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The Effect of Perceived Usefulness and Perceived Ease of Use on Continuance Intention through E-Satisfaction of the OVO Application in West Bandung Regency

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Abstract

This study examines the determinants of continuance intention in digital wallet usage by focusing on post-adoption user evaluations. Despite the rapid growth in digital wallet adoption in Indonesia, sustained usage remains a challenge, indicating a gap between users' initial expectations and their post-usage performance evaluations. Grounded in Expectation-Confirmation Theory, this study investigates the effects of perceived usefulness and perceived ease of use on continuance intention, with e-satisfaction as a mediating variable. A quantitative approach was employed using survey data collected from OVO users in West Bandung Regency. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The results indicate that perceived usefulness has a significant positive effect on continuance intention, both directly and indirectly through e-satisfaction. Perceived ease of use does not have a significant direct effect on continuance intention; however, it influences continuance intention indirectly through e-satisfaction. These findings suggest that user satisfaction plays a central role in translating post-adoption performance evaluations into sustained usage behavior. From an academic perspective, this study contributes to the post-adoption information systems literature by reinforcing the role of e-satisfaction as a key mediating mechanism within the Expectation-Confirmation Theory framework, particularly in digital wallet contexts where usability has become a baseline requirement. From a managerial perspective, the findings imply that digital wallet providers should prioritize delivering consistent functional benefits and fostering user satisfaction rather than focusing solely on ease of use, as sustained usage is primarily driven by perceived value and positive post-usage experiences.

KEYWORDS

perceived usefulness; perceived ease of use; e-satisfaction; continuance intention.

Introduction

Advances in digital technology have significantly reshaped the daily lives of people in Indonesia, especially in consumption patterns and financial transactions. This transformation has been strongly supported by rising internet penetration, as internet users in Indonesia reached 212.9 million or approximately 77% of the population in 2024 (Riyanto, 2024). This situation illustrates how digital platforms have become deeply embedded in contemporary lifestyles. In response to this shift, the financial technology sector has developed rapidly by offering digitally driven financial services that align with modern societal demands, with the digital wallet as a key product, enabling cashless transactions and playing a vital role in economic activities, particularly within urban communities. According to a report by Jakpat (2025) E-wallet services are the dominant form of digital payment in Indonesia, with a usage rate of 80%, exceeding both mobile banking and paylater systems. Among the leading providers OVO stands out as a widely adopted platform developed by PT Visionet Internasional under the Lippo Group. As

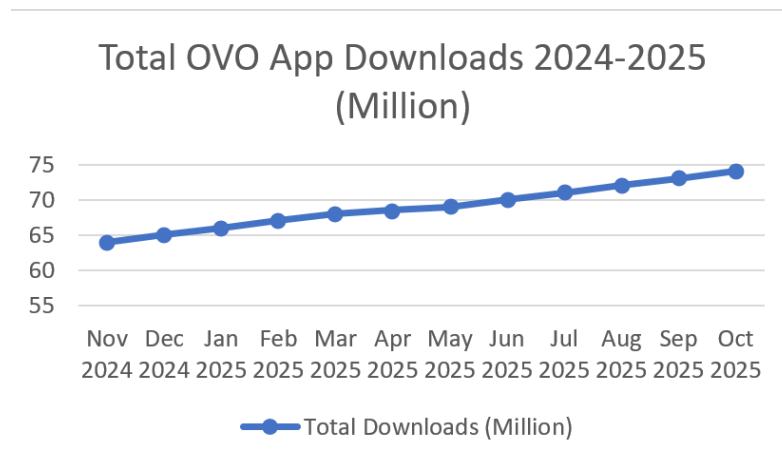


Figure 1. OVO Application Download Graph 2024-2025

Source: App Brain (2025)

Table 1. Digital Wallet App Ratings 2025

E-Wallet	Digital Wallet App Ratings 2025			
	Google Playstore Indonesia		AppStore Indonesia	
	Number of Reviewers	Rating Number	Number of Reviewers	Rating Number
GoPay	1.040.000	4.7	1.100.000	4.8
OVO	1.170.000	3.7	48.000	4.0
Shopee Pay	751.000	4.8	117.000	4.9
Dana	8.900.000	4.7	1.100.000	4.8

Source: Data processed by researchers (2025)

digital innovation progressed in Indonesia, OVO emerged as an early entrant in the electronic payment sector, with a strategic objective of supporting the national movement toward non-cash transactions. At the same time, the expansion of e-wallet adoption was simultaneously stimulated by the implementation of the Indonesian Standard Quick Response Code (QRIS). In July 2025, QRIS transactions grew by 162% year-on-year, with the number of merchants reaching 50 million (Interactive, 2025).

As shown in Figure 1, OVO app downloads show a consistent upward trend throughout 2025, with the number of users increasing from around 65 million in November 2024 to more than 73 million in October 2025. This growth indicates that OVO remains one of the digital wallets with high user adoption in Indonesia, reflecting the public's initial trust in the convenience and benefits of the digital financial services it offers. However, increase in downloads has not been fully matched by a corresponding level of user satisfaction.

This is reflected in Table 1, which shows that the OVO app's Google Play Store rating in 2025 was only 3.7 out of 5, lower than those of its main competitors, such as GoPay and DANA. This rating represents an overall evaluation of user experience after use, reflecting perceptions formed through repeated interactions with the application rather than first impressions. For active users, especially those who frequently conduct digital transactions, this post-adoption evaluation plays a critical role in shaping satisfaction and determining whether continued use is maintained or discontinued. However, previous empirical studies such as ... have not clearly explained how post-adoption performance perceptions, particularly perceptions of usefulness and perceptions of ease of use, Influence continuation intention through the mechanism of digital satisfaction (e-satisfaction) in a digital wallet environment with a high adoption rate. This gap indicates a limited understanding of how the alignment between expectations and performance affects continuous usage behavior. Therefore, this study helps explain post-adoption performance perceptions by analyzing the Influence

of perceived usefulness and perceived ease of use on continuation intention, with electronic satisfaction as a mediating variable, based on Expectancy Confirmation Theory in the context of OVO users in West Bandung Regency.

Building on the contextual background and empirical phenomena described earlier, expectation-confirmation theory (ECT) serves as the theoretical foundation for developing a research framework, in which continuance intention is the dependent variable for long-term information system usage. Expectation-confirmation theory was originally proposed by Oliver (1980) in social psychology to explain how satisfaction develops as individuals compare prior expectations with experienced outcomes, where expectations are anticipated results before use, shaped by experience context and information sources. At the same time, perceived performance reflects evaluations based on direct experience of use. The assessment comparing expected outcomes with perceived performance provides confirmation, indicating the degree of alignment between what users initially anticipated and what they actually experienced. Furthermore, the results of this evaluation form behavioral intention, which reflects an individual's tendency to continue or discontinue use based on previous assessments and experiences.

Expectation-Confirmation Theory (ECT) holds that users form expectations before engaging with a product or service and then evaluate its actual performance after use. In this study, post-adoption performance evaluation is operationalized through perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which a technology is believed to enhance individual performance (Mathwick et al., 2002). Its indicators are adapted accordingly, including fast transaction processing, ease of transaction execution, ease of completing various transactions, and the absence of transaction obstacles. Meanwhile, perceived ease of use is conceptualized as the degree to which system operation can be performed without requiring advanced technical skills or substantial prior knowledge (Davis, 1989). This construct is reflected through indicators such as clarity of transaction flow,

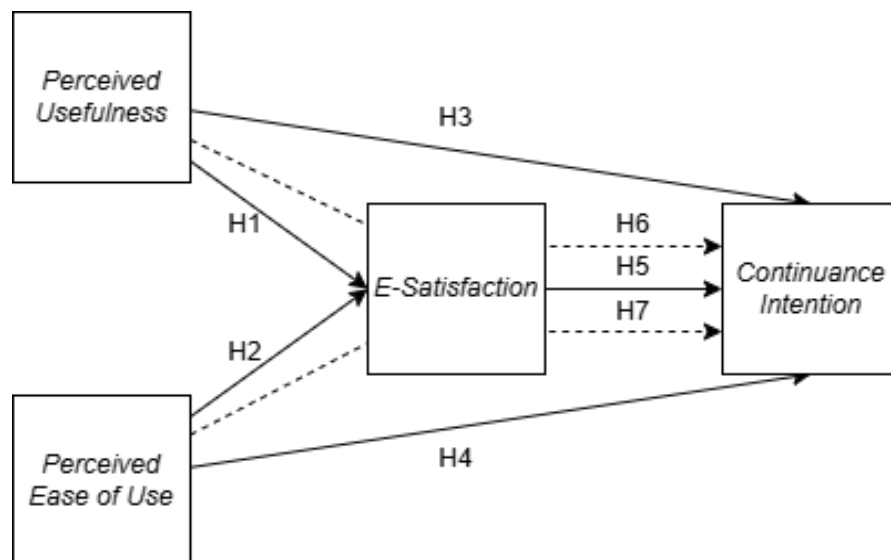


Figure 2. Conceptual Model

Source: Processed data (2026)

simplicity of transaction execution, accessibility of essential features, comprehensibility of visual displays, and the learnability of menu structures. In this research, confirmation is not modeled as a separate construct. This decision is grounded in prior post-adoption information systems literature suggesting that confirmation and satisfaction tend to overlap conceptually and empirically in digital service contexts characterized by repeated usage. As users gain experience, the explicit cognitive comparison between expectations and actual performance becomes less salient, and such evaluations are increasingly embedded in users' overall affective assessment of the service. Ashfaq et al. (2020) demonstrate that under these conditions, confirmation does not provide additional explanatory power beyond satisfaction and may introduce construct redundancy if included simultaneously. Accordingly, e-satisfaction in this study is conceptualized as a cumulative affective response shaped by users' post-usage evaluations of perceived usefulness and perceived ease of use, rather than as an automatic outcome of expectation fulfillment. This conceptualization aligns with Atmojo and Widodo (2022), who define e-satisfaction as the pleasant or unpleasant emotional response arising from users' evaluation of the actual online service performance relative to their expectations. The satisfaction indicators in this study include feelings of happiness related to ease of use, perceived benefits that align with expectations, and overall satisfaction with the application. Prior empirical studies further support the theoretical relationships among these constructs. Suhendar and Putra (2025) and Rabaa'i and ALMaati (2021) find that perceived usefulness has a strong, statistically significant influence on user satisfaction in system usage contexts. In addition, Nuraeni and Evangelista (2024) report that perceived ease of use contributes directly to satisfaction, indicating that satisfaction increases when users positively evaluate system performance based on their usage experience. These findings provide a solid theoretical and empirical foundation for developing hypotheses in this study.

H1: Perceived usefulness has a positive effect on e-satisfaction.

H2: Perceived ease of use has a positive effect on e-satisfaction.

Expectation Confirmation Theory ECT states that satisfaction emerges as an emotional reaction derived from assessing the consistency between initial expectations and perceived system performance. At the same time, such

evaluation initially produces satisfaction rather than immediate behavioral action. Consequently, this research incorporates Operant Conditioning Theory OCT as a complementary theoretical framework to clarify how evaluative outcomes translate into observable behavioral responses. Operant Conditioning Theory, proposed by Skinner (1937), states that individual behavior is strengthened through consequences that occur after an action, where favorable outcomes heighten the likelihood of repeated behavior and unfavorable outcomes reduce it, while in information system usage positive user experiences function as reinforcement that promotes continuance intention (Safira & Fitriani, 2024). In this research, consequences are operationalized at the empirical level by defining continuance intention as the dependent variable, which reflects the extent of user willingness to maintain the use of a specific information technology (Hsu & Lin, 2015). Bhattacharjee (2001) and Kim (2010) explain that continuance intention is measured through indicators including 1) the desire to keep using the system instead of discontinuing use, 2) the absence of plans to switch to alternative products, and 3) the willingness to recommend the system to other users. Prior empirical research has demonstrated that perceived usefulness exerts a positive influence on continuance intention among system users Lee & Sung (2023), (Nurudin, 2023). Research by Srisantoso & Jayanagara (2025), Olivia & Marchyta (2022), and Fahrizal et al. (2024) found that continuance intention is enhanced by perceived ease of use, and this conceptual explanation provides the basis for formulating the proposed hypothesis:

H3: Perceived usefulness has a positive effect on continuance intention

H4: Perceived ease of use positively influences continuance intention

In ECT theory, Oliver (1980) asserts that satisfaction derived from the evaluative process will increase the likelihood of similar behavior in the future. Furthermore, Bhattacharjee (2001) asserts that when expectations are fulfilled, the resulting satisfaction motivates individuals to repeat the behavior, indicating that greater satisfaction strengthens the intention to repeat the behavior. Referring to empirical findings reported by Pradana & Yolanda (2024), Umam & Puspawati (2024), as well as Permadi & Andjarwati (2025), the present investigation identifies that satisfaction plays a statistically meaningful role in shaping continuance intention, which subsequently forms the basis for the formulation of the proposed hypothesis:

H5: e-satisfaction has a positive effect on continuance intention.

ECT theory holds that individual actions result from a performance-evaluation process mediated by confirmation (Oliver, 1980). Confirmation functions as a mediator that influences individuals' decision-making (Oliver, 1980). When performance exceeds initial expectations, it will result in confirmation/disconfirmation, which ultimately encourages individuals to make decisions. The relationship between these concepts aligns with the findings of Pradana & Yolanda (2024), Masrani et al. (2023), and Permadi & Andjarwati (2025), who found that the mediating role of satisfaction has a substantial and measurable impact on how perceived usefulness contributes to the development of continuance intention within the research model. This is followed by research by Permadi & Andjarwati (2025) and Olivia & Marchyta (2022), which found that the presence of satisfaction mediation shows a statistically significant influence in linking perceived ease of use with continuance intention, which provides a clear rationale for proposing the related hypothesis:

H6: e-satisfaction mediates the effect of perceived usefulness on continuance intention.

H7: e-satisfaction mediates the effect of perceived ease of use on continuance intention.

Based on the hypotheses developed above (H1–H7), the conceptual model of this study is presented in Figure 2.

Methods

This research uses a survey as its primary method, as Effendi (2017) explains: survey research involves the systematic collection of data from a sample using questionnaires to examine causal relationships and empirically test hypotheses. The sample in this study consists of Generation Z and Millennial individuals who actively use the OVO digital wallet and have made at least 1 transaction in the previous month, aged 17 to 44. For descriptive analysis purposes, respondents were further categorized into non-overlapping age intervals (17–19, 20–22, 23–27, 28–34, and 35–44 years) to ensure clarity and consistency in age-based classification. At the same time, West Bandung Regency was selected as the study location because of its substantial concentration of residents in the productive age group. Based on demographic data, West Bandung Regency is predominantly inhabited by individuals aged 15 to 59, totaling 1.21 million people, representing 64.34% of the overall population.

The determination of sample size followed the criteria outlined by Roscoe (1975), who suggests that quantitative research generally requires between 30 and 500 respondents, or at least 10 to 30 times the number of variables analyzed, resulting in a minimum of 120 respondents for four variables. In comparison, this study exceeded that threshold by involving 140 respondents.

This study utilized convenience sampling as its sampling technique, which is categorized as a non probability approach, and Sekaran & Bougie (2017) explain that this method focuses on obtaining data from respondents who are easiest for researchers to reach. With reference to the duration of observation applied during the empirical investigation, the present research is categorized as a cross sectional study since information was gathered a single time within one week through participant responses, following the methodological guidance of (Sekaran & Bougie, 2017). While this study employs convenience sampling, which may limit the generalizability of the findings beyond the observed sample, this approach was intentionally selected to ensure practical access to active OVO users who met the predefined eligibility

criteria. The use of convenience sampling represents a methodological trade-off between external validity and feasibility, a choice commonly applied in exploratory and theory-driven studies focusing on post-adoption behavioral mechanisms rather than population-level estimation. Therefore, the findings are interpreted within the contextual boundaries of Generation Z and Millennial users in West Bandung Regency.

Data are collected via online questionnaires distributed via Google Forms, and Smart PLS version 4.0 is used to examine causal relationships. The analytical framework used in this study assesses both the measurement and structural models as essential components of statistical testing. The evaluation of the measurement model aims to verify construct validity and research instrument reliability using convergent validity, discriminant validity, and composite reliability.

Convergent validity reflects the degree to which multiple indicators are strongly associated with the latent construct they are intended to represent. As stated by Ghazali & Latan (2014) Indicator loading values between 0.50 and 0.60 are considered acceptable, and the magnitude of the average variance extracted can also be used to assess this form of validity. A construct is regarded as valid when the average variance extracted reaches a minimum threshold of 0.50. Discriminant validity, in this context, refers to a construct's ability to be empirically distinct from other constructs, assessed by comparing each construct's average variance extracted with the correlations among constructs in the model. Discriminant validity is considered satisfactory when the square root of the average variance extracted for a construct surpasses its correlation values with other constructs contained within the research model, indicating clear conceptual distinction (Abdillah & Jogiyanto, 2015). The evaluation of composite validity is performed through two main indicators, namely composite reliability and Cronbach alpha, where values equal to or greater than 0.70 signify that the measurement instrument possesses adequate reliability (Ghozali & Latan, 2014).

The subsequent stage of analysis involves assessing the structural model, which is designed to estimate and predict causal relationships among latent variables within the proposed theoretical framework (Chin, 1998). The primary criterion applied for evaluating the structural model is the R squared value, where values of 0.75 represent strong explanatory power, 0.50 indicate moderate explanatory capability, and 0.25 reflect weak model performance (Hair et al., 2021). The following analysis focuses on effect size using the F-square approach, which identifies the magnitude of influence exerted by independent variables on dependent variables: no effect below 0.02, small effect 0.02 to 0.05, moderate effect 0.15 to 0.35, and large effect above 0.35. Following completion of multiple evaluation phases involving both the external measurement model and the internal structural model, the research process proceeds to hypothesis testing to determine whether the null hypothesis (H0) should be rejected or retained based on empirical evidence (Sekaran & Bougie, 2017). To evaluate the outcome of the proposed hypothesis, a bootstrapping technique is applied by systematically comparing the calculated t statistic against the critical t table threshold of 1.65 and examining the significance level through a p value benchmark of 0.05 under a one tailed testing approach. The use of a one-tailed test is justified by the directional nature of the proposed hypotheses, which are based on strong theoretical and empirical foundations from Expectation Confirmation Theory and Operant Conditioning Theory. Prior studies consistently report positive directional relationships among perceived usefulness, perceived ease of use, e-satisfaction, and continuance intention. Therefore, this study assumes a specific direction of effect rather than a bidirectional possibility, making one-tailed testing appropriate

for hypothesis verification.

Result and Discussion

Drawing on empirical data from 140 participants, it is evident that most respondents are in the 20-23 age group, accounting for 55.7% of the sample. Other age groups were distributed across 17-20 years (14.3%), 23-28 years (13.6%), 28-35 years (10.7%), and 35-44 years (5.7%). This composition shows that the research respondents were dominated by the early productive age group, which is relatively active in using digital services. Regarding gender, female respondents accounted for 72.1%.

Based on OVO usage frequency in the past month, most respondents used it 3 times, accounting for 39.3%. Next, usage 5 times was recorded at 23.6%, followed by 4 times (15.7%), 2 times (16.4%), and 1 time (5.0%). This pattern shows that most respondents use OVO fairly regularly, but not intensively. By occupation, most respondents were students (53.6%), followed by employees (17.9%), entrepreneurs (11.4%), pupils (6.4%), and other occupations (10.7%).

This composition reinforces the impression that groups with high mobility and non-cash transaction needs dominate respondents. When respondents are classified by income level, the largest segment earns below Rp1,500,000, accounting for 40.70%, followed by those earning Rp1,500,000 to Rp3,000,000 at 30.70%, Rp3,000,000 to Rp5,000,000 at 18.60%, and those earning more than Rp5,000,000 at 10.00%. This distribution shows that most respondents come from low to middle-income groups.

The statistical analysis shows that all loading factors exceed the minimum threshold of 0.50, confirming that the measurement instruments are valid and appropriately represent their respective variables (see Table 2). The composite reliability assessment further confirms that each construct consistently yields reliable measurement outcomes.

In addition, the discriminant validity assessment, based on cross-loading analysis, shows that each manifest variable has stronger associations with its intended latent construct than with alternative constructs, thereby confirming that the measurement instrument achieves an adequate level of discriminant validity (see Table 3).

The subsequent analytical stage examines the square roots of the AVEs, which confirm that all constructs exceed 0.5, with perceived ease of use recording the lowest value at 0.554. Continuance intention demonstrates the highest value at 0.688, while the comparison between AVE square roots and inter-construct correlations confirms robust discriminant validity as documented in Table 4.

The following stage of analysis involves evaluating effect size through the calculation of F squared values to determine the magnitude of influence exerted by independent variables on dependent variables, with the results showing the f^2 value of perceived ease of use on continuance intention (0.006) indicates no substantive effect, further confirming the weak explanatory role of usability in predicting continued usage behavior (see Table 5).

In contrast, perceived usefulness and e-satisfaction exhibit higher f^2 values, indicating a greater contribution to continuance intention. These results suggest that continuance intention in digital wallet usage is driven primarily by perceived performance benefits and user satisfaction rather than by ease of use alone, which may function as a baseline requirement rather than a differentiating factor in highly competitive fintech environments.

The evaluation of model adequacy using the model fit feature in SEM PLS produced an SMRM value of 0.082, which is below 0.10, and an NFI score of 0.750, which falls within the acceptable range of 0.000 to 1.00. These statistical

indicators confirm that the structural model meets the required criteria and is appropriate for advanced analytical procedures, including hypothesis examination. The examination of hypotheses used a bootstrapping approach, comparing the obtained t-statistic with the critical t-value of 1.655 and evaluating the p-value against the significance threshold of 0.05 under a one-tailed testing framework. The detailed outcomes of the seven tested hypotheses are summarized in Table 6.

Referring to the empirical evidence presented in Table 6, a total of 6 out of 7 proposed hypotheses receive statistical support. The analysis indicates that perceived usefulness has a meaningful influence on e-satisfaction, as reflected by a path coefficient of 0.436 and a p-value of 0.000, which is below 0.05, supporting the first hypothesis. This result aligns with studies by Novira et al. (2024), Permadi & Andjarwati (2025), Suhendar & Putra (2025), and Nuraeni & Evangelista (2024), which indicate that perceived usefulness directly influences e-satisfaction by shaping users' evaluations of the benefits they receive during service utilization. This shows that transaction speed, ease of transactions, assistance with various transaction needs, and the absence of obstacles affect satisfaction, expressed as pleasure from the ease of using the application, pleasure from benefits provided in accordance with expectations, and pleasure from using the application.

Furthermore, perceived ease of use demonstrates a statistically positive influence on e-satisfaction, as indicated by a path coefficient of 0.414 and a p-value of 0.000, which is below 0.05, supporting the second hypothesis. This finding implies that simple transaction procedures, intuitive feature usage, clear menu information, and easily understood navigation structures enhance satisfaction derived from enjoyment, comfort, and perceived benefits during application use. These results are in line with the research conducted by Novira et al. (2024) and (Permadi & Andjarwati, 2025). Consequently, the study findings demonstrate that customer satisfaction arises when users' initial expectations align with their actual usage experiences. The consistency between anticipated comfort and actual interaction levels fosters satisfaction, while perceived ease of use is a vital determinant because of its close association with comfort perception, leading to higher satisfaction when services are accessed smoothly and efficiently.

Moreover, the empirical analysis demonstrates that perceived usefulness contributes meaningfully and positively to continuance intention, with a statistical coefficient of 0.214 and a probability value of 0.019 that remain below the 0.05 threshold, confirming the third hypothesis. These results are in line with the studies by Umam & Puspawati (2024), Permadi & Andjarwati (2025), Pradana & Yolanda (2024), and Fahrizal et al. (2024), which indicate that perceived usefulness plays a decisive role in shaping continuance intention, illustrating that the advantages experienced by users are capable of directly strengthening their willingness to keep using the application over time.

Additionally, the empirical evidence shows that perceived ease of use fails to exert a statistically significant influence on continuance intention, as indicated by a coefficient value of 0.093 and a p-value of 0.198 exceeding 0.05, resulting in the rejection of the fourth hypothesis, in line with the conclusions reported by Novira et al. (2024) and Permadi & Andjarwati (2025), which emphasize that convenience alone does not guarantee sustained usage of digital payment systems. This situation suggests that while electronic wallets designed with minimal effort requirements may encourage ongoing usage behavior, the present study demonstrates that perceived ease of use does not directly shape continuance intention. This phenomenon is thought to stem from the current situation, in which ease of use has become a standard feature offered by almost all digital payment applications, rendering it no longer a

Table 2. Loading Factor and Composite Reliability Values

Symbol	Manifest Variable	Loading Factor	Composite Reliability
Perceived Usefulness (PU)			0.869
PU1	Using the OVO app helps me complete transactions faster.	0.773	
PU2	Using the OVO app makes transactions easy.	0.787	
PU3	The OVO app helps me with various types of transactions (payments, top-ups, transfers).	0.720	
PU4	Transactions using the OVO app are completed without any obstacles.	0.692	
Perceived Ease of Use (PEOU)			0.842
PEOU1	The transaction flow (payments, top-ups, transfers) of the OVO app is easy to learn.	0.746	
PEOU2	I find that transactions (payments, top-ups, transfers) using the OVO app are very easy.	0.764	
PEOU3	I find the main features of the OVO app (payments, top-ups, transfers) easy to use.	0.725	
PEOU4	I find the visual information in the OVO app easy to understand.	0.778	
PEOU5	I find the OVO app's menu structure easy to learn.	0.752	
E-Satisfaction (Sat)			0.868
SAT1	I am very happy with how easy it is to use the OVO app.	0.803	
SAT2	I am satisfied with the benefits I experience when using the OVO app, which are in line with my expectations	0.819	
SAT3	I feel satisfied when making transactions using the OVO app.	0.776	
Continuance Intention			0.832
CI1	I intend to continue using the OVO digital wallet app when making transactions.	0.885	
CI2	I prefer the OVO digital wallet app over others.	0.763	
CI3	I intend to recommend that others use the OVO digital wallet for transactions.	0.837	

Source: SEM-PLS version 4.0 output (Primary Data, 2026)

Table 3. Cross Loading Values

Size Symbol	Perceived Usefulness	Perceived Ease of Use	E-Satisfaction	Continuance Intention
X1.1	0.773	0.548	0.531	0.464
X1.2	0.787	0.568	0.564	0.511
X1.3	0.720	0.661	0.636	0.510
X1.4	0.692	0.555	0.526	0.426
X2.1	0.597	0.746	0.592	0.425
X2.2	0.599	0.764	0.556	0.437
X2.3	0.603	0.725	0.558	0.447
X2.4	0.572	0.778	0.595	0.523
X2.5	0.599	0.752	0.552	0.488
Y1.1	0.587	0.622	0.803	0.553
Y1.2	0.677	0.654	0.819	0.585
Y1.3	0.560	0.537	0.776	0.547
Z1.1	0.666	0.658	0.707	0.885
Z1.2	0.457	0.410	0.463	0.763
Z1.3	0.440	0.418	0.537	0.837

Source: SEM-PLS version 4.0 output (Primary Data, 2026)

Table 4. AVE Values and Square Root of AVE

Variable	AVE	Square Root AVE
Continuance Intention	0.688	0.830
E-Satisfaction	0.639	0.799
Perceived Ease of Use	0.567	0.753
Perceived Usefulness	0.554	0.744

Source: SEM-PLS version 4.0 output (Primary Data, 2026)

distinguishing factor that can encourage continuance intention.

Moreover, statistical testing confirms that e-satisfaction has a strong and positive influence on continuance intention, with a coefficient magnitude of 0.469 and a p-value of 0.000, supporting the fifth hypothesis. The findings reinforce prior studies conducted by Situmorang & Herawati (2024), Mulyawati & Putra (2024), and Ardiyanti & Putra (2023), Aztiannisa & Adialita (2024), Komalasari & Adialita (2024), Aulia & Herawati (2023), Prastesiya & Sigarlaki (2024), Nurfatmah & Sigarlaki (2024), Herlansyah & Sigarlaki (2025), Azhari & Putra (2024), Amalia & Nurtjahjadi (2024),

demonstrating that e-satisfaction plays a critical role in generating repeat behavior intention, where satisfaction derived from usability, perceived benefits aligned with expectations, and overall application experience contributes to reuse intention, resistance to alternative products, and willingness to provide recommendations.

Moreover, the mediation analysis reveals that perceived ease of use significantly influences continuance intention through e-satisfaction, with an indirect coefficient of 0.194 and a p-value of 0.001 ($p < 0.05$). At the same time, perceived usefulness also demonstrates a significant indirect effect through e-satisfaction, with a coefficient of 0.205 and a p-value of 0.001, thereby confirming the sixth and seventh hypotheses and emphasizing the mediating role of e-satisfaction in post-adoption system evaluation. The function of e-satisfaction as an intervening variable strengthens the fundamental premise of the expectation confirmation theory introduced by (Oliver, 1980), which asserts that individuals tend to develop confirmation responses when their evaluations of actual system performance surpass their prior expectations, a psychological process that subsequently

Table 5. F-Square

	Continuance Intention	E-Satisfaction	Perceived Ease of Use	Perceived Usefulness
Continuance Intention				
E-Satisfaction	0.163			
Perceived Ease of Use	0.006	0.184		
Perceived Usefulness	0.030	0.204		

Source: SEM-PLS version 4.0 output (Primary Data, 2026)

Table 6. Results of Statistical Hypothesis Testing

	Hypothesis Description	Original sample	Sample mean	Standard deviation	T statistics	P values
H1	Perceived Usefulness -> E-Satisfaction	0.436	0.441	0.097	4.495	0.000
H2	Perceived Ease of Use -> E-Satisfaction	0.414	0.412	0.095	4.354	0.000
H3	Perceived Usefulness -> Continuance Intention	0.214	0.213	0.103	2.078	0.019
H4	Perceived Ease of Use -> Continuance Intention	0.093	0.099	0.110	0.851	0.198
H5	E-Satisfaction -> Continuance Intention	0.469	0.465	0.101	4.633	0.000
H6	Perceived Usefulness -> E-Satisfaction -> Continuance Intention	0.205	0.205	0.065	3.130	0.001
H7	Perceived Ease of Use -> E-Satisfaction -> Continuance Intention	0.194	0.191	0.059	3.271	0.001

Source: SEM-PLS version 4.0 output (Primary Data, 2026)

motivates them to engage in decision making, thereby demonstrating that the empirical outcomes of this research are aligned with and validate the conclusions reported by Komala & Ernawadi (2025) and (Qoyyum & Ernawadi, 2025).

Conclusion

This study investigates the determinants of continuance intention in digital wallet use, applying Expectation-Confirmation Theory as the primary analytical framework and employing Operant Conditioning Theory as a complementary interpretive lens. Using data from OVO users in West Bandung Regency and a PLS-SEM approach, several key conclusions can be drawn.

First, the findings indicate that perceived usefulness has a significant positive effect on continuance intention, both directly and indirectly through e-satisfaction. This result confirms that users are more likely to continue using a digital wallet when they perceive clear functional benefits, such as efficiency, transaction reliability, and practical utility. In contrast, perceived ease of use does not have a significant direct effect on continuance intention, and its effect size is negligible. This suggests that ease of use is a basic requirement rather than a decisive factor in sustaining continued use in competitive digital wallet environments.

Second, e-satisfaction plays a crucial mediating role in the post-adoption stage. Both perceived usefulness and perceived ease of use significantly influence continuance intention through e-satisfaction, highlighting that users' affective responses derived from cumulative usage experiences are central to sustained usage behavior. Continuance intention is therefore shaped less by isolated system attributes and more by users' overall evaluation of the benefits and experiences they obtain over time.

From a theoretical perspective, this study extends the application of Expectation-Confirmation Theory by adopting a parsimonious post-adoption model in which performance evaluations are captured by perceived usefulness and perceived ease of use. At the same time, e-satisfaction

represents users' affective response to these evaluations. Consistent with prior post-adoption research, confirmation is not modeled as a separate construct. Operant Conditioning Theory is used only as a complementary interpretive framework to contextualize the findings and is not empirically tested in this study.

The managerial implications of this study are derived from the observed structural relationships among the constructs rather than from bootstrapped path coefficient distributions. The results suggest that digital wallet providers should prioritize enhancing functional benefits that users perceive as valuable, as perceived usefulness consistently drives e-satisfaction and continuance intention. Efforts to improve transaction speed, reliability, and the practical usefulness of features are likely to be more effective in sustaining user engagement than focusing solely on interface simplicity.

Although ease of use does not directly influence continuance intention, its significant indirect effect through e-satisfaction indicates that usability should be maintained at an acceptable standard to support positive user experiences. However, usability improvements alone are unlikely to generate long-term retention unless they translate into perceived value and satisfaction. Therefore, managerial strategies should emphasize delivering consistent benefits and positive post-usage experiences that foster user satisfaction and ultimately encourage continued use.

Author Contributions

Haz Tawaqthu Ramdani was responsible for developing the research concept, structuring the study design, conducting data collection, performing data analysis with PLS SEM, and preparing the manuscript. At the same time, Siti Herawati focused on developing the theoretical framework, supervising the research process, critically reviewing the manuscript, and improving the discussion and conclusion, with full approval from all authors.

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