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The effect of performance expectancy on behavioral intention: The mediating role of satisfaction

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ABSTRACT

Purpose-Current technological developments have penetrated various aspects of life, including financial transactions. Financial technology can make it easier for people to conduct different financial transactions. One proof of the development of financial technology is the presence of electronic wallets, such as e-wallets. Therefore, this study aims to analyze e-wallet user satisfaction as measured by performance expectations and mediated by satisfaction.

Design/Methodology/Approach-The population of this study consisted of Dana e-wallet users in Yogyakarta, Indonesia. Then, the research sample was determined based on purposive sampling using specific criteria, and a sample size of 84 respondents was obtained. The research data was collected by distributing questionnaires online, which contained statement items from each variable using a Likert scale. Then, the analysis tool used to process the data is Smart PLS version 4.

Findings- This study proves that performance expectancy has a positive but insignificant effect on behavioral intention, while the relationship between performance expectancy and satisfaction has a positive effect. Satisfaction is proven to positively affect behavioral intention and mediate the relationship between performance expectancy and behavioral intention.

Research limitations/implications-This research is limited to only a small number of samples and only for e-wallet users in Yogyakarta, so the research results cannot be used to generalize the behavioral intentions of e-wallet users in other areas. In addition, this research only focuses on Dana e-wallet users, not on other general e-wallet users.

Originality/value-E-wallet service provider companies can consider the factors analyzed in this study to improve their product services. That way, the level of consumer intention to use e-wallets is expected to increase.

1. The Introduction

Technology is changing rapidly, resulting in the popularity of new technologies to replace the conventional methods (Flavian et al., 2020). Digital transformation, such as e-wallets, is increasing with the development of information and communication technology and the rise of non-cash transactions (Mohammed et al., 2024). Esawe (2022) suggested that digital

transformation is a dynamic phenomenon that evolves to create new forms and activities. In addition, financial technology is rapidly gaining traction in various countries and playing an essential role in the financial industry (Akhtar et al., 2023).

Currently, the public is familiar with non-cash transactions. Promoting non-cash transactions aims to encourage people to reduce their use of cash (Harasim, 2016). This concept encourages the presence of technology related to the digital economy, namely, electronic wallets or e-wallets, to meet people's needs for non-cash transactions. An e-wallet is an application or service feature created to facilitate a community's making of non-cash payment transactions. E-wallet services create public awareness of non-cash payment transactions.

Digital transformation, financial inclusion, fintech, and e-wallets have increased along with extraordinary developments in information and communication technology and dependence on smartphones to access the Internet. Esawe (2022) showed that digital transformation is a dynamic phenomenon that evolves to create new forms and activities. Moreover, Fintech is rapidly gaining traction in developed and developing countries and has long played an important role in the financial services industry by bridging the gap between components and finance and removing barriers that traditional payment activities cannot overcome (Akhtar et al., 2023). For e-wallets to thrive, the government, service providers, and stakeholders must collaborate to analyze the important factors influencing e-wallet adoption. The main problem in this study is understanding the behavioral intentions of e-wallet users. Therefore, this study provides evidence regarding the factors influencing behavioral intentions, namely, performance expectations and e-wallet satisfaction.

The development of the digital world today, especially regarding Internet needs, has indeed increased globally. The Internet is no longer a new thing in everyday communication needs. Especially in times like now, the Internet is a basic necessity. All communication and networking aspects depend on the Internet (Atlam et al., 2018). The head of the High Tech, Property & Consumer Goods Industry MarkPlus, revealed an increasing trend in digital transactions because people prefer to fulfill their needs online. Therefore, we want to determine which e-wallet has the highest market share in terms of the number of transactions in recent years.

In 2018, PT Espay Debit Indonesia Koe, one of the startup companies in Indonesia, developed innovative technology in the financial sector, namely an e-wallet called Dompet Digital Indonesia (DANA). E-wallet DANA innovates by directly integrating with partner merchant platforms to better meet the community's needs. In 2024, e-wallet funds ranked first in the Top Indonesia HQ'd Apps Powered by the Mobile Performance Score (Finance Genre) category. Dana achieved this, which means it is the fourth achievement from the previous years, namely 2023, 2022, and 2021. This achievement was based on the highest number of application downloads, performance assessments, and user satisfaction levels.

Behavioral intention significantly influences financial management and reflects the likelihood of a person acting according to a desired behavior (Slade et al., 2015). Individuals who understand financial literacy will be able to develop positive behavioral intentions, which will ultimately help them manage their finances effectively and wisely. Behavioral intention is the best predictor for understanding the dynamics of an individual’s behavior. The theory of planned behavior states that behavioral intention is an important factor in taking action (Yuriev et al., 2020). In financial management, behavioral intention involves the desire to perform financial management.

The performance expectations of accepting a technology or application can benefit users. Performance expectations are an important variable in the tendency of users to adopt a technology (Fakhoury & Baker, 2016). When users find practical and effective services, they can use these technologies or applications (Farzin et al., 2021). Several previous studies have found that performance expectations play an important role in the intention to use technology (Alraja, 2015; Vermaut, 2017). Users can benefit from this technology in several ways, including reduced waiting times, easier access to information, and additional flexibility. Thus, consumers are more inclined to utilize technology consistently when they perceive its advantages (Lin et al., 2014).

Previous research by Alotaibi et al. (2019) and Fagan (2019) supports the idea that performance expectations significantly affect satisfaction. A technology or system that meets user

expectations will result in high-performance expectations and, ultimately, higher user satisfaction (Qazi et al., 2017). The degree of satisfaction will be influenced by how well the technology is used. The cognitive ideas of seasoned users are called performance expectancy, but direct user experience is the basis of satisfaction.

When customers believe that their wants can be addressed, they respond satisfactorily (Khadka & Maharjan, 2017). Another component of behavioral purpose is satisfaction. According to earlier studies by Jandavath and Byram (2016) and Truong et al. (2020), contentment benefits behavioral intention. According to these results, user satisfaction affects behavioral intention, and happy consumers are more likely to remember their intentions when using an e-wallet. Their level of satisfaction influences their behavioral intention to use digital technology. A person may experience satisfaction or disappointment when evaluating a product's apparent performance against expectations (Lee et al., 2016).

Regarding technology, contentment depends on expectations before and after using it; when expectations are met and pleasant emotions are generated, feelings of satisfaction result. Happy users are likely to continue using the technology and recommend it to others. Users are likely to utilize technology only in the future if they are satisfied with it (Turel, 2015). The behavioral intention to use the technology indicates a positive behavioral outcome of a positive user experience.

2. Literature Review and Hypothesis Development

Performance expectancy refers to how consumers believe that using a product will provide better comfort, effectiveness, and usefulness (Kabra et al., 2017). Performance expectations can be used to explain the extent to which users benefit from a system or a technology. The performance expectancy variable has also proven to be the strongest predictor of its influence on technology acceptance (Rahi et al., 2018). This research is supported by Oliveira et al. (2016) and Herrero et al. (2017), who show that performance expectations positively affect behavioral intention. Several studies have found that performance expectations significantly predict long-term technological use. Research on financial technology explains that performance expectations are the main driving factor in technology adoption (Chua et al., 2018; Rahi et al., 2019). Technology can provide several benefits to its users, such as saving waiting time, ease of obtaining information, and other flexibility. Therefore, when users feel the benefits of the technology, it encourages them to use it continuously (Lin et al., 2014).

H_1: Performance Expectancy Has a Positive Effect on Behavioral Intention

Performance expectations refer to the extent to which users believe that technology can make transactions easier to achieve user satisfaction. These results indicate that the higher the performance of e-wallets to achieve the results desired by customers, the higher customer satisfaction will be achieved by the results of previous research (Tandon et al., 2018; Wendland et al., 2019). High performance expectancy can lead to increased user satisfaction if user expectations of a technology or system can be met (Brill et al., 2019). The match between the perceived performance of technology utilization will have an impact on the level of satisfaction. Performance expectancy refers to the cognitive beliefs of experienced users, whereas satisfaction is based on direct user experience.

H_2: Performance Expectancy Has a Positive Effect on Satisfaction

Satisfaction is a response from users who feel that their needs can be met (Khadka & Maharjan, 2017). Satisfaction is also a factor in behavioral intention. Earlier research by Jandavath and Byram (2016) and Truong et al. (2020) showed that satisfaction positively affects behavioral intention. These findings suggest that behavioral intention is influenced by user satisfaction, with satisfied users remembering the behavioral intention, in this case, through the use of an e-wallet. Satisfaction is the primary factor that influences a person's behavioral intention to use digital technology. When a person compares the apparent performance of a product to their expectations, they feel either satisfied or disappointed (Haming et al., 2019). Regarding technology, contentment is a function of expectations prior to and experience following

technology use; when experience fulfills expectations and produces positive emotions, it leads to satisfaction. Users happy with technology are more inclined to stick with it and suggest it to others, and vice versa. A favorable behavioral result of a positive user experience is indicated by behavioral intention in the sense of using technology (Ali et al., 2016).

H_3: Satisfaction Has a Positive Effect on Behavioral Intention

This study aims to demonstrate that user satisfaction mediates the relationship between e-wallet users' behavioral intentions and performance expectations. As e-wallet users are satisfied with the perceived performance expectations of utilizing e-wallets, satisfaction influences their behavioral intentions. Consequently, customers use an e-wallet more frequently if they feel more satisfied. One of the criteria for successfully implementing a technology or system performance to produce good stability is the degree of user satisfaction (Partala & Saari, 2015).

H_4: The Mediating Role of Satisfaction on The Effect of Performance Expectancy on Behavioral Intention

Figure 1 illustrates the research framework, showing the elements that influence behavioral intention. This study examined performance expectations and satisfaction. Furthermore, satisfaction acts as a mediator in the relationship between performance expectations and behavioral intentions.

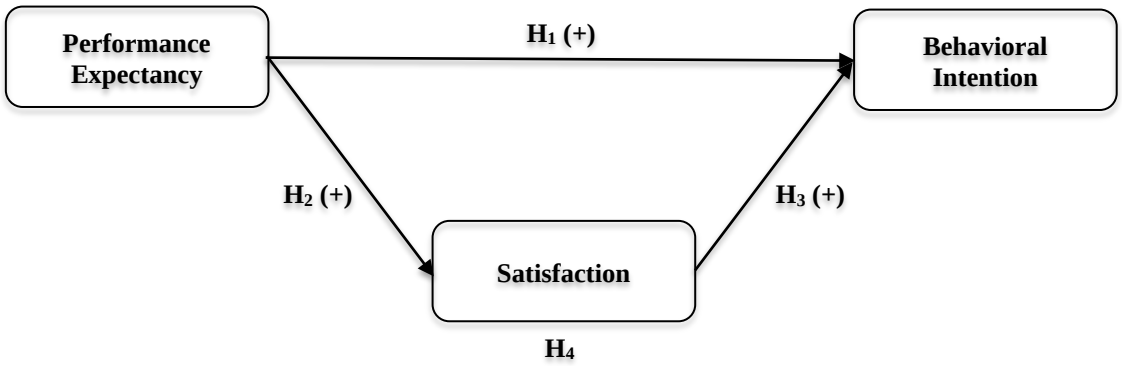

Figure 1. Research Framework

3. Research Methodology

The research population was all people of Yogyakarta, Indonesia, who used the Dana digital wallet (electronic wallet/e-wallet) application. The data sample was obtained using a purposive sampling method with the criteria of people who live in Yogyakarta and have used the Dana e-wallet for at least one year because they are considered to understand and feel the service of using the e-wallet. Based on these criteria, 84 respondents were obtained.

This study uses primary data obtained by distributing online questionnaires to the people of Yogyakarta, who use e-wallet applications, especially Dana e-wallets, in transactions. The questionnaire contained statements representing performance expectancy, satisfaction, and behavioral intention variables. The performance expectancy (PE) variable was represented by three statement items sourced from Venkatesh et al. (2003). The satisfaction (ST) variable is represented by five statement items sourced from Venkatesh et al. (2012). Then, the behavioral intention (BI) variable is represented by four statement items sourced from Chao (2019) and Lee et al. (2021). Each statement item was measured using a five-point Likert scale with five rating points.

The data collected from the respondents were then processed using Smart PLS version 4. All data testing used the references submitted by Hair et al. (2020). The data testing carried out was a validity test, reliability test, and hypothesis regression testing using the bootstrapping method. The validity test was carried out by looking at the factor loading value on each statement item. The statement item was proven valid if the factor loading value exceeded 0.6.

Furthermore, a reliability test was carried out by looking at Cronbach's alpha and composite reliability values for each variable. Suppose each variable has a Cronbach's alpha value of more than 0.6 and a composite reliability value of more than 0.7. In this case, the variable can be declared reliable, so proceeding to the next test is appropriate. The last is the regression testing of the research hypotheses. The hypothesis can be proven to be accepted or supported if it has a p-value of less than 0.05, whereas if the p-value is more than 0.05, it is proven to be rejected or not supported.

4. Result and Discussion

Validity Test

Figure 2 illustrates the research model design. Based on this figure, behavioral intention is influenced by performance expectancy and satisfaction. In this study, satisfaction acts as a mediator in the relationship between performance expectancy and behavioral intention.

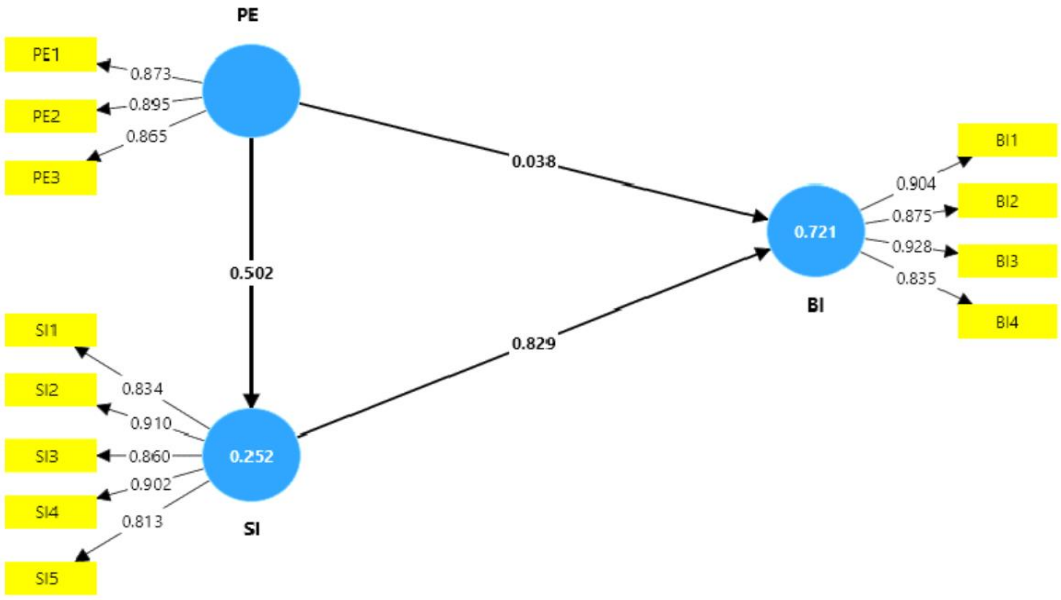

Figure 2. Measurement Model

Based on the validity test results shown in Table 1, the factor loading value of each statement item was more than 0.6. This shows that all statements representing the performance expectancy, satisfaction, and behavioral intention variables are valid.

Table 1. Validity Test Result

Indicator	Behavioral Intention	Performance Expectancy	Satisfaction
BI 1	0.904		
BI 2	0.875		
BI 3	0.928		
BI 4	0.835		
PE 1		0.873	
PE 2		0.895	
PE 3		0.865	
ST 1			0.834
ST 2			0.910
ST 3			0.860
ST 4			0.902
ST 5			0.821

Source: Primary Data Processed (2024)

Reliability Test

Table 2 displays the reliability test results for the performance expectancy, behavioral intention, and satisfaction variables. These results indicate that all variables in this study are reliable. This can be proven by a Cronbach's alpha value of more than 0.6 and a composite reliability value of more than 0.7.

Table 2. Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
Performance Expectancy	0.852	0.865
Behavioral Intention	0.908	0.910
Satisfaction	0.915	0.918

Source: Primary Data Processed (2024)

Hypothesis Test

Table 3 displays the results of the hypothesis testing. The p-value in the first hypothesis of 0.580 is greater than 0.05, indicating no significant relationship between performance expectations and behavioral intentions; therefore, the first hypothesis is rejected. The p-value in the second hypothesis is 0.000, which is less than 0.05, indicating a significant relationship between performance expectations and satisfaction; thus, the second hypothesis is accepted. The p-value in the third hypothesis is 0.000, which is less than 0.05, indicating a significant relationship between satisfaction and behavioral intention; thus, the third hypothesis is accepted. The p-value in the fourth hypothesis is 0.000, less than 0.05, which indicates that satisfaction mediates the relationship between performance expectations and behavioral intentions; thus, the fourth hypothesis is accepted.

Table 3. Hypothesis Test Result

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistic	P Value
Performance Expectancy → Behavioral Intention	0.038	0.040	0.069	0.553	0.580
Performance Expectancy → Satisfaction	0.502	0.514	0.107	4.682	0.000
Satisfaction → Behavioral Intention	0.829	0.831	0.059	13.956	0.000
Performance Expectancy → Satisfaction → Behavioral intention	0.416	0.427	0.093	4.470	0.000

Source: Primary Data Processed (2024)

Discussion

The Effect of Performance Expectancy on Behavioral Intention

The results of this study indicate that performance expectancy support has a positive but insignificant effect on the behavioral intentions of Dana e-wallet users. However, the positive coefficient indicates that the higher the performance expectations consumers have of a platform, the more likely they are to use it, although this is not significant. These results emphasize the importance of understanding the factors that influence consumer behavior in technology adoption, such as the difference between expectations and actual user experience, the influence of external factors, and the platform's effectiveness in meeting users' needs. This contradicts the results of Oliveira et al. (2016) and Herrero et al. (2017) that performance expectancy positively affects behavioral intention. These results indicate that the performance expectations of using e-wallets require changes in the way of working that allow users to adapt so that they feel that the benefits of performance expectations are not worth the behavioral intention they have to spend. Users can benefit from this technology in several ways, including reduced waiting times, easier access to information, and additional flexibility. Thus, consumers are more inclined to utilize technology consistently when they perceive its advantages (Lin et al., 2014). The relationship between

performance expectancy and behavioral intention tends to be insignificant because users feel that they need more skills to use the system properly, so that it can reduce behavioral intention.

The Effect of Performance Expectancy on Satisfaction

The results of the second hypothesis test show that performance expectations positively affect satisfaction among Dana e-wallet users. The results of this study support previous research conducted by Fagan (2019), which shows that performance expectancy positively affects satisfaction. If user expectations of a technology or system can be fulfilled, high-performance expectations can result in higher user satisfaction (Brill et al., 2019). The level of satisfaction depends on the perceived performance of technology use matches. While pleasure is based on first-hand user experience, performance expectancy is related to the cognitive views of seasoned users.

The Effect of Satisfaction on Behavioral Intention

The results of the third hypothesis test showed that satisfaction positively affects behavioral intention when using the Dana e-wallet. The results of this study support previous research conducted by Jandavath and Byram (2016) and Truong et al. (2020), who found that satisfaction positively affects behavioral intention. Based on these results, it can be interpreted that behavioral intention is the impact of the satisfaction felt by users, where satisfied users will commemorate the behavioral intention, in this case, by using an e-wallet. Satisfaction is the primary motivation that determines a person's behavioral intention to use digital technology (Chao, 2019). Satisfaction is a person's feeling of satisfaction or disappointment that arises from comparing a product's perceived performance with their expectations (Haming et al., 2019). In the context of technology, satisfaction refers to a function of expectations before and after using technology; when experience compared to expectations results in feelings of pleasure, it will result in satisfaction. Satisfied users are likely to continue using and recommending technology to others. The behavioral intention to use the technology indicates the positive behavioral outcome of a satisfying user experience (Ali et al., 2016).

The Effect of Performance Expectancy on Behavioral Intention with Mediating Role of Satisfaction

The mediation test results prove that satisfaction can mediate the relationship between performance expectancy and the behavioral intention of Dana e-wallet users. Satisfaction has been proven to affect behavioral intentions among e-wallet users because they feel satisfied with the perceived performance expectations of using e-wallets. Therefore, the higher the satisfaction level with using an e-wallet, the more often users use it. The level of user satisfaction is also one of the benchmarks for successfully applying a technology or system's performance to create good stability (Partala & Saari, 2015).

5. Conclusion

This study proves that performance expectancy positively affects behavioral intention but is insignificant. Performance expectancy has a positive effect on satisfaction, and satisfaction has also been proven to have a positive effect on behavioral intention. Satisfaction also mediates the effect of performance expectancy on behavioral intention. Based on these results, a person's behavioral intention in using the Dana e-wallet is not only influenced by the performance expectations provided by the e-wallet, but other factors can also influence it, namely, the third satisfaction of using an e-wallet.

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