

The Impact of Security and Perceived Ease of Use on Reuse Intention of E-Wallet Users in Jakarta: The Mediating Role of E-Satisfaction

Metta Devi Visakha¹ Keni Keni^{1,2*}

¹Master of Management Program, Universitas Tarumanagara, West Jakarta, DKI Jakarta, Indonesia, 11440

²Faculty of Economics and Business, Universitas Tarumanagara, West Jakarta, DKI Jakarta, Indonesia, 11470

*Corresponding author. Email: keni@fe.untar.ac.id

ABSTRACT

This study aims to analyze the impact of security and perceived ease of use on reuse intention and the mediating role of e-satisfaction on the impact of security and perceived ease of use on reuse intention. The research model consists of two independent variables, one mediating variable and one dependent variable. This study proposed four hypotheses and conducted Partial Least Squares – Structural Equation Modeling (PLS-SEM) using SmartPLS 3.3.0 software. The analysis data of this study was conducted in three phases: outer-model analysis, inner-model analysis, and hypotheses testing. This study was conducted on e-wallet users who live in Jakarta, with a total sample of 154 respondents from 177 questionnaires responded. The results implied that security has a positive and not significant impact on e-satisfaction of e-wallet users, while perceived ease of use has a positive and significant impact on e-satisfaction of e-wallet users. Moreover, security has a positive and not significant impact on reuse intention, while perceived ease of use has a positive and significant impact on reuse intention. E-satisfaction has a positive and significant impact on reuse intention. Furthermore, e-satisfaction does not mediate the impact of security on reuse intention, but it mediates the positive and significant impact of perceived ease of use on reuse intention.

Keywords: security, perceived ease of use, e-satisfaction, reuse intention, e-wallet

1. RESEARCH BACKGROUND

Technology and the internet, which have been growing exponentially, have become media that support various aspects of life. Simultaneously, the growth will affect people’s behavior along with the continuous improvements and innovations in technology and the internet in the future. Moreover, on the economics aspect, technology has significantly impacted the payment system, which is a system for transferring money from one party to another [1]. Initially, the payment system was done by doing barter, which then kept evolving until it was done by money. Since then, the payment system was classified into cash payment system and non-cash payment system. The non-cash payment system comes in the form of electronic-based payment or electronic money (e-money) [1]. Based on its physicality, there are two types of e-money: chip-based and e-wallet. Based on the data from Bank Indonesia, the amount of electronic money in circulation from the year 2017 to 2020 has increased significantly (Table 1).

Apart from the e-payment that several banks in Indonesia have provided, there are also e-wallet brands provided by non-bank companies. These non-bank companies, which are start-up companies, have launched e-wallet service that

is often considered more efficient and effective by consumers. Registration and top-up system that is easier and can be done anywhere have become very attractive for consumers.

Table 1. Amount of Electronic Money in Circulation

Period		Amount
2017		90.003.848
2018		167.205.578
2019		292.299.320
2020	January	313.785.298
	February	319.294.014
	March	330.391.364
	April	412.055.870
	May	346.881.617
	June	353.587.670
	July	359.670.019
August		376.142.547

Source: Bank Indonesia (2020)

This study examines the users of one of the biggest e-wallet brands in Indonesia. The brand is the pioneer of online transportation provider in Indonesia and has now been

classified as a decacorn start-up [2]. This brand initially provided online transportation service, which then improved to provide logistic service, e-wallet, and food delivery services.

One of the innovations that the brand provides is payment gateway service that facilitates consumers with non-cash payment for various transactions, such as online transportation, food delivery, etc. Periodically, the brand offers discounts for its consumers to attract them to use its service.

Along with the brand's evolution, there are currently many e-wallet brands that offer discounts and exciting features that attract consumers. Such brands increase competitions, which may affect consumers to switch to another brand. Therefore, reuse intention will play a significant role for a company to achieve success and survive in an industry because it will motivate consumers to keep using its product and not switch to another brand.

Reuse intention is an essential factor to be analyzed because companies need to know about factors that affect consumers' decisions when there are several brands that offer similar benefits. A factor that affects reuse intention of e-wallet is security. Security has an essential role in digital industry because consumers' personal information are stored in companies' data. The next factor is perceived ease of use because the more accessible an application can be operated, the higher consumers' intention to reuse it. Furthermore, the study of Lin and Lekhawipat [3] found that consumers' satisfaction is an essential factor that stimulates reuse intention.

Based on the research background above, this study would like to examine "The Impact of Security and Perceived Ease of Use on Reuse Intention of E-Wallet Users in Jakarta: The Mediating Role of E-Satisfaction".

2. LITERATURE REVIEW AND HYPOTHESES

2.1. Reuse Intention

Ladkoom and Thanasopon [4] defined reuse intention as "intention to buy products or service continually after consumers had bought the products or services once." Moreover, Hellier et al. [5] defined it as "the individual's judgement about buying again a designated service from the same company, taking into account his or her current situation and likely circumstances." Based on the definitions above, reuse intention can be defined as consumers' decision to repurchase or reuse a product/ service from a company/ brand repeatedly and recommend it to their friends and family.

2.2. E-Satisfaction

Ranjbarian, Fathi, and Rezaei [6] defined e-satisfaction as "the outcome of consumer perceptions of online convenience, merchandising, site design and security.",

while Anderson and Srinivasan [7] defined it as "the contentment of the customer with respect to his or her prior purchasing experience." Based on those definitions, it can be concluded that e-satisfaction is the emotional impact or response (satisfaction or dissatisfaction) after using/ purchasing a product or service from a brand.

2.3. Security

Kahar et al. [8] posited that "Security is considered as an important risk attribute that effects the customer decision making process when purchasing a product or consuming multiple services." While Sanayei et al. [9] defined it as "Protecting the details of transactions and customers from internal and external fraud/criminal usage." Based on the argumentations above, it can be concluded that security is a process of protection during consumers' transactions to reduce their worry of crime and abuse.

2.4. Perceived Ease-of-Use

Davis [10] posited that "perceived ease of use is the degree to which a person believes that using a particular system would be free of effort." Widjana [11] posited a similar opinion that perceived ease of use is consumer's belief that operating an information technology system will not be troublesome or require extra effort. Based on the the definitions above, this study defines perceived ease of use as consumers' consideration that the technology that they use is easy to be understood and operated.

2.5. Relationship between security and e-satisfaction

The study of Jin and Park [12] illustrated that security has a positive impact on e-satisfaction. Safety is an important contributor to customers' satisfaction. In line with current condition, people live along with digital technology in which several activities are done online, and security should become the main priority of companies because the better the security system, the higher consumers' satisfaction will be. Therefore, hypotheses 1a of this study is as follows:

H1a: Security has a positive impact on e-satisfaction of e-wallet users.

2.6. Relationship between Perceived Ease-of-Use and E-Satisfaction

The study of Amin et al. [13] implied that perceived ease of use has a positive and significant impact on e-satisfaction. Perceived ease of use is considered a success factor that affects satisfaction in the online industry. Generally, the higher perceived ease of use, the higher consumers' e-satisfaction. Hence, hypotheses 1b of this study is as follows:

H1b: Perceived ease of use has a positive impact on e-satisfaction of e-wallet users.

2.7. Relationship between Security and Reuse Intention

Roca et al. [14] stated that security that involves technical development will positively impact reuse intention, such as cryptography and e-sign that prevent the user from the risk of fraud or hacking. Several innovations have been made to improve security on online transactions to minimize the loss that consumers may experience. Improvement of e-wallet company's security system will minimize the users' worry, which will then increase the intensity to reuse. Generally, a good security system will increase the user's reuse intention. Hence, this study proposes hypotheses 2a as follows:

H2a: Security has a positive impact on reuse intention of e-wallet.

2.8. Relationship between Perceived Ease-of-Use and Reuse Intention

The study of Rezaei and Amin [15] found that perceived ease of use has a positive and significant impact on reuse intention. When consumers find it easy to use a technology, its perceived ease of use will be higher and makes it more probable for them to reuse it. Therefore, this study proposes hypotheses 2b as follows:

H2b: Perceived ease of use has a positive impact on reuse intention of e-wallet.

2.9. Relationship of E-Satisfaction and Reuse Intention

The study of Zhang et al. [16] found a positive relationship between e-satisfaction and reuse intention. If the users feel satisfied with a system, they will increase the intensity to reuse it. Satisfaction will then create a positive perception on the users and will motivate them to reuse the product from the same brand [17]. Hence, the hypotheses 3 of this study is as follows:

H3: E-satisfaction has a positive impact on reuse intention of e-wallet.

2.10. Relationship between a) Security, b) Perceived Ease-of-Use, and Reuse Intention through E-Satisfaction

Kotler and Keller [18] posited that when consumers feel satisfied for a product/service, they will show a higher possibility to repurchase/ reuse it. The study of Trivedi and Yadav [19] stated that security is a source of e-satisfaction, thereby e-satisfaction mediates the relationship between security and reuse intention. Moreover, Lin et al. [20] stated that e-satisfaction mediates the relationship of perceived ease of use and reuse intention. Based on the argumentations above, this study proposes hypotheses 4 as follows:

H4a: Security has a positive impact on reuse intention through e-satisfaction.

H4b: Perceived ease of use has a positive impact on reuse intention through e-satisfaction.

3. RESEARCH METHOD

This study is a descriptive study with cross-sectional research design. This study examines primary data, which was collected using a questionnaire distributed to respondents online. The population of this study is e-wallet users, and the samples are users of an e-wallet brand from Indonesia. The data collection method is non-probability sampling, which is the convenience sampling technique. The sample size used in this study is based on the argumentation of Hair et al. [21], who stated that a good sample size consists of 100 – 200 samples. The total number of respondents in this study is 154 from 177 respondents who responded to the questionnaire, whereas the remainder 23 responds could not be used because they did not meet the criteria. The data analysis technique that was conducted in this study is Partial Least Squares – Structural Equation Modeling by using SmartPLS 3.3.0 software.

This study examined 4 (four) variables: security, perceived ease of use, e-satisfaction, and reuse intention. Reuse intention is the dependent variable in this study, whereas security and perceived ease of use are independent variables, and e-satisfaction is a mediating variable.

Furthermore, this study used 18 indicators, which were measured but 5-point-likert scale, whereas 1 is the lowest point (very disagree) and 5 is the highest (very agree).

4. RESULTS & DISCUSSIONS

This study conducted Partial Least Squares – Structural Equation Modeling (PLS-SEM) for data analysis using Smart PLS 3.3.0 software. The data analysis was done in 3 phases: outer-model analysis, inner-model analysis, and hypotheses testing.

The amounts of respondent is 154, whereas 68% are females and 32% are males. The majority of the respondents are 20 – 25 years old, as much as 62, 40% of the respondents, followed by 26 – 30 years old as much as 38, which is 25%. Most of the respondents have a bachelor degree, as much as 113, which is 73% of the respondents, followed by master degree as much as 17, which is 11%. Majority of the respondents work as government employee, as much as 103, which is 67% of the respondents, followed by entrepreneurs as much as 20, which is 13%. Most of the respondents earn Rp5.000.000 – Rp10.000.000, as much as 76 respondents, 49% of the respondents, followed by Rp10.000.000 – Rp15.000.000, as much as 25, which is 16%. Majority of the respondents use e-wallet for payment 2 – 5 times in a month, as much as 72, which is 47% of the respondents, followed by > 5 times in a month as much as 58, which is 38%. Moreover, most respondents use an e-wallet to pay Rp100.000 – Rp250.000 in a month, as much as 55, which is 36% of the respondents, followed by Rp250.001 –

Rp500.000 as much as 38, which is 25%. As many as 125 respondents (81%) use an e-wallet to pay for food and beverage, followed by 14 respondents (9%) who use it for top-up and monthly bills.

After identifying the respondents' characteristics, this study proceeded to the Average Variance Extracted (AVE) analysis. The AVE value of every variable in this study has fulfilled the minimum requirement, which is 0.5 (Table 2). Therefore, every variable has fulfilled the requirement of convergent validity analysis and the value of loading factor that has fulfilled the minimum requirement, which is > 0.70 [22]. However, there is one item, which is SE 3, that has a loading factor of 0.663, but the loading factor value of 0.5 to 0.6 is considered enough for early-stage research [23]. Fornell-Larcker, the square root of each variable's AVE, is higher than the correlation with other variables (Table 2). Hence, all variables have fulfilled the minimum requirement of discriminant validity that is measured by Fornell-Larcker and cross loadings analysis. Table 2 illustrated that all variables had fulfilled the discriminant validity analysis requirements that are measured by cross-loadings.

After the validity analysis was completed, this study proceeded with reliability analysis. Variables are considered reliable, with the value of composite reliability being > 0.6 and Cronbach's Alpha being > 0.6 [24]. The next step was inner-model analysis. Based on Table 2, the R-squared (R^2) value of e-satisfaction is 0.642, which means that the impact of security and perceived ease of use on e-satisfaction is 64.2%, while the (R^2) value of reuse intention is 0.622, which implied that 62.2% of reuse intention is affected by security, perceived ease of use and e-satisfaction. Furthermore, cross-validated redundancy (Q^2) values are 0.523 and 0.521, which are higher than 0. The result of goodness of fit index (GoF) analysis is 0.678 and is considered high, which means that the research model of this study has fitness within it.

Table 2 also illustrated that e-satisfaction and perceived ease of use have medium impacts on reuse intention, which are 0.213 and 0.113 respectively [22]., while security has a small impact on reuse intention, which is 0.000. Furthermore, perceived ease of use has a high impact on e-satisfaction, which is 1.286 [22]. However, security has a small impact on e-satisfaction, which is 0.011.

Table 3 showed that perceived ease of use is the highest predictor of e-satisfaction with the path coefficient value of 0.766, followed by the impact of e-satisfaction on reuse intention with the path coefficient value of 0.474, while the

impact of security on reuse intention has a low path coefficient value, which is 0.008.

Path coefficient value showed that all variables positively impact reuse intention. The impact is considered significant if the t-statistics value is > 1.96 and p-value is < 0.05 . Table 3 illustrated that perceived ease of use has a significant impact on e-satisfaction and reuse intention. However, security does not have a significant impact on e-satisfaction and reuse intention. Hence, H1a, H2a, and H4a are rejected. Security has a positive and not significant impact on e-satisfaction, thereby H1a is rejected. The result of H1a is different with the study of Triverdi and Yadav [19] who found that security has a positive and significant impact on e-satisfaction. The difference may be caused by respondents who use e-wallet have a different point-of-view on the satisfaction that they feel or expect, such as features and design and perceived usefulness from the application.

The results of this study implied that perceived ease of use has a positive and significant impact on e-satisfaction. Hence, H1b is accepted. The result of H1b is supported by the study of Oktarini and Wardana [25]. Hypotheses 2a is security has a positive impact on reuse intention. The result showed that H2a is rejected. The result of H2a differs with the study of Rizan et al. [26], whereas the difference may be caused by respondents do not feel any worry for the security of e-wallet that they use because the e-wallet has layered security system, such as multi-factor authentication [27]. Moreover, hypotheses 2b is perceived ease of use has a positive impact on reuse intention. The result implied that H2b is accepted. The result of H2b is supported by the study of Oktarini and Wardana [25]. Furthermore, hypotheses 3 is e-satisfaction has a positive impact on reuse intention. The result showed that H3 is accepted. The result of H3 is supported by the study of Trivedi and Yadav [28].

Hypotheses 4a is security has a positive impact on reuse intention through e-satisfaction. Based on path coefficient analysis, security has a positive and not significant impact on reuse intention through e-satisfaction, whereas the value of t-statistics and p-values are 1.239 and 0.216. Hence, H4a is rejected. The result of H4 is different from the study of Trivedi and Yadav [19]. The difference may be caused by factors or impact of other variables. The last hypotheses (H4b) is perceived ease of use has a positive impact on reuse intention through e-satisfaction. The result implied that H4b is accepted. Hence, the result of hypotheses 4b is supported by the study of Abid and Dinalestari [29].

Table 2. Results of Data Analysis

Variable	Indicator	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability	R^2	Q^2	f^2 on reuse intention/ e-satisfaction
Security	SE1	0.799	0.824	0.751	0.837			0.000 / 0.011
	SE2	0.728						
	SE3	0.663						
	SE4	0.802						
Perceived ease of use	PEOU1	0.762	0.659	0.896	0.920			0.113 / 1.286
	PEOU2	0.781						
	PEOU3	0.811						

	PEOU4	0.866						
	PEOU5	0.838						
	PEOU6	0.807						
E-satisfaction	SA1	0.891	0.862	0.946	0.959	0.642	0.523	0.213
	SA2	0.939						
	SA3	0.905						
	SA4	0.918						
	SA5	0.884						
Reuse intention	RI1	0.935	0.563	0.920	0.949	0.622	0.521	
	RI2	0.931						
	RI3	0.919						

Table 3. Results of Path Coefficient and Hypotheses Testing

Hypotheses	Path Coefficient	t-Statistics	p-Values	Results
Security -> E-satisfaction	0.070	1.382	0.168	Not significant
Perceived Ease of Use -> E-satisfaction	0.766	16.897	0.000	Significant
Security -> Reuse Intention	0.008	0.129	0.897	Not significant
Perceived Ease of Use -> Reuse Intention	0.352	3.843	0.000	Significant
E-Satisfaction - Reuse Intention	0.474	5.484	0.000	Significant
Security -> E-satisfaction -> Reuse Intention	0.033	1.239	0.216	Not significant
Perceived Ease of Use -> E-satisfaction -> Reuse Intention	0.363	5.207	0.000	Significant

5. CONCLUSION AND IMPLICATION

Based on the results of data analysis, this study concluded that security has a positive and not significant impact on e-satisfaction of e-wallet, while perceived ease of use has a positive and significant impact on e-satisfaction. Moreover, security has a positive and not significant impact on reuse intention of e-wallet, and perceived ease of use has a positive and significant impact on reuse intention of e-wallet. Furthermore, e-satisfaction was found to positively and significantly impact reuse intention, but e-satisfaction does not mediate the impact of security on reuse intention. On the contrary, e-satisfaction mediates the positive and significant impact of perceived ease of use on reuse intention.

The results of data analysis implied that the impact of perceived ease of use is more positive than other variables, which is reflected from the majority of respondents' answers that e-wallet is easy to be understood and operated. Therefore, this study suggests e-wallet companies to maintain and keep improving their applications' ease of use that has been good so far. E-wallet companies may need to periodically evaluate consumers' perception of the ease of use and ask them about what they want from the companies but have not been fulfilled yet. Consumers can write their responses to the question through the company's website or social media.

Majority of the respondents presume that security is an essential factor, thereby this study suggests e-wallet companies to maintain and enhance their security system by updating it consistently in order to improve its quality. It is also essential for e-wallet companies to educate their consumers not to give their OTP code and personal

information to anyone to minimize the risk of hacking. The education can be done through advertisements in social media, applications, and television.

The key to increasing consumers' e-satisfaction is by fulfilling consumer's emotional needs. This study suggests e-wallet companies to maintain and improve consumers' satisfaction by distributing evaluation forms about the products/ services. E-wallet companies can distribute the form by using a link that pops up when the consumers open the application or using an emoticon (happy or disappointed) that can immediately be clicked/ or selected by consumers.

6. LIMITATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The majority of respondents are government employees aged 20 – 30, female, and have a bachelor degree. The results of this study may differ if the majority of respondents are different, such as housewives or entrepreneurs who are older than 31 years old. Therefore, this study suggests future research to determine certain criteria for respondents eligible to answer the research questionnaire.

There are several other factors or variables that can affect reuse intention. Future research can combine the variables in this study with other variables for the research model. Moreover, this study suggests future research to be conducted on different subjects and with more samples to increase the validity of the result.

ACKNOWLEDGMENT

We would like to express our gratitude to the LPPM, the Institution for Research and Community Service of Universitas Tarumanagara (Lembaga Penelitian dan Pengabdian kepada Masyarakat Universitas Tarumanagara) for financial support with contract No. 845-Int-KLPPM/Untar/V/2021. We also would like to express our sincere gratitude to Dr. Keni, S.E., M.M. as our supervising lecturer who gave encouragement to conduct this research, and for the instruction, advice, suggestions for us in the completion of this paper. Furthermore, we would like to express our gratitude to the respondents who have participated in filling the questionnaire and to Dr. Indra Widjaja, S.E., M.M. as Head of Master of Management Program Universitas Tarumanagara who has provided the opportunity for us to study and conduct this research. Lastly, we express our gratitude to our family, friends, and other parties who have supported this study.

REFERENCES

- [1] Bank Indonesia. (2020). *Sistem penjualan & pengelolaan uang rupiah*. Retrieved October 13, 2020, from <https://www.bi.go.id/id/sistem-pembayaran/Contents/Default.aspx>.
- [2] Kompas. (2020). *Ini Lima Kasta Perusahaan Startup Indonesia, Gojek Teratas*. Retrieved October 16, (2020), from <https://money.kompas.com/read/2020/01/21/102554526/ini-lima-kasta-perusahaan-startup-indonesia-gojek-teratas?page=all>.
- [3] Lin, C., and Lekhawipat, W. (2014). Factors affecting online repurchase intention. *Industrial Management & Data Systems*, 114 (4), 597-611.
- [4] Ladkoom, K dan Thanasopon, B. (2020). Factors influencing reuse intention of e-payment in Thailand: A case study of promptpay.
- [5] Hellier., *et al.* (2003). Customer repurchase intention.: A general structural equation model. *European Journal of Marketing*, 37 (11), 1762-1800.
- [6] Ranjbarian, B., Fathi, S dan Rezaei, Z. (2012). Factors Influencing on customers e-Satisfaction: A case study from Iran. *Institute of Interdisciplinary Business Research*, 3 (9), 1496-1511.
- [7] Anderson, R. E dan Srinivasan, S.S. (2003). E-satisfaction and e-loyalty: a contingency framework. *Psychology & Marketing*, 20 (2), 123-138.
- [8] Kahar, A., Wardi, Y dan Patrisia. (2018). The influence of perceived usefulness, perceived ease of use, and perceived security on repurchase intention at tokopedia.com. *Advances in Economics, Business and Management Research*, 64, 429-438.
- [9] Sanayei., *et al.* (2011). Determinants of customer loyalty using mobile payment services in iran. *Interdisciplinary Business Research*, 3 (6), 22-34.
- [10] Davis. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13 (3), 319-340.
- [11] Widjana, M.A (2010). Determinan faktor penerimaan terhadap internet banking pada nasabah bank di Surabaya. *Sekolah Tinggi Ilmu Ekonomi Perbanas*.
- [12] Jin, B dan Park, J.Y. (2006). The moderating effect of online purchase experience on the evaluation of online store attributes and the subsequent impact on market response outcomes. *Advances in Consumer Research*, 33, 203-211.
- [13] Amin, M., Rezaei, S & Abolghasemi. (2014). User satisfaction with mobile websites: the impact of perceived usefulness (pu), perceived ease of use (peou) and trust. *Nankai Business Review International*, 5 (3), 258-274.
- [14] Roca., *et al.* (2006). The importance of perceived trust, security and privacy in online trading system. *Information Management & Computer Security*, 17 (2), 96-113.
- [15] Rezaei, S dan Amin, M. (2013). Exploring online repurchase behavioural intention of university students in Malaysia. *J. Global Business Advancement*, 6 (2), 92-119.
- [16] Zhang, Y., *et al.* (2011). Repurchase intention in B2C e-commerce-A relationship quality perspective. *Information & Management*, 48 (11), 192-200.
- [17] Lu., *et al.* (2012). Online shoppers' perceptions of e-retailers' ethics, cultural orientation, and loyalty An exploratory study in Taiwan. *Journal Research*, 23 (1), 47-68.

- [18] Kotler, Philip and Keller, Kevin Lane. (2012). *Marketing Management* (14th ed.). New Jersey, USA: Prentice Hall.
- [19] Trivedi, S. K., dan Yadav, M. (2018). Predicting online repurchase intentions with e-satisfaction as mediator: a study on Gen Y. *Vine Journal of Information and knowledge Management Systems*, 48 (3), 427-447.
- [20] Lin, Chwen-Yea., Kwoting Fang and Chien-Chung Tu. (2010). Predicting consumer repurchase intentions to shop online. *Journal of Computers*, 5(10):1527-1533.
- [21] Hair, Jr *et al.* (2010). *Multivariate Data Analysis* (7th ed). United States: Pearson
- [22] Hair, Jr *et al.* (2014). *A primer on partial least squares structural equation modelling (PLS-SEM)*. SAGE Publications, Inc. California. USA.
- [23] Ghozali, I dan Hengky Latan. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. BP Undip. Semarang
- [24] Kuncoro, M. (2013). *Metode Kuantitatif; Teori dan Aplikasi untuk Bisnis dan Ekonomi* Edisi keempat. Yogyakarta: Sekolah Tinggi Ilmu Manajemen YKPN.
- [25] Oktarini, M.A.S dan Wardana, I.M. (2018). Peran customer satisfaction memediasi pengaruh perceived ease of use dan perceived enjoyment terhadap repurchase intention. *E-Jurnal Manajemen Unud*, 7 (4), 2041-2072.
- [26] Rizan., *et al.* (2015). The Relationship Between Customer Satisfaction and Security Toward Trust and Its Impact on Repurchase Intention (Survey on Customer of Elevenia Online Website). *Jurnal Riset Manajemen Sains Indonesia*, 6 (2), 599-617.
- [27] Gojek (2020). *Stronger Security for Your Gojek Account with Two-Factor Authentication (MFA)*. Retrieved May 2, 2021, from <https://www.gojek.com/blog/gojek/fitur-kode-keamanan/>
- [28] Trivedi, S. K., dan Yadav, M. (2019). Repurchase intentions in y generation: mediation of trust and e-satisfaction. *Marketing Intelligence & Planning*.
- [29] Abid, M dan Dinalestari. (2019). Pengaruh e-security dan e-service quality terhadap e-repurchase intention dengan e-satisfaction sebagai variabel intervening pada konsumen e-commerce lazada di fisip undip. *Diponegoro Journal of Social And Politic*, 1-8.