

The Impact of Brand Image on The intention to continue using an E-Wallet Through E-Satisfaction

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Abstrak— This study aims to analyze the influence of Brand Image on the intention to continue using E-Wallet through E-Satisfaction in West Nusa Tenggara. Using a quantitative approach, data were collected through a survey with 196 respondents who use E-Wallet. The results of the hypothesis test indicate that Brand Image has a significant positive influence on E-Satisfaction. In addition, E-Satisfaction functions as a significant mediating variable in the relationship between Brand Image and the intention to continue using E-Wallet. With a p-value smaller than 0.05, all tested hypotheses can be accepted, which confirms that E-Satisfaction strengthens the influence of Brand Image on the intention to continue using E-Wallet. These findings suggest that in order to increase E-Wallet user loyalty, companies need to build a strong brand image while ensuring a satisfying user experience.

Keywords: Brand Image, E-Satisfaction, Continuous Use Intention, E-Wallet, West Nusa Tenggara

1. INTRODUCTION

In the rapidly growing digital era, the use of e-wallets (digital wallets) has increased significantly as part of the transformation of the payment system. This phenomenon is driven by the development of information technology, the expansion of internet access, and changes in people's lifestyles that prioritize speed, convenience, and security in transactions (Chen and Zhang, 2022). In Indonesia, e-wallet adoption is expanding along with the growth of digital ecosystems such as online transportation services, online shopping, and routine bill payments. In addition, the COVID-19 pandemic has also accelerated this shift, where people are starting to switch to cashless transactions to reduce physical contact (Lee and Kim, 2021). The government and financial services authorities also encourage digital financial inclusion through regulation and education, making e-wallets not only a transaction tool, but also a means of community economic empowerment, especially in areas that previously had minimal access to conventional banking services.

The use of e-wallets in Indonesia has shown a significant growth trend in recent years. According to data from the Central Statistics Agency (BPS), by 2024, almost 30% of households in Indonesia have a digital wallet or e-wallet. As many as 16.02% of households have one type of digital wallet, 7.6% have two types, and 5.56% have more than two types. This reflects the widespread adoption of digital payment technology in Indonesian society.



Figure 1. E-Wallet Usage in Indonesia

In addition, a survey from Jakpat in the first half of 2024 showed that 96% of respondents used e-wallets as a digital payment method, with 97% of them choosing e-wallets for their digital transactions. This payment method became the top choice, outperforming banking and paylater platforms. This growth is driven by various factors, including ease of access, attractive promotions such as cashback and discounts, as well as the integration of e-wallets with various digital services such as e-commerce, online transportation, and bill payments. Predictions show that Indonesia will become the country with the largest number of e-wallet users in Southeast Asia by 2025, with an additional 130 million new users.

Although the growth of e-wallet users in Indonesia shows a very positive trend, the sustainability challenge in its utilization is still an important issue that needs to be examined. One of the main problems is the dependence on reliable digital infrastructure, including internet networks and adequate data security systems (Yundari and Wardana, 2019). Many regions in Indonesia, especially in eastern regions such as West Nusa Tenggara, still face limited internet access with stable quality, hindering the equitable adoption of digital payment technology. In addition, cybercrime and the risk of personal data theft are increasing as digital transactions surge, making consumer protection an important focus so that public trust in e-wallets is maintained. According to Putri et al. (2022), without strong regulations and protection systems, the growth of e-wallets is at risk of being unsustainable and can threaten the stability of the national digital financial ecosystem.

The sustainability of e-wallet use also depends on the ability of service providers to maintain inclusivity and user education, especially for groups of people who are less exposed to technology (Kalbuana et al., 2022). Although large platforms such as GoPay, OVO, and DANA have been actively conducting digital literacy campaigns, there are still many layers of society, especially in rural areas or the elderly, who do not fully understand how to use and the risks that come with it (Ariel and Iriyanti, 2023). In addition, policy support from the government and financial authorities such as Bank Indonesia and OJK is crucial in creating a legal framework that supports innovation while maintaining the stability of the national financial system. With a combination of the right regulations, infrastructure improvements, and public education, the use of e-wallets in Indonesia has the potential to grow sustainably and become the backbone of future digital economic transformation.

The use of digital wallets along with the increasing digital transformation in financial services, offers convenience and efficiency in transactions (Fransiska and Bernarto., 2021; Wiwekananda et al., 2024). Although the initial adoption of e-wallets is high, the main challenge for service providers is to ensure long-term sustainability of usage, which is crucial for their business viability. User satisfaction has been identified as a fundamental factor that significantly influences users' decision to continue using a technology, including e-wallets (Bhattacharjee, 2001). A positive user experience, encompassing aspects of convenience, security, and perceived benefits, will contribute to a high level of satisfaction, further driving intentions for continued use.

User satisfaction, which is a reflection of the overall post-use evaluation of e-wallet services, is empirically proven to have a direct and significant impact on continuation of use intentions. Various previous studies consistently support these findings. For example, research conducted by Priambada and Priyono (2023) shows that user satisfaction plays a crucial role and has a significant positive effect on the intention to continue using e-wallets in the community in Indonesia. Similar findings were also revealed by Septiani et al. (2022) who found that user satisfaction positively and significantly influences sustainability intention in the use of OVO e-wallet services in Denpasar City, confirming that users' positive perceptions of the services received are strong predictors of loyalty and long-term usage commitment.

Several studies have shown that brand image has a significant influence on e-wallet user satisfaction. Marcelina and Evangelista (2024), in their research on Traveloka users, state that brand image has a significant positive effect on e-wallet usage decisions. In addition, in the context of GoPay, other studies also state that brand image has a positive and significant effect on the level of customer satisfaction, thereby increasing the intention to reuse the service (Wijayajaya & Astuti, 2018). This shows that the better the image of a brand in the eyes of users, the higher the level of satisfaction felt.

User satisfaction then becomes a strong mediator in the relationship between brand image and continuance usage intention. Research on DANA concluded that brand image has a positive and significant effect on the continuance usage intention of digital wallet users (Sari and Febrianti, 2023; Abdurrahman and Evangelista, 2024). The mediation of user satisfaction explains that a strong brand image creates a positive experience for users, which in turn increases satisfaction and commitment

to continue using the service in the future. Similar results were also found in a study of GoPay users, where brand image strengthens brand satisfaction which leads to increased brand loyalty (Saputro and Utomo, 2023). Various strategies such as effective promotion, improving service quality, and adapting to user needs and preferences are key in forming a strong brand image. Previous studies have consistently shown that investing in brand image not only improves users' initial perceptions, but also creates long-term relationships through satisfaction that leads to e-wallet user loyalty.

The use of e-wallets in Indonesia, including in the West Nusa Tenggara (NTB) region, has experienced significant growth along with the acceleration of post-pandemic digital transformation. However, NTB as an area with growing economic and digital potential still faces challenges in maintaining e-wallet user loyalty, especially in the midst of intense competition between service providers. Brand image is the key to differentiating services and building user trust, while e-satisfaction acts as a link between brand perception and intention to continue using the service (Kesumahati and Novianti, 2021). This study is urgent as an in-depth understanding of these dynamics will assist businesses in designing marketing and service strategies that suit the socio-economic characteristics of the people of NTB. Without data-driven interventions, the risk of high churn rate of e-wallet users in the region will hinder the adoption of inclusive financial technology aligned with the local government's agenda.

While previous research has confirmed the relationship between brand image, e-satisfaction, and continuance usage intention in the context of e-wallets, the majority of these studies focus on urban areas in Java or Sumatra, with little attention to island regions such as NTB. This gap creates limitations in understanding how local cultural factors, digital infrastructure, and unique consumer behavior in NTB moderate the relationship. In addition, no study has explicitly tested the mediating role of e-satisfaction in a regional context with different demographic backgrounds. This study will fill the gap by providing empirical evidence on the mechanism linking brand image with user retention in non-urban markets, while providing practical recommendations for service providers in optimizing local strategies. The results are expected to serve as a reference for more inclusive and sustainable fintech development policies in eastern Indonesia.

2. RESEARCH METHODS

This study uses a quantitative approach to test hypotheses that explain the relationship between independent, intervening, and dependent variables in the context of e-wallet use in West Nusa Tenggara (NTB). This methodology is based on the principles of quantitative research that emphasizes the analysis of numerical data to produce objective statistical descriptions, as stated by Cresswell et al. (2003) and Jogiyanto (2017). Data were collected through a questionnaire survey with a representative sample, then analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) technique. This approach was chosen because of its ability to model complex relationships between variables simultaneously, including testing the role of mediation, as well as its flexibility in handling medium-sized samples without strict distribution assumptions, as explained by Ghozali & Latan (2020).

The research variables consist of two exogenous variables (e-service quality and brand image), two intervening variables (e-trust and e-satisfaction), and one endogenous variable (continued intention to use e-wallet). This classification is designed to test the direct and indirect effects of service quality and brand image factors on user intention, with e-trust and e-satisfaction as mediators. The operational definition of the variables is based on relevant theoretical frameworks, such as the concept of e-service quality according to Zeithaml et al. (2002) and brand image according to Kotler & Armstrong (2018). Each variable is measured through empirically validated indicators, for example e-satisfaction is measured from usefulness, enjoyment, past experience, and decision, according to the dimensions formulated by Zeithaml et al. (2002).

The study population includes NTB people who actively use e-wallets (OVO, DANA, LinkAja, GoPay, ShopeePay) in transactions in the last three months. With the population size not known for certain, the purposive sampling technique was used to select 196 respondents based on specific criteria, such as domicile in NTB and use of e-wallet applications. Determination of sample size refers to the Cochran formula (Sugiyono, 2017) with a margin of error of 7% and a confidence level of 95%. This approach ensures that the data collected is relevant to the geographic and demographic characteristics of the research target, and provides adequate representation for statistical analysis.

Primary data were collected through structured questionnaires distributed online and offline in the NTB region. The questionnaire instrument was designed based on variable indicators that had been

validated by previous studies, with a Likert scale to measure respondents' perceptions. The data collection process took into account the socio-economic context and digital infrastructure of NTB, which are the background for the use of e-wallets in supporting tourism transactions and financial inclusion. The validity and reliability of the instrument were tested through initial trials, ensuring that each question was able to measure the intended construct with high consistency.

Data analysis was carried out in two stages: testing the measurement model (outer model) and the structural model (inner model) using SmartPLS 3.2.9 software. In the outer model, convergent validity is tested through the loading factor value (>0.5) and Average Variance Extracted (AVE >0.5), while discriminant validity is verified using the Fornell-Larcker criteria and cross-loading. Reliability is measured through composite reliability and Cronbach's alpha (≥ 0.7). In the inner model, the analysis includes the R-square (R^2) test to measure the accuracy of the model's predictions, Q-square (testing predictive relevance), f-square (effect size of independent variables), and Goodness of Fit (GoF) for overall evaluation. Hypotheses are tested through t-tests with a significance criterion of $p < 0.05$, ensuring that the relationships between variables have a strong statistical basis. This approach allows researchers to comprehensively explore the complex dynamics between service quality, brand image, trust, satisfaction, and user intention.

3. RESULTS AND DISCUSSION

Results

Measurement Model Evaluation (Outer Model)

The construct validity test step evaluates the measurement model or outer model by assessing convergent validity, such as loading factor and AVE values. Cross-loading indicates discriminant validity. Composite Reliability indicates reliability testing, the second level. This figure shows the outer model test.

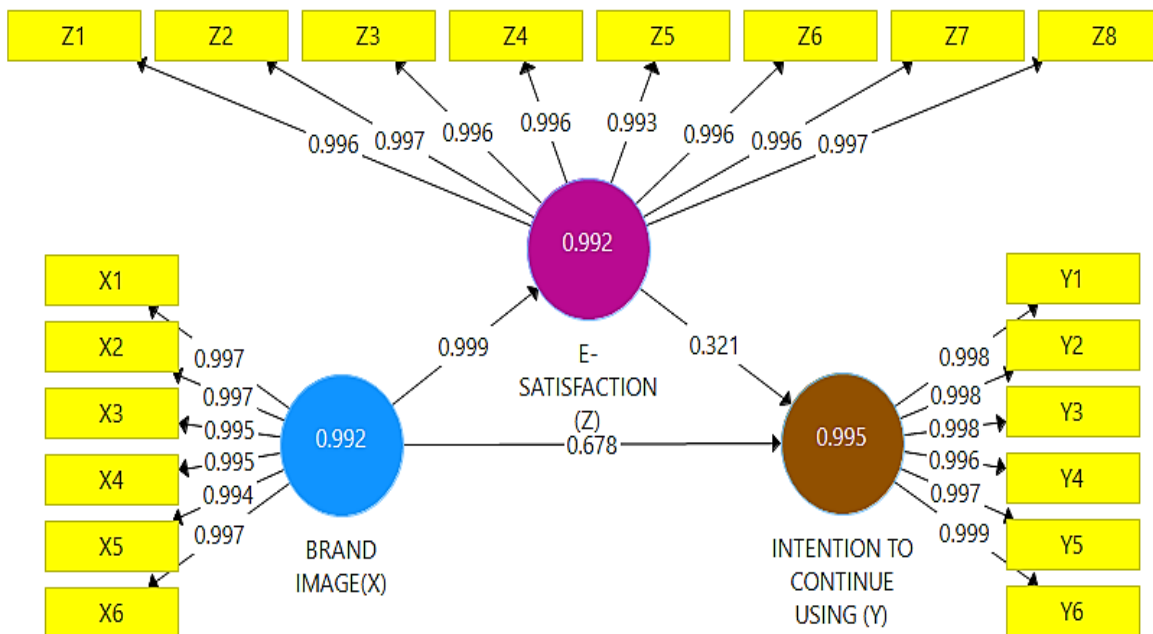


Figure 2. Outer Model Testing Diagram

a. Convergent Validity Test

At this stage, there are two value criteria that will be evaluated, namely the loading factor value and the Average Variance Inflation Factor (AVE). The following are the results of the loading factor obtained.

Table 1. Loading Factor Value

	X	Z	Y
X1	0.997		
X2	0.997		
X3	0.995		
X4	0.995		
X5	0.994		
X6	0.997		
Z1		0.996	

	X	Z	Y
Z2		0.997	
Z3		0.996	
Z4		0.996	
Z5		0.993	
Z6		0.996	
Z7		0.996	
Z8		0.997	
Y1			0.998
Y2			0.998
Y3			0.998
Y4			0.996
Y5			0.997
Y6			0.999

Source: Primary Data Processed, Year 2025

According to the findings of the loading factor analysis presented in Table 1, all of the indicators that pertain to the concepts of community engagement, the role of village officials, and village development have values that are more than 0.60. For the purpose of establishing the validity of the research instrument, this figure provides evidence that all of the construct variables contained inside the research model satisfy the validity criteria.

Immediately following that, the Average Variance Extracted (AVE) figure was put through its paces for testing. You may view the outcomes of this test in Table 2, which is located below.

Table 2. Output Average Variance Extracted (AVE)

Construct Variable	AVE	Information
Brand Image (X)	0.992	Valid
E-Satisfaction (Z)	0.992	Valid
Intention to Continue Using E-Wallet (Y)	0.995	Valid

Source: Primary Data Processed, Year 2025

The results of the tests are provided in Table 2, and they demonstrate that the Average Variance Extracted (AVE) values for the constructs of Brand Image, E-Satisfaction, and Intention to Continue Using E-Wallet are all more than 0.50. It may be concluded that all of the construct variables that were utilized in this study model are valid.

b. Discriminant Validity Test

The Fornell-Larcker Criterion value is one of the criteria that is taken into consideration at this stage of the evaluation process. The outcomes of this evaluation are as follows.

Table 3. Fornell-Larcker Criterion Value

	X	Z	Y
BRAND IMAGE(X)	0.775		
E-SATISFACTION (Z)	0.750	0.806	
INTENTION TO CONTINUE USING (Y)	0.703	0.752	0.837

Source: Primary Data Processed, Year 2025

Based on the results of the discriminant validity test using the Fornell-Larcker Criterion listed in Table 3, it can be analyzed that each construct in this study meets the discriminant validity criteria, thus indicating that each latent variable actually measures a different construct and does not overlap conceptually. The diagonal values in the table (0.775 for Brand Image, 0.806 for E-Satisfaction, and 0.837 for Intention to Continue Using) represent the root of the Average Variance Extracted (\sqrt{AVE}) of each construct. Meanwhile, the numbers below the diagonal value are the correlations between latent variables. The results of this test indicate that \sqrt{AVE} for each construct is greater than the correlation between the constructs. These results provide a strong basis that the measurement instrument used in this study is able to accurately represent the intended construct and is worthy of being continued to the hypothesis testing stage in the structural model.

The next parameter is the Heterotrait-Monotrait Ratio (HTMT) value which can be seen in the following table.

Table 4. Heterotrait-Monotrait Ratio (HTMT) Value

	X	Z	Y
BRAND IMAGE(X)			
E-SATISFACTION (Z)	0.579		
INTENTION TO CONTINUE USING (Y)	0.298	0.389	

Source: Primary Data Processed, Year 2025

Based on the results of discriminant validity testing using the Heterotrait-Monotrait Ratio (HTMT) method presented in Table 4, the HTMT value between latent variables in this study is below the critical threshold of 0.85, thus meeting the criteria to conclude that there is no construct discrimination problem or in other words, all variables have good discriminant validity. The HTMT value between Brand Image (X) and E-Satisfaction (Z) is 0.579, while the HTMT value between Brand Image (X) and Intention to Continue Using (Y) is 0.298, and between E-Satisfaction (Z) and Intention to Continue Using (Y) is 0.389. All of these values are far below the maximum limit of 0.85 according to Hair et al. (2017), which is an indicator that the relationship between latent variables is not too high and each construct has a clear and statistically separate identity.

c. Construct Reliability Test

According to Hair (2017) suggests utilizing Cronbach's alpha and Composite dependability (CR) scores to assess PLS-SEM construct dependability. Cronbach's alpha estimates conservatively than CR. CR values are greater because they presume unequal indicator weights. Hair (2017) recommends CR > 0.70 and Alpha > 0.60 or 0.70. However, values above 0.80 or 0.90 are advised. High scores (> 0.90 or 0.95) may indicate item redundancy.

Table 5. Reliability Test Results

Construct Variable	Composite Reliability	Cronbach's Alpha
BRAND IMAGE(X)	0.893	0.998
E-SATISFACTION (Z)	0.982	0.989
INTENTION TO CONTINUE USING (Y)	0.869	0.972

Source: Primary Data Processed, Year 2025

Based on the results of reliability testing conducted using the Composite Reliability and Cronbach's Alpha methods, all constructs in the study "The Effect of Brand Image on the Intention to Continue Using E-Wallet through E-Satisfaction in the West Nusa Tenggara Community" showed values that met the acceptance criteria, so it can be concluded that the research instrument has a high level of internal consistency and is suitable for use for further analysis. The Composite Reliability value for each variable, namely Brand Image (X) of 0.893, E-Satisfaction (Z) of 0.982, and Intention to Continue Using (Y) of 0.869, all exceed the minimum threshold of 0.70 recommended by Ghazali & Latan (2020). Likewise with the Cronbach's Alpha value, the three constructs have values above 0.70, namely 0.998 for Brand Image, 0.989 for E-Satisfaction, and 0.972 for Intention to Continue Using. These results indicate that the indicators that form each latent variable have very good consistency in measuring the intended construct. Thus, the reliability test provides evidence that the data collected from respondents have sufficient stability and reliability to support hypothesis testing in the structural model.

Structural Model Evaluation (Inner Model)

The inner model is a structural framework that links latent variables. The assessment of the extent of effect among latent variables relies on the route coefficient value, utilizing bootstrapping for calculations.

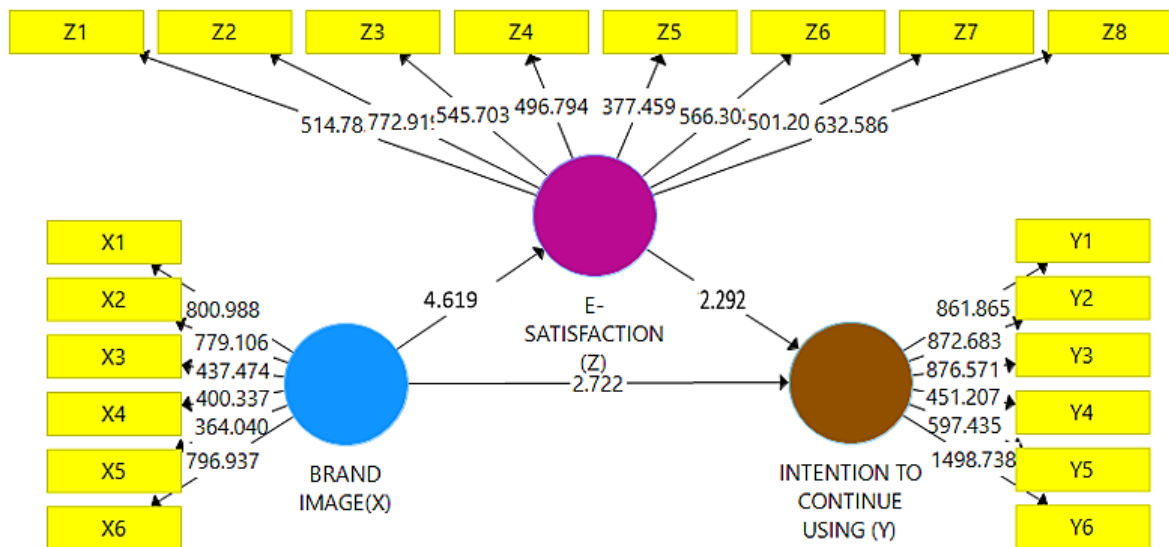


Figure 3. Inner Model Testing Diagram

a) R-Square test

The inner model links latent variables structurally. Bootstrapping calculations determine the route coefficient, which reflects latent variable effect. R-Square score near 1 indicates good model explanatory power, while a value near 0 indicates weak explanatory power (Hair et al., 2017). This study used the following R-Square value:

Tabel 6. R-Square Test Results

Construct Variable	R-square	Adjusted R-square
E-SATISFACTION (Z)	0.792	0.783
INTENTION TO CONTINUE USING (Y)	0.598	0.593

Source: Primary Data Processed, Year 2025

Based on the results of data analysis using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method, the R-square value for the E-satisfaction (Z) variable is 0.792, while the Adjusted R-square value is 0.783. This shows that the model's predictive ability for E-satisfaction is very high, where around 79.2% of the variation in E-satisfaction can be explained by the exogenous variables Brand Image (X1) and E-service Quality (X2) which are the predictors. After being adjusted for the number of predictors in the model, the Adjusted R-square of 0.783 remains in the high category, indicating that the measurement model is quite strong and there is no overfitting. Meanwhile, for the Intention to Continue Using (Y) variable, the R-square value obtained is 0.598, with an Adjusted R-square value of 0.593. This figure shows that around 59.8% of the variation in the intention to continue using e-wallets can be explained by the combination of Brand Image, E-service Quality, E-trust, and E-satisfaction as mediating variables in the research model. According to the provisions put forward by Ghozali & Latan (2020), an R-square value of 0.25 is considered low, 0.50 is moderate, and 0.75 is high. Thus, the structural model for the Intention to Continue Using variable is in the moderate category, indicating that the model has adequate predictive ability even though there are still other factors outside the model that influence the user's intention to continue using e-wallets.

b) F-Square Test (F^2)

The F-square test measures the magnitude of the independent variable's effect on the dependent variable. The results of the F-square test in this study are presented in the table below:

Table 7. F-Square Test Results

Construct Variable	E-SATISFACTION (Z)	INTENTION TO CONTINUE USING (Y)
BRAND IMAGE(X)	0.420	0.303
E-SATISFACTION (Z)		0.409

Source: Primary Data Processed, Year 2025

According to Table 7, the f^2 value for the impact of Brand Image (X) on E-Satisfaction (Z) is 0.420, indicating a substantial influence of Brand Image on E-Satisfaction, as per the criteria established by Ghozali & Latan (2020), where a f^2 value ≥ 0.35 signifies a big effect. Furthermore, the direct influence of Brand Image (X) on Intention to Continue Using (Y) has an f^2 value of 0.303, which indicates a moderate influence. This suggests that while its impact is less pronounced than on E-Satisfaction, Brand Image yet plays a substantial role in the intention to persist in using e-wallets. The f^2 value indicating the impact of E-Satisfaction (Z) on Intention to Continue Using (Y) is 0.409, categorising it as a substantial influence. This study reinforces the hypothesis that E-Satisfaction serves as a significant mediator in the correlation between brand image and the desire to persist in utilising e-wallet services. Consequently, beyond the direct impact of Brand Image, E-Satisfaction significantly enhances the relationship, necessitating consideration by e-wallet service providers to bolster customer retention. The f^2 test results demonstrate that both Brand Image and E-Satisfaction significantly predict the intention to continue using e-wallets, with E-Satisfaction serving as the primary mediator in the structural model of this study.

c) Predictive Relevance (Q^2)

The predictive relevance, also known as Q^2 , is a measure that reflects the degree to which the model and its estimated parameters are able to accurately reconstruct the data that has been observed. In this particular investigation, the calculation of Q^2 is as follows:

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2) \dots (1 - R_n^2)$$

$$Q^2 = 1 - (1 - 0,792) (1 - 0,598)$$

$$Q^2 = 1 - (0,208) (0,402)$$

$$Q^2 = 1 - 0,083616$$

$$Q^2 = 0,916384 \approx 0,9164$$

It was reported that the value of Q^2 that was calculated was 0.9164. It is clear that this exhibits an excellent predictive relevance, which guarantees that the results have a high degree of dependability for making decisions and conducting analyses.

d) Goodness Of Fit (GoF)

Using the Goodness of Fit (GoF) Model, an evaluation was carried out to determine whether or not the research model was suitable and whether or not it was feasible. Low (0.1), medium (0.25), and high (0.38), are the three categories that are used to classify the values of the GoF function (Hair et al., 2017). These are some examples of each category, along with additional explanations, which are offered below:

Table 8. Commuality and R-square values

Construct Variable	Commuality	R-Square
BRAND IMAGE(X)	0.877	
E-SATISFACTION (Z)	0.979	0.792
INTENTION TO CONTINUE USING (Y)	0.983	0.598
Average	0.945	0.695

Source: Primary Data Processed, Year 2025

The aforementioned calculation results indicate that the average commuality is 0.945, whereas the average R-Square is 0.695. The computation of the GoF value for this study is as follows:

$$GoF = \sqrt{R^2 \times \text{Commuality}}$$

$$GoF = \sqrt{0,695 \times 0,945}$$

$$GoF = 0,811$$

The through calculation yields a Goodness of Fit (GoF) rating of 0.811, signifying a substantial degree of model fit for the research model, categorising it as high according to evaluation criteria.

Hypothesis Test (Bootstrapping)

This study used statistical analysis to test theoretical assertions using hypothesis testing. This method is crucial for assessing the theoretical framework's variable relationships' empirical

significance (Hair et al., 2017). In the following table, the hypothesis testing findings, including the t-statistic and p-value, are shown.

Table 9. Hypothesis Test Result (Direct and Indirect Effect)

Variable	Original Sample	Standard Deviation	T Statistics	P Values	Description
Direct Effect					
BRAND IMAGE(X) - > E-SATISFACTION (Z)	0.922	0.356	4.619	0.000	Significant
BRAND IMAGE(X) - > INTENTION TO CONTINUE USING (Y)	0.678	0.375	2.722	0.007	Significant
E-SATISFACTION (Z) -> INTENTION TO CONTINUE USING (Y)	0.321	0.383	2.292	0.012	Significant
Indirect Effect					
BRAND IMAGE(X) - > E-SATISFACTION (Z)-> INTENTION TO CONTINUE USING (Y)	0.321	0.249	2.783	0.006	Significant

Source: Primary Data Processed, Year 2025

The hypothesis testing results in Table 9 indicate that the Path Coefficients produced by PLS Bootstrapping can be interpreted as follows:

- a) The test results show that Brand Image has a significant positive effect on E-Satisfaction. With a p-value of 0.000, which is smaller than 0.05 ($\alpha = 5\%$), and a parameter coefficient of 0.922 (positive), the hypothesis stating that Brand Image has a significant positive effect on E-Satisfaction in the context of E-Wallet usage in West Nusa Tenggara can be accepted. This suggests that a strong and positive brand image significantly enhances users' satisfaction with E-Wallet services.
- b) The test results show that Brand Image has a significant positive effect on the Intention to Continue Using E-Wallet. With a p-value of 0.007, which is smaller than 0.05 ($\alpha = 5\%$), and a parameter coefficient of 0.678 (positive), the hypothesis stating that Brand Image has a significant positive effect on the intention to continue using E-Wallet among the people of West Nusa Tenggara can be accepted. This indicates that the better the brand image of E-Wallet services, the higher the likelihood of users intending to continue using them in the future.
- c) The test results show that E-Satisfaction has a significant positive effect on the Intention to Continue Using E-Wallet. With a p-value of 0.012, which is smaller than 0.05 ($\alpha = 5\%$), and a parameter coefficient of 0.321 (positive), the hypothesis stating that E-Satisfaction has a significant positive effect on the intention to continue using E-Wallet can be accepted. This implies that users who are satisfied with their E-Wallet experience are more likely to continue using the service.
- d) The indirect effect value for the impact of Brand Image on Intention to Continue Using E-Wallet via E-Satisfaction is 0.321, with a significance value of 0.006, which is less than the alpha level of 0.05. This shows that E-Satisfaction serves as a significant mediating variable in the relationship between Brand Image and the Intention to Continue Using E-Wallet. Consequently, the hypothesis stating that Brand Image positively influences the Intention to Continue Using E-Wallet through E-Satisfaction can be accepted. This means that a strong Brand Image indirectly increases the intention to continue using E-Wallet by enhancing user satisfaction.

DISCUSSION

The Effect of Brand image on E-satisfaction

The results of the hypothesis test conducted prove that Brand Image has a significant positive

effect on E-Satisfaction in the context of E-Wallet usage in West Nusa Tenggara. This means that the effect of Brand Image on E-Satisfaction is not due to random variation, but rather reflects a true underlying relationship. Additionally, the parameter coefficient of 0.922 demonstrates a strong positive effect, suggesting that as Brand Image improves, so does user satisfaction with E-Wallet services. In the context of E-Wallet usage, Brand Image refers to the consumer's perception of the brand, including aspects such as trustworthiness, quality, and reliability. A strong Brand Image in this case leads to increased satisfaction because consumers are more likely to have a positive experience with a brand they perceive as reputable. When users believe that the E-Wallet provider is reliable and delivers quality service, their satisfaction levels rise, which, in turn, fosters a deeper connection with the service. Thus, the improvement of Brand Image plays a crucial role in shaping user experiences and their overall satisfaction with the platform. This finding has important implications for E-Wallet providers in West Nusa Tenggara. It underscores the value of cultivating a strong Brand Image as a strategic element to enhance user satisfaction. By focusing on improving brand perception through effective marketing, consistent service quality, and customer trust, businesses can boost E-Satisfaction. As users become more satisfied, they are more likely to remain loyal to the service and continue using it in the future, which can lead to higher user retention rates and long-term success for E-Wallet providers in the region.

The results of the hypothesis test conducted in this study align with the Technology Continuance Theory (TCT), which emphasizes factors influencing users' continued use of technology. According to TCT, users' intention to continue using a technology is shaped by their initial satisfaction with the technology, their perception of its usefulness, and the emotional responses triggered by the technology. In the context of E-Wallet usage in West Nusa Tenggara, Brand Image plays a significant role in fostering E-Satisfaction, which ultimately influences the user's decision to continue using the E-Wallet service. According to Technology Continuance Theory, the relationship between Brand Image and E-Satisfaction can be understood through the concept of perceived value. A positive Brand Image enhances the perceived value of the E-Wallet, as users associate the brand with qualities such as reliability, trustworthiness, and security. These associations, formed through consistent brand messaging and past experiences, reduce perceived risks and improve the overall user experience, leading to higher E-Satisfaction. Since satisfaction is a key determinant in the decision to continue using a technology, a strong Brand Image directly influences users' feelings of contentment, making them more likely to engage with the technology long-term. Furthermore, Technology Continuance Theory posits that satisfaction leads to continuance intention, meaning that when users are satisfied with a technology (such as an E-Wallet), they are more likely to continue using it in the future. In this study, the significant positive effect of Brand Image on E-Satisfaction implies that a favorable perception of the brand results in higher satisfaction, which in turn increases the likelihood that users will continue using the E-Wallet. This relationship highlights the crucial role of Brand Image in influencing the satisfaction levels of users, which, according to TCT, is a pivotal factor in driving continued usage and engagement with technology. Thus, improving Brand Image is not only beneficial for increasing E-Satisfaction, but also for ensuring sustained usage of E-Wallet services in West Nusa Tenggara.

Based on the results of the hypothesis test, it is proven that Brand Image has a significant positive effect on E-Satisfaction in the context of E-Wallet usage in West Nusa Tenggara. This finding is consistent with several studies in the field, which highlight the crucial role of Brand Image in shaping user perceptions and satisfaction with digital platforms, including E-Wallet services. One study by Kesumahati & Novianti (2021) examined the effects of Brand Image on Customer Satisfaction in the context of local cosmetic brands in Batam. They found that Brand Image has a significant positive influence on satisfaction, which aligns with the results of this study. A strong and positive brand image builds trust and enhances users' confidence in the service, leading to higher satisfaction levels. In the case of E-Wallet usage, similar mechanisms occur where consumers with a favorable perception of the brand experience higher satisfaction with the service, as they feel more secure and valued.

Another relevant study by Wijayajaya & Astuti (2018) explored the influence of Trust and Brand Image on Repurchase Intention in online shopping. Their research demonstrated that a positive Brand Image significantly impacts customer trust, which in turn affects satisfaction and repurchase intention. In the case of E-Wallet usage, the positive effect of Brand Image on E-Satisfaction reinforces the idea that users who perceive the brand as trustworthy and high-quality are more likely to feel satisfied with the service, which ultimately influences their intention to continue using it. This

theoretical alignment further strengthens the findings of this study and underscores the importance of Brand Image in driving user satisfaction in digital financial services like E-Wallets.

The effect of Brand image on Intention to Continue Using E-Wallet

The results of the hypothesis test conducted prove that Brand Image has a significant positive effect on Intention to Continue Using E-Wallet in West Nusa Tenggara. This finding indicates that when users perceive the E-Wallet brand positively, they are more likely to have the intention to keep using it in the future. A strong Brand Image creates trust and confidence among users, which leads to a higher level of satisfaction and a greater likelihood of continued use. In the case of E-Wallets, users who view the brand favorably are more likely to trust the platform with their financial transactions and feel comfortable using it repeatedly, even in uncertain times. Furthermore, the Brand Image of an E-Wallet service not only impacts users' immediate experiences but also shapes their long-term relationship with the platform. As users develop a positive perception of the brand through consistent service delivery, security features, and reliability, their Intention to Continue Using the service grows stronger. This finding underscores the importance for E-Wallet providers in West Nusa Tenggara to invest in brand-building strategies that foster a positive image, as this can lead to higher user retention rates and long-term success in the highly competitive digital payment market.

The results of the hypothesis test conducted in this study are in line with Technology Continuance Theory (TCT), which provides a framework for understanding the factors that influence a user's decision to continue using a technology. According to TCT, a key determinant of continued technology use is user satisfaction, which is heavily influenced by the initial perceptions and experiences users have with the technology. In this study, the finding that Brand Image has a significant positive effect on Intention to Continue Using the E-Wallet in West Nusa Tenggara can be explained through the lens of TCT, as Brand Image plays a crucial role in shaping user satisfaction and perceived value. From the perspective of TCT, users' intentions to continue using a technology are influenced by their initial perceptions of its value and their satisfaction with their experiences. Brand Image functions as an initial signal of this value. A positive Brand Image creates a favorable first impression, which reduces perceived risks and increases trust. As users interact with the E-Wallet and their experiences align with their expectations (formed by the brand's image), their satisfaction increases, which in turn strengthens their Intention to Continue Using. This positive reinforcement is central to TCT, which suggests that once a user's expectations are met, they are more likely to continue using the technology, as the perceived benefits outweigh the costs or risks of discontinuing its use. Moreover, TCT highlights the role of confirmation the idea that users' expectations regarding the technology are confirmed through actual use. In this context, when users have a positive perception of the E-Wallet's Brand Image, they expect a high-quality, reliable service. If these expectations are met (through secure transactions, user-friendly interfaces, etc.), the confirmation of their expectations leads to higher satisfaction and greater likelihood of continued use. Therefore, the significant positive effect of Brand Image on Intention to Continue Using the E-Wallet, as found in this study, aligns with TCT, which posits that initial satisfaction and confirmation of expectations are key drivers of technology continuance.

The results of this study are consistent with the research conducted by Saputro and Utomo (2023) explored the role of Brand Image in enhancing E-loyalty, mediated by E-Satisfaction. Their findings underscore that a strong Brand Image fosters customer satisfaction, which subsequently increases customer loyalty. The significant positive relationship between Brand Image and Intention to Continue Using in this study mirrors these findings, further supporting the argument that a well-established brand image is crucial for sustaining long-term user engagement with E-Wallet services. Lastly, Marcellino and Evangelista (2024) found that Brand Image, along with E-Service Quality, significantly affects E-Customer Loyalty. Their study suggests that the stronger the Brand Image, the higher the loyalty and satisfaction, which drives continued usage. This supports the notion that a positive perception of Brand Image significantly influences users' intention to keep using E-Wallet services in West Nusa Tenggara, as observed in the present research.

The Effect of E-Satisfaction on the Intention to Continue Using E-Wallet

The results of the hypothesis test conducted prove that E-Satisfaction has a significant positive effect on Intention to Continue Using E-Wallet in West Nusa Tenggara. This finding suggests that when users are satisfied with their experience using the E-Wallet, they are more likely to intend to continue using the service in the future. These findings implicitly imply that user satisfaction is the key to maintaining the E-Wallet user base in West Nusa Tenggara. When users are satisfied with

the ease of transactions, security, relevant features, and responsive customer support, they tend to view E-Wallets as a reliable and convenient solution for their daily financial needs. This satisfaction then triggers the desire to continue integrating E-Wallets into their routines. Furthermore, these results emphasize the importance of E-Wallet service providers' efforts to continuously improve service quality and user experience. Investment in intuitive interfaces, attractive promotions, fast problem resolution, and innovative feature offerings will have a direct impact on user satisfaction levels. Ultimately, this increase in satisfaction will lead to an increase in the intention to continue using the service, which is an important indicator of the sustainability and growth of the E-Wallet business.

The results of the hypothesis test conducted in this study demonstrate that E-Satisfaction has a significant positive effect on Intention to Continue Using E-Wallet in West Nusa Tenggara, and this finding can be well explained through the lens of Technology Continuance Theory (TCT). According to TCT, a user's intention to continue using a technology is largely influenced by their satisfaction with the system during prior usage. In this case, E-Satisfaction refers to the level of satisfaction users experience while using the E-Wallet, which is shaped by factors such as ease of use, transaction reliability, security, and overall user experience. TCT posits that if users have a positive experience with a technology, they are more likely to continue using it, as their satisfaction reinforces their continued engagement with the service. In the context of E-Wallet usage, TCT suggests that E-Satisfaction acts as a mediator between users' initial perceptions of the service and their future usage intentions. When users are satisfied with their experiences such as enjoying a seamless transaction process, feeling secure while making payments, or receiving adequate customer support they are more likely to form a positive intention to continue using the E-Wallet. This aligns with the findings in this study, where a positive relationship between E-Satisfaction and Intention to Continue Using was observed. Satisfaction increases users' trust in the service and reduces any perceived risks, thereby making them more likely to adopt the service as a long-term tool in their daily financial activities. Moreover, Technology Continuance Theory suggests that satisfaction not only directly impacts future usage but also contributes to building long-term commitment to the technology. The more users feel that their expectations are met or exceeded, the more likely they are to remain loyal to the platform. In the case of E-Wallet in West Nusa Tenggara, the significant positive effect of E-Satisfaction on Intention to Continue Using highlights the importance of continuous service improvement and user-centric design. By enhancing user satisfaction through improved functionality, security features, and customer service, E-Wallet providers can foster a sustained user base, ensuring that satisfied users remain engaged and continue to use the service in the future, as predicted by TCT.

This finding is consistent with several previous studies that emphasize the critical role of user satisfaction in driving continued use of technology and digital services. Specifically, user satisfaction has been identified as a key factor in enhancing the intention to continue using various platforms, including E-Wallets. For example, a study by Septiani et al. (2022) on E-Satisfaction and Continuance Intention in the use of Akulaku, an online platform, found that E-Satisfaction significantly influenced users' intentions to continue using the platform. This aligns with the findings of this study, which suggests that when users are satisfied with their experience using E-Wallet services, they are more likely to intend to continue using these services in the future. The positive emotional response and fulfillment users derive from the service reinforces their intention to remain engaged. Additionally, Wijayajaya and Astuti (2018) explored the influence of Brand Image and Trust on Repurchase Intention in online shopping, revealing that customer satisfaction positively influenced repurchase intention. While their research focused on online shopping, the underlying concept is similar to the case of E-Wallets: when users are satisfied with a service, they are more likely to continue using it. In the context of E-Wallets, E-Satisfaction mediates the relationship between Brand Image and continued usage, further confirming the importance of satisfaction in driving future use. Moreover, Sari and Febriyanti (2023) investigated how E-Service Quality, Website Quality, Promotion, and E-Trust affect Repurchase Intentions on E-Commerce platforms. Their study demonstrated that satisfaction derived from service quality directly affects the likelihood of customers returning to use the service. Similarly, in the case of E-Wallet services, E-Satisfaction, driven by a positive user experience, significantly impacts the intention to continue using the platform. Satisfied users, who feel secure and valued, are more likely to continue using the service, as their expectations are met. These studies collectively reinforce the findings of this research, supporting the idea that E-Satisfaction is crucial in shaping users' intention to continue using E-Wallet services, ensuring sustained user engagement and long-term success.

The Effect of Brand Image on Continuity Intentions of E-Wallet Use through E-satisfaction

The results of the hypothesis test indicate that E-Satisfaction serves as a significant mediating variable in the relationship between Brand Image and the Intention to Continue Using E-Wallet in West Nusa Tenggara. This means that a strong and positive Brand Image does not necessarily directly drive user intentions to continue using an E-Wallet. Instead, the influence of Brand Image on long-term usage intentions is largely facilitated or transmitted through the level of satisfaction felt by users when interacting with the E-Wallet. In other words, a good Brand Image will be more effective if it is able to produce a satisfying experience for users. The mediating role of E-Satisfaction emphasizes that even though an E-Wallet has a well-known and respected brand image, it is the real user satisfaction from the experience of using the brand that is the main determinant of their intention to continue using the service. Brand image can attract initial attention and build trust, but if the user experience (E-Satisfaction) does not meet expectations or is even disappointing, even a strong brand image may not be enough to retain users in the long term. Therefore, investment in developing brand image must be accompanied by consistent efforts to ensure high user satisfaction at every point of interaction. The implications of these findings are very important for E-Wallet service providers in West Nusa Tenggara. They not only need to focus on building and maintaining a positive brand image, but also prioritize and carefully measure E-Satisfaction as a key performance indicator. By ensuring that E-Wallet not only has a good image in the eyes of the public, but also provides a superior and satisfying user experience, service providers can effectively increase users' intention to continue using their services. This shows that marketing and operational strategies must be integrated, where the brand image built must be in line with the quality of services provided to achieve sustainable use.

The results of the hypothesis test indicate that E-Satisfaction serves as a significant mediating variable in the relationship between Brand Image and the Intention to Continue Using E-Wallet in West Nusa Tenggara. This finding is well-supported by Technology Continuance Theory (TCT), which provides a framework for understanding the factors that influence users' continued use of technology after their initial adoption. According to TCT, the continuance intention to use a technology is influenced by users' perceived satisfaction with the technology, which can be shaped by various factors, including the initial perceptions of the technology, its usability, and the experience of using it. In this context, E-Satisfaction plays a key role in linking Brand Image with the Intention to Continue Using E-Wallet services.

According to Technology Continuance Theory, users' decision to continue using a technology is primarily determined by their satisfaction with the technology after the initial experience. E-Satisfaction, which refers to the satisfaction derived from using an electronic service, directly affects users' intention to continue using the service. In the case of E-Wallet usage in West Nusa Tenggara, a positive Brand Image helps create a favorable initial impression, which reduces users' perceived risks and enhances their satisfaction with the service. This satisfaction, in turn, mediates the relationship between Brand Image and the Intention to Continue Using E-Wallet. The Brand Image creates initial trust and confidence in the service, which leads to a positive experience, and consequently, higher satisfaction, increasing the likelihood that users will continue using the service.

TCT also highlights that users form continuance intentions based on their post-adoption evaluation of the technology. The Brand Image serves as a catalyst for this process, as a strong brand can enhance the perceived quality of the service, reduce uncertainties, and positively influence users' post-adoption satisfaction. When users are satisfied with their experience, they are more likely to form a favorable intention to continue using the E-Wallet. In this way, E-Satisfaction mediates the effect of Brand Image on users' intentions to continue using the E-Wallet, as the satisfaction gained from the brand image strengthens the users' continuance intention. Thus, the findings from the hypothesis test are consistent with Technology Continuance Theory, which asserts that the satisfaction experienced after adoption is a key determinant of continued technology use.

Several previous studies have provided findings that are in line with the results of the hypothesis test in this study, which show that E-Satisfaction functions as a significant mediating variable in the relationship between Brand Image and Intention to Continue Using E-Wallet. One of them is a study by Kesumahati & Novianti (2021), which analyzed the influence of Brand Identity, Brand Image, Brand Interaction, and Brand Personality on Customer Satisfaction and its impact on Repurchase Intention on local brand cosmetics in Batam City. The results of this study found that Brand Image has a positive influence on Customer Satisfaction, which then affects Repurchase Intention. This

finding supports the hypothesis in this study, where Brand Image increases user satisfaction (E-Satisfaction) which then strengthens the intention to continue using E-Wallet. Furthermore, research by Wijayajaya & Astuti (2018) on the influence of Trust and Brand Image on Repurchase Intention in online shopping also shows a similar relationship. They found that Brand Image has a positive effect on Customer Trust, which in turn affects Repurchase Intention. This is parallel to the results of this study, where Brand Image affects user satisfaction (E-Satisfaction) which is an important mediator in increasing the intention to continue using E-Wallet. This study confirms the importance of the role of E-Satisfaction as a factor that strengthens the relationship between Brand Image and the intention to continue using a product or service.

Finally, Saputro & Utomo (2023) in their study on the effect of E-Service Quality on E-loyalty with Brand Image and E-Satisfaction as mediating variables found that E-Satisfaction functions as a significant mediator between Brand Image and E-loyalty. This finding is very similar to the results of this study, which shows that E-Satisfaction mediates the effect of Brand Image on Intention to Continue Using E-Wallet. All of these studies together strengthen the argument that E-Satisfaction plays a key role in strengthening the relationship between Brand Image and user intention to continue using technology or services, as is the case with E-Wallet in the context of this study.

4. CONCLUSION

Based on the research findings and discussion that have been presented, the following can be deduced:

1. The results of the hypothesis test show that Brand Image has a significant positive effect on E-Satisfaction in the use of E-Wallet in West Nusa Tenggara. This means that the better the E-Wallet Brand Image in the eyes of users, the higher their level of satisfaction with the E-Wallet service. Positive perceptions of the brand, such as trust, quality, and reliability, directly increase user satisfaction. This finding emphasizes the importance of building and maintaining a strong Brand Image as a strategy to increase E-Satisfaction of E-Wallet users.
2. This study also proves that Brand Image has a significant positive effect on Intention to Continue Using E-Wallet in West Nusa Tenggara. This means that when users have a positive perception of the E-Wallet brand, they are more likely to intend to continue using it in the future. A strong Brand Image fosters user trust and confidence, leading to higher levels of satisfaction and greater likelihood of continued use. This shows that Brand Image not only affects users' immediate experiences but also shapes their long-term relationship with the platform.
3. E-Satisfaction is proven to have a positive and significant influence on Intention to Continue Using E-Wallet in West Nusa Tenggara. This finding indicates that when users are satisfied with their experience using E-Wallet, they are more likely to intend to continue using the service in the future. User satisfaction, which includes ease of transaction, security, relevant features, and responsive customer support, is key to retaining the E-Wallet user base. Therefore, investment in continuous improvement of service quality and user experience will have a direct impact on the level of user satisfaction and their intention to continue using E-Wallet.
4. This study also found that E-Satisfaction acts as a significant mediating variable in the relationship between Brand Image and Intention to Continue Using E-Wallet in West Nusa Tenggara. This means that a strong and positive Brand Image does not directly drive user intention to continue using E-Wallet, but its influence is facilitated or transmitted through the level of satisfaction felt by users when interacting with E-Wallet. In other words, a good Brand Image will be more effective if it is able to produce a satisfying experience for users. Therefore, building Brand Image must be accompanied by consistent efforts to ensure high user satisfaction at every point of interaction in order to increase continued usage intentions.

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