

The influence of brand image and service features on e-wallet reuse intention (study of gopay e-wallet users)

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ABSTRACT

Technological advances have significantly influenced individual behavioral tendencies in transactional activities, for example, e-wallet payments. E-wallet payments can potentially increase online consumer transactions' convenience, practicality, speed, and security. Gopay offers a comprehensive range of non-cash payment services through one platform in Indonesia, covering many transactions, including transportation, money transfers, online shopping, transactions at affiliated merchants, savings, and monthly bill payments. The objective of this study is to analyse the impact of brand image and service features on the reuse intention the Gopay e-wallet. Additionally, customer satisfaction will be investigated as a mediating in this relationship. The research sample consists of persons who possess the Gopay e-wallet application. A total of 233 participants were involved in the survey as the means of data collecting. The study utilised purposive sampling as the sampling method, employing the Structural Equation Modelling (SEM) and AMOS statistical methodologies. The result of the study indicate that Brand Image has a significant positive impact on Reuse Intention. Service features also exhibit a significant positive influence on reuse intention. Customer satisfaction demonstrates a significant positive impact on reuse intention. Brand Image additionally has a significant positive impact on customer satisfaction. Service features exert a positive and significant influence on customer satisfaction. Meanwhile, customer satisfaction mediates the relationship between Brand Image and reuse intention. Customer satisfaction also serves as a mediator between service features and reuse intention.

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1. Introduction

The exponential growth of information and communication technology has profoundly reshaped how individuals conduct transactions. Discussions on digital transformation, financial inclusion, fintech, and e-wallets are expanding alongside technological advancements (Esawe, 2022). Today's technological advancements permeate every aspect of people's lives, especially in payment systems. System payment is defined as a comprehensive framework encompassing regulations, institutions, and processes, payment systems facilitate the movement of money to fulfill financial obligations arising from economic transactions (Bank Indonesia, 2023).

As determined by law, money is an essential legal transaction tool for debt payments and trade transactions (Rachmawati & Nugroho, 2022). In this context, financial resources are crucial in a country's economic functionality and in realizing its strategic objectives. The emergence of e-wallets signifies the growing use of digital currency for payment purposes, functioning as prepaid accounts designed to store

funds for future transactions (Pachpande & Kamble, 2018). E-wallets, such as Gopay, are widely adopted in Indonesia, providing a secure means to store digital currency, conduct transactions, withdraw cash, and transfer funds online and offline (Brahmana, 2022).

Gopay is the most popular and widely used option in electronic wallets in Indonesia (Brahmana, 2022). Hence, the author has chosen Gopay as the research object, considering its prominence and widespread adoption among Indonesian users.

Based on Brahmana (2022) in *InsigtAsia* titled "Consistency That Leads: 2023 E-wallet Industry Outlook" unveils Gopay's prominence as the primary e-wallet in the digital industry. Over five years, Gopay maintains a 71% preference among digital wallet users, with 58% demonstrating sustained loyalty. OVO ranks second at 70%, Dana third at 61%, while ShopeePay, at 51%, lacks a top-three spot. Gopay commands a 30% share of total Indonesian transactions, marking its substantial user base and popularity. It was developed by Gojek, Gopay, and offered by PT. Dompot Karya Anak Bangsa, plays a pivotal role in the Gojek platform. In 2016, Gopay's strategic growth led to a 76% contribution to Q4 2021's total electronic money transactions. Winarto (2022) reports Gopay's dominance surging to 93% or Rp. 7.6 trillion in Q1 2022. Winarto (2022) July 2022 poll positions Gopay at 88%, the most used e-wallet. Dana secures second place at 83%, OVO at 79%, Shopee Pay at 76%, and LinkAja at 30%. Bank Indonesia's 2020 data validates official permissions for 38 electronic wallets. Gopay's ascendancy in Q2 2019 to Q2 2020, surpassing OVO and Dana, reflects its noteworthy recognition and widespread acceptance in just five years of operation.

Indonesia has a variety of electronic payments that effectively facilitate consumer transactions. The selected platform for this research is Gopay. Gopay, an electronic wallet introduced by Gojek in Indonesia, holds a significant position, constituting 30% of the nation's total transactions. Indicate that 70% of this usage originates from Gojek transactions. The popularity of Gopay is attributed to factors like brand image, service features, and customer satisfaction. This research focuses on understanding the performance-driving elements of Gopay within the electronic payment landscape in Indonesia (Iprice.co.id, 2019).

This study investigates the influence of brand image, service features, and customer satisfaction on the intention to reuse Gopay e-wallet. Gopay is the most popular e-wallet in Indonesia, and the researchers are interested in understanding the factors influencing users' decisions to reuse this e-wallet service. Moreover, the research questions integrate items from diverse studies to present data that offers a broader perspective. The respondent coverage in the study is extensive, involving participants from various major cities in Indonesia. The researchers also aim to provide valuable insights for Gopay and other e-wallet companies in understanding the factors influencing users' decisions to reuse e-wallet services. Thus, the title of this research reflects the urgency of understanding these factors.

2. Research Method

The concept of brand image can be characterized as the collective perception held by consumers regarding a particular brand, which is shaped by their recollections and experiences (Kotler & Keller, 2016). According to Bilgin (2018) a positive brand image usually correlates with providing high-quality products to consumers. Furthermore, consumer assessments of a product are not solely influenced by brand image aspects but also by consumer attitudes towards the product. These attitudes significantly influence judgments regarding repurchase intention.

The Gopay e-wallet's performance is shaped by its brand image and profoundly impacted by its service features. Gopay's comprehensive service capabilities, such as the Send Gopay, Request Gopay, Go Bills, Top Up, and Gopay Borrow features, negate users' need to engage with customer support or bank personnel (Gojek, 2023). These services, as defined by Abrilia (2020), strategically set Gopay apart from competitors by offering unique attributes. According to Kotler and Keller (2016), features are inherent properties that enhance a product's functionality and influence consumer purchasing decisions. Tjiptono (2016) further emphasizes that these exceptional capabilities contribute to overall customer satisfaction. Acknowledging the critical role of brand image, service features, and customer satisfaction, service organizations must carefully prioritize the latter, as it significantly influences consumers' confidence in Gopay, ultimately impacting their inclination toward the platform's reuse intention.

Beyond brand image and service features, the third crucial determinant is customer satisfaction, defined as the fulfillment of consumers' needs, desires, and expectations regarding products and services (Olson, 2022). It involves an individual's subjective assessment of contentment or discontentment based on

perceived product performance compared to predetermined expectations. Dissatisfaction arises when results fall below anticipated standards while meeting expectations leads to satisfaction. Satisfied customers exhibit long-term loyalty, reduced price sensitivity, and positive business outcomes (Kotler & Keller, 2020). High customer satisfaction correlates with increased customer retention, positive word-of-mouth recommendations, and a decreased likelihood of complaints.

Tjiptono (2019) articulated that reuse intention stems from consumers' prior purchasing experiences, paving the way for future reutilization. Repurchase interest emerges after customers engage in the evaluation process, experiencing satisfaction and suitability with the anticipated product. This contentment encourages the intention to reuse the same product or brand in the future and prompts positive word-of-mouth recommendations (Kotler & Keller, 2019). Reuse intention denotes consumers' recurring usage behavior (Ilyas et al., 2020). It is a critical factor for a company's growth and survival, determining its reputation. This research scrutinizes Gopay e-wallet's reuse intention, evaluating independent variables like brand image and service features, with customer satisfaction acting as a mediating variable. The study encompasses respondents from diverse major cities in Indonesia, ensuring comprehensive coverage.

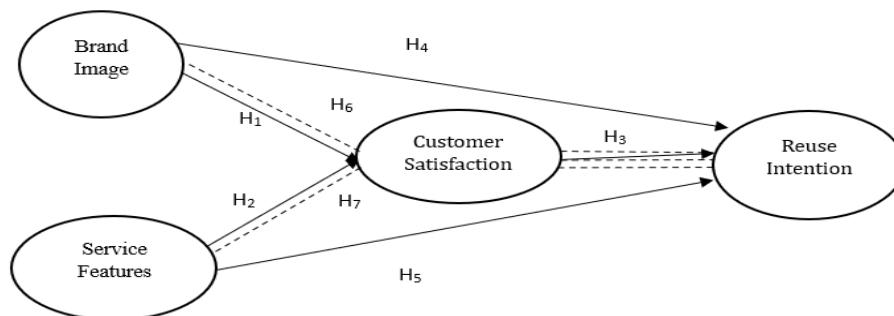


Figure 1. Research conceptual framework

Brand Image On Reuse Intention

Brand image as defined by Firmansyah (2019), encapsulates customers' cognitive and affective perceptions during brand encounters. A positive brand image, deeply embedded in consumers' psyche, significantly influences reuse intention, as affirmed by Chang, (2021) research. Relying on a favorable brand image is crucial for enhancing consumer inclination to reuse a product. Extensive studies, such as Song et al. (2019) and Liu et al. (2021) confirm brand image's substantial impact on reuse intention. Managers should intensify brand image promotion through advertising and media, aligning with findings by (Wisker et al., 2023). Tong (2022) asserts that brand image correlates with reuse intention, with customer satisfaction as a mediating factor. The study emphasizes the pivotal role of brand image in predicting and enhancing consumer satisfaction and reuse intention. Vimla and Taneja (2021) and Khan et al. (2019) provide empirical evidence supporting the influential connection between brand image and reuse intention. H1: There is a positive and significant influence between Brand Image on Reuse Intention on E-wallet Gopay

Service features On Reuse intention

A study by Rithmaya (2016) revealed that service features aim to arouse reuse intention, facilitate their understanding of the product, and provide clear information. A favorable association exists between service features and reuse intention. Gopay e-wallet, with its various service capabilities integrated into its application, plays an important role in facilitating users' financial management efforts. The Gopay E-wallet's interest level will likely increase if customers see satisfaction and feel the benefits of using this program. According to the study conducted by Priscillia et al. (2021), the best service will create value for customers and make consumers feel different from other brands. Consumers will feel satisfied when they receive extraordinary service from what they receive from other brands. Research conducted by Theriady and Ginting (2015) found that service features significantly impact the reuse intention. H2: There is a significant and positive influence between service features on reuse intention on Gopay E- wallet

Brand Image On customer satisfaction

The research conducted by Syah and Olivia, (2022) establishes a positive correlation between brand image and customer satisfaction. The impact of brand image on cognitive processes is crucial in shaping customer decision-making, as preferences for superior product quality and attributes contribute to heightened

satisfaction levels. Nawi et al. (2019) study further confirms a substantial relationship between brand image and customer satisfaction, emphasizing organizations' strategic prioritization of these attributes for enduring consumer relationships. Al-Haddad, (2019) research underscores brand image's significant influence on customer satisfaction, necessitating brand managers to cultivate strong affinity and loyalty. Tran et al. (2021) findings support a positive association between brand image and customer satisfaction, particularly in consuming tangible goods and intangible services. The role of brand image in shaping consumer perceptions and expectations impacting satisfaction is emphasized by Mohammed and Rashid (2018), highlighting its influential role in consumer choices. H3: There is a positive and significant influence between Brand Image on customer satisfaction on E-wallet Gopay

Service features On customer satisfaction

The research conducted by Artina (2021) reveals that the data demonstrate a statistically significant and positive influence of service features on customer satisfaction levels. Enhancing service features is indicated to have a direct correlation with the augmentation of customer satisfaction. The observed impact shows that service features are characterized by an information system with simplicity in learning and understanding, ease of use of the features offered, and ease of smooth transactions for daily needs. The robustness of the conclusions in this study is enhanced by the additional research carried out by (Miftakhul Jannah and Hastari (2023). This statement explains the correlation between customer satisfaction and service features, highlighting the substantial influence of service features on the total degree of consumer satisfaction. Moreover, the assertion above is reinforced by scholarly investigations by Meileny and Wijaksana (2020), which show that service features significantly and positively impact customer satisfaction in Indonesia, individually and collectively. As mentioned above, the claim is substantiated by a prior study conducted by Hallencreutz and Parmler (2021), wherein they discovered a positive correlation between service aspects and customer satisfaction. H4: There is a positive and significant influence between service features on customer satisfaction *E-wallet Gopay*

Customer satisfaction On Reuse intention

The research by Wang et al. (2020) reveals a positive correlation between customer satisfaction and the reuse intention of a product or service. This study explores the mediating role of customer satisfaction in influencing reuse intention in the current context. Park (2019) empirical findings support the significant impact of customer satisfaction on the reuse intention. Customer satisfaction profoundly affects the likelihood of customers expressing a willingness to reuse. Rasyidin et al. (2021) argue that customers experience satisfaction with products and establishments, considering intrinsic quality and environmental comfort. Ibrahim et al. (2023) assert that customer satisfaction positively influences future transaction intentions. Supriyanto et al. (2021) demonstrate a statistically significant and positive connection between customer satisfaction and reuse intention. Sari et al. (2023) suggest that banking institutions can enhance reuse intention propensity by ensuring customer satisfaction. Therefore, adopting strategic approaches to prioritize and address customer satisfaction is crucial for fostering and sustaining the desire for reuse intention. H5: There is a positive and significant influence between customer satisfaction and reuse intention on Gopay E-wallet

Customer satisfaction mediates brand image On reuse intention

According to the research conducted by Ahri et al. (2023) research underscores the mediating role of customer satisfaction between brand image and reuse intention. This phenomenon suggests that the development of reuse intention for a product or brand is influenced by a positive perception derived from its image or reputation. Positive perceptions enhance satisfaction, elevating the likelihood of reuse intention and advocacy for the product. These findings align with prior research, including Prihatini and Gumilang's (2021), establishing a favorable connection between customer satisfaction, brand image, and reuse intention. Understanding brand image involves cognitive, emotional, and behavioral aspects, influencing consumers with positive perceptions to engage in purchasing behavior. Positive experiences and a favorable brand image are closely associated with customer satisfaction and reuse intention, as elucidated by Kittur and Chatterjee's (2021) study. H6: There is a significant and positive influence of Brand Image on Reuse intention, which is mediated by Customer satisfaction with the Gopay E-wallet

Customer satisfaction mediates service features On reuse intention

Based on a study conducted by Nawangsari and Iswah (2019), study reveals the mediating role of customer satisfaction and a positive correlation between service feature quality and future reuse intention. Anticipating a rise in application interest, effective meeting of customer requirements and desires results in perceived advantages, influencing users' decisions for repeated engagement. The incorporation of service

components significantly impacts customer satisfaction due to perceived benefits. Malian (2023) study supports the potential mediating role of customer satisfaction in the relationship between service features and reuse intention. Natalia and Suparna (2023) study establishes that enhanced service features have the potential to increase customer satisfaction, subsequently leading to reuse intention. Thus, characteristics can enhance reuse intention either through customer satisfaction or indirect mechanisms. H7: There is a significant and positive influence of service features on reuse intention, which is mediated by customer satisfaction on Gopay E-wallet

This study adopts a causal research design, employing a survey instrument administered to eligible participants active users of Gopay E-wallet who have conducted at least two transactions in a two-month period. The questionnaire utilizes a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = somewhat agree, 4 = agree, 5 = strongly agree). Brand image assessment comprises six elements derived from Dam and Dam (2021), Lien et al. (2015), Lin et al. (2021), and Schlesinger et al. (2023). Service features are measured with six items from Rithmaya (2016), and Theriady and Ginting (2015). Customer satisfaction measurement employs six items from Dam and Dam (2021), Dandis et al. (2021), and Schlesinger et al. (2023). Reuse intention measurement incorporates six questions from Anshori et al. (2022), Choi et al. (2021), and Prodanova et al. (2019).

The study research had a total of 233 respondents whose samples were collected and evaluated. The employed sample technique is Purposive sampling. The study participants consist of individuals at least 17 years of age, residing in Indonesia, and have utilized the e-wallet Gopay on more than two occasions within two months utilizing online questionnaires. The sampling sites were dispersed across multiple cities in Indonesia, including DKI Jakarta, Surabaya, Bandung, Semarang, Samarinda, Banjarmasin, Makassar, Pontianak, Palangkaraya, Yogyakarta, Malang, Palembang, Medan, Padang, Banda Aceh, and other regions of Indonesia.

To validate the measurements and structural model within the established research framework, this study will employ Structural Equation Modeling (SEM) using the AMOS 24 statistical program. Various fit indices, including the chi-square statistic (χ^2), CMIN/DF ratio, root mean square error of approximation (RMSEA), residual root mean square (RMR), goodness-of-fit index (GFI), Incremental Fit Index (IFI), Relative Fit Index (RFI), Normed Fit Index (NFI), and Incremental Fit Index (IFI), will be used to evaluate model adequacy. Validity assessment will include the coefficient of reliability (CR) and average variance extracted (AVE), computed from the provided data table. The reliability of a measure, based on Hair et al. (2014), relies on the standard loading factor (SLF), with a minimum value of 0.50. Coefficient t-values will be derived through SEM analysis, and hypotheses will be considered causal relationships at the significance level α (typically $\alpha = 0.05$). The Sobel test will assess the indirect influence of the mediating variable.

3. Results And Discussions

Characteristics of Respondent

Analysis of the profile of respondents in this survey is based on the following demographics:

Table 1. Characteristics of respondents

Category	Item	F	%
Gender	Man	92	39,48%
	Women	141	60,5%
	Total	233	100%
Age	17- 25 years old	194	83,26%
	26- 42 years old	33	14,16%
	43- 58 years old	5	2,15%
	≥ 59 years	1	0,43%
	Total	233	100%
Last Education	Senior High School	127	54,5%
	Diploma	25	10,72%
	Bachelor	68	29,18%
	Masters	13	5,57%
	Doctor	0	0%
	Total	233	100%
Domicilie	DKI Jakarta	37	15,87%
	Surabaya	17	7,29%
	Pontianak	42	18,02%

Category	Item	F	%
	Banjarmasin	15	6,43%
	Palangkaraya	5	2,14%
	Balikpapan	3	1,28%
	Yogyakarta	11	4,72%
	Makassar	4	1,71%
	Malang	7	3,00%
	Bandung	8	3,43%
	Semarang	6	2,57%
	Palembang	12	5,15%
	Medan	0	0%
	Padang	2	0,85%
	Banda Aceh	3	1,28%
	Others	61	26,18%
Total	233	100%	
Amount of fund spent using Gopay E-wallet	Under 1 million	171	73,39%
	Above 1 million to 3 million	53	22,74%
	Above 3 million to 5 million	6	2,57%
	Above 5 million to 10 million	3	1,28%
	Total	233	100%
Monthly Income	Rp. 1.000.000 – Rp.3.000.000	151	64,3%
	>Rp.3.000.000 – Rp. 5.000.000,	52	22,31%
	>Rp. 10.000.000 – Rp. 30.000.000	27	11,58%
	>Rp.30.000.000	3	1,28%
	Total	233	100%
E-wallet used other than Gopay	Dana	176	37,36%
	Shopeepay	171	36,30%
	Ovo	93	19,72%
	Link Aja	20	4,24%
	Others	11	2,33%
Total	471	100%	

According to the findings in Table 1, Females constitute the predominant demographic among users of the Gopay e-wallet, predominantly aged 17-25 years throughout Indonesia. On the Gopay e-wallet, respondents spent under 1 million with the majority earning one million to three million rupiah. Respondents not only use Gopay e-wallet as the only one they use, Dana e-wallet got a score of 37.36%, followed by Shopeepay with a score of 36.30%, OVO e-wallet with 19.74%, Link Aja scored 4.24% and other e-wallet users by 2.33%. This proves that e-wallet users in Indonesia use more than one e-wallet for transactions.

Measurement Models

The conformance, validity, and reliability test results are as follows.

Table 2. Value of standardized loading factor, construct reliability (CR), and average variance extracted (AVE) in overall model fit

	Items	SLF	CR	AVE
Brand Image	E-wallet Gopay has better characteristics than other e-wallets	0.847	0.967	0.725
	E-wallet Gopay is an e-wallet that does not disappoint its users	0.861		
	E-wallet Gopay is the best e-wallet in this sector	0.858		
	E-wallet Gopay, which came to my attention, has its own personality/characteristics	0.866		
	In my opinion, Gopay e-wallet has a good image in the minds of consumers/users	0.841		
	E-wallet Gopay has a good reputation	0.837		
	Service Features	E-wallet Gopay provides complete transaction facilities	0.874	0.972
Every user's needs will be met because Gopay's e-wallet facilities suit the needs of its users		0.905		
E-wallet Gopay has high security against the dangers of viruses on smartphones		0.873		
The cost of using an e-wallet is very cheap		0.872		
Gopay e-wallet service features make it easy to access information		0.900		

	Items	SLF	CR	AVE
	E-wallet Gopay has various service features	0.883		
Customer Satisfaction	E-wallet Gopay has met my expectations/hopes	0.893	0.961	0.789
	In general, I am satisfied with the Gopay e-wallet	0.895		
	I am very happy with the features provided by the Gopay e-wallet	0.884		
	If I had to do it all over again, I would still use the Gopay e-wallet	0.902		
	My choice to use the Gopay e-wallet was a wise choice	0.886		
	Compared to other e-wallets, I am happy with the Gopay e-wallet	0.884		
Reuse Intention	If given the opportunity, I intend to use the Gopay e-wallet again	0.905	0.961	0.789
	I hope the use of the Gopay e-wallet will continue in the future	0.924		
	I intend to use the Gopay e-wallet to make payments	0.915		
	From now on I will continue to use the Gopay e-wallet	0.864		
	I would recommend Gopay e-wallet to others	0.866		
	I plan not to look for an alternative Gopay e-wallet to make purchases in the future	0.855		

Based on the findings presented in Table 2, The findings from the examination of validity and reliability indicate that the constructed model indicators successfully fulfil the predetermined validity and reliability criteria. The current indicator shows a standardized stress factor (SLF) value exceeding 0.50. This shows that all measures have validity and adequacy in assessing the comprehensive structure of the resulting model. The Construct Reliability (CR) test score exceeds the threshold of 0.70. This observation shows that all instruments have a high level of reliability because they consistently measure structural attributes across the various models built.

Table 3. Goodness of fit index

<i>Goodness of Fit Indeks</i>	<i>Cut off Value</i>	<i>Results</i>	
X2	Expected to be low	463,935	
Df		247	
X2- Significance Probability	≥0.05	0,000	<i>Bad Fit</i>
CMIN/DF	≤3.00	1.878	<i>Good Fit</i>
RMSEA	≤ 0.08	0.062	<i>Good Fit</i>
RMR	< 0.05	0.027	<i>Good Fit</i>
NFI	≥ 0.90	0.923	<i>Good Fit</i>
RFI	≥ 0.90	0.914	<i>Good fit</i>
IFI	≥0.90	0.963	<i>Good Fit</i>
TLI	≥0.90	0.958	<i>Good Fit</i>
CFI	≥0.90	0.962	<i>Good Fit</i>

The results of the model conformance test presented in Table 3, indicate that the model meets the necessary standards and is deemed suitable for the intended purpose. The measurements demonstrate a strong level of conformity. If there are three to four measures that exhibit a high level of appropriateness or exceed the predetermined cut-off value, it is deemed appropriate and acceptable to designate the study model configuration as suitable. According to Hair et al.(2014), a research model construct is deemed suitable and accepted when it demonstrates a satisfactory level of fit or meets a predetermined cut-off value, typically requiring three or four measurements.

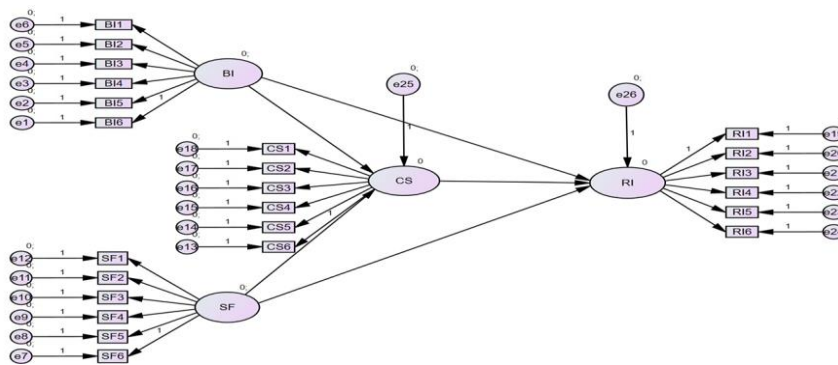


Figure 2. Full model testing

Hypothesis Testing

The findings pertaining to the impact of the relationship between variables in the research configuration established in this study can be expressed in the following manner.

Table 4. Hypothesis testing

Hypothesis	Path	Estimate	S.E	CR	P
H1	Brand Image → Customer Satisfaction	0.261	0.079	3,318	***
H2	Service Features → Customer Satisfaction	0.223	0.069	3,220	0.001
H3	Customer Satisfaction → Reuse Intention	0.200	0.069	2,912	0.004
H4	Brand Image → Reuse Intention	0.240	0.079	3,029	0.002
H5	Service Features → Reuse Intention	0.163	0.070	2,348	0.019

According to the AMOS analysis results presented in Table 4.4, the t-value for the Brand Image variable on Customer Satisfaction is 3.318. In a similar vein, the computed p-value is found to be less than 0.001, hence signifying a statistically significant level that falls below the commonly accepted threshold of 0.05 ($\alpha = 0.05$). The main premise positing a positive and statistically significant association between brand image and consumer satisfaction is substantiated by empirical evidence. The second hypothesis produces a t-value of 3.220 for the Service Features variable in relation to Customer Satisfaction, with a p-value of 0.001. The primary aim of this study is to provide empirical evidence that supports the assertion that service components exert a positive and statistically significant influence on customer satisfaction.

The third hypothesis examines the statistical significance of the t-value of 2.912 and p-value of 0.004 in relation to the impact of customer satisfaction on reuse intention. The findings of this research demonstrate a robust and statistically significant association between customer satisfaction and reuse intention. The fourth hypothesis examines the potential association between variables pertaining to Brand Image and Reuse Intention. The t-value calculated for the observed association is 3.029, suggesting a statistically significant influence. The statistical significance of the observed link is substantiated by the p-value of 0.002, thereby offering additional corroboration for the presence of the relationship. This study presents empirical findings that corroborate the theoretical assertion of a positive and statistically significant association between brand image and Reuse Intention. According to the fifth hypothesis, the t-value for the variable "Service Features" in relation to "Reuse Intention" is 2.348, with a p-value of 0.019. The results of the study demonstrate a statistically significant and positive correlation between service features and reuse intention. The findings of the Sobel test, which was employed to validate the indirect impact of the inherent mediation variable, are presented in Table 4.5.

Table 5. Sobel Test - Significance of Mediation

	Sobel Test Statistics	Two-Tailed Probability
Brand Image → Customer Satisfaction → Reuse Intention	2.17	0.029
Service Features → Customer Satisfaction → Reuse Intention	2.21	0.026

The findings of the Sobel test, as displayed in Table 4.5, demonstrate that the Sobel test statistic produces a value of 2.17, along with a p-value of 0.029. The results of this study indicate that the Sobel test demonstrates a level of statistical significance that surpasses the threshold value of 1.96 as determined by the

t-table. In addition, the computed p-value suggests a statistical significance threshold below 0.05 ($\alpha = 0.05$). The research results illustrate a notable indirect influence of brand image on reuse intention, wherein customer satisfaction acts as a mediator. The findings related to Service Features demonstrate statistical significance, as indicated by a Sobel test statistic of 2.21, which surpasses the crucial value of 1.96 and yields a p-value of 0.026. The research findings exhibit statistical significance at a significance level of $\alpha = 0.05$. Furthermore, it is worth noting that there are also observable indirect impacts. The importance of service features in relation to customer satisfaction and subsequent reuse intention a service is worthy of attention.

Discussion

The development of Gopay e-wallet directly impacts Indonesia's economic growth. E-wallet technology provides tangible benefits regarding ease of access and convenience in people's lives. In this context, Gopay functions as a representation of digital currency for payments. Therefore, it is crucial to maintain and enhance this e-wallet to facilitate consumer transactions more efficiently and satisfactorily, creating an intention for consumers to transact again.

The research findings affirm that the Brand Image established by the company can enhance the reuse of Gopay e-wallets in Indonesia. This aligns with previous research indicating the positive impact of Brand Image on Reuse intention in Indonesia (Chang, 2021; Firmansyah, 2019; Khan et al., 2019; Liu et al., 2021; Song et al., 2019; Tong, 2022; Vimla & Taneja, 2021; Wisker et al., 2023).

Service features also contribute to the increased usage of Gopay e-wallet. Hence, it is essential to consistently maintain service quality, maximize existing features, and strengthen features to foster reuse intention (Priscillia et al., 2021; Rithmaya, 2016; Theriady & Ginting, 2015).

Brand Image enhances customer satisfaction. Brand Image in customer satisfaction can create a positive perception in the minds of consumers, facilitating ease of transactions (Al-Haddad, 2019; Mohammed & Rashid, 2018; Nawi et al., 2019; Syah & Olivia, 2022; Tran et al., 2021).

Service features also have a positive and significant impact on customer satisfaction. The observed impact indicates that service features embody an easily usable information system that facilitates daily needs (Artina, 2021; Hallencreutz & Parmler, 2021; Meileny & Wijaksana, 2020; Miftakhul Jannah & Hastari, 2023).

Customer satisfaction with Gopay e-wallet contributes to increased Reuse intention. The level of customer satisfaction significantly influences the tendency of customers to make reuse intention (Rasyidin et al., 2021; Ibrahim et al., 2023; Park, 2019; Sari et al., 2023; Supriyanto et al., 2021; Wang et al., 2020).

Customer satisfaction mediates the impact of Brand Image on Reuse intention. Consumers tend to be loyal to a product or service after being satisfied with the image or brand, and they are likely to recommend products they like to others (Ahri et al., 2023; Kittur & Chatterjee, 2021; Prihatini & Gumilang, 2021).

Customer satisfaction also mediates the impact of Service features on Reuse intention. Interest in Gopay e-wallet will increase if it effectively meets consumer needs, ensuring repeated usage (Malian, 2023; Natalia & Suparna, 2023; Nawangsari & Iswah, 2019).

4. Conclusion

The Gopay e-wallet's evolutionary trajectory has substantially influenced Indonesia's economic advancement, facilitating convenient accessibility to various aspects of daily life, as elucidated by Bank Indonesia (2023). This study posits that the augmentation of brand image can bolster the adoption of Gopay e-wallets in Indonesia. The predicted increase in the usage of Gopay e-wallets can be attributed to the anticipation of integrating supplementary service features. This highlights the significance of safeguarding and optimizing the current service features to enhance the probability of their reuse intention. The beneficial influence of brand image on consumer satisfaction streamlines decision-making processes in transactions. The integration of service features aspects has significantly impacted customer satisfaction. The characteristics above pertain to an information system that exhibits user-friendliness, comprehensibility, and convenience, catering to everyday usage requirements. The propensity for reutilizing Gopay e-wallets is positively correlated with the consequential enhancement of customer satisfaction. The relationship between brand image and service features on reuse intention is moderated by customer satisfaction, as evidenced by the correlation between both variables. Reuse intention can be observed through the level of satisfaction individuals gain from the

brand or image linked with it. This study aims to clarify the relationship between brand image, service features, and reuse intention by examining the mediating role of customer satisfaction. The surge in popularity of Gopay e-wallets is attributed to their capacity to meet customer requirements, thus augmenting the likelihood of reuse intention. To strengthen the impact of brand image, service features, and user intention to reuse intention Gopay e-wallets, Gopay should persist in allocating resources towards branding initiatives that highlight distinctive values and reputation. Implementing service features responsive to user wants, closely monitoring customer feedback, and rapidly adapting to market changes are all strategies that can effectively contribute to maintaining high levels of customer satisfaction. These procedures are anticipated to serve as a source of motivation for consumers to persist in utilising Gopay e-wallets for their financial transactions. While this study offers fascinating insights, it is important to acknowledge its limits regarding sample size and its exclusive emphasis on Gopay users. Therefore, it is recommended that future research address these constraints by employing a larger and more diverse sample, as well as exploring alternative e-wallet apps. Further investigation can explore supplementary characteristics and external factors that impact individuals' inclinations to reuse electronic wallets.

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