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### RESEARCH ARTICLE

#### UTAUT VARIABLES TO INCREASE REUSE BEHAVIOR OF E-MONEY IN INDONESIA

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#### Abstract

Rapid advances in technology and information have changed almost the lifestyle of people in the world. Today's society tends to use and utilize technology in every way. In fact, recently the development of technology and information has encouraged the development of payment instruments into e-money. Indonesia is also one of the countries that supports the development of e-money, and now the development of e-money in Indonesia itself can be said to be growing rapidly. However, this certainly has an impact on the competition in the e-money industry, which is getting tougher every year. Therefore, it is important for the e-money industry to continue to increase actual usage, of course, in order to remain competitive in the midst of fierce competition in the e-money industry. The purpose of this study was to determine the effect of Performance Expectancy, Effort Expectance, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Intention to reuse and Reuse Behavior on gopay users in Surabaya. The benefit of this research is to be an input in knowing what factors influence Reuse Behavior. This research is a causal research using quantitative methods and processed with the help of a statistical program, namely SPSS version 22.0. Data was collected by distributing questionnaires using the snowball sampling technique to 120 respondents. Based on data analysis is that from seven proposed hypotheses, six hypotheses are supported and one hypothesis is rejected.

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#### Introduction:-

E-money has experienced a fairly rapid development. E-money first appeared in Indonesia in 2007. In 2009, Bank Indonesia issued a legal regulation regarding electronic money. Until now, the spread of e-money has been very wide and almost reaches all circles. There are two types of e-money known, namely chip-based and server-based. In addition to the development of the digital world, e-money in Indonesia can grow rapidly due to the National Non-Cash Movement (GNNT) which was launched in 2014 by Bank Indonesia. Through this movement, it indirectly forces people to switch from cash to electronic money (<https://www.fastpay.co.id>, downloaded on November 28, 2021).

Electronic money transactions have also increased rapidly due to the corona virus pandemic. In April 2020, transactions reached 17.6 trillion, an increase of 16.7 percent from March 2020 and an increase of 64.5 percent over the same period in the previous year. E-money transactions have increased effects from the implementation of the

new normal and large-scale social restrictions (PSBB). According to Bank Indonesia records, transactions at ATMs, cash, debit and credit cards have decreased. In the new normal period, people rely more on e-money which causes an increase in transactions of 37.75 percent on a monthly basis (<https://m.cnnindonesia.com/>, downloaded on November 28, 2020).

In the digital era like now, server-based e-money has developed and is in demand by many people. This can be proven from the increasing number of users continuously. Of course, this achievement cannot be separated from the efforts of the companies to do marketing optimally. One of the marketing techniques used is the provision of promos or cashback. E-wallet users in Indonesia are widely used by residents of big cities, one of which is city of Surabaya. In Surabaya, e-wallet users now more among millennials (Anita, 2019). The people of Surabaya have used e-wallet, especially gopay, in their purchases food and beverages both online and in offline. This research can later be used as input in knowing what factors influence Reuse Behavior in terms of variables with Performance Expectancy, Effort Expectance, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, Intention to reuse and Reuse Behavior. So that the gopay application can determine strategies to improve the reuse behavior of its products

## **Literature Review:-**

### **Performance Expectancy**

Performance expectancy is a UTAUT construct that is intended to measure a person's level of confidence that using a system can help a person in achieving his or her job performance (Vekantesh et al., 2003). The same thing was expressed by Venkatesh et al. (2012) that performance expectancy is defined as how far the use of technology will provide benefits for consumers in carrying out certain activities. In addition Venkatesh et al. (2003) revealed that performance expectancy is the extent to which individuals believe that using technology will be useful for improving work performance. Sripalawat et al. (2011) define performance expectancy as the level of confidence of a person who believes that adopting technology will help him get better performance. Thus, we tested the following hypotheses:

*H<sub>1</sub>: Performance expectancy has a positive significant effect on intention to reuse*

### **Effort expectancy**

Effort expectancy is the level of effort of everyone in using a system to support doing his job (Venkatesh et al., 2003). In addition, effort expectancy is also defined as the ease of use experienced by customers when using technology (Venkatesh et al., 2003). Sripalawat et al. (2011) defines effort expectancy as a person's level of confidence in perceiving the ease associated with technology adoption. According to Kamarudin and Omar (2021) effort expectancy is the level of convenience associated with using a system. Ghalandari (2012) stated that effort expectancy is the level of comfort that is felt to use the system. From these statements, we can make hypotheses that:

*H<sub>2</sub>: Effort expectancy has a positive significant effect on intention to reuse*

### **Social Influence**

Social influence is the degree to which a person considers it important for others to convince him or herself to use the new system (Venkatesh et al., 2003). Social influence is also defined as the consumer's perception of the trust of friends, family members and other consumers towards the use of technology (Venkatesh et al., 2003, 2012). Sripalawat et al. (2011) revealed social influence as the level of belief of a person who considers that important others believe that he should use technology. Then Kamarudin and Omar (2021) also revealed that social influence can be defined as the extent to which an individual considers other people important in influencing them to believe in using the latest system. The same thing was said by Rashotte (2007) where social influence is defined as a change in an individual's thoughts, feelings, attitudes, or behavior resulting from interactions with other individuals or groups. From these statements, we can conclude hypotheses as follows:

*H<sub>3</sub>: Social Influence has a positive significant effect on intention to reuse*

### **Facilitating Condition**

Facilitating condition is a person's level of confidence that the company and technical infrastructure is available to support the use of the system (Venkatesh et al., 2003). In addition, Venkatesh et al. (2012), facilitating condition is defined as consumer's perception of support and available resources to perform behavior. Venkatesh et al. (2012),

said that facilitating condition is a person's belief that the available technical capabilities can support the use of the system. Triandis (1979) revealed that the facilitating condition is the level and type of support provided to individuals who influence the use of the technology. In addition, Ghalandari (2012) says that facilitating conditions are individual feelings about the extent to which technical and organizational infrastructure is needed to use the system that is intended to be available. Thus, the following hypothesis is proposed:

*H<sub>4</sub>: Facilitating Condition has a positive significant effect on intention to reuse*

#### **Hedonic Motivation**

Hedonic motivation is motivation that arises due to psychological needs such as satisfaction, prestige, emotions, and other subjective feelings (Sumarwan, 2014). In addition, hedonic motivation is defined as the pleasure or enjoyment obtained from using technology and has been shown to play an important role in determining the acceptance and use of technology (Brown and Venkatesh 2005). Similar thing revealed by Venkatesh et al. (2012) that hedonic motivation is pleasure that comes from using technology. Andriansyah and Arifin (2018) reveal that hedonic motivation is something that can encourage someone to fulfill their desires for pleasure and material enjoyment as the main focus. Likewise, according to Levy in Kosyu (2014) where hedonic motivation is a trait that arises because of the many needs that cannot be met before, then after these needs are met new needs arise again and sometimes these needs are more priority than the previous one. The same thing was also expressed by Utami (2010) that hedonic motivation is the motivation of consumers to shop because shopping is a pleasure so that they do not pay attention to the benefits of the products purchased. Thus, the following hypothesis is proposed:

*H<sub>5</sub>: Hedonic Motivation has a positive significant effect on intention to reuse*

#### **Habit**

Customer loyalty is defined as the tendency of consumers to repurchase, which is expressed through measured behavior and directly influences the sale of the product or service (Hammond, East, & Ehrenberg, 1996). Customer loyalty is defined as a commitment that is held firm to buy back selected products or services consistently in the future, even though there are influences and marketing efforts that have the potential to cause switching behavior (Oliver, 1997). Rai and Srivastava (2013) define customer loyalty as a psychological character formed by ongoing customer satisfaction coupled with an emotional bond formed with service providers that leads to a willingness and consistently be in a relationship. Thus, the following hypothesis is proposed:

*H<sub>6</sub>: Habit has a positive significant effect on intention to reuse*

#### **Intention to Reuse**

Molinari and Blaber (2002) state that intention to reuse is an indicator of whether consumers will stay or leave the company. Zeithmal et al. (2009) also stated that the intention to reuse is the willingness (intention) to recommend services to others and the willingness (intention) to make repeat purchases. According to Namkung and Jang (2007), intention to reuse refers to people's beliefs about what they want to do in a certain situation. While Warshaw and Davis (1985) in Jang et al. (2011) defines intention to reuse as the extent to which a person has formulated a conscious plan to do or not to perform some specified future behavior. In addition, Jani and Han (2011) state that the intention to reuse is considered to include the intention to make return visits and word-of-mouth which can predict the consumption behavior of consumers and recipients of word-of-mouth in the future. According to Hoyer and MacInnis (2007), intention to reuse is what we want to do. While Davis et al. (1989) defines intention to reuse as the extent to which individuals intend to perform certain behaviors. Another definition put forward by Tang and Chiang (2009) which states that intention to reuse is the subjective awareness of individuals to perform certain behaviors and is the main determining factor of actual usage behavior. Thus, the following hypothesis is proposed:

*H<sub>7</sub>: Intention to reuse has a positive significant effect on reuse behavior*

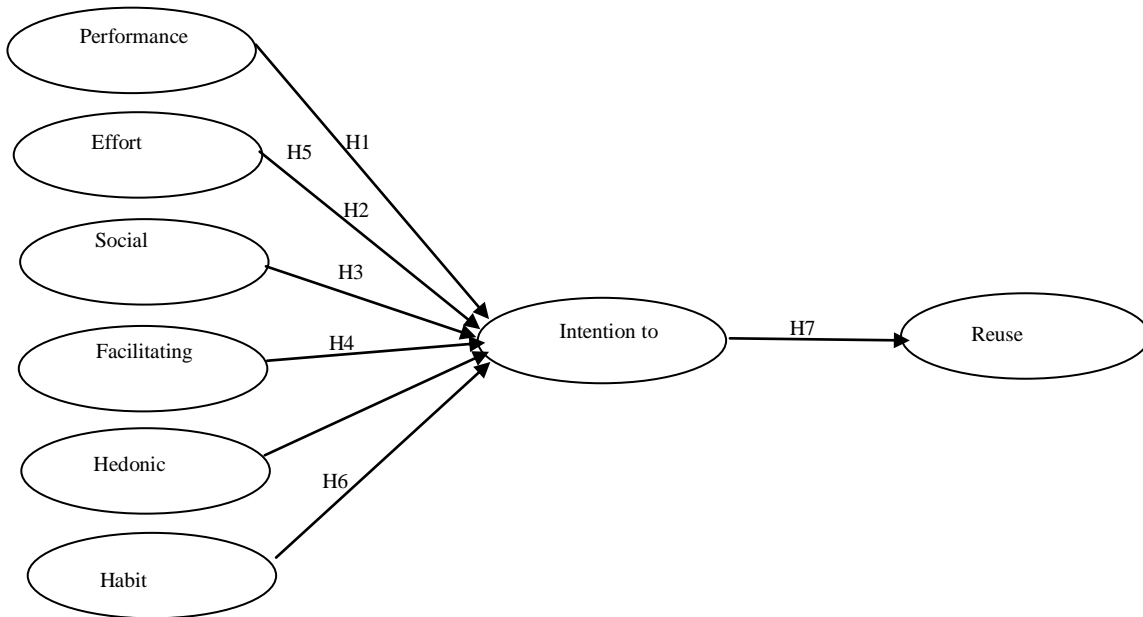
#### **Reuse Behavior**

According to Premkumar and Bhattacharjee (2008), the use of information technology (IT usage) has been the focus of information systems research for more than two decades. This happens because the use of information technology has proven to be the main driver of organizational performance. Ndubisi and Jantan (2003) state that the use of information systems (IS) is a measure of IS success that is often suggested and is the main dependent variable. Wang and Liao (2008) in Sambasivan et al., (2010) also stated that the use of the system (reuse behavior) continues

to be used as an IS success variable in several empirical studies and continues to be developed and tested by researchers. According to Jati, (2010) reuse behavior is defined as the behavior of using information technology and also as the intensity and or frequency of users in using information technology. According to Venkatesh et al., (2012), reuse behavior is the intensity of customers in using a technology. Reuse behavior can be indicated by the average purchase per day and the duration of product use from service providers who use information technology innovations.

**Research Issue and Methodology:-**

The type of approach used in this study is a quantitative approach. In this study, the population used were users of the gopay application in Surabaya. Judging by the number, the population that will be used in this study is included in the category of population with an unknown number. In this study, researchers will use snowball sampling techniques, where researchers choose respondents who will help researchers to distribute and fill out questionnaires. In this study respondents collected were 120 respondents in Surabaya according to the characteristics of respondents. Research model can be seen below.



**Figure 1:-** Research Model.  
**Source:** Analysis, 2021

**Findings and Discussion:-**

**Findings:-**

This study used Multiple Regression in testing between the variables. Statistical analysis tool used to answer the problem formulation of this research is SPSS 22.0. Once the questionnaires were returned, the next step that must be conducted is descriptive statistic-analysis.

In Table 1, it shows that respondents who fill out questionnaires are mostly done by women, this can be seen from 71 respondents (59.2%) of respondents who gopay users while 49 respondents (40.8%) are men. This indicates that mostly is female.

**Table 1:-** Respondents Characteristic by Gender.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	49	40.8	40.8	40.8
	Female	71	59.2	59.2	100.0
	Total	120	100.0	100.0	

Source: own calculation

From the results in Table 2, it can be seen that the characteristics of respondents based on age are dominated by age group 18-35 which is 108 respondents (90.0%), followed by 36-50 age group which is 11 respondents (9.2%), followed by 51-60 age group which is 1 respondent (0.8%). This shows that the majority of respondents are in the age subgroup of generation X and Y.

**Table 2:-** Respondents Characteristic by Age.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-35 tahun	108	90.0	90.0	90.0
	36-50 tahun	11	9.2	9.2	99.2
	51-60 tahun	1	.8	.8	100.0
	Total	120	100.0	100.0	

Source: own calculation

**Table 3:-** Descriptive Statistics.

	N	Mean	Std. Deviation
PE1	120	4.558	.562
PE2	120	4.408	.692
PE3	120	4.350	.752
PE	120	13.317	1.614
EE1	120	4.467	.660
EE2	120	4.276	.777
EE3	120	4.500	.622
EE	120	13.241	1.634
SI1	120	3.866	.869
SI2	120	4.125	.805
SI3	120	3.991	.804
SI	120	11.983	1.970
FC1	120	4.158	.859
FC2	120	4.025	.844
FC3	120	3.833	.843
FC	120	12.016	1.900
HM1	120	4.416	.716
HM2	120	4.366	.732
HM3	120	4.083	.794
HM	120	12.866	1.913
H1	120	4.275	.798
H2	120	4.191	.891
H3	120	4.083	.855
H	120	12.55	2.248
IR1	120	4.466	.660
IR2	120	4.191	0.736
IR3	120	4.166	.853
IR	120	12.825	1.813
RB1	120	4.291	.803
RB2	120	3.983	.907
RB3	120	4.058	.910
RB	120	12.333	2.220
Valid N (listwise)	120		

Source: own calculation

Based on the results from data processing in table 3, it shows that all average scores of the mean for overall indicators are above 3.61, meaning that all indicators of variables can be perceived as agreed by all respondents. Also, the standard deviation is under 2.0, meaning that the answers given by respondents are homogeneous. The highest mean average is interaction with customer, which is 4.3775. This may indicate that respondents agree with indicators of

interaction with customer than other variables. Customer loyalty has the highest score for standard deviation, that is 0.73743. This may indicate that the respondents give answers for Customer loyalty least homogeneous compared with other variables.

**Validity Test**

The criteria is if the value of the factor loading is higher than 0.160, then the statement is considered valid. Based on the test of the data validity, all indicators used to estimate each variable are valid, because the factor loading for every indicators are more than 0.160.

**Table 4:-** Validity Test.

Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL	Indicator	FL
Performance Expectancy		Effort expectancy		Social Influence		Facilitating Condition		Intention to Reuse		Reuse Behavior	
PE1	.576	EE1	.507	SI1	.458	FC1	.454	IR1	.486	RB1	.728
PE2	.485	EE2	.464	SI2	.539	FC2	.523	IR2	.651	RB2	.627
PE3	.571	EE3	.600	SI3	.616	FC3	.370	IR3	.586	RB3	.662

Source: own calculation

**Reliability Test**

Reliability test is do by comparing cronbach’s alpha value, if the value is higher than 0.6, then the statement is considered reliable.

**Table 5:-** Reliability Test.

Variable	Cronbach’s Alpha Based on Standardized Items
Performance Expectancy	0.724
Effort expectancy	0.709
Social Influence	0.719
Facilitating Condition	0.639
Intention to Reuse	0.744
Reuse Behavior	0.821

Source: own calculation

From the table 5, it is proven that the variable of Physical Environment, Interaction with Customers, Interaction with Staff, Customer Delight, Customer Satisfaction, Customer Loyalty having the Cronbach alpha value higher than 0.60. So, it can be concluded that the statements develop the variables can be said to be consistent/reliable and can be used for further analysis.

**Results of Simple Regression:-**

**Intention to Reuse to Reuse Behavior**

The results of multiple regression are as follows:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.157	1.142		1.888	.061
	IR	.795	.088	.640	9.038	.000

a. Dependent Variable: RB

From table 6, the regression equation can be written as follows:

RB= b1IR

RB= .795 IR

Based on table 6, all the independent variables have positively influence towards Reuse Behavior. Intention to Reuse has the greatest regression coefficient compare to other variables, that is 0.795.

### F-test

Based on the calculation of SPSS, the significance of F test value in the model 1 and model 2 are 0.000, so it can be concluded six model's independent variables together influencing dependent variable significantly.

**Table 9:-** Result of F-test 1.

Model		Sum of Squares	Mean Square	F	Sig.
1	Regression	0.000	0.000	0.000	0.000
	Residual	0.000	0.000	0.000	0.000
	Total	0.000	0.000	0.000	0.000
a. Dependent Variable: IR					
b. Predictors: (Constant), PE, EE, SI, FC, HM, H					
Source: own calculation					

**Table 10:-** Result of F-test 2.

Model		Sum of Squares	Mean Square	F	Sig.
2	Regression	0.000	0.000	0.000	0.000
	Residual	0.000	0.000	0.000	0.000
	Total	0.000	0.000	0.000	0.000
a. Dependent Variable: RB					
b. Predictors: (Constant), IR					
Source: own calculation					

### t-test

1. Performance Expectancy, Effort expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit to Intention to Reuse

The t test used to determine whether the independent variables of Performance Expectancy, Effort expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit to Intention (independently) have significant influence on Intention to Reuse. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced by partially.

### 2. Intention to Reuse to Reuse Behavior

The t test used to determine whether the independent variables Intention to Reuse (independently) have significant influence on Reuse Behavior. If the value of t test is below 0.05, then it can be stated that the variable is significantly influenced partially.

### Discussion:-

The results of this study shows that the variables which Performance Expectancy, Effort expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit have positive and significant effects on Intention to Reuse. Also, Intention to Reuse have positive and significant effect on Reuse Behavior. So, the conclusion is that from seven proposed hypotheses, six hypotheses are supported and one hypothesis is rejected.

The first hypothesis stating that Performance Expectancy has a positive significant effect on Intention to Reuse is supported. The first hypothesis stating that Performance Expectancy has a positive effect on Intention to Reuse is supported because the t test value is below 0.05. This shows the consistency results of this study with Venkatesh et al. (2003) that states that Performance Expectancy have a significant positive effect on Intention to Reuse.

The second hypothesis stating that Effort expectancy has a positive significant effect on Intention to Reuse is supported. The third hypothesis stating that Effort expectancy has a positive effect on Intention to Reuse is supported because the t test value is below 0.05. This shows the consistency results of this study with Kamarudin and Omar (2021) that states that Effort expectancy have a significant positive effect on Intention to Reuse.

The third hypothesis stating that Social Influence has a positive significant effect on Intention to Reuse is rejected. The third hypothesis stating that Social Influence has a positive effect on Intention to Reuse is rejected because the t test value is greater than 0.05. This research result is contradictive with the statement stated by Sripalawat et al. (2011) which he proposed that Social Influence can significantly influence to Intention to Reuse. Upon this discussion, can be concluded that Social Influence does not significantly influences Intention to Reuse which means that the third hypothesis is rejected.

The fourth hypothesis stating that Facilitating Condition has a positive significant effect on Intention to Reuse is supported. The fifth hypothesis stating that Facilitating Condition has a positive effect on Intention to Reuse is supported because the t test value is below 0.05. This shows the consistency results of this study with Ghalandari (2012) that states that Facilitating Condition have a significant positive effect on Intention to Reuse.

The fifth hypothesis stating that Hedonic Motivation has a positive significant effect on Intention to Reuse is supported. The fifth hypothesis stating that Hedonic Motivation has a positive effect on Intention to Reuse is supported because the t test value is below 0.05. This shows the consistency results of this study with Sumarwan, 2014 that states that Hedonic Motivation have a significant positive effect on Intention to Reuse.

The sixth hypothesis stating that Habit has a positive significant effect on Intention to Reuse is supported. The sixth hypothesis stating that Habit has a positive effect on Intention to Reuse is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study with Rai and Srivastava (2013) that states that Habit have a significant positive effect on Intention to Reuse.

The seventh hypothesis stating that Intention to Reuse has a positive significant effect on Reuse Behavior is supported. The seventh hypothesis stating that Intention to Reuse has a positive effect on Reuse Behavior is supported because the t test value is 0.000, below 0.05. This shows the consistency results of this study with Molinari and Blaber (2002) that states that Intention to Reuse have a significant positive effect on Reuse Behavior.

## **Conclusion, Limitation and Research Extension:-**

### **Conclusion:-**

This model was developed in order to research Reuse Behavior for Gopay users amongst surabaya citizen. This research model formed an influence relationship between Performance Expectancy, Effort expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit to Intention to Reuse. Also Intention to Reuse to Reuse Behavior. So, the conclusion is that from seven proposed hypotheses, six hypotheses are supported and one hypothesis is rejected.

As derived from the research outcomes, variables such as Performance Expectancy, Effort expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit to Intention and Intention to Reuse have been the factors that are important to note as those variables have critical influence toward Reuse Behavior on Gopay users amongst surabaya citizen. Therefore, the managerial implication must be concentrated upon those variables.

The managerial implications of these findings can be based on the theories that have been developed as follows. First, Intention to Reuse is one of the important variables that affects the level of Reuse Behavior. Good Intention to Reuse will be seen from Reuse Behavior with customer continue to use the electronic payment applications in everyday shopping activities, increase the number of products of electronic payment applications on everyday purchases, willing to continue to make the purchase of electronic products (eg pulse, PLN, PDAM) using payment applications. Intention to Reuse of customer can also be seen from customer Interested to reuse the electronic payment application, Interested to find out the return information about the tenants who work with electronic payment applications and keen to find the information back on how to recharge the electronic payment application. One of the forming indicators of Intention to Reuse is Interested to reuse the electronic payment application, where this indicator gets the lowest results among other indicators. For this reason, Gopay need to be develop this indicator.

Second, the Performance Expectancy Variable is the variable that influences the Intention to Reuse variables. Electronic payment applications useful in simplify the payment process at the merchant in collaboration with Gopay, Good performance of Cashback Points that can be used when making payments using payment applications,

and Save time by making payments using electronic payment applications. One indicator of Performance Expectancy is Good performance of Cashback Points that can be used when making payments using payment applications where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

Third, the Effort expectancy Variable is the variable that influences the Intention to Reuse variables. Electronic payments are easy to learn, Electronic payment is convenient to make purchases of electronic products (eg pulse, PLN, PDAM), Electronic payments are easier to use to make payments. One indicator of Effort expectancy is Electronic payment is convenient to make purchases of electronic products (eg pulse, PLN, PDAM), where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

Fourth, the Social Influence Variable is the variable that not influences the Intention to Reuse variables. Families are recommended to use an electronic payment, Friends had recommended to use an electronic payment, Communities around recommend to use electronic payment. One indicator of Social Influence is Families are recommended to use an electronic payment, where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

Fifth, the Facilitating Condition Variable is the variable that influences the Intention to Reuse variables. Easy to use to make payments on the application, Electronic payments in accordance with the other apps I use, Customer Service on electronic payments easy to be contacted. One indicator of Facilitating Condition is Customer Service on electronic payments easy to be contacted, where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

Sixth, the Hedonic Motivation Variable is the variable that influences the Intention to Reuse variables. There is a sense of excitement when using electronic payment applications on in-store purchases online and offline, There is a comfortable feeling when using the electronic payment applications on in-store purchases online and offline, There is a feeling excited when using electronic payment applications on in-store purchases online and offline One indicator of Hedonic Motivation is There is a comfortable feeling when using the electronic payment applications on in-store purchases online and offline, where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

Seventh, the Habit Variable is the variable that influences the Intention to Reuse variables. Feelings are accustomed to using electronic payment applications on in-store purchases online and offline, using electronic applications have become daily to buy any product. One indicator of Habit is Using electronic applications have become daily to buy any product, where this indicator gets the lowest results among other indicators, so it is important for Gopay to develop this indicator.

#### **Limitation and Research Extention:-**

This study has limitation which is only examining in Indonesia. Future study can conduct on other countries where there are geographical differences that can be additional research attractiveness. Specifically, we take respondents residing in Surabaya only. Future research can develop for other areas. Also, this research only uses Gopay as research object. Using other object can produce different results.

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