

## E-Trust and E-Satisfaction as Mediators of the Influence of E-Service Quality and Brand Image on the Intention to Continue Using E-Wallets in West Nusa Tenggara, Indonesia

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### ABSTRACT

This study aims to analyze the influence of e-service quality and brand image on the continuance intention in using E-wallet in NTB, with e-trust and e-satisfaction as mediating variables. This study uses a quantitative approach to empirically test the relationship between variables. The method used in this study is a quantitative approach, because this study aims to test and prove the causal relationship between variables in the development of a theory of technology user behavior, especially in the context of Technology Continuance Theory (TCT). The population in this study is not known with certainty. The sample in this study was 196 respondents. The data analysis technique used SEM PLS. The results of the analysis show that E-service quality has a positive and significant effect on the continuance intention of using e-wallet and e-trust. Brand image has a positive and significant effect on the continuance intention of using e-wallet and e-trust. E-trust and e-satisfaction act as significant mediators in the relationship between e-service quality and brand image on the continuance intention of using e-wallet.

**Keywords:** E-service quality, Brand image, E-trust, E-satisfaction, Continued use intention.

**JEL Classification:** M31, D12, L81, E42.

### INTRODUCTION

The development of e-commerce in Indonesia has reached a significant stage, marking a phenomenon that is visible from the growth of online retail sales that continues to increase every year. The internet has brought dramatic changes in the e-commerce sector, both directly and indirectly, influencing people's ways of thinking and working methods for a certain period (Apăvăloaie, 2014). Before the internet, business transactions were carried out traditionally, where sellers and buyers interacted directly, discussed, and completed transactions. However, the shift to internet technology has changed the paradigm in doing business and conducting business activities in cyberspace using the internet. Turban et al. (2018), e-commerce involves the use of the internet and websites to carry out business activities, utilizing web platforms to facilitate the buying and selling of products and services online. Information and communication technology (ICT), the internet, and websites are vital pillars in e-commerce, which have shown a significant impact on the business world.

E-commerce transactions in Indonesia recorded sales of nearly 180 million units of goods, with the presence of more than 3,500 online stores across various online marketplace platforms. This achievement occurred despite a 40% decrease in public mobility reported by the Central Statistics Agency in 2020, and an estimated 4.46 percent

increase in the number of e-commerce businesses to 2,995,986. This transformation requires every industrial sector and stakeholder, including both the government and private sectors, to adapt to changes to achieve efficiency and optimization in work systems and long-term economic transactions (Pakpahan & Fitriani, 2020). This view emphasizes the importance of the sustainable use of information technology as a crucial tool in integrating communication between regions, especially in Indonesia, an archipelagic country (Nakandala et al., 2023).

The development of financial technology (fintech) in various parts of the world, including Indonesia, has transformed the way individuals conduct financial transactions, making them more practical, fast, and efficient. This innovation has created a new paradigm in business, enabling easier access to previously unimaginable financial services (Amelia, 2021). Interestingly, before the pandemic, Bank Indonesia had recorded a significant increase in digital transaction volume, reaching 2.9 billion transactions in 2018. The following year, this transaction volume increased to 2.7 billion with a total value of 69 trillion rupiah in July 2019 (Bank Indonesia, 2022). This increase aligns with Bank Indonesia's efforts to support the National Non-Cash Movement (GNNT), introduced in 2014, an initiative aimed at reducing dependence on cash.

The COVID-19 pandemic has played a significant role in accelerating this transition, accelerating the adoption of financial technology among a population experiencing significant growth in fintech usage, with e-wallets, or digital wallets, becoming a highly popular payment method. The presence of e-wallets has significantly impacted Indonesians' shift from conventional payment methods to more digital methods. The availability of e-wallets not only facilitates faster and more secure payments but also increases access to financial services for diverse segments of society (OJK, 2020). This success is the result of continuous innovation and investment in technological advancement, making e-wallets a key player in Indonesia's fast-paced and highly competitive digital economy (Junadi, 2015).

The increase in transaction value through e-wallets reflects the public's trust and convenience in digital payments. A key factor behind this trust is the enhanced security features provided by e-wallet service providers, ranging from multi-factor verification to data encryption, which demonstrate a highly reliable security system. Furthermore, increasingly user-friendly e-wallet designs, with features that support a variety of everyday transactions, from bill payments to money transfers, further simplify users' financial activities. Integrating e-wallets with various other services not only expands their functionality but also enhances their interaction with various aspects of users' lives (Amany et al., 2023).

Promotions and incentives offered by e-wallet providers aim to make digital payments more attractive than traditional payment methods (Arianto & Hayani, 2023). Discounts, cashback, and reward points are some examples of incentives that increase the appeal of e-wallets. This, combined with the diverse demographics of users, demonstrates that e-wallets have successfully overcome the digital divide, making them an inclusive solution across all levels of society. This success indicates that e-wallet adoption has reached a wide range of audiences, expanding its social and economic implications.

In economics and management, consumer trust plays a strategic role as a determining factor in the adoption and intensification of technological innovations, such as e-wallets. Research by Esawe (2022) revealed that consumer trust, defined as confidence in a service provider's ability to fulfill its obligations and promises without harming users, is a fundamental element created through the provision of high-quality e-services. E-service quality reflects not only technical aspects but also ease of use, transaction speed, and security; all of which contribute substantially to creating and maintaining consumer trust in e-wallet providers.

## LITERATURE REVIEW

### Intention of Sustainable Use

According to Bhattacharjee (2001), continuance intentions are influenced by user satisfaction, perceived ongoing benefits, and confirmation of initial expectations. If users perceive that their expectations for a technology or service are met, they are likely to be satisfied and intend to continue using that technology.

### E-trust

E-trust stands for Electronic Trust, which means trust in internet-based services. E-trust can also be understood as trust in service providers in facing online risk situations, ensuring that existing vulnerabilities will not be exploited (Traver & Laudon, 2017). If each business actor, whether two or more, trusts each other, then a business transaction will occur (Nawangasari & Putri, 2020). Hanifati & Samiono (2018) state that e-trust refers to the trust customers have in a business as a basis for conducting online business transactions.

### E-satisfaction

Azam et al. (2012) defines e-satisfaction as the experience felt after using a product and comparing expectations and the reality of using the product or service. In the e-commerce value chain, customer satisfaction or e-satisfaction is a crucial element that shapes customer loyalty and retention. Hidayah (2018) provides an in-depth perspective on e-satisfaction, describing it as a psychological state that results when satisfaction is achieved, where customers no longer seek other alternatives.

### **E-Service Quality**

Zeithaml et al. (2002) argue that e-service quality is a concept that plays a significant role in today's digital business dynamics. Consumer assessments of e-service quality serve as an important barometer for determining a company's success in providing its services in the digital arena. This assessment not only reflects consumer perceptions of the superiority of the service received but also serves as a source of critical evaluation for companies to improve the quality of their products and services (Riyadi et al., 2023). High quality supports increased customer satisfaction, which in turn contributes to the sustainability and growth of company profitability (Chang et al., 2009).

### **Brand Image**

Kotler & Keller (2016) define brand image as the perception consumers form about a brand based on interactions and experiences with that brand. It is the mental and emotional picture consumers form of a product, service, or other attribute associated with that brand. Brand image, as defined by Schiffman et al. (2015), is a long-lasting view formed by past experiences and relatively stable over time. Therefore, consumer perceptions and behaviors regarding brand image play a significant role in motivating consumers to make purchases.

### **E-wallet Services**

Schneider (2011) defines a digital wallet or e-wallet as an electronic device, service, or software program that allows users to conduct online transactions with other users to purchase goods and services. Unlike e-money, which uses chips, e-wallets use applications. In Indonesia, several e-wallets are frequently used, including Go-Pay, OVO, DANA, LinkAja, and others. The presence of e-wallets is certainly very helpful in conducting financial transactions.

## **METHODOLOGY**

### **Operational Definition of Variables**

**Continuance Intention:** The intention to continue using a technology is strongly influenced by several key factors, including user satisfaction, perceived continued benefits, and confirmation of initial expectations. When users perceive that their expectations for a technology or service are met, they are more likely to experience higher levels of satisfaction. This satisfaction not only creates a positive experience but also leads to a strong desire to continue using the technology in the future. In other words, if users perceive that a technology or service meets their needs and expectations, they are more likely to maintain usage, ultimately contributing to continued use of the technology. This demonstrates the importance of not only meeting user expectations but also providing consistent benefits to keep them interested and engaged in using the service. In summary, these indicators are as follows: Intention to continue using rather than discontinue, Intention to continue using the system rather than using another system, and Intention to increase usage in the future.

**E-trust** is a concept that refers to a person's confidence in an online platform or digital service. This trust is based on an individual's perception of the platform's security, reliability, and integrity. There are four main elements that shape a person's trust in another: security, privacy, accuracy, and policy.

**E-satisfaction** is the level of consumer satisfaction regarding the results of exchanges and evaluations of online business conditions. E-satisfaction is divided into four indicators: Usefulness, Enjoyment, Past Experience, and Decision.

**E-service quality** is a concept used to measure how good the quality of services provided through electronic platforms, including websites, applications, or others based on information technology. There are four main dimensions used to measure e-service quality, namely: Efficiency, Fulfillment, and System Availability.

**Brand image** is a long-lasting view formed by past experiences and is relatively stable over time. Indicators of brand image include: the superiority of brand associations, the strength of brand associations, and the uniqueness of brand associations.

### **Population and Sample**

The population in this study was the people of West Nusa Tenggara (NTB) Province who use e-wallets in all their activities. The exact population size is unknown. Because the exact number of e-wallet users in NTB is

unknown, the sample size was calculated using the Cochran formula (Sugiyono, 2017), resulting in a sample size of 196 respondents.

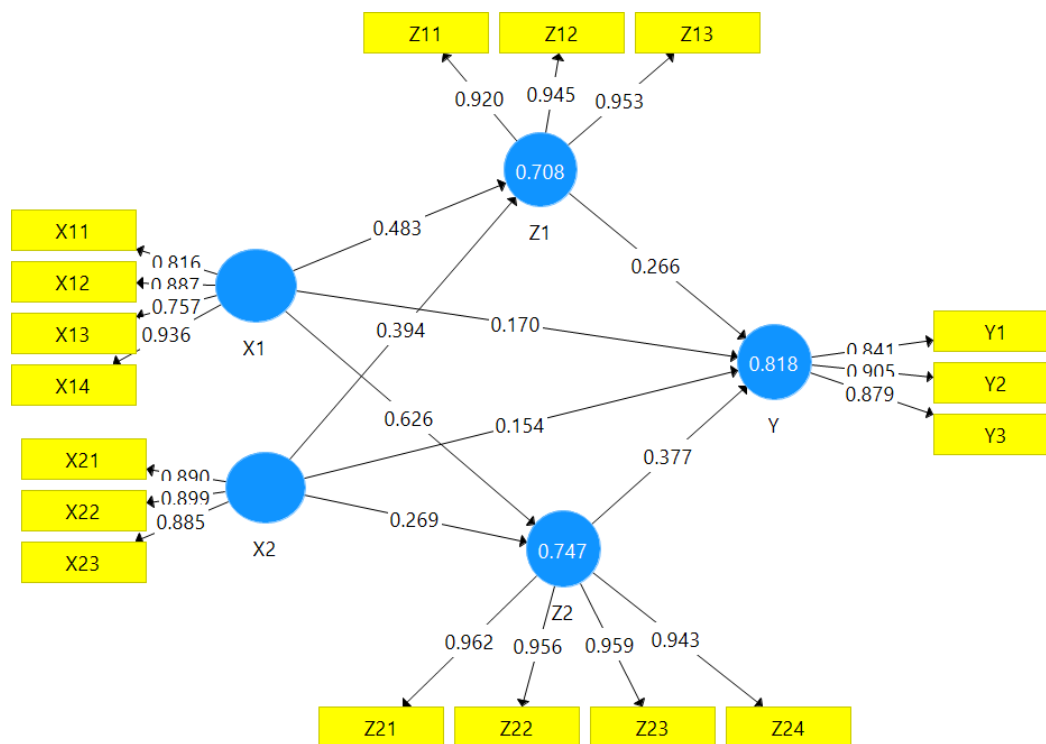
### Data Analysis Techniques

Ghozali & Latan (2020) used the Partial Least Squares (PLS) analysis method in his research to adjust the least squares fit to the correlation or variance matrix. PLS is a subset of Structural Equation Model (SEM) analysis that allows for simultaneous testing of complex relationships between endogenous and exogenous variables. The decision to use PLS as an analysis method was based on the suitability of the data characteristics in the SEM-PLS model to the research sample size.

## RESULTS AND DISCUSSION

### Data Analysis Results

Data analysis was carried out byConducting model evaluation involves examining the extent to which the constructed model aligns with the observed facts. This procedure requires the use of various metrics and methodologies to assess the model's alignment with empirical data (Hair et al., 2019).



**Figure 1.** Valid Outer Loading Values of Research Items.

Based on Figure 1, the exogenous latent variables X1 and X2 are each measured by several indicators, where X1 is reflected by indicators X11, X12, X13, and X14 with loading factors ranging from 0.757 to 0.936, while X2 is reflected by indicators X21, X22, and X23 with loading factors ranging from 0.885 to 0.899. Latent variable Z1 is influenced by X1 with a path coefficient of 0.483, and is measured by indicators Z11, Z12, and Z13 with loading factors above 0.920. Furthermore, latent variable Z2 is influenced by X2 with a path coefficient of 0.269, and is measured by indicators Z21 to Z24 with loading factors ranging from 0.943–0.962. The main endogenous variable Y has an R-square value of 0.818, which indicates that variations in Y can be explained quite significantly by the previous variables. Y is directly influenced by X1 (0.394), X2 (0.154), Z1 (0.170), and Z2 (0.377). In addition, Y is measured by indicators Y1, Y2, and Y3 with loading factors ranging from 0.841–0.905. The R-square value for Z1 is 0.708 and for Z2 is 0.747, indicating that the construct is sufficiently strongly explained by its predictor variables.

### Hypothesis Testing

Hypothesis testing was conducted to determine whether the relationship between variables in the research model has a significant influence according to initial assumptions. Hypothesis testing in this study used the Partial Least Squares (PLS-SEM) approach with the help of SmartPLS software. Analysis was conducted on two types of influence, namely direct effect and indirect effect (mediation). The criteria used in hypothesis testing were T-statistics

and P-values. A relationship is declared significant if the T-statistics value is  $> 1.96$  at a significance level of 5% ( $\alpha = 0.05$ ), or in other words if the P-value is  $< 0.05$ . The results of the hypothesis testing are presented in the following table.

**Table 1.** Hypothesis Testing.

Variables	Path coefficients	t- statistics	p-values	Information
X1 $\rightarrow$ Y	0.17	1,942	0.026	Significant
X1 $\rightarrow$ Z1	0.483	3,987	0.000	Significant
X1 $\rightarrow$ Z2	0.626	6,095	0.000	Significant
X2 $\rightarrow$ Y	0.154	1,700	0.045	Significant
X2 $\rightarrow$ Z1	0.394	3,082	0.001	Significant
X2 $\rightarrow$ Z2	0.269	2,224	0.013	Significant
Z1 $\rightarrow$ Y	0.266	3,465	0.000	Significant
Z2 $\rightarrow$ Y	0.377	4,677	0.000	Significant
X1 $\rightarrow$ Z1 $\rightarrow$ Y	0.128	2,768	0.003	Significant
X2 $\rightarrow$ Z1 $\rightarrow$ Y	0.105	2,071	0.019	Significant
X1 $\rightarrow$ Z2 $\rightarrow$ Y	0.236	3,903	0.000	Significant
X2 $\rightarrow$ Z2 $\rightarrow$ Y	0.101	1,929	0.027	Significant

Source: Processed primary data, 2025.

## DISCUSSION

### Analysis of the Influence of e-Service Quality on the Intention to Continue Using E-Wallets and E-Trust in the West Nusa Tenggara Community

Based on the results of the hypothesis test research has shown that e-service quality has a positive and significant impact on the intention to continue using e-wallets among people in West Nusa Tenggara (NTB). This means that the better the quality of digital services perceived by e-wallet users, the higher their intention to continue using them in the future. When users experience fast, efficient, and accessible services, they tend to be satisfied and believe the e-wallet is reliable. Positive experiences during transactions, such as the absence of interruptions and ease of navigation, further strengthen this positive perception. Furthermore, users' sense of security regarding personal data protection and transaction security is also highly influential. If they feel their financial information is secure, trust in the service will increase, encouraging them to continue using it. Conversely, if an e-wallet service offers many additional features and benefits, users will be further motivated to remain loyal. Thus, superior digital service quality not only increases user satisfaction but also strengthens their intention to make e-wallets their primary choice for transactions. This suggests that e-wallet providers must continue to innovate and improve service quality to retain users and compete in an increasingly competitive market.

The results of this study align with those of Edo et al. (2023), which stated that digital service quality (e-service quality) positively and significantly influences the intention to continue using digital services by increasing user satisfaction and trust. Furthermore, research by Wiyatna (2022) corroborates these findings by showing that when users experience high service quality on a digital platform, they feel more comfortable and confident in continuing to use it. This is evident in the NTB community, who have begun to rely on e-wallets for various daily transaction needs, such as paying bills, shopping, or sending money. Consistently positive experiences in using e-wallets make them more trusting and comfortable in continuing to use them. Abas (2024) also emphasized that in the context of digital financial platforms, superior service quality is a primary reason for users to continue using them because it reflects the platform's reliability and credibility. This also applies to the NTB community, where good e-wallet service quality not only increases satisfaction but also builds user trust and loyalty.

The results of this study align with research conducted by Chiou and Doge (2006), Cho and Hu (2009), Rasheed and Abadi (2014), Alrubaiee and Alkaa'ida (2011), and Wu et al. (2018), which states that good digital service quality can increase customer trust. This trust is crucial in online transactions, as it involves interactions between merchants, buyers, and the system, as stated by Lee and Turban (2001). Trust also helps reduce uncertainty during transactions, so users feel safer and more comfortable, as emphasized by Wu et al. (2018). Further research by Saodin et al. (2019), Fajar et al. (2019), and Ningrum et al. (2021) also supports these findings by showing that good e-service quality has a positive effect on user trust. This means that the better the service quality provided by a digital platform, such as an e-wallet application, the higher the trust built by users in that service. In the NTB community, this is evident when users experience the app's ease of use, transaction speed, data security, and responsive customer support. These positive experiences not only increase satisfaction but also build trust that the platform is reliable and safe for long-term use.

The results of this study support the Technology Continuance Theory (TCT), which states that a person's intention to continue using a technology is strongly influenced by their satisfaction and perception of the benefits provided by the technology. When people in West Nusa Tenggara (NTB) experience ease of use in e-wallet applications, such as through a simple and intuitive interface, they feel more comfortable and satisfied. Fast and efficient transaction processes also provide a positive experience, while guaranteed data protection creates a sense of security because their personal and financial information is protected from the risk of leakage or misuse. Furthermore, responsive customer service provides confidence that any problems or obstacles that arise can be resolved quickly. According to TCT, this satisfaction and trust are the main foundations that drive users' intention to continue using the service in the future. In other words, when people in West Nusa Tenggara perceive an e-wallet application as reliable, secure, and capable of meeting their needs, they are more likely to remain loyal and continue using it. This suggests that e-wallet service providers need to focus on improving the quality of digital services to ensure user satisfaction and trust, which will ultimately encourage long-term use and sustainability of these services in the NTB community.

The results of this study are in line with research conducted by Gounaris et al. (2010) and Udo et al. (2010) which showed that convenience in using online services has a positive effect on user satisfaction. This aligns with our findings, which show that speed and ease of transaction significantly contribute to e-wallet user satisfaction in NTB. People are increasingly aware of privacy and data security issues. When users perceive that their e-wallet applications provide guaranteed data protection, they feel safer and more comfortable. This sense of security significantly impacts user satisfaction, consistent with the findings of Florence (2019) who emphasized the importance of security in increasing user satisfaction with digital services. If users are confident that their personal data and financial information are well protected, this will further strengthen their trust in the app, resulting in higher levels of satisfaction.

Furthermore, responsive customer service also plays a crucial role in shaping the user experience. When users encounter problems or have questions, the ability of customer service to provide prompt and effective assistance will significantly impact their satisfaction levels. Research by Blut et al. (2015) and Magdalena (2018) highlights that positive interactions with customer service can increase e-satisfaction. In the context of e-wallet applications, if users feel they can easily get help when needed, this will increase their satisfaction with the service provided. Furthermore, research by (Saodin et al. (2019) and (Hendratno, 2022) strengthens these findings by demonstrating that all these elements are interconnected and contribute to increased user satisfaction. By understanding that user-friendly applications, fast transaction processing, guaranteed data protection, and responsive customer service are key factors, service providers in NTB are expected to focus on improving these aspects. This will not only increase public trust in e-wallet services but also encourage wider adoption among users. Thus, the people of NTB can experience greater benefits from e-wallet use, such as ease of transactions and improved security, which in turn can contribute to local economic growth and financial inclusion.

### **Analysis of the Influence of Brand Image on the Intention to Continue Using E-Wallets and E-Trust in the Community in West Nusa Tenggara (NTB)**

Based on the results of the hypothesis test, it was proven that brand image has a positive and significant effect on the sustainability of e-wallet use among the people of West Nusa Tenggara (NTB). This means that the higher the brand image of an e-wallet application in the eyes of the NTB community, the more the brand is perceived as trustworthy, high-quality, innovative, and capable. The more a platform meets user needs, the more likely it is that the NTB community will continue to use the service. A strong brand image creates a positive impression and instills deep trust, allowing users to feel comfortable and confident in relying on the platform for their daily transactions. When a brand is perceived as trustworthy, high-quality, innovative, and capable of meeting user needs, the public is more likely to continue using the service.

The results of this study align with the findings of Prabowo et al. (2020), who stated that brand image plays a crucial role in strengthening user loyalty to e-wallet applications. Users with a positive brand image are more likely to continue using the service because they feel they are being rewarded and secure. Furthermore, an innovative and high-quality brand image also contributes to user satisfaction. People in West Nusa Tenggara (NTB) tend to choose e-wallet applications that not only offer convenience but also have the latest features and responsive service. When brands successfully deliver innovations relevant to user needs, this will further...

Strengthening user appeal and loyalty. Arifin (2021) revealed that a good brand image is positively related to user intention to continue using a product. Users feel more secure when choosing a well-known and reputable brand, making them more likely to make repeat purchases.

Brand image also influences people's decisions when choosing an e-wallet service. With a brand perceived as high-quality, users feel confident that they will have a satisfying experience. This sense of trust is crucial, especially in the context of digital transactions involving money and personal data. When users perceive a brand as meeting

their needs, they will not only continue using the service but also recommend it to others, which in turn can increase the brand's popularity and usage among the public. Trusted, high-quality, and innovative brands will continue to attract users, creating lasting loyalty and increasing the growth potential of digital services in the region.

The results of this study are in line with previous research conducted by Benhardy et al. (2020) and Ningrum et al. (2021), which revealed that consumers tend to trust brands with a positive image more. (Benhardy et al., 2020) (Ningrum et al., 2021) This is because brands with a good reputation are generally associated with higher service quality and better security systems. In the context of e-wallet applications, brands that are widely known for their innovations and features that meet user needs tend to be more easily accepted and trusted than brands that lack a strong reputation. Furthermore, research by Hendrawan & Agustini (2021) shows that e-trust can be formed through positive user experiences in using e-wallet applications. (Hendrawan & Agustini, 2021) This trust arises when users perceive the service as providing added value, such as fast transaction processing, good data protection, and responsive customer service. Consistently positive experiences gained from using e-wallet applications will further strengthen the brand image and increase user confidence in continuing to use the service in the long term. Furthermore, innovation by service providers also plays a crucial role in strengthening brand image and building user trust.

The results of this study align with previous research conducted by Hendrawan & Agustini (2021) and Pangestika & Khasanah (2021), which revealed that a positive brand image is significantly associated with increased e-satisfaction. These findings align with our research, which shows that when users have positive perceptions of a brand, both in terms of quality and reliability, their level of satisfaction with the product or service offered will increase. By having a strong brand image, Companies can assure consumers that they will receive value that meets their expectations. This is especially important in the context of online shopping, where consumers don't have the opportunity to see or touch the product before purchasing. When consumers are satisfied with their shopping experience, they are not only more likely to return but also to recommend the brand to others. This sense of satisfaction creates a lasting positive effect and encourages companies to continuously improve their brand image. Therefore, focusing on developing a positive brand image is a strategic step for companies to increase customer satisfaction and foster long-term loyalty. When consumers in NTB perceive that the brand they choose has a good reputation and offers high-quality products, they not only feel more comfortable transacting but also have higher expectations of their shopping experience. This creates a domino effect: the better the brand image, the more satisfied consumers are with the ease of site navigation, speed of delivery, and quality of the product received. In the long term, this can contribute to local economic growth and increased financial inclusion in the region, as communities become more trusting and active in the digital ecosystem.

### **Analysis of the Influence of E-Service Quality on the Intention to Continue Using E-Wallets Through E-Trust and E-Satisfaction in the People of West Nusa Tenggara (NTB)**

Based on the results of the hypothesis test, it was proven that e-service quality has a positive and significant effect on the intention to continue using e-wallets through e-trust. This means that good service quality does not directly increase usage intention, but rather through increasing user trust. When users experience quality service, they begin to perceive the service as reliable and meeting their expectations. This trust then becomes a key factor influencing their intention to reuse the service in the future. However, if users do not fully trust that their personal data and transactions are secure, they will certainly not intend to continue using the e-wallet. Conversely, if trust is established (for example, because the platform has a good reputation and a strong security system), then users will continue to use the e-wallet in the future. With the increasing growth of digital transactions, especially in the trade, tourism, and MSME sectors, trust in e-wallet services is a key factor in determining whether NTB residents will continue using them or switch to other payment methods.

The results of this study support the Technology Continuance Theory (TCT) developed by Liao et al. (2009). TCT focuses on factors that influence individuals' continued use of technology, particularly in the context of digital services. According to this theory, the continued use of a technology depends not only on the user's initial experience but is also influenced by their perceptions of the technology's benefits, satisfaction, and trust. In the context of e-wallets in NTB, TCT explains that even though the quality of digital services is high, users do not necessarily intend to continue using e-wallets without building trust. In the TCT model, trust (e-trust) plays a crucial role as a bridge between service quality and continuance intention. When users perceive an e-wallet as providing a good experience, they will have greater trust in the service, which in turn will drive user satisfaction and increase their likelihood of continuing to use the e-wallet in the long term. Conversely, if users have doubts about the security or transparency of the platform, they will be more likely to abandon the service, even if the service quality is technically sound.

The results of this study corroborate those of Kim & Yum (2024), who demonstrated that superior digital service quality plays a crucial role in building e-trust, which in turn strengthens loyalty and continued platform usage. In the context of e-wallets, Muhammad et al.'s (2024) research found that e-service quality significantly influences e-trust, which then mediates users' decisions to continue using the service. This aligns with the findings of Susanto

et al. (2023), who stated that e-trust plays a mediating role between service quality and user intention to continue using a digital platform. This means that even if a service has advanced technological features and a positive user experience, without established trust, users are still likely to abandon the service. Steps such as improving data security, providing transparency in privacy policies, and providing responsive customer service can be effective strategies in strengthening user trust. Thus, strong trust will increase the chances of sustainable e-wallet use in the long term, especially in a society that still considers security and credibility factors in using digital financial services.

### **E-Service *Quality* towards the Intention to Continue Using E-Wallets Through E-Satisfaction**

Based on the results of the hypothesis test, it was proven that e-service quality has a positive and significant effect on the intention to continue using e-wallets through e-satisfaction. This means that the better the quality of the electronic service offered, the higher the user satisfaction (e-satisfaction), which can then increase the user's intention to continue using the e-wallet. Users who are satisfied with the service provided will have a positive perception of the platform, which can ultimately increase their intention to continue using the e-wallet in their daily activities. This satisfaction arises when users experience a service that meets or even exceeds their expectations, for example in terms of ease of application navigation, transaction speed, system reliability, data security, and responsive customer service quality.

When an e-wallet offers consistently high-quality service, users will feel more comfortable and trust the platform. They are not only satisfied with the service provided but also tend to develop a strong attachment to the platform. High e-satisfaction then becomes a crucial factor in increasing continuance intention. This is because satisfied users are less likely to switch to another platform and more likely to continue using a service that has met their needs well. Furthermore, previous research has shown that e-service quality has a positive influence on e-satisfaction, which in turn impacts continuance intention to use a digital platform.

For the people of West Nusa Tenggara (NTB), especially those in areas still developing digital technology, satisfaction with e-wallet use will encourage them to be more open to digital-based financial services. This can accelerate financial inclusion in the region, reduce reliance on cash transactions, and provide broader access to previously inaccessible financial services. With increased satisfaction with digital services, people also tend to have greater trust and comfort in conducting cashless transactions, which will ultimately improve digital financial literacy in NTB. Sustainable e-wallet use depends not only on promotions or discounts offered, but more on the quality of service that can build long-term user satisfaction and convenience.

The results of this study clearly support the Technology Continuance Theory (TCT), which explains that the continued use of technology is strongly influenced by user satisfaction and their expectations of future benefits. In the context of e-wallet use in NTB, this theory is relevant for understanding how e-service quality contributes to user satisfaction and ultimately drives continuance intention. TCT emphasizes that once users begin to adopt a technology, they will continue using it if they are satisfied and believe the service provides ongoing benefits. When e-wallet service quality is perceived as good, for example, with intuitive application navigation, fast transactions, a reliable system, strong data security, and responsive customer service, users will experience a positive experience. In accordance with TCT, this satisfaction will create a strong perception that the e-wallet not only meets their current needs but will also continue to provide benefits in the future. Thus, satisfied users are more likely to continue using the service continuously.

Furthermore, TCT also revealed that trust in technology plays a crucial role in user retention. In the case of e-wallets in NTB, this trust is formed when users perceive the platform as secure and reliable. If satisfaction continues to increase and users feel confident in its long-term benefits, they will have a greater intention to continue using e-wallets as part of their financial habits. In other words, the better the quality of e-wallet service, the higher the user satisfaction, and the more likely they are to maintain their use in the long term, according to the TCT framework.

The results of this study corroborate those of Kim & Yum (2024), who demonstrated that high service quality significantly contributes to user satisfaction, which subsequently influences their intention to continue using a digital platform. This suggests that users rely not only on technological features but also assess how well the service meets their needs and expectations. Satisfaction resulting from a good service experience plays a crucial role in shaping user loyalty to a platform. Furthermore, research by Muhammad et al. (2024) revealed that e-service quality has a direct influence on e-satisfaction, which then acts as a mediator in users' decision to continue using the platform. In other words, although high service quality does not directly increase usage intention, the satisfaction arising from this positive experience is a major factor in users' decision to continue using e-wallet services. Research by Arfiansyah (2024) also supports these findings by stating that high satisfaction, resulting from good service quality, is one of the main factors strengthening users' continued intention to use digital platforms, including e-wallets.

### **Analysis of the Influence of Brand Image on the Intention to Continue Using E-Wallets through E-Trust and E-Satisfaction in the People of West Nusa Tenggara (NTB)**



Based on the results of the hypothesis test, it was proven that brand image has a positive and significant effect on the intention to continue using e-wallets through e-trust. This means that when an e-wallet has a strong brand image that is perceived as trustworthy, high-quality, innovative, and capable of meeting user needs, this will increase user trust (e-trust) in the service. This trust is a key factor in shaping user intentions to continue using the e-wallet in the long term. With high trust, users feel more confident that the service they use is safe, reliable, and meets their expectations. This trust also helps reduce the uncertainty and risk that users may perceive in conducting digital transactions. If trust in an e-wallet is low, even if the brand has a good image, users may still be reluctant to continue using it.

For the people of West Nusa Tenggara (NTB), trust in e-wallets is closely related to security, convenience, and service reliability. If an e-wallet has a reputation as a secure platform, has a robust data protection system, and offers transparent and responsive services, people will be more likely to trust it and use it for daily transactions. This is especially relevant considering that the majority of the NTB population is still in the transition phase toward using digital technology in their economic activities. Furthermore, for the local government and digital financial service providers, this study provides insight that building a positive brand image alone is not enough to encourage e-wallet use in NTB. Efforts to increase user trust must be a top priority, for example through education on digital transaction security, improved responsive customer service, and strengthened regulations on user data protection. By increasing public trust in e-wallets, the use of digital transactions in NTB can grow even further, ultimately contributing to financial inclusion and the growth of the region's digital economy.

The results of this study support the Technology Continuance Theory (TCT) which explains that trust is a key factor in forming users' intention to continue using e-wallets. In this case, high trust provides a sense of security for users, making them confident that the services they use are safe, reliable, and meet their expectations. TCT emphasizes the importance of user experience in influencing their decision to continue using technology. When users perceive that their e-wallet is capable of meeting their needs and expectations, trust in the service increases. This trust also serves to reduce the uncertainty and risk users may perceive when making digital transactions. For example, if users are confident that their personal data and financial information are well-protected, they are more likely to make repeat transactions. However, if trust in an e-wallet is low, even if the brand has a good image, users may still be reluctant to continue using it. This shows that a positive brand image alone is not enough; building trust among users is also crucial. Therefore, to increase the intention to continue using e-wallets, service providers need to focus not only on developing brand image but also on improving service quality, which can build and strengthen user trust.

The results of this study align with research conducted by Byun (2020), which shows that a strong brand image plays a significant role in strengthening e-trust, which ultimately increases users' continued intention to use the service. This confirms that the stronger the brand image, the more likely users are to feel safe and confident in using the platform, which then leads to long-term commitment to using the digital platform. Therefore, a good brand image not only builds trust but also increases the chances for users to continue using the service sustainably. Similar findings were also found by Prabowo et al. (2020), who showed that a good brand image serves as a strong predictor of e-trust. In this case, e-trust acts as a mediator connecting brand image with users' intention to continue using the service. This study revealed that when users perceive a brand image as positive, they tend to feel more trusting and comfortable using the service, which then encourages their intention to maintain long-term use. A good brand image not only creates trust but also reduces the uncertainty that users may feel when conducting digital transactions.

Furthermore, Mulandar (2023) revealed that a positive brand image forms the basis for building trust in a service. This trust then becomes a determining factor in users' decisions to continue using a digital platform in the long term. This study explores the relationship between brand image and the trust built upon it, which then encourages users to continue using the service. Putri et al. (2024) also support this finding by showing that a positive brand image influences users' continuance intentions through e-trust. Users who have a high level of trust in a platform are more likely to continue using it in the future. This study shows that the relationship between brand image, e-trust, and continuance intentions is interconnected, where a positive brand image builds strong e-trust, which in turn encourages users' intention to remain loyal to the platform.

Based on the results of the hypothesis test, it was proven that brand image has a positive and significant effect on the intention to continue using e-wallets through e-satisfaction. This means that the stronger the e-wallet brand image in the eyes of the public, the more likely they are to feel satisfied with the services provided, and this satisfaction is a factor that encourages them to continue using e-wallets in the long term. The stronger the e-wallet brand image in the eyes of the public, the more likely they are to feel satisfied with the services provided. A positive brand image, such as a brand that is trusted, high-quality, and meets user expectations, tends to increase their satisfaction after using e-wallet services. When users perceive that the brand provides a satisfactory experience, whether in terms of ease of use, security, or transaction reliability, they will feel more confident in continuing to use the e-wallet.

However, it's important to note that a good brand image doesn't directly impact users' intention to continue using an e-wallet. Instead, the positive influence of brand image on continuance intention occurs through increased user satisfaction. This means that a strong brand image will only impact continuance intention if it increases user satisfaction. User satisfaction, in this case, is a connecting factor that explains why they decide to remain loyal to an e-wallet service. When people in West Nusa Tenggara (NTB) are satisfied with an e-wallet's performance and service, they not only feel they made the right choice but are also more likely to trust that the e-wallet will continue to meet their needs in the future. This high level of satisfaction will motivate them to continue using the service and perhaps even recommend it to others. Therefore, e-wallet providers need to ensure that they focus not only on developing a strong brand image but also on improving service quality to provide a satisfying user experience, thereby ensuring long-term user loyalty.

The results of this study support the Technology Continuance Theory (TCT), which focuses on factors that influence the continued use of technology, particularly after users first adopt it. According to TCT, user satisfaction plays a crucial role in shaping users' long-term intention to continue using technology. In this regard, a strong brand image serves as a key factor shaping users' positive experiences with e-wallets. When an e-wallet's brand image is positive and perceived as trustworthy, high-quality, and innovative, it strengthens users' confidence that the platform can meet their needs. The stronger the brand image, the more likely users are to be satisfied with the service provided.

High satisfaction, in the context of TCT, acts as a key mediator influencing users' continued decision to use e-wallets. If the user's experience matches their expectations, satisfaction levels increase. This satisfying experience creates greater confidence in users, which in turn reduces uncertainty regarding the use of the service. TCT states that these factors influence users' continuance intention, that is, their desire to continue using e-wallets in the future. In TCT, user satisfaction not only creates positive feelings toward the technology but also increases users' confidence that using the technology will provide consistent benefits and meet their expectations in the long term. When users are satisfied with their e-wallet experience, they are more likely to remain loyal to the platform, as they perceive that the benefits received are commensurate with the effort and time invested in using the service. Therefore, a strong brand image and an e-wallet's ability to provide a satisfying experience play a crucial role in strengthening users' continued intention to use e-wallets.

The results of this study align with research conducted by Kresno (2019), which showed that a positive brand image can create a good perception of quality in the eyes of users and increase their level of satisfaction with digital platforms. Kresno explained that a brand that is perceived positively will give users confidence that they have made the right choice. Users feel that the quality of the service provided by the brand is in line with their expectations and needs, so they feel satisfied after using it. This satisfaction occurs because a trusted brand can meet user expectations in various aspects, from ease of use to transaction security. When satisfaction is created, users feel increasingly confident that the service they choose can meet their needs in the future. This positive experience, according to Kresno, strengthens users' intention to continue using the service, because they feel that the brand is trustworthy and provides consistent benefits.

Furthermore, a study by Al Amin et al. (2024) also supports this research by stating that a strong brand image can increase e-satisfaction, which in turn drives user intention to continue using the service. Al Amin et al. emphasized that a strong brand image not only strengthens positive perceptions of service quality but also creates deep satisfaction in users. This satisfaction stems from the sense of security and comfort felt during use of the service, primarily because users perceive the e-wallet they choose as reliable and secure for their digital transactions. When users are satisfied with the quality and security of an e-wallet service, they are more likely to continue using the platform as their digital payment solution. This creates a deep positive relationship between user satisfaction and brand loyalty, which plays a significant role in strengthening their intention to continue using the e-wallet in the long term.

Research by FoEh and Anggoro (2022) also supports this, stating that users with positive perceptions of brand image are more satisfied and tend to be more loyal, thus strengthening their intention to continue using the platform. FoEh and Anggoro explain that a good brand image not only increases satisfaction but also drives higher levels of loyalty. Satisfied users are more likely to remain loyal to the platform, reducing the likelihood of them switching to competitors. This satisfaction plays a key role in creating a long-term relationship between users and the brand, ultimately strengthening users' intention to continue using the service. In conclusion, a strong brand image not only creates a good perception of quality but also increases user satisfaction, which ultimately strengthens their intention to continue using e-wallet services in the long term.

As digital technology advances, e-wallets are gaining popularity as a practical and efficient payment solution, especially among people who are starting to adapt to digital transactions. Research findings indicate that people in West Nusa Tenggara (NTB) who have a positive perception of e-wallet brand image are more likely to be satisfied with the services provided. This satisfaction, in turn, strengthens their intention to continue using e-wallets in the long term. For the people of West Nusa Tenggara, a positive brand image is a key factor in strengthening their

confidence in digital transactions. People who perceive that the e-wallet they use has a trustworthy brand image, is high-quality, and can meet their expectations will more easily overcome concerns about the platform's security and reliability. User satisfaction, this high level is the key to creating loyalty, so they will tend to use e-wallets more often in various transactions, whether for online shopping, bill payments, or other transactions.

## CONCLUSION AND RECOMMENDATION

E-service quality has a positive and significant effect on e-wallet continuance intention and e-trust. Good service quality, such as transaction speed, ease of use, and data security, increases user satisfaction and trust. This encourages users to continue using e-wallets in the long term. Furthermore, e-service quality also has a positive effect on e-satisfaction, which mediates the relationship between service quality and continuance intention. This means that the better the service quality, the higher the user satisfaction, which ultimately increases their intention to continue using e-wallets.

Brand image has a positive and significant influence on e-wallet continuance intention and e-trust. A strong brand image, such as a trusted, innovative, and high-quality brand, increases user trust and satisfaction. This trust is a key factor that encourages users to continue using e-wallets. Furthermore, brand image also has a positive influence on e-satisfaction, which mediates between brand image and continuance intention. This means that a positive brand image does not directly increase usage intention, but rather primarily increases user satisfaction.

E-trust and e-satisfaction act as significant mediators in the relationship between e-service quality and brand image and the intention to continue using e-wallets. User trust and satisfaction serve as a bridge connecting service quality and brand image with long-term usage intentions. This means that even if service quality and brand image are good, without user trust and satisfaction, the intention to continue using an e-wallet will not be optimally formed.

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