainable Interest

The test results show that perceived convenience influences sustainable interest in using e-wallets through customer satisfaction. The people of Jayapura City who use e-wallets certainly feel happy and satisfied with the overall speed and savings of using e-wallets as a means of sustainable transactions. The ease of using e-wallets will indirectly impact satisfaction and, ultimately, the tendency to use e-wallets sustainably.

The results of this research are in line with Olivia & Marchyta (2022), who prove that customer satisfaction can mediate the relationship between perceived convenience and sustainable interest, meaning that when customers have a high level of satisfaction with the entire e-wallet operation, which can be done quickly and does not require much effort, then customers will have the intention to continue using e-wallet. Apart from that, research (Amoroso & Lim, 2017; Hapsoro & Kismiatun, 2022; Shang & Wu, 2017) also found a relationship between customer satisfaction, which can mediate the relationship between perceived convenience and continued interest.

Customer Satisfaction Mediates the Relationship between Perceived Benefits and Sustainable Interest

The test results show customer satisfaction can mediate the relationship between perceived benefits and sustainable interest. This proves that the people of Jayapura City have received satisfaction with the benefits of using e-wallets, such as helping them with their work and increasing productivity, so these benefits certainly create a sense of satisfaction for each user; each user has their impression of the benefits obtained. The results of previous research, such as Shang & Wu (2017), prove that customer satisfaction can mediate the relationship between perceived benefits and continued interest, meaning that the level of perceived benefits will lead to a better level of satisfaction and ultimately lead to continued interest in using e-wallet. Other studies, such as (Duy Phuong et al. 2020; Olivia & Marchyta, 2022), also found that customer satisfaction can mediate the relationship between perceived benefits and sustainable interest in using e-wallets.

Customer Satisfaction Mediates the Relationship of E-Service Quality to Sustainable Interest

The test results show customer satisfaction can mediate the relationship between e-service quality and sustainable interest. This proves that when a user is satisfied with the overall e-service quality provided by service providers such as e-wallets optimally and superiorly, the user will likely decide on an interest in using it on an ongoing basis. Setiawan et al. (2022) stated that the customer satisfaction model for users of e-wallet applications such as Dana is influenced by how good the service is provided when users make transactions. Therefore, e-wallets must build premium services and be consistent to encourage users to continue using e-wallets. The results of this research are in line with a study conducted by Ofori et al. (2017), which proves that customer satisfaction can mediate the relationship between e-service quality and continued interest, meaning that the higher the level of customer satisfaction obtained due to e-service quality, the more likely users are to continue using e-wallet sustainably. Other studies, such as (Adjie et al. 2021; and Saidani et al. 2019), also found a relationship between e-service quality and continued interest mediated by customer satisfaction.

Managerial Implications

The findings of this study are intended to discuss the evaluation and the basis for decision-making regarding e-wallet applications related to interest in adopting e-wallets. Recommendations that can be given are if the e-wallet payment system service provider can improve the services provided, increase the literacy of the people of Jayapura City regarding the operation of e-wallets and the urgency of using technology so that the people of Jayapura City are technology literate. In addition, the e-wallet should also provide various promos that can attract the interest of the people of Jayapura City. Finally, increasing user data security also needs to be considered by e-wallet service providers for policymakers, particularly e-wallet Payment Service Providers (PJSP), to deliver optimal services. Additionally, the Jayapura City Government should ensure a reliable internet network to facilitate the seamless and effortless adoption of e-wallets so that the

possibility of data leakage can be avoided. The findings of this study are intended as an evaluation discussion and basis for decision-making by the Jayapura City Government to be able to provide various facilities that support the smooth adoption of e-wallets, such as the availability of an adequate internet network so that people can more easily operate e-wallets.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The study's findings indicate that perceived convenience does not impact sustainable interest. However, perceptions of usefulness, e-service quality, and customer satisfaction positively and significantly influence sustainable interest. Furthermore, customer satisfaction can mediate the relationship between perceived convenience, perceived benefits, and e-service quality on the sustainable interest in utilizing e-wallets.

Recommendations

The model explains 69% of variance in e-wallet adoption. To improve explanatory power, future research should include facilitating conditions, computer self-efficacy, and security variables. The researcher is further expected to be able to collect data directly so that there is no distorted understanding (bias). Further research is expected to expand research locations, such as in several eastern regions of Indonesia, so that the results obtained will be more varied and meaningful for the development of science. Moreover, additional variables such as facility conditions, computer self-efficacy, and security play crucial roles in adoption of technology.

FUNDING STATEMENT: This research did not receive any specific grant from public, commercial, or not-for-profit funding agencies.

CONFLICTS OF INTEREST: The author declares no conflict of interest.

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