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Continuance Use Intention in the use of E-wallets by using the Expectation Confirmation Model through E-Satisfaction

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Abstract: This study aims to test the use of e-wallets against continuance use intention by using expectation confirmation. This research Model uses a type of quantitative approach with the method of explanation (explanatory research). The population in this study is an e-wallet application users in Surakarta, this study uses non probability sampling method and to determine the sample using convinence sampling technique, obtained a sample of 100 respondents. The method of data analysis in this study used the technique of Structural Equation Modeling-Partial Least Square (SEM PLS). The test results showed that confirmation, and and perceived sequence had no effect on the continuity of use intention; perceived usefulness and satisfaction had no effect on the continuity of use intention, confirmation, and perceived usefulness had no effect on satisfaction; perceived sequence affects satisfaction, while satisfaction variable is stated to be able to mediate the relationship of perceived usefulness to continuance use intention mediated by satisfaction. While the relationship of confirmation variables, and perceived sequence to continuance use intention is not able to be mediated by satisfaction variables.

Keyword: Confirmation, Perceived Usefulness, Perceived Sequrity, Satisfaction, Continuance Use Intention

INTRODUCTION

Rapid technological progress is changing human life. These changes include changes to the digital payment system or better known as free payment. Cashless payments are virtual money payments, starting with debit and credit cards (Nawawi, 2020). When the term virtual money appeared, there is now a new term called virtual wallet. The virtual wallet in question is not a physical wallet like in everyday life, but has the same function as a place to store money. Separated according to their shape, virtual wallets can be classified into two types, namely card-shaped virtual wallets, better known as electronic money, and network-shaped virtual wallets known as e-wallets (Nadira, 2021). The virtual wallet type of electronic money has a physical form in the form of a card that is more or less the same as a bank or credit card in general, with the difference that electronic money can only be used as a non-cash means of payment and is not used to withdraw money. E-wallets are usually in the form of applications

installed on smartphones. If you only have one account in the e-wallet and are connected to the network, the e-wallet can be used as a valid payment anytime and anywhere (Daeng, 2018)

E-wallets have existed in Indonesia since 2009, and the first e-wallet received by Bank Indonesia was PT. Indosat, Tbk is named Paypro (Bank Indonesia, 2019). However, the development of electronic wallets as a means of payment was not widely known at that time (Lubis, 2022). Only certain people know and use it. In addition to the lack of marketing, support options were also inadequate at the time, so the growth of e-wallets was still very low.

In Indonesia, digital wallets have grown a lot since mid-2016 with the advent of GOPAY. The GOJEK digital wallet has succeeded in generating public interest in using electronic wallets, especially among GOJEK consumers. One of the reasons GOJEK users switched from cash payment to GOPAY is because payment with GOPAY facilitates the process of transportation services and ordering groceries online. In addition, at the end of 2016, GRAB developed a digital wallet called OVO in collaboration with Lippo Group (Manurung & Silalahi, 2022)

The phenomenon of global development of digital wallets has a different background. In China, the existence of digital wallets as a means of payment first appeared in online shopping on the Alibaba shopping site, which led to the emergence of Alipay (Haldane, 2019). In India, e-wallets are one of the local government programs that implement a cashless culture, through the PayTM digital wallet (Ramani, 2021). While in Indonesia, e-wallets were first introduced to consumers not by the government as happened in India, but private companies in the field of online transportation services (Amir Karimuddin, 2017). Indonesian people who were used to ordering cars online were encouraged to pay online. Massive discounts allow GOPAY and OVO to attract consumers to use free payment services with digital wallets.

The success of GOPAY and OVO as electronic wallets in Indonesia has spawned many companies in this space. In October 2019, Bank Indonesia announced 39 official e-wallet issuing companies in Indonesia (Rakhmayanti, 2022). Although many new digital wallets have emerged, GOPAY and OVO are still the most popular digital wallets among Indonesians. There is a game model to win the hearts of its customers, which is managed by each player who enters the world of digital wallets (Pahlevi, 2022). This game Model is known as “burning money " (Riyandi, 2023). Cash burning is an attempt to lure consumers to use digital wallets, and each service provider competes with each other to offer customers massive discounts in the form of cash relief (Riyandi, 2023). In addition to customer acquisition, this reward also aims to strengthen consumer confidence in digital wallets. Those who can afford to offer the biggest and most frequent discounts are sure to attract many customers (Umah, 2019). To increase customer loyalty, GOPAY and OVO digital wallets have regular "paydays" at the end of each month that give money to their loyal customers with discounts of up to 60% (Damaledo, 2019).

Bagla & Sancheti (2018) explained that there has actually been a lot of research that has been done before regarding the adoption of virtual payments. Among the many virtual payments, it can be said that digital wallets are the latest form of payment, especially in developing countries such as Indonesia. All over the world, the adoption behavior of digital wallets is already quite studied, India is one of the countries that has published quite a lot of research papers on digital wallets. In addition to India, digital wallets have also been studied in Iran, Germany, South Africa, China, and Malaysia (Mun et al., 2017)

(Ayesha et al., 2023), suggested that by using electronic money, their transacting activities become easy and fast, but also make them waste and spend money because of the promotions offered when using electronic money. (Houston, 2020) also stated that with the establishment of the physical distancing policy, it has also increased trade transactions for goods and services through e-commerce which also offers the option of online payment systems through e-wallets.

This study used the Expectation Confirmation Model (ECM). ECM is an approach used to examine the behavior of the intention to continue the use of a system after the acceptance of the system (post acceptance). The ECM model emphasizes that user expectations (before adopting a system) and confirmation of user expectations through perceived usefulness (after using the system) significantly affect satisfaction in adopting and using the system. Then the perceived usefulness and satisfaction leads to continued interest in the use of the system.

Research conducted by Rembulan & Firmansyah (2020) uses Tam (Technology Addoption Model) theory and UTAUT (Unified Theory of Acceptance and Use of Technology) theory. Unlike the previous study, this study uses the Expectation Confirmation Model (ECM) theory and modifies it by adding perceived security variables because security is an important factor that is considered by users of digital services to make decisions related to repeated use of services. According to (Huang, 2012) a successful system has security guarantees both user data and transaction data. The perceived security protections in online transactions will increase the intention of users to continue using electronic payment systems despite the service's perceived low reliability features. Based on the description that has been described, this study aims to see the continuance use intention in the use of e-wallets by using the Expectation Confirmation Model through e-satisfaction.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

E-Wallet

E-Wallet or electronic wallet is a digital payment tool that uses electronic media in the form of server based. In general, e-wallet is a server-based application where the process of using it requires an internet connection to be able to connect to each other between consumers and service providers. Based on Bank Indonesia regulations, electronic wallets are electronic services for storing payment instrument data, among others, payment instruments using cards and/or electronic money, which can also hold funds, to make payments (Muamar et al., 2020).

Expectation Confirmation Model (ECM)

ECM is derived from a model developed by Oliver Expectation Disconfirmation Theory (EDT) (Lee, 2010). EDT explains that the expectations and performance experienced by customers can lead to post-purchase satisfaction and thus affect the customer's desire to re-purchase (Bhattacherjee, 2001; Hsu & Lin, 2015). In adapting the EDT to specifically address the continuance use of IT products and services, Bhattacherjee proposed several extensions and modifications to the original EDT model. One of the proposed modifications is to change the expectation used in EDT to perceived usefulness.

Effect of Confirmation to Satisfaction

According to Susanto, et al. (2016) perceived usefulness and confirmation of prior use significantly affect user satisfaction in adopting and using technology. Satisfaction reflects the level of user expectation that corresponds to the experience. The initial expectation of system users regarding the use of e-wallet services is to fulfill the need for transactions with cashless payment systems quickly, easily and practically and with minimal risk. If the initial expectations of users of this digital wallet are met, then users will feel satisfied. But if it is not fulfilled, then users tend to feel negative feelings or dissatisfaction and disappointment. So it can be concluded that the level of user confirmation after the use of digital wallets can increase the satisfaction of e-wallet users. Based on the description that has been described, the hypothesis can be formulated as follows:

H_1: Confirmation effect on e-satisfaction the e-wallet user

Effect Of Perceived Usefulness on Satisfaction

Perceived usefulness is an individual feels the benefits and benefits sustained if using a particular system so as to improve the performance and work performance of the person and can be used in the context of the continuation of IS. Perceived usefulness plays a big role in

helping companies achieve success, especially companies whose businesses rely heavily on technology development. This study is in line with Lim et al. (2019), Kumar et al., (2018) and Foroughi et al., (2019) that the perceived level of usability affects satisfaction and further leads to the intention to use technology. According to Foroughi et al., (2019) user satisfaction arises through the belief that information systems are useful and through the fulfillment of initial (pre-consumption) expectations. The perceived usefulness emphasizes that users feel that overall this e-wallet service is useful in conducting or meeting the needs, especially the needs of non-cash transactions effectively and efficiently. The perception of fulfilled usefulness is what will direct users of digital wallet services to positive feelings or so-called satisfaction. Based on the description that has been described, the hypothesis can be formulated as follows:

H_2: Perceived usefulness effect on e-satisfaction the e-wallet user

Effect of perceived sequrity on satisfaction e-wallet

Perceived security refers to that express security that can be seen or measured based on the consumer's assessment of their experience regarding the security of a system. (Jiaxin Zhang et al., 2019) states that how consumers can trust that the security of such systems has good security so that their information remains well protected, in the end consumers will feel safe and trust. Security is a consideration for users in using a digital payment service. The results of the study (Tamaro et al., 2021), and (Nguyen et. al., 2021) states that perceived security has a positive and significant effect on user satisfaction. Users are well aware that the importance of Information Security is a factor that reflects the usefulness of the service. Based on the description that has been described, the hypothesis can be formulated as follows:

H_3: Perceived sequrity effect on e-satisfaction the e-wallet user

Effect of confirmation on continuance use intention e-wallet

Confirmation is a cognitive belief that represents the degree to which the consumer's expectations of the use of a service are met in reality and leads to an assessment process. Confirmation is the level of user perception of conformity between the expectations of the SI/IT user and his actual performance. Continuance Intention is the user's intention to continue using the related application services and willingness to pay (Bhattacherjee et al 2009), continuance intention refers to the individual's intention to continue participating in an activity after previously adopting it. Based on the description that has been described, the hypothesis can be formulated as follows:

H_4: Confirmation effect on continuance use intention e-wallet

Effect of perceived usefulness on continuance use intention e-wallet

Perceived usefulness relates to the perceived benefits felt by users towards the use of e-wallets. Perceived usefulness has a significant role in influencing the attitudes, intentions, and decisions of users regarding the use of e-wallets. Users find e-wallets useful, so it is likely that they will be more inclined to adopt e-wallets, give positive assessments and continue to use continuously because of the benefits that users feel during using e-wallets. Users feel helped by the existence of e-wallets that can increase the convenience of transactions in the present and the future, so users choose to often use e-wallets. Research conducted by (Wahyuni, 2017) states that perceived usefulness affects the continuity of e-wallet use intention. Based on the description that has been described, the hypothesis can be formulated as follows:

H_5: Perceived Usefulness effect on continuance use intention e-wallet

Effect of perceived sequrity on continuance use intention e-wallet

Perceived security is related to the perceived security of e-wallet users. Perceived security affects the user's intention to continue using the e-wallet, users who feel confident that the e-wallet service has an adequate level of security and is able to protect the confidentiality and integrity of data, then they will feel comfortable and confident to use the service. E-wallets have done their best to minimize overall security risks with user IDs that can protect users ' personal data. Research conducted by (Ghozihan & Nugroho, 2022) states that perceived

sequence affects the continuance use intention of e-wallets. Based on the description that has been described, the hypothesis can be formulated as follows:

H_6: Perceived Sequrity effect on continuance use intention e-wallet

Effect of e-satisfaction on continuance use intention e-wallet

User Satisfaction is defined as the entire cycle of customer experience from information retrieval through purchase, payment, receipt, and service. Satisfaction is a sense received by individuals where user demands are met through purchases, payments, receipts, and services after actual use. The results of research Susanto et. al., (2016), Shang and Wu (2017), and Kumar et. al., (2018) showed that satisfaction has a positive effect on continuance use intention. The greater the level of satisfaction of users of digital wallet services, the interest in reusing will be higher. In e-wallets, there are many features that can meet the needs of users such as transfers between application users, transfers between bank accounts, mobile phone credit purchase transactions, household payment transactions, transactions on e-commerce platforms, and payments through quick response code standard (QRIS). It is these features that will make users satisfied with the services provided by e-wallets, giving rise to the intention to continue using a system rather than stop using it. Based on the description that has been described, the hypothesis can be formulated as follows:

H_7: Satisfaction effect on contiunence use intention e-wallet

Effect of confirmation, perceived usefulness, perceived sequrity on Continuance Use Intention in the use of e-wallets through e-satisfaction

Confirmation is defined as a customer's assessment of the benefits of a product and service, and its ability to meet their needs and expectations, while being compared to its peers (Ravishankar & Christopher, 2020). Confirmation regarding price, quality, and social dimension, can have a positive impact on customer expectations (Hasan et al.,2018). When the actual performance of a good or service is considered to have met expectations or even above consumer expectations, it will result in sustainability in the use of the service or purchase.

Indirect effect of perceived usefulness variable on continuance intention, meaning that satisfaction variable is able to mediate between perceived usefulness and continuance intention. This is because someone will reuse a product if they feel satisfaction after using the product (Damanik et al., 2022). The results of a study conducted by (Chaiyasoonthorn et al., 2022) showed that satisfaction mediates the relationship between perceived usefulness, perceived ease of use to sustained intention to use (Chaveesuk et al., 2022). The results of another study conducted by (Hermawan et al., 2021) showed that there was a positive and insignificant influence between the usability perception variable and the continuance usage intention variable through satisfaction. Other studies also mention that usability and perceived satisfaction will motivate users to continue using an application as well as affirm the significant role of satisfaction in users 'continuation decisions can be related to users' interest in feeling satisfied (Mouakket, 2015).

Chung and Shin (2010) say that protection of privacy is important in increasing satisfaction which can ultimately improve continuance use intention behavior (Kuncoro, et al., 2020). This was also conveyed by Susanto et al. (2012) in his research, that satisfaction has a mediating role between the effect of perceived security on continuance intention, and privacy has an indirect effect on continuance intention through the mediating role of satisfaction (Ofori, et al., 2016). Based on the literature, the hypothesis can be formulated as follows:

H_8: Confirmation effect on continuance intention through e-satisfaction in the use of e-wallets.

H_9: Perceived Usefulness effect on continuance intention through e-satisfaction in the use of e-wallets.

H_{10}: Perceived Sequrity effect on continuance intention through e-satisfaction in the use of e-wallets.

METHOD

This study uses a type of quantitative approach with the method of explanation (explanatory research), namely research conducted to determine and analyze the influence between variables in order to test the theory or hypothesis that has been established. The population in this study is an e-wallet application users in the city of Surakarta , this study uses probability sampling method and to determine the sample using convenience sampling techniques, obtained a sample of 100 respondents.

The method of data analysis in this study using structural equation modeling-partial least square (SEM PLS) using Smart PLS software.

Table 1. Variable Measurement

No	Variable	Operational Definition	Indicator
1.	Confirmation (Bhattacherjee, 2001)	Consumer perception when initial expectations or expectations are met with the actual performance of the service.	1. Experience using the system. 2. Services provided. 3. Overall expectations
2.	Perceived Usefulness (Bhattacherjee, 2001)	The benefits that users feel when using a system.	1. Improve performance. 2. Increase productivity. 3. Increase effectiveness. 4. Overall benefits
3.	E-satisfaction (Bhattacherjee, 2001)	Positive user feelings after using a system by comparing perceived performance with expectations.	1. A satisfying experience. 2. What a wonderful experience. 3. Results of use
4.	Perceived Security (Bhattacherjee, 2001)	Perceived security or security guarantees obtained by users of digital payment services so that user information related to user data and transaction data is safe and not abused by other parties.	1. Accurate service information. 2. Secure personal Data. 3. Security in bertran-witness. 4. Comfort in bertran-witness
6.	Continuance Use Intention (Bhattacherjee, 2001)	Confidence of the individual to continue to use a system on a regular basis.	1. Intend to continue to use rather than stop. 2. Intend to continue to use the system rather than using other systems. 3. The intention is to increase the use in the future.

RESULTS AND DISCUSSION

Validity Test

Based on table 2, it can be seen that the five variables used in this study (confirmation, perceived usefulness, e-satisfaction, perceived security, self-efficacy and continuance use intention) in each questionnaire question that represents each variable has a value of loading factor > 0.5, it can be concluded that the questions that represent each variable is valid and eligible for research.

Table 2. Validity Test Results

	CI 1	CMN 1	PRS 1	PU 1	STF 1
CI 1	0.749				
CI 2	0.729				

CI 3	0.788				
CMN 2		0.742			
CMN 3		0.868			
PRS 1			0.882		
PRS 2			0.971		
PRS 3			0.939		
PU 2				0.714	
PU 3				0.751	
PU 4				0.901	
STF 1					0.904
STF 2					0.847

Table 3. Discriminant validity test results

	CI 1	CMN 1	PRS 1	PU 1	STF 1
CI 1	0.756				
CMN 1	0.228	0.807			
PRS 1	-0.009	0.001	0.931		
PU 1	0.185	0.341	0.046	0.793	
STF 1	0.354	0.349	-0.083	0.571	0.876

Based on Table 3 it can be seen that the value of the Ave root value of each variable > correlation between constructs with other constructs, it can be concluded that all variables are declared valid discriminant.

Table 4. Reliability Test Results

Research Variables	Cronbach's Alpha	Composite Reliability
Confirmation	0,625	0.799
Perceived Usefulness	0,675	0.788
e-satisfaction	0,927	0.952
Perceived Security	0,710	0.834
Self-Efficacy	0,700	0.868

Based on table 4, the test results can be seen that all variables have meet the value of > 0.6, both from the value of composite reliability and cronbach's alpha. Thus, it can be concluded that this study meets the requirements of the gauge used in this study has met the reliability test.

Table 5. R Square Test Result

Research Variables	R-Square	R-Square Adjusted
E-satisfaction (Z)	0.140	0.108
Continuance Use Intention (Y)	0.364	0.346

The R-Square value of the continuance use intention variable is 0.364. The value indicating the independent variables, namely confirmation, perceived usefulness, and perceived sequence simultaneously affect continuance use intention worth 36.4%. The remaining 63.6% were influenced by other variables outside this study. While the value of the R-Square value of the variable e-satisfaction worth 0.140. This value indicates that confirmation, perceived usefulness, and perceived sequence variables can affect e-satisfaction by 14.0%. The remaining 86% is influenced by other variables outside this study.

Table 6. Model Fit Test Results

	Saturated Model	Estimated Model
SRMR	0.088	0.088
d_ULS	0.709	0.709
d_G	0.283	0.283
Chi-Square	199.311	199.311
NFI	0.660	0.660

The fit Model in this test is seen from the results of the NFI estimation model which is worth 0.660 which means that this research model is already 66.0% fit.

Table 7. Direct Influence Test Results

	Original Sample (O)	T Statistics	P Values	Description
Confirmation => Continuance Use Intention	0.127	0.996	0.319	H_1 Rejected
Perceived Usefulness => Continuance Use Intention	0.173	1.981	0.048	H_2 Accepted
Perceived Sequrity => Continuance Use Intention	0.021	0.179	0.858	H_3 Rejected
Confirmation => E-satisfaction	-0.107	1.359	0.174	H_4 Rejected
Perceived Usefulness => E-satisfaction	-0.056	0.427	0.669	H_5 Rejected
Perceived Sequrity => E-satisfaction	0.517	7.428	0.000	H_6 Accepted
E-satisfaction => Continuance Use Intention	0.344	2.392	0.017	H_7 Accepted

Based on the results in the table above the effect of the variable confirmation with continuance use intention can be seen that the p value > 0.05 or 0.319 > 0.05 can be concluded that the confirmation does not affect the continuance use intention, so H1 rejected. The effect between perceived usefulness variable and continuance use intention can be known that p value < 0.05 or 0.048 < 0.05 can be concluded that perceived usefulness affects the continuance use intention, so that H2 is accepted.

The effect of perceived sequence variable with continuance use intention can be seen that p value > 0.05 or 0.858 > 0.05 can be concluded that perceived sequence has no effect on continuance use intention, H3 is rejected. The effect of confirmation variable with E-satisfaction can be seen that p value > 0.05 or 0.174 > 0.05 can be concluded that confirmation has no effect on E-satisfaction, H4 is rejected.

The effect of perceived usefulness variable with E-satisfaction can be seen that p value > 0.05 or 0.669 > 0.05 can be concluded that perceived usefulness has no effect on E-satisfaction, so H5 is rejected. The effect between the variable perceived sequence with E-satisfaction can be seen that p value < 0.05 or 0.000 < 0.05 it can be concluded that the perceived sequence effect on E-satisfaction, H6 is accepted. The effect of e-satisfaction variable with continuance use intention can be seen that p value < 0.05 or 0.017 < 0.05 it can be concluded that E-satisfaction affects the continuance use intention, so that H7 is accepted.

Table 8. Indirect Influence Test Results

	Original Sample (O)	T Statistics	P Values	Ket.
Confirmation => e-Satisfaction => Contiuance Use Intention	0.059	1.508	0.132	H_8 Rejected
Perceived Usefulness => e-Satisfaction => Contiuance Use Intention	0.178	2.224	0.026	H_9 Accepted

Perceived Sequrity => e-Satisfaction => Contiuance Use Intention	-0.037	1.082	0.279	H_{10} Rejected

Based on the test results above, it can be explained that e-satisfaction is able to mediate the relationship between perceived usefulness and contiuance use intention e-Wallet with a significance value of 0.026. Whereas, e-satisfaction is not able to mediate the relationship between confirmation (sig.= 0.132) and perceived sequence (sig. = 0.279) against contiuance use intention e-Wallet.

RESEARCH DISCUSSION

Effect Of Confirmation On Continued Use Intention

The 1st hypothesis in this study is the confirmation of the continuance use intention. Based on the test results, it is known that confirmation has a significance level of 0.319 so that it is greater than the significance level that has been set at 0.05 (0.319 > 0.05). Therefore, it can be concluded that confirmation has no effect on continuance use intention, so the 1st hypothesis is rejected. This result can be interpreted that increasing or decreasing the user's initial expectations will not affect the user's intention to use the system on an ongoing basis. If the initial expectations of users of this digital wallet are met, then users will feel satisfied. But if it is not fulfilled, then users tend to feel negative feelings or dissatisfaction and disappointment so they will not use the application sustainably, according to research conducted by (Susanto et al., 2016).

Effect Of Perceived Usefulness On Continuance Use Intention

The 2nd hypothesis in this study is the perceived usefulness of the continuance use intention. Based on the test results, it is known that perceived usefulness has a significance level of 0.048 so that it is smaller than the significance level that has been set at 0.05 (0.048 < 0.05). Therefore, it can be concluded that perceived usefulness affects the continuance of use intention, so the 2nd hypothesis is accepted. This means that the perceived increase or decrease in usability will affect the user's intention to use the system on an ongoing basis.

All fintech companies will go to great lengths to create digital payment services that are able to provide benefits to their users. Based on the results of this study, the increasing or decreasing benefits felt by digital wallet users, will affect the user's intention to use the system sustainably DANA users in Surakarta. The results of this study support the research of Susanto et al. (2016) which states the perceived usefulness of being able to direct users of the system to increase the intention of sustainable use.

Effect of Perceived Sequrity on Continuance Use Intention

The 3rd hypothesis in this study is the perceived sequence of continuance use intention. Based on the test results, it is known that the perceived sequence has a significance level of 0.858 so that it is greater than the significance level that has been set at 0.05 (0.858 > 0.05). Therefore, it can be concluded that perceived sequence has no effect on continuance use intention, so the 3rd hypothesis is rejected. This means that the increasing or decreasing security perceived by users of digital wallets, will not affect the user's intention to use the system on an ongoing basis.

Based on the results of this study, the increasing or decreasing security perceived by digital wallet users, will not affect the user's intention to use the system sustainably, respondents believe that e-wallets have accurate access to information and policies, personal data and transactions are stored securely, as well as security and convenience in transactions. The results of this study are consistent and support Nguyen, et.al., (2021) and Hadikusuma (2019) who stated that perceived security does not have a significant effect on continuance use

intention.

Effect Of Confirmation on Satisfaction

The 4th hypothesis in this study is the confirmation of satisfaction. Based on the test results, it is known that confirmation has a significance level of 0.174 so that it is greater than the significance level that has been set at 0.05 (0.174 > 0.05). Therefore, it can be concluded that confirmation has no effect on satisfaction, so the 4th hypothesis is rejected. The initial expectation of system users related to the use of e-wallet services is to fulfill the need for transactions with cashless payment systems quickly, easily and practically and with minimal risk. If the initial expectations of users of this digital wallet are met, then users will feel satisfied. But if it is not met, then users tend to feel negative feelings or dissatisfaction and disappointment. This result can be interpreted that the more fulfilled the user's initial expectations of a system that means the system is useful, then the user is likely to be satisfied. The results of this study are in accordance with research conducted by (Tyas & Azizah, 2022).

Effect Of Perceived Usefulness on Satisfaction

The 5th hypothesis in this study is the perceived usefulness of satisfaction. Based on the test results, it is known that perceived usefulness has a significance level of 0.669 so that it is greater than the significance level that has been set at 0.05 (0.669 > 0.05). Therefore, it can be concluded that perceived usefulness has no effect on satisfaction, so the 5th hypothesis is rejected. This means that these results can be interpreted that the greater the benefits felt by users after using the system, does not affect user satisfaction with the system.

Perceived Usefulness has no effect on satisfaction because of the use made by the people of surakarta as respondents who use e-wallets in the daily transaction process, so they do not need to feel useful using e-wallets because the main factor is need. This study is in line with research conducted by (Tiana et al., 2016) which states that the perceived usefulness variable has no effect on satisfaction.

Effect Of Perceived Sequrity on Satisfaction

The 6th hypothesis in this study is the perceived sequence of satisfaction. Based on the test results, it is known that the perceived sequence has a significance level of 0.000 so that it is smaller than the significance level that has been set at 0.05 (0.000 < 0.05). Therefore, it can be concluded that the perceived sequence has an effect on satisfaction, so the 6th hypothesis is accepted. This result can be interpreted the higher the security of the payment system, the higher the level of user satisfaction.

Users are well aware that the importance of Information Security is a factor that reflects the usability of the service. Security is a consideration for users in using a digital payment service. The results of this study consistently support Tamaro et al., (2021), dan Nguyen et.al., (2021) which states that perceived security has a positive and significant effect on user satisfaction.

Effect Of Satisfaction on Continuance Use Intention

The 7th hypothesis in this study is satisfaction with continuance use intention. Based on the test results, it is known that satisfaction has a significance level of 0.017 so that it is smaller than the significance level that has been set at 0.05 (0.017 < 0.05). Therefore, it can be concluded that satisfaction affects the continuance of use intention, so the 7th hypothesis is accepted. This means that the greater the user is satisfied with the performance of the system after using the system, the more the user's intention to continue using a system.

The greater the level of satisfaction of users of digital wallet services, the higher the interest in reusing them. In the DANA digital wallet, there are many features that can meet the

needs of users such as transfers between application users, transfers between bank accounts, mobile phone credit purchase transactions, household payment transactions, transactions on e-commerce platforms, and payments through Quick Response Code Standard (QRIS). These features will make users satisfied with the services provided by DANA e-wallet, giving rise to the intention to continue using a system rather than stop using it. The results of this study consistently support Susanto et.al., (2016), Shang and Wu (2017), dan Kumar et.al., (2018) which states that satisfaction has a positive effect on the intention of continuance use intention.

Confirmation relationship satisfaction, usability perception, and security perception of the continuation of continuance use intention

The results showed the effect of mediation satisfaction on the relationship between confirmation on continuance intention (p=0.132), so that hypothesis 8 in this study was rejected. However, the effect of e-satisfaction mediation on the relationship between confirmation and continuance intention can be interpreted that the satisfaction of e-wallet users does not affect their ability to meet the needs and expectations of e-wallet users to continue using e-wallet continuously. The results of this study are not in line with research conducted by (Catherine & Tjokrosaputro, 2023) which states that e-satisfaction can mediate the effect of confirmation on continuance intention.

The results showed the effect of mediation satisfaction on the relationship between perceived usefulness on continuance intention (p=0.132), so that hypothesis 9 was accepted. According to ECM theory, consumers will evaluate their experience of a service. When there is a positive interaction, satisfaction will be formed in consumers which will then make them repeat the experience by making a re-purchase or re-subscription (Andrew & Ardianti, 2022). If there is a positive interaction, satisfaction will be formed in consumers which will then make them make purchases or resubscribe. This study is in line with research conducted by (Yan et al., 2021).

The results showed the effect of mediation satisfaction on the relationship between perceived sequence on continuance intention (p=0.132), so that hypothesis 10 in this study was rejected. This means that the satisfaction of using the e-wallet can make users able to stop using the service if they are not satisfied with the security of the e-wallet. So that there is insecurity in the use of e-wallet applications make users do not continue to use e-wallets. This study is not in line with research conducted by (Maharani et al., 2023) which states that satisfaction is able to mediate the effect of perceived sequence on continuance intention.

CONCLUSION

This study aims to test the use of e-wallets through continuance use intention by using expectation confirmation. Based on the test results and discussion obtained, it can be concluded that confirmation and perceived sequence does not affect the continuity of use intention. Perceived usefulness affects the continuity of Use intention. Confirmation and perceived usefulness have no effect on satisfaction. Perceived sequence affects satisfaction. Satisfaction is the continuance of Use intention. Satisfaction variable is stated to be able to mediate the relationship of perceived usefulness to continuance use intention with mediated by satisfaction. While the relationship of confirmation variables, and perceived sequence to continuance use intention is not able to be mediated by satisfaction variables.

Based on the test results obtained, then there are some limitations, namely the respondents used in this study only 100 respondents, in this study only used a sample of people in Surakartya, and the limitations of cost, time and energy so that researchers only focus on the effect of confirmation, perceived usefulness, perceived sequence and satisfaction on continuance use intention.

Based on the conclusions and limitations of this study, the researcher gives suggestions that the next researcher is expected to increase the number of respondents in the next study in order to obtain more accurate results, for the next researcher is expected to expand the research sample, and for the next study is expected to add other variables that affect continuance use intention, such as performance value.

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