THE EFFECT OF CUSTOMER EXPERIENCE ON INTENTIONS IN SUSTAINABLE USE OF E-WALLET DANA MEDIATED BY CUSTOMER SATISFACTION

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Abstract

The rapid advancement of technology in the digital era has significantly impacted various aspects of life, including the financial sector. Financial technology (fintech) innovations, particularly digital wallets, have transformed how people manage and spend money. Despite Dana being a widely recognized e-wallet in Indonesia, it faces challenges in practical use, ease of use, and security. Ipsos surveys indicate Dana's lower market share compared to competitors Gopay and OVO. Security issues, such as reported account breaches, further undermine user trust. This study aims to evaluate Dana's user experience and security to understand its market position and suggest improvements for enhanced customer satisfaction and continued use. In this research the author used a causal type of descriptive research with a quantitative approach. In this study, purposive sampling was implemented for respondents who had used the Dana e-wallet at least twice. The population in this research is all customers starting from generation X to generation Z who have carried out all transaction activities using the Dana e-wallet to date. This study evaluates the user experiences and satisfaction of Dana e-wallet users and their impact on continued usage intention. Survey results show that 76.8% of respondents find Dana's pragmatic experience satisfactory, 76% approve of its ease of use, and 75.6% are positive about its emotional experience. Furthermore, 80% of users are satisfied, and 81.9% intend to continue using Dana. Positive and significant relationships were found between these experiences and user satisfaction. Ease of use directly effects continued usage intention, while pragmatic and emotional experiences do so indirectly through satisfaction. Enhancing these aspects is crucial for improving user retention and satisfaction.

Keywords: Customer Experience, Sustainable Use Intentions, E-Wallet, Dana, Customer Satisfaction.

1. INTRODUCTION

Developments in this era of digitalization are effected by the rapid progress of technology, with advances in the internet having various impacts on people's lives (Latifah et al., 2022). Internet use is increasing from year to year because people's need for internet use is also increasing (Widodo et al., 2017). Technology facilitating community activities is essential for industry players to remain competitive. One important technology is the internet (Delfiantrisno & Shroyer, 2020). This creates an excellent opportunity for industry players in financial technology to develop their businesses (Goodstats.id, 2022).

The development of financial technology (fintech) has given birth to various service innovations, including a digital wallet. This product allows users to save money and make transactions electronically (Viliana & Hutauruk, 2023). According to the Indonesia Digital Report 2020, e-commerce activity in Indonesia represents around 93% of internet users search for products online, and 88% of the internet the user has purchased a product online (Yones & Muthaiyah, 2023).

Many people have used non-cash payments as an alternative to cash payments, which have become a trend in urban and rural areas (Rohmah & Tristiarini, 2021).

Moreover, e-commerce consumers can compare prices and information about a product or service easily (Indrawati et al., 2022). In Indonesia, various digital payment service providers, from bank and non-bank institutions to large companies, start-ups, and companies to the government, also participate in the industry. Financial technology (Saputri & Pratama, 2021).

A high number of product users of financial technology in Indonesia, of course, really stimulates business people in the fintech industry to more aggressively market their products by competing to become market leaders in industry financial technology. The acceptance factor for e-wallet services in Indonesia is effected by trust factors, user lifestyle, environmental effects, and surrounding habits (Saputri & Pratama, 2021).

Based on the results of a survey conducted by DailySocial.id, Dana managed to get first place in start-up financial technology, which is most widely known by the Indonesian people, with a percentage of 99%. This proves that Dana has a memorable impression in the respondents' minds and is aware of their presence in Indonesia's start-up field of financial technology. Becoming a business person in the field of financial technology, which is most widely known by the Indonesian people, is undoubtedly an advantage for Dana because brand awareness Dana has become embedded in the minds of consumers, which makes Dana well-known in the market. Thus, Dana will easily beat its competitors. However, based on the results of a survey conducted by Ipsos in 2021, the results showed the opposite.

Based on survey results recorded on Ipsos, it is stated that the Dana e-wallet has relatively few users. This is proven by the continuous use of the Dana e-wallet, which has a market share of 11% compared to the superior e-wallet, namely Gopay and Ovo. Thus, based on the survey above, it can be seen that Dana has a relatively low market share compared to its competitors. The challenge for companies today is how to retain customers that are profitable for the company rather than how to get new customers that are not necessarily profitable. Retaining all existing customers will be more profitable than getting new customers because the cost of attracting new customers can be five times that of retaining an existing customer (Lupiyoadi, 2013).

In services combined with physical products such as IT services, customer satisfaction with face-to-face or automated services is greatly influenced by the quality of the service provided. In digital business, customer satisfaction is called e-satisfaction (Puranda et al., 2022).

The Ipsos survey shows that Dana's e-wallet has a lower practical percentage than Gopay and OVO. Martinez & Casielles' (2017) research states that pragmatic experience has a significant positive effect on customer satisfaction, while Sharma (2022) found that this pragmatic experience also has a significant positive effect on intention in the continued use of e-wallets. Dana's ease of use is rated low, only 39%, compared to its higher competitors. Lim et al.'s research (2023) stated that the experience of ease of use has a significant positive effect on customer satisfaction, and Jo (2022) stated the same thing on intention in continued use. Dana's security aspect got 41%, far below Gopay (76%) and OVO (60%), indicating that Dana's security system is still low, supported by reports of customers who lost their balance.

According to news on infobanknews.com, a Dana user experienced an account hack that resulted in a balance loss of IDR 5,108,774 in three transactions on April 8, 2023. Information system security, which includes policies, procedures, and technical measures to prevent unauthorized access, program changes, theft, and physical

damage (Suryadarma & Budyastuti, 2019), is still weak in Dana. This causes material and emotional harm to users. A similar incident was also reported by detiknews.com, where hackers stole Dana's user balances.

A Dana customer experienced a case in which lost fund balance due to being hacked by an irresponsible party. In this incident, the victim lost a nominal amount of IDR 334,340. The victim has reported this incident to Dana for further action. The unpleasant experience felt by the users was related to the balance suddenly disappearing, and the Dana was not responsible for the losses experienced by the users. This, of course, made the users and potential users disappointed by this incident and the disappointment felt by the users. These Dana effect the customer's sense of satisfaction. Customer Experience can increase customer satisfaction, positive behavioral intentions, growth, and sustainability (Amoah et al., 2016). Research conducted by (Sharma, 2022) shows that customer experience positively and significantly affects the intention to reuse e-wallets. Similar research conducted by (Wijaya et al., 2019) shows a positive relationship between customer experience and customer satisfaction. Customer Experience can increase customer satisfaction, positive behavioral intentions, growth, and sustainability (Amoah et al., 2016). Research conducted by (Sharma, 2022) shows that customer experience positively and significantly affects the intention to reuse e-wallets. Similar research conducted by (Wijaya et al., 2019) shows that the positive relationship between customers experience and customer satisfaction.

Based on the results of research conducted by Ipsos.com Above, it can be seen that customer satisfaction with Dana's e-wallet is 69%, which is quite far from its superior competitor, namely ShopeePay, with a customer satisfaction percentage of 82%. Customer satisfaction is a critical aspect in supporting intention in reusing e-wallets. This statement is supported by research conducted by (Ariffin et al., 2021), which proves that customer satisfaction has a positive and significant effect on customer intention in e-wallet reuse. User satisfaction can be considered the most critical parameter in determining users' continued intentions in using a particular technological system (Foroughi et al., 2019). Research conducted by (Singh et al., 2017) shows a relationship between satisfaction and the level of use of mobile wallets, which found an increase in the level of use when consumers show a significant level of satisfaction. Low customer satisfaction of 69% is likely effected by concerns that arise because the experience that users have felt can be seen as an example of user complaints regarding the loss of their balance in Dana's e-wallet. Low customer satisfaction is thought to reduce intention in reusing Dana's e-wallet.

The results of previous research by (Ramadhonna, 2023) found that customer experience had a positive and significant effect on reuse intention, only benefit offered and WOM had a positive and significant effect on mobile banking customer trust. Other research by (Sadewa et al., 2024) shows that customer experience has a positive and significant effect on customer satisfaction. The customer experience variable has a positive and significant effect on intention to reuse applications. Previous research has confirmed that customer experience greatly influences continued use intention and customer satisfaction. However, ironically, the situation that occurred actually showed the opposite. Dana users experience unpleasant experiences related to sudden balance losses without adequate explanation, and what is even more frustrating is the Dana's irresponsibility for the losses they experience. This of course creates a sense of disappointment among users and potential users of the Dana. This disappointment

in turn affects the overall level of customer satisfaction, considering that customer trust and satisfaction are closely related to the responsibility and transparency of the service provider. Based on the problems presented, the author is intentioned in researching to what extent customer experience mediated by customer satisfaction can affect intention in reusing Dana's e-wallet. Therefore, with this research, researchers can determine the following: "The Effect of Customer Experience on Intentions in Sustainable Use of E-Wallet Dana Mediated by Customer Satisfaction."

Based on the background and research problem formulation above, there are research questions that the author has studied as follows:

1. How high is the respondent's level of assessment regarding pragmatic experience, ease of use experience, emotional experience, customer satisfaction, and continued use intention in e-wallet Dana?

2. How much affect do pragmatism, ease of use, and emotional experience have on customer satisfaction?

3. How significant is the effect of customer satisfaction on intention in the continued use of e-wallet Dana?

4. How significant is the direct or indirect effect of pragmatism, ease of use, and emotional experience toward intention in the continued use of e-wallet Dana?

Based on the background and research questions attached above, the objectives of this research are:

1. This study evaluates the level of respondent's assessment of the dimension variables, such as pragmatic experience, ease of use experience, emotional experience, customer satisfaction, and intention in use return on e-wallet Dana.

2. To evaluate the considerable effect of pragmatism, ease of use, and emotional experience on customer satisfaction.

3. To evaluate how much customer satisfaction affect intention in using e-wallet Dana.

4. To evaluate the significance of the direct or indirect effect of pragmatics, ease of use, and emotional experience toward intention in the continued use of e-wallet Dana.

It is hoped that this research can be used as a source of input for companies, especially in developing customer experience, customer satisfaction, and intention in sustainable use, to create good customer usage decisions. Based on the framework of thought, the formulation of the hypothesis in this research is as follows:

H_{1a}: Pragmatic Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H_{1b}: Pragmatic Experience has a positive and significant effect on intention in continued use among Dana e-wallet users

H_{2a}: Ease Of Use Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H_{2b}: Ease Of Use Experience has a positive and significant effect on intention in continued use among Dana e-wallet users

H3a: Emotional Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H3b: Emotional Experience has a positive and significant effect on intention in the continued use of the Dana e-wallet

H4: Customer satisfaction has a positive and significant effect on intention in continued use of the Dana e-wallet

H5: Pragmatic experience, Ease Of use experience, and emotional experience have an indirect positive and significant effect on intention in the continued use of Dana's e-wallet
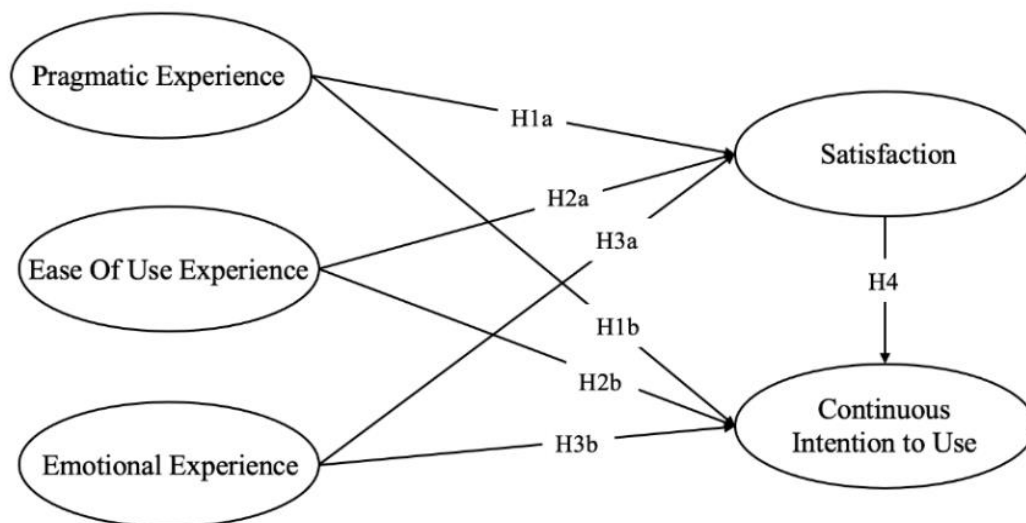
Figure 1: Thinking Framework

(Source: Sharma, 2022)

2. LITERATURE REVIEW

In research conducted by (Sharma, 2022) it is stated that pragmatic experience has a positive and significant effect on interest in sustainable use in using e-wallets. This is due to actual experience which is assumed to mean that perceptions of products or services are influenced by the reality of experience, in words other pragmatic measures will inevitably reflect a summary of actual experience (Hassenzahl, 2007). Previous research has emphasized that pragmatic experience, namely the practical use and functionality of a product or service, influences customer satisfaction (Sharma, 2022). However, many of these studies do not deeply explore how continuous innovation in e-wallet products affects customers' pragmatic experiences. Technological innovations, such as adding new security features or integrating with other payment systems, can enrich the pragmatic experience, but little is known about how these changes affect user expectations and perceptions of satisfaction in the long term. Understanding of how the influence of pragmatic experience on satisfaction and interest in continued use may change over time is still very limited. By considering these research gaps, hypotheses H1a and H1b can be formulated as follows:

H$_{1a}$: Pragmatic Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H$_{1b}$: Pragmatic Experience has a positive and significant effect on intention in continued use among Dana e-wallet users

Previous research has shown that ease of use has a significant influence on customer satisfaction in the context of information technology. However, most of these studies focus on specific applications or services, such as e-commerce or online banking, and not many have explored the extent to which these findings can be applied to e-wallets (Yohanda et al., 2019). In a fast-growing industry like financial technology, new features and functions are introduced regularly, which can change users' perception of ease of use. Research by (Sharma, 2022) has shown a positive influence of ease of use experience on interest in sustainable use, but how adaptation to recent innovations and changes in user interfaces affects this relationship is not clear. Customers' previous experiences with similar technologies and their demographic background may influence their perceptions of ease of use. Research has not explored how these factors interact to shape customer satisfaction and intention to continue using e-wallets. Based on this comparison and contrast, the next hypothesis is proposed as follows:

H$_{2a}$: Ease Of Use Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H$_{2b}$: Ease Of Use Experience has a positive and significant effect on intention in continued use among Dana e-wallet users

Research conducted by (Cantallops et al., 2018) and by (Quynh & Hoai, 2020) has shown the positive influence of emotional experience on customer satisfaction, especially in the tourism context. However, these studies mainly focus on customer experience in the tourism sector, and have not explored how emotional experience affects customers in the context of digital finance such as e-wallets. Emotional experiences in digital financial services may have different dynamics compared to tourism, given that trust and security factors play a more prominent role. Therefore, there needs to be research that examines how emotional experience influences customer satisfaction in the e-wallet context, taking into account special factors such as transaction security and service personalization.

While (Molinillo et al., 2023) and (Zhao et al., 2023) highlight the significant influence of emotional experience on intention to continue using, they examine this in the context of voice assistants and branded applications. This raises the question of how similar dynamics translate in the e-wallet context. So far, there has not been much research that specifically explores how various aspects of emotional experience, such as trust, pleasure, and emotional attachment, influence e-wallet users' decisions to continue using this service. Investigating this aspect will help understand the extent to which emotional experience can play a role in promoting sustainable use of e-wallets. Previous research tends to examine emotional experience as an independent factor that influences customer satisfaction or interest in continued use. However, there is still a lack of understanding how emotional experience interacts with other factors such as ease of use, pragmatic experience, and user demographic factors. By considering factors specific to digital financial services such as transaction security and service personalization, the following hypothesis is proposed:

H_{3a}: Emotional Experience has a positive and significant effect on customer satisfaction with the Dana e-wallet

H_{3b}: Emotional Experience has a positive and significant effect on intention in the continued use of the Dana e-wallet

Research conducted by (Palilla & Abadilla, 2023) revealed that customer satisfaction has a significant influence on interest in continued use of e-wallets during the COVID-19 pandemic. However, this raises questions about how customer satisfaction and continued usage interest will be affected after the pandemic, when economic and social conditions return to normal. Do trends observed during the pandemic apply outside the context of a crisis? Do factors such as changes in shopping patterns and social interactions during the recovery from the pandemic influence these dynamics? Further studies in a post-pandemic context are needed to fully understand these dynamics.

Similar research conducted by (Daragmeh et al., 2021) indicates that there is a significant influence of customer satisfaction on intention to continue using e-wallets. However, such research may not fully explain how customer satisfaction and continued use intentions of e-wallets are influenced by demographic variables such as age, gender, or income. Although customer satisfaction has been shown to be an important factor in determining interest in continued use of e-wallets, there is a lack of research on how new technological innovations and feature improvements in e-wallets affect customer satisfaction. Based on this research gaps analysis, a hypothesis can be formulated as follows:

H_4: Customer satisfaction has a positive and significant effect on intention in continued use of the Dana e-wallet

H_5: Pragmatic experience, Ease Of use experience, and emotional experience have an indirect positive and significant effect on intention in the continued use of Dana's e-wallet

3. METHODS

2.1 Types of research

The author used a causal type of descriptive research with a quantitative approach in this research. This research uses a survey method with a questionnaire to collect data from active Dana e-wallet users. A quantitative research method with a causal descriptive approach was used, which is following the positivism paradigm to ensure objectivity and scientific. This study implemented a survey strategy with minimal researcher participation to ensure data accuracy. The research was conducted in a non-contrived context and was cross-sectional in nature, with data collection at one point in time.

2.2 Operational Variables

In this study, several research variables are used, including exogenous and endogenous variables. The research uses endogenous variables (Y1), interest in continued use of Dana e-wallet customers and customer satisfaction (Y2).

2.3 Measurement Scale

In this study, the author used an ordinal scale with a Likert scale approach. The Likert scale has two types of Likert questions: positive questions to measure positive preferences and negative questions to measure negative preferences. Positive questions were rated 3, 2, and 1, while negative questions were scored 1, 2, 3, and. Likert scale responses include strongly agree, agree, somewhat agree, disagree, and strongly agree.

2.4 Research Stages

This research was carried out in stages, starting from the initial research activities until ending with conclusions and suggestions and the following shows the research steps:
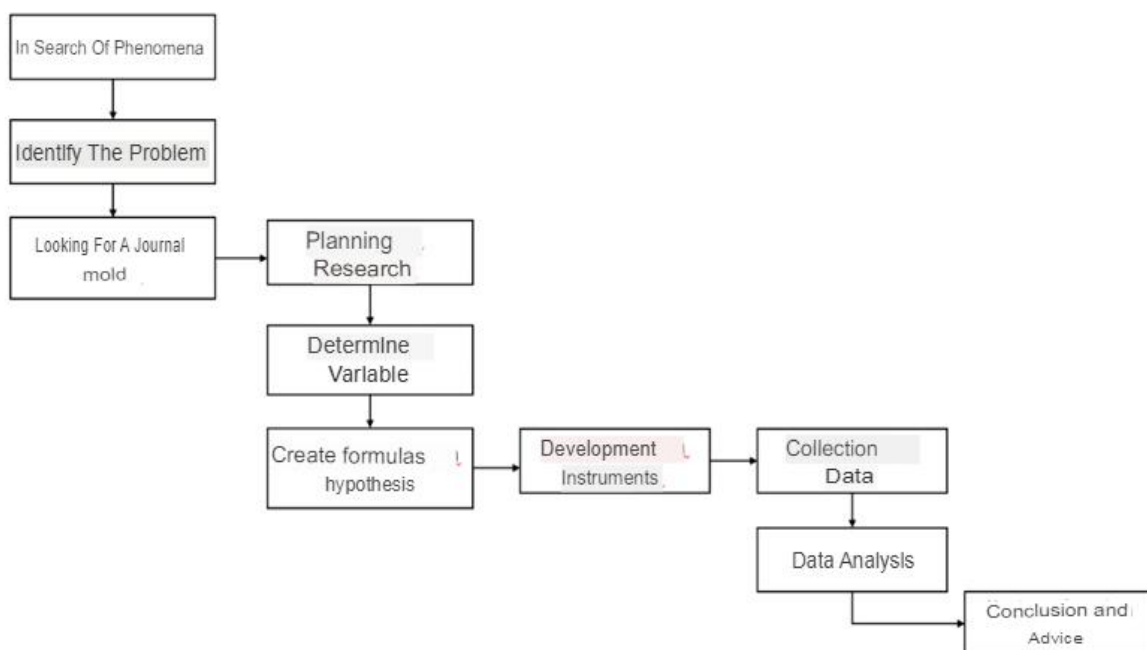
Figure 1: Flow of Research stages

(Source: author's data, 2024)

2.5 Population and Sample

The population in this research is all customers, from Generation X to Generation Z, who have carried out all transaction activities using e-wallet Dana to date. In this research, purposive sampling was implemented for respondents who have used e-wallet Dana it is hoped that the funding will be at least twice to provide actual information for the author in compiling this research so that later, this research can produce accurate and reliable data.

2.6 Data Collection Techniques

In this research, primary data was used, namely, a questionnaire, and the data source was obtained from respondents who answered the researcher's statement on the questionnaire. In this research, secondary data was obtained, starting from book literature to theories related to research variables, websites to obtain company data, and previous research in the form of theses, national scientific journals, and international scientific journals related to variables. Customer experience, customer satisfaction, and continued intention in using the service.

2.7 Data analysis technique

This research uses descriptive analysis based on continuum lines with the help of computer software, especially SmartPLS. Data analysis techniques in this research are Descriptive Statistical Analysis, Multivariate Analysis, SEM – PLS Analysis. Before testing the hypothesis, the researcher carried out a descriptive analysis test, validity and reliability test, R Square test, Predictive Relevance Test (Q2), Goodness of Fit.

2.8 Hypothesis testing

The hypothesis is tested by comparing the calculated t-value with the t-table value. The hypothesis is accepted if the calculated t-value is greater than the table t-value. If it is smaller than the table t-value, the hypothesis is rejected. The table t-value is obtained from a value in a table cell. The cell location is determined based on the combination of columns and rows in the t-value table.

3. RESULTS

3.1 Results of effect analysis pragmatic, ease of use, emotional experience to customer satisfaction

3.1.1 Validity Test and Reliability

This research uses analytical methods partial least square or PLS with the help of SmartPLS software version 3.2.9.

a. Convergent Validity

The following are the results of the loading factor calculation:

Table 2: Confirmatory Factor Analysis (CFA)

Variable	No. Item	Loading Factor	Description
Pragmatic Experience	PE1	0,870	Valid
	PE2	0,865	Valid
	PE3	0,804	Valid
Ease Of Use Experience	EU1	0,794	Valid
	EU2	0,827	Valid
	EU3	0,792	Valid
Emotional Experience	EE1	0,846	Valid
	EE2	0,798	Valid
	EE3	0,879	Valid
Satisfaction	SAT1	0,872	Valid
	SAT2	0,890	Valid
	SAT3	0,882	Valid
	SAT4	0,872	Valid
Continuous Intention To Use	CIU1	0,879	Valid
	CIU2	0,870	Valid
	CIU3	0,880	Valid
	CIU4	0,872	Valid
	CIU5	0,855	Valid

(Source: author's data, 2024)

This research uses a loading factor of 0.7 as the minimum limit used to assess the quality of indicator measurement in the model created. Table 2 shows that all

indicators meet the minimum loading factor requirement, namely 0.7. It can be seen in Table 2 that all latent variables have loading factor values above 0.7, this shows that all indicators have good quality and can also be declared valid. Then to evaluate convergent validity you can use the AVE value. In this research, the AVE value used as the minimum limit is 0.5.

Table 3: Average Value Variance Extracted (AVE)

Variable	AVE	Description
Pragmatic Experience	0,820	Valid
Ease Of Use Experience	0,814	Valid
Emotional Experience	0,812	Valid
Satisfaction	0,807	Valid
Continuous Intention To Use	0,783	Valid

(Source: author's data, 2024)

Based on table 3, it shows the AVE value for each variable, namely pragmatic experience, ease of use experience, emotional experience, satisfaction , and intention in continued use exceed the minimum limit of 0.5, so it can be concluded bahsam all variables have convergent validity.

b. Discriminant Validity

Below are the results of the cross loading calculation:

Table 4: Cross Loading Values

	CIU	EE	EU	PE	SAT
CIU1	0,894	0,638	0,664	0,668	0,707
CIU2	0,879	0,665	0,707	0,670	0,692
CIU3	0,892	0,671	0,689	0,649	0,729
CIU4	0,886	0,665	0,671	0,665	0,697
CIU5	0,871	0,671	0,627	0,620	0,711
EE1	0,658	0,902	0,571	0,581	0,632
EE2	0,698	0,895	0,579	0,665	0,655
EE3	0,664	0,906	0,608	0,597	0,675
EU1	0,691	0,577	0,906	0,596	0,693
EU2	0,686	0,576	0,892	0,598	0,664
EU3	0,679	0,609	0,909	0,615	0,670
PE1	0,701	0,602	0,641	0,914	0,676
PE2	0,648	0,639	0,580	0,886	0,650
PE3	0,659	0,614	0,593	0,916	0,641
SAT1	0,681	0,620	0,620	0,622	0,881
SAT2	0,732	0,659	0,718	0,631	0,898
SAT3	0,709	0,659	0,657	0,705	0,890
SAT4	0,748	0,669	0,693	0,645	0,924

(Source: author's data, 2024)

Based on the results of data processing in table 4, it produces cross loading values where each variable has a cross loading value above the minimum limit, namely 0.7. So it can be concluded that the indicators in this research already exist discriminant validity who are good at arranging each variable in this research.

Table 5: Values Heterotrait-Monotrait Ratio (HTMT)

	CIU	EE	EU	PE	SAT
CIU					
EE	0,825				
EU	0,836	0,736			
PE	0,812	0,769	0,752		
SAT	0,863	0,804	0,829	0,800	

(Source: author's data, 2024)

Based on the results of data processing in table 5, it produces values HTMT where each variable has an HTMT value smaller than the minimum, namely 0.9. So it can be concluded that the indicators in this research already exist discriminant validity which is good or in other words all the variables in this study are valid.

Table 6: Values Fornell-Larcker

	CIU	EE	EU	PE	SAT
CIU	0,885				
EE	0,748	0,901			
EU	0,760	0,651	0,902		
PE	0,740	0,682	0,669	0,905	
SAT	0,799	0,726	0,749	0,725	0,898

(Source: author's data, 2024)

Based on the data processing results in table 6, the Fornell-Larcker value is produced, where each variable has a Fornell-Larcker value that is greater than the correlation value between the other variables. So it can be concluded that the indicators in this research already exist discriminant validity which is good or in other words all the variables in this study are valid.

c. Composite Reliable

Below are the calculation results Composite Reliable and Cronbach's Alpha:

Table 7: Composite Reliable Value

	Composite Reliability	Condition	Description
CIU	**0,940**	>0,70	Reliable
EE	**0,928**	>0,70	Reliable
EU	**0,929**	>0,70	Reliable
PE	**0,932**	>0,70	Reliable
SAT	**0,940**	>0,70	Reliable

(Source: author's data, 2024)

Based on the results of data processing in table 7 it states that each variable has a value composite reliable greater than 0.70 so it can be said that all variables in this study are reliable.

Table 8: Cronbach's Alpha Value

	Cronbach's Alpha	Condition	Description
CIU	0,931	>0,70	Reliable
EE	0,884	>0,70	Reliable
EU	0,886	>0,70	Reliable
PE	0,890	>0,70	Reliable
SAT	0,920	>0,70	Reliable

(Source: author's data, 2024)

Based on the results of data processing in table 8, it states that each variable has a value Cronbach's Alpha greater than 0.70 so it can be said that all the variables in the research are good or reliable.

3.1.2 R Square Test

Below are the results of the R Square calculation which are as follows:

Table 9: R Square Value

	R Square
CIU	0,75
SAT	0,70

(Source: author's data, 2024)

Based on the results of data processing in table 9, it is found that the value of the Intention in Sustainable Use (CIU) variable gets an R square value of 0.75, this is of course higher than 0.7 and is followed by the Satisfaction variable (SAT) which gets an R square value of 0, 7 so it can be concluded that the model used in this research is good.

3.1.3 Predictive Relevance (Q2) Test

Below are the calculation results Predictive Relevance:

Table 10: Predictive Relevance Value

	SSO	SSE	Q² (=1-SSE/SSO)
CIU	755,000	324,332	0,570
EE	453,000	453,000	
EU	453,000	453,000	
PE	453,000	453,000	
SAT	604,000	272,203	0,549

(Source: author's data, 2024)

Based on the results of data processing in table 10, it is found that the value of the Intention in Sustainable Use (CIU) variable gets a Q square value of 0.570, this is of course higher than 0 and is followed by the Satisfaction variable (SAT) which gets a Q square value of 0.549, this is also of course higher. Higher than 0, so it can be concluded that the model used in this research is good.

3.1.4 Goodness Of Fit

Below are the calculation results Goodness of Fit:

Table 11: Values Goodness of Fit

	Saturated Model	Criteria	Description
SRMR	0,0339	<0,08	Good Fit
NFI	0,892	>0,90	Moderate Fit
RMS THETA	0,175	approach 0, model fit	Moderate Fit
Chi-Square	3.916.311	> 3x df	Moderate Fit

(Source: author's data, 2024)

Based on the data processing results in Table 11 it can be seen that the Goodness of Fit of the research model is moderate fit. These results were obtained from several criteria which resulted in the research model being moderately fit.

3.2 Results of direct and indirect effect analysis pragmatic, ease of use, emotional experience to the intention of use

3.2.1 Hypothesis testing

In this research, hypothesis testing was carried out using SmartPLS software version 3.2.9. The technique used in hypothesis testing is bootstrapping. Hypothesis testing is carried out by looking at the t-statistics that are measured or seen in the table, where if the t statistical value is greater than the t table then it can be concluded that the relationship between the latent variables is significant. In this research the t table used is 1.65 with a significance level of 0.05.

Table 12: Hypothesis Test Results

Hypothesis	Correlation Relationship	Path Coefficient	T Statistics	P Values	Description
H1	PE -> SAT	0,272	2,493	0,04	Accepted
H2	PE -> CIU	0,195	1,326	0,08	Rejected
H3	EU -> SAT	0,374	3,298	0,01	Accepted
H4	EU -> CIU	0,254	2,253	0,01	Accepted
H5	EE -> SAT	0,297	3,223	0,00	Accepted
H6	EE -> CIU	0,187	1,623	0,06	Rejected
H7	SAT -> CIU	0,299	3,020	0,00	Accepted

(Source: author's data, 2024)

Based on the results of data processing in hypothesis testing, which tests directly related variables, it can be explained as follows:

1) Hypothesis 1: Relationship between Pragmatic Experience and Satisfaction

Pragmatic Experience has a positive and significant effect on customer satisfaction with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.272 and the T value obtained is 2.493, which is >1.65, then the p value obtained is 0, 04 where the value is <0.05. So H1 is accepted, which means that Pragmatic Experience has a positive and significant effect on satisfaction with using Dana's e-wallet.

2) Hypothesis 2: Relationship between Pragmatic Experience and Intention in Continuous Use

Pragmatic Experience has no effect on customer satisfaction with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the variable intention in sustainable use) of 0.195 and the T

value obtained is 1.326, which is <1.65, then the p value obtained is 0, 08 where the value is >0.05. So H2 is rejected, which means that Pragmatic Experience has no effect on Continuous Use Intention in using Dana's e-wallet.

3) Hypothesis 3: Relationship between Ease of Use Experience and Satisfaction

Ease of Experience has a positive and significant effect on customer satisfaction with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.373 and the T value obtained is 3.298 which is > 1.65, then the p value obtained is 0 .01 where the value is <0.05. So H3 is accepted, which means that Ease of Use Experience has a positive and significant effect on satisfaction with using Dana's e-wallet.

4) Hypothesis 4: Relationship between Ease of Use Experience and Intention in Continuous Use

Ease of Experience has a positive and significant effect on customer satisfaction with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.254 and the T value obtained is 2.253, which is >1.65, then the p value obtained is 0 .01 where the value is <0.05. So H4 is accepted, which means that Ease of Use Experience has a positive and significant effect on Continuous Use Intention in using Dana's e-wallet.

5) Hypothesis 5: Relationship between Emotional Experience and Satisfaction

Emotional Experience has a positive and significant effect on customer satisfaction with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.297 and the T value obtained is 3.223, which is >1.65, then the p value obtained is 0, 00 where the value is <0.05. So H5 is accepted, which means that Emotional Experience has a positive and significant effect on satisfaction with using Dana's e-wallet.

6) Hypothesis 6: Relationship between Emotional Experience and Intention in Continuous Use

Emotional Experience has no effect on customers' Continuous Use Intention with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the intention in sustainable use variable) of 0.187 and the T value obtained is 1.623 where it is <1.65, then the p value obtained 0.06 where the value is >0.05. So H6 is rejected, which means that Emotional Experience has no effect on Continuous Use Intention in using Dana's e-wallet.

7) Hypothesis 7: Relationship between Satisfaction to Intention in Sustainable Use

Satisfaction has a positive and significant effect on Intention in Sustainable Use with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.299 and the T value obtained is 3.020, which is >1.65, then the p value obtained is 0, 00 where the value is <0.05. So H7 is accepted, which means that satisfaction has a positive and significant effect on intention in continuing to use Dana's e-wallet.

Table 13: Results of indirect relationships

Relationships Between Constructs	Path Coefficient	T Statistics	P Values	Description
PE -> SAT -> CIU	0,081	2,256	0,012	Accepted
EU -> SAT -> CIU	0,112	1,995	0,023	Accepted
EE -> SAT -> CIU	0,089	2,199	0,014	Accepted

(Source: author's data, 2024)

Based on the results of data processing in hypothesis testing, which tests indirectly related variables, it can be explained as follows:

a. The first indirect relationship is Pragmatic Experience on Satisfaction with Intention in Sustainable Use, with a T value of 2.256 which is greater than the t table of 1.65 so it can be concluded as statistically significant, then the p value is 0.012 which is smaller than 0.05 which shows that the relationship between these variables is a positive relationship.

b. The second indirect relationship is Ease of Use Experience on Satisfaction with Intention in Sustainable Use, with a T value of 1.995 which is greater than the t table of 1.65 so it can be concluded to be statistically significant, then the p value is 0.023 which is smaller than 0.05 which shows that the relationship between these variables is a positive relationship.

c. The first indirect relationship is Emotional Experience on Satisfaction with Intention in Sustainable Use, with a T value of 2.199 which is greater than the t table of 1.65 so it can be concluded as statistically significant, then the p value is 0.014 which is smaller than 0.05 which shows that the relationship between these variables is a positive relationship.

3.3 Results of analysis of the effect of satisfaction on intention in continued use of ewallet Dana

Satisfaction has a positive and significant effect on Intention in Sustainable Use with a path coefficient (regression coefficient that shows the strength of the effect of the pragmatic experience variable on the satisfaction variable) of 0.299 and the T value obtained is 3.020, which is >1.65, then the p value obtained is 0, 00 where the value is <0.05. So H7 is accepted, which means that satisfaction has a positive and significant effect on intention in continuing to use Dana's e-wallet.

4. DISCUSSION

4.1 Respondents' assessment of pragmatic experience, ease of use experience, emotional experience, customer satisfaction, and continued use intention in e-wallet Dana

The results of the descriptive analysis show that the variables pragmatic experience, ease of use experience, emotional experience, satisfaction and intention in continued use of the Dana e-wallet are in the good category. As many as 76.8% of respondents considered the pragmatic experience to be good, indicating a positive practical experience. Apart from that, as many as 76% of respondents felt that the ease of use experience was good, indicating a positive experience of convenience. Furthermore, as many as 75.6% of respondents stated that the emotional experience was good, indicating a positive emotional experience. In terms of satisfaction, as many as 80%

of respondents were satisfied with Dana's e-wallet, indicating a good level of satisfaction. Finally, 81.9% of respondents intended to continue using Dana's e-wallet, indicating positive continued use intention.

4.2 Results of discussion of effect pragmatic, ease of use, emotional experience to customer satisfaction

The results of the analysis show that pragmatic experience has a positive and significant effect on customer satisfaction for Dana e-wallet users, with a t-value of 2.493 (> t table 1.65) and a p-value of 0.04 (< 0.05). This finding is in line with research by (Sharma, 2022) and (Martinez & Casielles, 2017).

Furthermore, the results of the analysis show that ease of use experience has a positive and significant effect on customer satisfaction for Dana e-wallet users, with a t value of 3.298 (> t table 1.65) and a p-value of 0.01 (< 0.05). This finding is consistent with research by (Sharma, 2022; Lim et al., 2023; Zheng et al., 2022).

Finally, the results of the analysis show that emotional experience has a positive and significant effect on customer satisfaction for Dana e-wallet users, with a t-value of 3.223 (> t table 1.65) and a p-value of 0.00 (< 0.05). This finding is in line with research by (Sharma, 2022; Quynh & Hoai, 2020; Tlili & Amara. 2016).

4.3 Results of discussion of direct and indirect effects pragmatic, ease of use, emotional experience towards intention in continued use of Dana's e-wallet

4.3.1 Direct effect pragmatic, ease of use, emotional experience towards intention in continued use of Dana's e-wallet

The results of the analysis show that pragmatic experience has no significant effect on intention in continued use among Dana e-wallet users, with a t-value of 1.326 (< t table 1.65) and a p-value of 0.08 (> 0.05). This is different from the findings of (Sharma, 2022), which shows that pragmatic experience has a positive and significant effect on intention in sustainable use. This difference may be caused by different research conditions, where this research was conducted after the Covid-19 pandemic, while Sharma's research was conducted in the midst of a pandemic.

However, the results of the analysis show that ease of use experience has a positive and significant effect on intention in continued use of the Dana e-wallet, with a t-value of 2.253 (> t table 1.65) and a p-value of 0.01 (< 0.05). This finding is consistent with research by (Sharma, 2022). Apart from that, the results of the analysis show that emotional experience does not have a significant effect on intention in continued use among Dana e-wallet users, with a t-value of 1.623 (> t table 1.65) and a p-value of 0.08 (> 0.05). This finding is in line with Pratama's research (2020)

4.3.2 Indirect effect pragmatic, ease of use, emotional experience towards intention in continued use of Dana's e-wallet

The results of the analysis of the indirect effect hypothesis test show a positive relationship between the variables pragmatic experience, ease of use experience, and emotional experience of satisfaction with intention in continued use of the Dana e-wallet. For pragmatic experience, the t value is 2.256 (table 1.65) with a p-value of 0.012 (< 0.05), indicating a significant positive relationship. This finding is consistent with research by (Sharma, 2022). For ease of use experience, the t value is 1.995 (table 1.65) with a p-value of 0.023 (< 0.05), also showing a significant positive relationship. This is in line with (Sharma, 2022) research. Meanwhile, for emotional

experience, the t value is 2.199 (table 1.65) with a p-value of 0.014 (< 0.05), confirming a significant positive relationship. This finding is also supported by research by (Sharma, 2022).

4.4 Discussion Results of the effect of customer satisfaction on intention in continued use of e-wallet Dana

The results of the hypothesis analysis show that satisfaction has a positive and significant effect on intention in continued use among Dana e-wallet users, with a t-value of 3.020 (table 1.65) and a p-value of 0.00 (< 0.05). This finding is in line with research by (Sharma, 2022) and (Palilla & Abadilla, 2023) which shows a similar relationship. Likewise, research by (Daragmeh et al., 2021) suggests a significant effect between customer satisfaction and intention in continued use of e-wallets.

5. CONCLUSION

76.8% of respondents agreed that the pragmatic experience provided by the Dana e-wallet was good, meaning that 76.8% had experienced the practical knowledge of the Dana e-wallet. 76% of respondents agreed that the ease of use experience provided by the Dana e-wallet was good, meaning that 76% of respondents had experienced the convenience of the Dana e-wallet. 75.6% of respondents agreed that the emotional experience provided by the Dana e-wallet was good, meaning that 76.8% of respondents had felt a positive emotional experience with the Dana e-wallet. 80% of respondents agreed that the decisions made after using the Dana e-wallet were good, meaning that 76.8% felt satisfied when using it. As many as 81.9% of respondents intend to continue using the Dana e-wallet, meaning that 76.8% want to continue using the Dana e-wallet on an ongoing basis. Pragmatic experience has a positive and significant effect on customer satisfaction. Ease of use also has a positive and significant impact on customer satisfaction. Emotional experience has a positive and significant effect on satisfaction. Pragmatic expertise does not affect intention in continued use, and ease of use also has a positive and significant impact on intention in continued use. The relationship between variables Pragmatic experience and intention in continued use through satisfaction is stated to be positive. The relationship between variables Ease of Use experience and intention in continued use through satisfaction is stated to be positive. The relationship between variables of Emotional expertise and intention in continued use through satisfaction is positive. Satisfaction has a significant effect on intention in continued use.

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