

Pengaruh Expectation dan Satisfaction Terhadap Repurchase Intention E-Wallet, Studi Kasus Gopay Indonesia = Effect of Expectation and Satisfaction on the Continuity of E-Wallet Use, Study Case Gopay Indonesia

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Abstrak

Peningkatan jumlah penggunaan internet di Indonesia telah mendorong transformasi metode pembayaran dari tunai menjadi nontunai. Peningkatan transaksi pembayaran nontunai, sejalan dengan pertumbuhan pemain pada kategori ini, khususnya penggunaan *e-wallet*. Penelitian ini bertujuan untuk mempelajari faktor yang mempengaruhi *user intention* terhadap *e-wallet*. Penelitian ini menggunakan *expectationconfirmation model* untuk memahami hubungan *customer expectation*, *perceived enjoyment*, *perceived ease of use*, *sales promotion*, *satisfaction*, dan *repurchase intention* penggunaan *e-wallet*. Pengumpulan data dilakukan menggunakan teknik *convenience sampling* dari 255 pengguna Gopay. Gopay digunakan sebagai objek penelitian karena merupakan pemain *e-wallet* dengan *monthly active user* tertinggi di Indonesia. Penelitian ini menggunakan SEM sebagai metode statistik untuk menguji hipotesis dan model penelitian. Hasil penelitian menunjukkan bahwa *expectation* memiliki pengaruh positif terhadap *perceived enjoyment*, *perceived ease of use* dan *satisfaction*. Sementara *satisfaction* memiliki pengaruh positif terhadap *repurchase intention*, dan *satisfaction* juga menjadi variabel *mediation* antara *expectation* dan *perceived enjoyment* terhadap *repurchase intention*. *Sales promotion* memiliki pengaruh positif terhadap *repurchase intention*. Hasil penelitian ini bermanfaat untuk pemain *e-wallet* untuk mengetahui perilaku pengguna mereka untuk terus menggunakan produknya.

The growth of digital has pushed the transformation method of payment from cash to cashless. The growth of cashless transactions, as well as the number of players, is becoming a trend with *e-wallet*. This study aims to understand the factors that influence user intention toward *e-wallet* players. This study uses the *expectation-confirmation model* to examine the relationship of customer expectation, perceived enjoyment, perceived ease of use, sales promo, satisfaction, and repurchase intention of using *e-wallet* as a type of payment. The data is collected using a convenience sampling technique from 255 Gopay users. Gopay is the highest monthly active user of *e-wallet* in Indonesia. Using SEM as a statistic method, we examine the hypothesis and research model. The study reveals that expectation have positive impact to perceived enjoyment, perceived ease of use and satisfaction. While satisfaction have a positive impact to repurchase intention. Additionally, satisfaction is a mediation variable between expectation and perceived enjoyment toward repurchase intention. And sales promo also have positive impact to repurchase intention. The result of this research is beneficial for *e-wallet* player to know better user behaviour toward repurchase intention.