

The Influence of Benevolence, Competence, and Integrity on E-Loyalty In The Usage Of E-Wallet Applications in Indonesia

Ildefonsus Marcel Diowiranata Christinto¹, Anna Triwijayati², Erica Adriana³
^{1,2,3}(Faculty of Economics and Business, Ma Chung University, Indonesia)

ABSTRACT : *In Indonesia, the fintech sector has played a pivotal role in introducing a diverse array of payment system advancements, including electronic wallets, popularly referred to as e-wallets. E-wallet providers need to demonstrate their company's commitment to customers in order to foster customer loyalty and encourage repeated product usage. There are several factors in e-trust that can influence e-loyalty, such as benevolence, competence, and integrity. This study uses a type of quantitative research with an explanatory research approach. This study uses benevolence (X1), competence (X2), integrity (X3) as independent variables, and E-loyalty (Y) as the dependent variable. The population in this study is the e-wallet users in Indonesia. This study employs the technique of multiple linear regression analysis. The results indicate that benevolence and integrity has a positive and significant effect on e-loyalty. However, there are competence has an effect but is not significant to e-loyalty. Attention and availability increase e-loyalty in e-wallet users. User privacy, transparency, and security enhance e-loyalty. Attractive appearance and smoothness are common in payment applications. In addition, providers can focus on other aspects that affect e-loyalty, such as providing guarantees of data privacy and security and ensuring the fulfillment of user needs*

KEYWORDS— *e-wallet, e-loyalty, e-trust*

I. INTRODUCTION

The development of digital technology has made every sector more convenient and efficient. One sector that has experienced digital innovation is the financial services sector. Advancement of financial technology, often referred to as fintech, has revolutionized the way financial services are provided (Kusumawardhani & Purnaningrum, 2021). In Indonesia, the fintech sector has played a pivotal role in introducing a diverse array of payment system advancements, including electronic wallets, popularly referred to as e-wallets. Moreover, the expansion of e-commerce has emerged as a key catalyst for the widespread acceptance and implementation of electronic payment system innovations. The transition from cash to the utilization of e-wallet platforms represents a form of adaptation that will shape the lifestyle in the foreseeable future. (Albandjar, 2022).

The shift in societal habits towards conducting more non-cash transactions, including the use of e-wallets, began during the COVID-19 pandemic as a result of the increased reliance on online activities. (Anggraeni, 2022). In 2022, a survey conducted by researchers revealed that 94% of respondents used e-wallets, 54% used mobile banking, and 48% utilized both (Sadya, 2022). Based on the survey results, it can be concluded that there is a strong inclination among Indonesian society towards the utilization of digital payment platforms, particularly e-wallets, with a high level of familiarity. The use of e-wallets in Indonesia has been on the rise, characterized by the increasing number of banks and non-banks creating platforms for issuing electronic money. There are 42 registered e-wallet issuers under the supervision of Bank Indonesia, and several popular e-wallet brands are widely utilized by the Indonesian population (Clinton, 2022). With the multitude of e-wallet users and various transaction methods available in Indonesia, it can present challenges in determining the most effective payment method to use both presently and in the future. Repetitive purchases and usage of an e-wallet application are driven by the level of security and convenience offered by the application. Therefore, loyalty is crucial in maintaining customers and ensuring the sustainability of the e-wallet application provider (Noer, Handiwibowo, & Syairudin, 2020).

Loyalty in the digital or online realm is commonly referred to as e-loyalty. E-loyalty refers to the commitment of consumers to utilize products or services on digital platforms such as websites or other online applications. (Vijay, Prashar, & Sahay, 2019). E-wallet providers need to demonstrate their company's commitment to customers in order to foster customer loyalty and encourage repeated product usage. There are

various factors that can influence e-loyalty, such as digital service quality, user experience, trust in security and privacy, and alignment with customer needs. Therefore, it is crucial for companies to build e-loyalty in order to retain customers and increase revenue from repeat purchases. There are several factors in e-trust that can influence e-loyalty, such as benevolence, competence, and integrity. The form of benevolence offered to consumers includes the provision of high-quality products or services, fair and transparent pricing, as well as the protection of customer data and privacy (Setyoparwati, 2019). Competence is the ability of a company or brand to provide the desired benefits to customers (Astono, 2021). Integrity of a company is a form of commitment and honesty regarding the services associated with the provided products (Wong, 2017).

Based on the explanation of the phenomenon of the increasing usage of e-wallets, coupled with the multitude of choices provided by e-wallet application companies in Indonesia, e-wallet users can be considered loyal due to their repeated usage of e-wallets. This is supported by the fact that the frequency of e-wallet usage tends to be higher, as indicated by the data from a survey conducted by Jakpat on DataIndonesia.id in 2022. There is a need for further research in the same field to compare the influence of benevolence, competence, and integrity on e-loyalty in the present time, particularly in the e-wallet application industry. Therefore, this study aims to explore the factors that can affect loyalty in the usage of digital applications by conducting research on the influence of benevolence, competence, and integrity on e-loyalty in the usage of e-wallet applications in Indonesia.

Taking those factors into consideration, this study will examine the influence of benevolence, integrity, and competence on e-wallet e-loyalty in Indonesia. Therefore, the following research questions need to be addressed:

1. Does benevolence have an influence on e-wallet e-loyalty in Indonesia?
2. Does competence have an influence on e-wallet e-loyalty in Indonesia?
3. Does integrity have an influence on e-wallet e-loyalty in Indonesia?
4. Do benevolence, competence, and integrity have an influence on e-wallet e-loyalty in Indonesia?

II. LITERATURE REVIEW

2.1 E-Loyalty

E-loyalty is a form of consumer commitment and trust towards a website. It has an impact on repeated website usage even in the face of changing situations and behaviors. Consumer interest is directed towards companies that have the potential for repeat purchases (Kartono & Halilah, 2019). In electronic business, loyalty is defined as consumer behavior involving repeated visits, consumption, and recommendations from the same website. This loyalty generates repeated visit intentions from consumers, with or without online transactions. Therefore, loyalty is an important behavior for companies to enhance profitability and corporate value (Purba & Tirtayani, 2021).

There are four dimensions of consumer loyalty and their application to electronic applications (Griffin, 2010). These four dimensions can be elaborated as follows:

1. Make Regular Repeat Purchase

In electronic applications, besides making regular purchases, it can also be interpreted as subscribing to premium services or making in-app purchases that are regularly done by users.

2. Purchase Across Product and Service Lines

Offering users rewards programs or loyalty points that can be exchanged for other products or services within the application to enhance user loyalty.

3. Refers Other

To encourage users to recommend the application to others, the app also offers incentives such as discounts or rewards if users invite others to use the application.

4. Demonstrates Immunity To The Pull of The Competition

Demonstrating product superiority or testing other service offerings or products.

2.2 E-Wallet

An e-wallet is a form of e-money, which is in the form of a card, also known as a prepaid card, used for electronic transactions (Dwiantari, Permanasari, & Puspitasari, 2022). Digital payments through e-wallets are considered easily accessible as they enable users to make payments for various goods and services using their

smartphones. E-wallets can also be used to access shipping information and manage bills, making transactions faster and more secure. E-wallet provides users with the ability to store money, similar to a bank account, and funds can be added to the account using debit cards, credit cards, bank accounts, and other means (Kusumawardhani & Purnaningrum, 2021).

2.3 E-Trust

E-trust refers to the trust that customers place in the security and privacy of information provided by a website or application used for transactions (Akbar & Endayani, 2022). E-trust is a fundamental aspect of any business, as a business transaction can only occur if there is trust between the parties involved (Kartono & Halilah, 2019). E-trust is crucial as it pertains to customer trust in security and privacy, which directly influences their decision-making in transactions. Loyalty within an application or website is influenced by the level of transactions conducted by customers.

2.3.1 Benevolence

Benevolence arises from a company's desire to do good, aiming to generate a sense of well-being and self-interest (egocentric) in consumers (Ozdemir & Sonmezay, 2020). The concept of benevolence is considered a positive step for companies to prevent perceived consumer losses. Benevolence encompasses attention, empathy, trust, and acceptability (Wong, 2017). It can be concluded that benevolence is the willingness or desire of a company or application provider to provide benefits to consumers.

2.3.2 Competence

Competence can be understood as the credibility possessed, such as expertise and technical skills. These skills serve as a standard that enables the delivery of requested services (Berraries, Chtioui, & Yahia, 2015). The competence of an electronic business is based on the smoothness of transaction processes. Companies must possess knowledgeable and skilled personnel to provide a positive customer experience (Ozdemir & Sonmezay, 2020). It can be concluded that competence is the ability of a service provider company to deliver effective and efficient services, enabling customers to easily access and utilize the services.

2.3.3 Integrity

Integrity can be defined as the wholeness or completeness in terms of consistency of principles and values within a company (Gunarso, Andriano, & Sihombing, 2020). It encompasses the truthfulness of information provided to consumers, whether it aligns with the facts or not (Wong, 2017). Additionally, the reliability of the offered quality can be trusted or not. In conclusion, integrity is the consistency of principles, the ability to safeguard users' personal information, prevent fraud and dishonest practices in the use of applications, and provide quality services to fulfill user expectations.

III. HYPOTHESIS DEVELOPMENT

3.1 The Influence of Benevolence on E-Wallet E-Loyalty Usage

Based on the research conducted by Setyoparwati (2019), it is shown that benevolence has a significant and positive influence on consumer participation. According to Kartono & Halilah (2019), consumer participation is one of the actions found in the e-loyalty dimension as it involves active loyalty activities where consumers share information and experiences. Therefore, H1 aims to prove that benevolence will influence e-wallet e-loyalty usage in Indonesia.

H1: There is an influence of benevolence (X1) on e-wallet e-loyalty (Y) usage in Indonesia.

3.2 The Influence of Competence on E-Wallet E-Loyalty Usage

Based on the research conducted by Ozdemir & Sonmezay (2020), it is shown that the competence dimension has the most significant influence on consumers' perception of trust, and consumers' perception of trust has a very high influence on purchase intention, which in turn has a very high influence on consumer loyalty. In Valentina's research (2020), it is shown that the trust variable, which includes the competence factor, has a positive influence on e-loyalty. Therefore, H2 aims to prove that competence will influence e-wallet e-loyalty usage in Indonesia.

H2: There is an influence of competence (X2) on e-wallet e-loyalty (Y) usage in Indonesia.

3.3 The Influence of Integrity on E-Wallet E-Loyalty Usage

Based on the research conducted by Gunarso et al. (2020), it is shown that there is a positive relationship between integrity and consumer participation. In Setyoparwati's research (2019), integrity has a significant and positive influence on consumer e-commerce participation. According to Kartono & Halilah (2019), consumer participation is one of the actions found in the e-loyalty dimension as it involves active loyalty activities where consumers share information and experiences. Therefore, H3 aims to prove that integrity will influence e-wallet e-loyalty usage in Indonesia.

H3: There is an influence of integrity (X3) on e-wallet e-loyalty (Y) usage in Indonesia.

3.4 The Influence of Benevolence, Competence, and Integrity on E-Wallet E-Loyalty Usage

Based on the research conducted by Kartono & Halilah (2019), e-trust has an influence on e-loyalty. According to Valentina (2020), e-trust consists of ability, benevolence, and integrity. Therefore, H4 aims to prove that benevolence, competence, and integrity influence e-wallet e-loyalty usage in Indonesia.

H4: There is an influence of benevolence (X1), competence (X2), and integrity (X3) on e-wallet e-loyalty (Y) usage in Indonesia.

IV. METHODOLOGY

This research model consists of four variables, including three independent variables and one dependent variable. The independent variables are benevolence, competence, and integrity. The dependent variable is e-wallet e-loyalty usage. Therefore, the research model for this study is as follows:

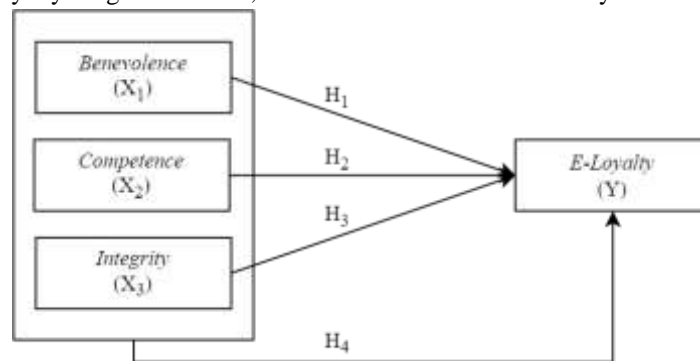


Figure 1. Research Model

This study uses a type of quantitative research with an explanatory research approach. This study uses benevolence (X₁), competence (X₂), integrity (X₃) as independent variables, and E-loyalty (Y) as the dependent variable. The population in this study are The population in this study is the e-wallet users in Indonesia, and the exact number of users cannot be determined or infinite. In this study using the Isaac & Michael Table in determining the sample size, with an infinite population and a 5% error rate used in this study, namely 349 respondents. The sampling technique used in this study is non-probability sampling, with the type of non-probability sampling technique used, namely purposive sampling. The sampling technique used in this study is purposive sampling, as it aims to select respondents who meet specific criteria for the research. The sample criteria for this study are respondents who are e-wallet users, have made at least two times transactions using e-wallet in a month, and possess an e-wallet application.

The primary data source for this study is a questionnaire and filled out by the research respondents. Data collection will be conducted online by sharing a digital questionnaire through Google Form. In this study, a Likert scale of 1-4 is used because it is easy to analyze and provides sufficient response variation to measure the level of agreement or disagreement of respondents with the given statements. The data analysis method utilizes SPSS software version 20.0. The data analysis in this study includes validity testing, reliability testing, classical assumption testing, multiple linear regression, T-test, F-test, and R² test. This study employs the technique of multiple linear regression analysis.

V. RESULT AND DISCUSSION

Table 1. Respondent Profile Data

Characteristics	Total	Percentage
Gender		
Male	105	30.1%
Female	244	69.9%
Generation		
Gen Z	264	75.6%
Gen Y	39	11.2%
Gen X	46	13.2%
The number of e-wallet brands used		
1	33	9.5%
2	87	24.9%
≥3	229	65.6%
Transaction per month		
<2	0	0.0%
≥2	349	100.0%
The e-wallet brands used		
Go-Pay	260	74.5%
Dana	204	58.5%
OVO	242	69.3%
ShopeePay	273	78.2%
Link Aja	64	18.3%
i.saku	16	4.6%
OCTO Mobile	14	4.0%
Doku	3	0.9%
Sakuku	14	4.0%
JakOne Mobile	2	0.6%

Source: Processed Data (2023)

Validity Test

The Validity Test is conducted to determine whether the instrument used is capable of measuring what it intends to measure. The validity of the instrument is tested by correlating the scores of each item with the total score using the Pearson Correlation (Product Moment) method.

Table 2. Validity Test

Variabel	Items	R Count	R Table	Result
Benevolence	B1	0.491	0.361	Valid
	B2	0.600	0.361	Valid
	B3	0.789	0.361	Valid
	B4	0.848	0.361	Valid
	B5	0.757	0.361	Valid

Variabel	Items	R Count	R Table	Result
Competence	C1	0.607	0.361	Valid
	C2	0.762	0.361	Valid
	C3	0.789	0.361	Valid
	C4	0.748	0.361	Valid
	C5	0.495	0.361	Valid
	C6	0.739	0.361	Valid
Integrity	I1	0.805	0.361	Valid
	I2	0.828	0.361	Valid
	I3	0.753	0.361	Valid
	I4	0.779	0.361	Valid
	I5	0.696	0.361	Valid
E-loyalty	EL1	0.876	0.361	Valid
	EL2	0.307	0.361	Gugur
	EL3	0.797	0.361	Valid
	EL4	0.744	0.361	Valid
	EL5	0.785	0.361	Valid
	EL6	0.690	0.361	Valid

Source: Processed Data (2023)

Based on the summary of the validity test results, it is known that there is one questionnaire item that should be excluded and cannot be used in this study. The item in question is one of the questionnaire items for the e-loyalty variable (Y) because the correlation coefficient value (0.307) is less than or equal to the correlation table value (0.361).

Reliability Test

The testing is used to determine the reliability and consistency of the research instrument as a tool for measuring the variables being studied. If the Cronbach's Alpha value > 0.6, then the research questionnaire is considered to have good reliability.

Table 3. Reliability Test Result

Variabel	Cronbach Alpha	Result
Benevolence	0.779	Reliable
Competence	0.770	Reliable
Integrity	0.799	Reliable
E-loyalty	0.791	Reliable

Source: Processed Data (2023)

In the questionnaire test results, all Cronbach's Alpha values are above 0.6, indicating that the questionnaire has demonstrated reliable reliability.

Normality Test

The purpose of the normality test is to examine whether the disturbance or residual variables in the regression model follow a normal distribution. The decision criterion is based on the probability value (p-value), where if the p-value ≥ 0.05 , the distribution is normal. However, if the probability is < 0.05 , the distribution is not normal

Table 4. Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		349
Normal Parameters ^{a,b}	Mean	0E-7
	Std. Deviation	2.02590815
Most Extreme Differences	Absolute	.064
	Positive	.041
	Negative	-.064
Kolmogorov-Smirnov Z		1.205
Asymp. Sig. (2-tailed)		.110

a. Test distribution is Normal.

b. Calculated from data.

Source: Processed Data (2023)

From the table above, the probability value (p-value) is 0.110, which is greater than 0.05. Therefore, the normality assumption is satisfied, indicating that the data follows a normal distribution and has an influence.

Multicollinearity Test

To identify the presence of multicollinearity, it can be seen from the Variance Inflation Factor (VIF) value. If the VIF value exceeds 10, then there is an indication of multicollinearity in the independent variables.

Table 5. Multicollinearity Test Result

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	X1	.517	1.934
	X2	.417	2.398
	X3	.432	2.312

a. Dependent Variable: Y

Source: Processed Data (2023)

It is known that the VIF value of benevolence (X1) is 1.934, competence (X2) is 2.398, and integrity (X3) is 2.312. Since all VIF values are < 10 , it can be concluded that the three of them both do not occur multicollinearity.

Autocorrelation Test

Autocorrelation testing to identify whether there is a relationship between the deviation of an observation and the deviation of another observation at a certain time or the correlation between groups of observations by time and place. To ensure this, you can compare the Durbin Watson (DW) statistical value with the d value contained in the Durbin Watson table.

Table 6. Autocorrelation Test Result

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.643 ^a	.413	.408	2.035	1.747

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Processed Data (2023)

Based on the table above, the DW value can be known as 1.747, this value will be compared with the

5% significance table value, with a sample size of 349 (n) and the number of independent variables 3 (k = 3), the dL value is 1.81315, and the DW value of 1.747 is smaller than the upper limit of dL and less than 1.81315. Therefore, it can be concluded that there is no autocorrelation.

Heteroscedasticity Test

Heteroscedasticity testing is used to determine whether the residual variation in the regression model has homogeneity or not. Therefore, if the heteroscedasticity assumption test is not met, this indicates a problem that needs to be overcome to ensure the results of linear regression analysis. Heteroscedasticity testing in this study was detected through the Spearman's Test methods.

Table 7. Heteroscedasticity Test Result

			X1	X2	X3	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1.000	.670**	.646**	.068
		Sig. (2-tailed)		.000	.000	.204
		N	349	349	349	349
	X2	Correlation Coefficient	.670**	1.000	.704**	.064
		Sig. (2-tailed)	.000		.000	.234
		N	349	349	349	349
	X3	Correlation Coefficient	.646**	.704**	1.000	.068
		Sig. (2-tailed)	.000	.000		.203
		N	349	349	349	349
	Unstandardized Residual	Correlation Coefficient	.068	.064	.068	1.000
		Sig. (2-tailed)	.204	.234	.203	
		N	349	349	349	349

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Data (2023)

Based on table that the results of Sig. (2-tailed) X1 is 0.204, X2 is 0.234, and X3 is 0.203. Therefore, the results of Sig. (2-tailed) of all the independent variables of this study is greater than 0.05, it can be said that the assumption of heteroscedasticity is fulfilled.

Heteroscedasticity Test

The multiple linear regression model equation can be formulated as follows.

$$Y = 1,548 + 0,428 X_1 + 0,041 X_2 + 0,386 X_3$$

Where,

α = Konstanta

Y = E-loyalty

X₁ = Benevolence

X₂ = Competence

X₃ = Integrity

Hypothesis Test

1. The Coefficient of Determination Test

The purpose of the coefficient of determination is to measure the extent to which the independent variable can explain the variation in the dependent variable.

Table 8. Coefficient of Determination Test Result.

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643 ^a	.413	.408	2.035

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Processed Data (2023)

This indicates that 40.8% of the variation in e-loyalty can be explained by the variables of benevolence (X1), competence (X2), and integrity (X3). While the rest (100% - 40.8% = 59.2%) is explained by other causes that are not explained in this case.

2. The F test

The F test criteria state that if the test statistical value $F \geq F$ table, or probability \leq the significance level (α), it can be concluded that there is a significant influence together between benevolence, competence, and

integrity on e-loyalty using e-wallets.

Table 9. F Test Result

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1006.774	3	335.591	81.061	.000 ^b
	Residual	1428.298	345	4.140		
	Total	2435.072	348			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Processed Data (2023)

The test resulted in an F test statistic of 81.061 with a probability of 0.000. The test results show the F test statistics (81.061) ≥ F table (2.638) or probability (0.000) ≤ the significance level (5%). This means that there is an influence of benevolence, competence, and integrity on e-loyalty using e-wallets.

3. The T test

The T test criteria state that if the t test statistic ≥ t table or probability ≤ the significance level (α) then there is a partial (individual) significant influence between benevolence, competence, and integrity on e-loyalty using e-wallets.

Table 10. T Test Result

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.548	1.035		1.496	.136
	X1	.428	.069	.357	6.223	.000
	X2	.041	.074	.035	.544	.586
	X3	.386	.075	.324	5.172	.000

a. Dependent Variable: Y

Source: Processed Data (2023)

Based on Table 10, not all variables have T count > T table 1.983 and sig 0.05. This means that benevolence (X1) and integrity (X3) have a significant effect on e-loyalty (Y). While competence (X2) has an insignificant effect on e-loyalty (Y).

5.1 The Impact of Benevolence on E-loyalty

The results indicate that benevolence has a positive and significant effect on e-loyalty. This is supported by the results of research conducted by previous studies which say benevolence has a significant and positive effect on consumer participation as a form of loyalty (Setyoparwati, 2019). It can be concluded that to increase e-loyalty, the majority of e-wallet users need a sense of attention and trust to be helped if problems occur by application providers.

5.2 The Impact of Competence on E-loyalty

The results indicate that competence has an effect but is not significant to e-loyalty. These results refute the results of research conducted by previous researchers, which state that trust variables, one of which contains competence factors, have a positive effect on e-loyalty variables (Valentina, 2020). This means that convenience, attractive appearance, and application performance are not so relevant in influencing the e-loyalty of using e-wallets because this has become the standardization of all payment method applications.

5.3 The Impact of Integrity on E-loyalty

The results indicate that integrity has a positive and significant effect on e-loyalty. This statement is supported by the results of previous research which states that there is a positive and significant relationship between integrity and consumer participation that shows an attitude of loyalty (Gunarso, Andriano, & Sihombing, 2020). It can be concluded that security privacy guarantees, fulfillment of needs, and transparency of information provision can significantly increase e-loyalty using e-wallets. With guaranteed security and needs, e-wallet users will feel comfortable using this payment method repeatedly.

5.4 The Impact of Benevolence, Competence, and Integrity on E-loyalty

Simultaneous testing of the effect of benevolence, competence, and integrity on e-loyalty using e-wallets produces an F test. The test results show the F test statistics $(81.061) \geq F$ table (2.638). This means that there is an influence of benevolence, competence, and integrity on e-loyalty using e-wallets. This conclusion is supported by previous research which states that there is a simultaneous influence between benevolence, competence, and integrity on attitudinal loyalty (Ozdemir & Sonmezay, 2020).

VI. CONCLUSSION

From the results of the questionnaire distributed to 349 respondents of e-wallet users in Indonesia, it shows that the better the benevolence attitude shown by application providers, such as providing attention to consumers and availability to help consumers, tends to increase the level of e-loyalty in e-wallet users. In addition, the better integrity such as user privacy guarantees, transparency of information provided, and application security tends to increase e-loyalty to use e-wallets, because e-wallet users will feel safe and comfortable to make transactions repeatedly. However, there are competence variables that have an influence but are not significant because the ease of application, attractive appearance, and smoothness of the application have become standardized in all other payment method applications.

VII. LIMITATION

This research is limited to the use of e-wallets and does not consider the influence of other factors that may contribute to e-loyalty. Future research can expand the scope of variables considered to gain a broader understanding. It is proven because the variables of benevolence, competence, and integrity are proven to contribute as much as 40.8% to the e-loyalty variable of using e-wallets, while the remaining 58.2% is influenced by other variables or factors not discussed in this study.

VIII. RECOMMENDATIONS

For future researchers, it is expected to add or replace several variables to influence e-loyalty. Future researchers can consider adding trust variables (trust), service quality, and social influence factors. For application providers need to pay more attention to e-wallet users and build trust by providing responsive support when users encounter problems. In addition, providers can focus on other aspects that affect e-loyalty, such as providing guarantees of data privacy and security, ensuring the fulfillment of user needs, and increasing transparency in providing information.

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****Corresponding Author: Ildefonsus Marcel Diowiranata Christinto¹***
¹(Faculty of Economics and Business, Ma Chung University, Indonesia)