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THE INFLUENCE OF PERCEIVED EASE OF USE AND TRUST ON INTENTION TO RE-USE THE DANA E-WALLET APPLICATION THROUGH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE AMONG STUDENT USERS IN PONTIANAK

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Abstract. The advancement of technology has driven consumer behavior changes toward digital transactions, including the use of e-wallets. Although the Dana application has become one of the most popular e-wallets in Pontianak, with a 72% increase in users in 2023, complaints regarding ease of use, security, and user satisfaction persist. This study aims to analyze the influence of Perceived Ease of Use and Trust on Intention to Re-Use, with Customer Satisfaction as an intervening variable. The research employs a quantitative approach with 100 respondents selected through purposive sampling and analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM). The results show that Perceived Ease of Use significantly affects Customer Satisfaction (T-Statistic = 3.519; P-Value = 0.000) but does not significantly impact Intention to Re-Use (T-Statistic = 0.330; P-Value = 0.742). Conversely, Trust significantly influences both Customer Satisfaction (T-Statistic = 6.094; P-Value = 0.000) and Intention to Re-Use (T-Statistic = 2.527; P-Value = 0.012). User satisfaction mediates the relationships among these variables, indicating that satisfaction and trust are key factors in enhancing user loyalty to the Dana application.

Keywords: perceived ease of use; trust; intention to re - use; customer satisfaction

I. INTRODUCTION

The rapid advancement of technology has significantly facilitated the use of various innovations, particularly in financial transactions. Transactions require an agreed medium of exchange, namely money. Money, as a payment instrument, has evolved rapidly, transitioning from coins and paper forms to modern payment methods such as checks, giro transfers, debit cards, and credit cards. With the development of technology, a new payment method, known as digital wallets or e-wallets, has emerged. E-wallets represent a modern innovation in the financial sector, transforming consumer behavior toward a fully digital approach. E-wallets offer a more convenient and efficient transaction experience while reducing reliance on traditional payment methods.

Bank Indonesia and the Financial Services Authority (Otoritas Jasa Keuangan, OJK) have recognized the rapid growth of financial technology (fintech), driven by consumer demands for a more practical and modern lifestyle. The rise of fintech in Indonesia is expected to facilitate financial transactions that are efficient, easy, valuable, and secure. Among the various fintech solutions, digital wallets have shown remarkable growth. In response to this development, the government has introduced regulations to govern electronic money usage, such as Bank Indonesia Regulation No. 20/6/PBI/2018. One popular digital wallet in Indonesia is Dana.

E-wallets have become an indispensable innovation in the current era of communication and information technology. With the increasing number of internet users, e-wallets provide a practical solution for conducting financial transactions digitally. According to Indonesiabaik.id, the number of internet users in Indonesia increased by 24.6% in 2018, reaching 106 million users, and by January 2024, this figure had risen by 0.8%, totaling 185.3 million users.

The number of e-wallet users has continued to grow in line with the rising adoption of smartphones and internet access. E-wallets are particularly popular among younger generations and small and medium enterprises (SMEs). This demonstrates that e-wallets have become an integral part of daily life. Features offered by e-wallets, such as mobile credit purchases, bill payments, and transportation services, have further driven their adoption. According to the Digital Competitiveness Index 2023: Equitable Digital Nation report by East Ventures (EV), e-wallets were the most widely used payment method

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in Indonesia in 2023, with 81% usage, followed by virtual accounts at 60%. Other methods, such as bank transfers and cash/COD (cash on delivery), accounted for 55% each. These data highlight that e-wallets have become the most preferred payment method in Indonesia.

InsightAsia's research also revealed that e-wallets are the most chosen payment method among the public, surpassing cash and bank transfers. Bank Indonesia reported a 0.5% increase in electronic money transactions in September 2023, reaching IDR 158.59 trillion, compared to IDR 157.81 trillion in the previous month (month-to-month). This figure represents a 60.9% increase from September 2022, when electronic money transactions totaled IDR 98.55 trillion.

Currently, an increasing number of people are conducting cashless transactions, particularly in urban areas. In this technological era, various payment methods are available in Indonesia, including digital wallets or e-wallets. Consequently, the popularity of digital wallets has risen significantly, particularly among millennials and Gen Z. According to the E-Wallet Industry Outlook 2023 report by InsightAsia, 74% of 1,300 urban respondents surveyed had used digital wallets.

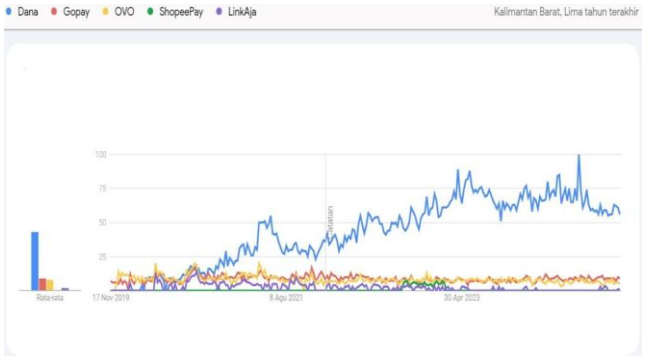

Figure 1. Graph of E-Wallet Popularity in West Kalimantan from 2019-2023 (in Percentage)

Figure 1 shows a graph of the popularity of e-wallets in West Kalimantan from 2019 to 2023 (in percentage). The Dana e-wallet application has become the most popular in West Kalimantan compared to other e-wallets. According to Google Trends, Dana ranks first in West Kalimantan, followed by Gopay in second place, Ovo in third, and ShopeePay and LinkAja in the lowest positions. Based on the graph, the number of Dana e-wallet users in West Kalimantan over the past three years increased from 37% in 2021 to 69% in 2022, and reached 72% in 2023.

Dana, introduced by a legally recognized startup company in Indonesia, is primarily backed by PT Elang Sejahtera Mandiri, holding 99% ownership. In December 2018, Dana received approval to operate as a fintech across Indonesia. Dana has become one of the leading digital payment platforms offering an open platform that can be utilized across various applications, online stores, and traditional retail. The funding sources for Dana come from bank accounts, credit cards, and Dana balances. Through Dana, users can conduct transactions such as bill payments, online game top-ups, credits or Dana Paylater services, and barcode scanning transactions. Dana is a digital payment platform directly supervised by Bank Indonesia (BI). Since its launch in November 2018, Dana has acquired 20 million users and reached 1.5 million daily transactions by June 2019. As a financial technology company, Dana is supported by technologies such as Dana Protection.

A survey conducted among students in Pontianak revealed several complaints from Dana e-wallet users, such as unexpected balance deductions, security concerns, slow app performance, frequent errors, and delays in opening the app. Despite these issues, Dana's download numbers have steadily increased, reaching 170 million users in 2023.

The intention to use refers to a person's behavioral tendency to use or adopt a certain service or product under conditions that may influence their decision to use a digital wallet. A person's intention to use technology emerges when the system is perceived as beneficial and easy to use. Therefore, various factors affect the intention to use. To measure the intention to use a technology, the Technology Acceptance Model (TAM) can be employed. TAM, proposed by Davis (1989), consists of two main factors: Perceived Usefulness and Perceived Ease of Use [1].

Perceived Ease of Use refers to the extent to which a person believes that using a particular technology is effortless and easy to understand [1]. Another definition, provided by [2], describes perceived ease of use as the degree to which a person believes using technology does not require much effort, also referred to as ease of use. Based on these definitions, it can be concluded that the ease of using technology reduces the effort required to learn or master a system or technology.

Trust has always been a crucial element influencing consumer behavior, especially in uncertain environments. Trust is defined as the willingness to place oneself in the actions of a trusted party, based on belief [3]. A lack of trust can negatively impact a consumer's willingness to use a system [4]. Therefore, based on these definitions, the researcher defines trust as the consumer's attitude and belief that they are willing to continue using a system or technology after experiencing positive outcomes, and trust that the system is reliable, secure, and transparent, particularly regarding user data.

Intention to Re-Use is defined as an individual's interest in continuing to interact with and use an application, even after initial use. This concept is referred to as "Intention to Re-Use" [3]. Another definition suggests that intention to use refers to an individual's behavior, indicating the importance they place on using something based on their beliefs formed through past experiences [5].

When transacting using a digital wallet, users experience ease of use (perceived ease of use) and security during transactions. The perceived ease of use increases trust in the digital wallet, and trust, in turn, influences users' intention to re-use the digital wallet.

Customer Satisfaction is the post-purchase evaluation of whether the chosen product or service meets or exceeds

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expectations. It reflects the emotional response of customers toward their experience with a product or service, which can be a measure of the service's success and the quality of the product or service Oliver, 1997, in [6]. Customer satisfaction arises when customer expectations are met by a product or service. In general, satisfaction results from systems that are easy to use and beneficial, thereby fulfilling customers' expectations. When these expectations are met, customers are satisfied, remain loyal, and use the system longer, leading to frequent usage [7].

Several studies indicate that perceived ease of use and trust influence the intention to re-use e-wallets, particularly in digital transactions. The easier it is to perform digital transactions, the higher users' trust in the e-wallet will be. Research by Damayanti (2021) in [7] shows that customer satisfaction positively influences the intention to re-use.

Based on the data, phenomena, and problems outlined above, the researcher is interested in conducting a study entitled "The Effect of Perceived Ease of Use and Trust on Intention to Re-Use on the Dana E-Wallet Application Through Customer Satisfaction as an Intervening Variable Among Student Users of Dana E-Wallet in Pontianak City".

Perceived Ease of Use

Perceived ease of use refers to the extent to which an individual believes that they can easily use a specific system without requiring much effort and will subsequently be free from any difficulties [8]. Perceived ease of use is a person's level of belief that using a new system does not require hard effort. He will use technology if he finds it easy to use and easy to learn. Conversely, if he finds it difficult to use and difficult to learn, he will not use it [9]. According to[10] Perceived Ease of Use is defined as "the extent to which an individual believes that using a particular system will be free from physical and mental effort". Perceived Ease of Use "is an individual's perception of the extent to which technology is easy to use" [11].

Trust

Tust can be defined as the level of people's belief that the businesses or partners they interact with have kindness, credibility, and honesty that will benefit both parties [12]. When consumers start to trust a system or service provider, they will continue to use the service to buy products [13]. Trust is defined as the level of confidence that people or consumers have that other parties or companies with whom they make transactions will not betray or disappoint promises that have been made previously [14].

Intention to Re-Use

The intention to reuse is a person's desire to continue using and participating in the system, this occurs after the user uses it [3]. Interest in using an e-wallet which is shown through a positive attitude and feelings of pleasure towards a product, thus causing the desire to use it again [15]. In addition, things that are personal and related to attitudes towards e-wallets will affect long-term use of the product [16]. When information system users are satisfied and want to use it again on an ongoing basis, it is called intention to use [17].

Customer Satisfaction

According to research [3], satisfaction is when someone's wants or needs are met. Customer satisfaction must also be considered because they are the ones who will assess the performance of the product or service they have used [18]. After using an item or service, someone can say that they are satisfied [19]. Customers who are satisfied with the service tend to use or repurchase the item and use it when they need it [20].

II. RESEARCH METHOD

This study employs an associative approach. According to [21] Associative or relational research is research aimed at understanding the relationship between two or more variables. Therefore, this research aims to investigate the relationship between the variables Perceived Ease of Use (X1) and Trust (X2) and Intention to Re-Use (Y2) in the Dana e-wallet application, with Customer Satisfaction (Y1) as the intervening variable. The research utilizes two sources of data: primary and secondary data. According to [21], primary data refers to data collected directly by the researcher from the original source or place where the research object is conducted. Primary data is gathered through questionnaires distributed to students in Pontianak who use the Dana application during the 2024/2025 academic year. According to [21], secondary data refers to data published or used by organizations other than the ones processing it. The secondary data includes trends in the use of digital payment methods in Indonesia and the popularity of e-wallets in West Kalimantan.

This study involves all students in Pontianak who use the Dana e-wallet application. A sample of 100 respondents is selected using the purposive sampling method. According to [22], Purposive sampling is a technique for determining samples based on specific considerations. The sample characteristics of this study include students aged between 20 and 25 years who have used the Dana application at least three times.

The three categories of research variables are: independent variables Perceived Ease of Use (X1) and Trust (X2), the dependent variable Intention to Re-Use (Y2), and the intervening variable Customer Satisfaction (Y1). These variables are measured using a five-point Likert scale. Data analysis is conducted using Structural Equation Modeling (SEM) based on Partial Least Square (PLS), supported by the SmartPLS 3.0 software. This method allows for more accurate measurements of the theoretical concepts of interest. Two popular methods dominating SEM in practice are Covariance-Based SEM (CB-SEM) and Partial Least Square SEM (PLS-SEM), also known as PLS path modeling [23]. SEM is capable of modeling complex relationships between various variables simultaneously. To perform data analysis, the model measurement is evaluated to test validity and reliability, and the structural model is assessed to test the relationships between variables, both direct and indirect. To evaluate the influence of Perceived Ease of Use and Trust on Customer Satisfaction and Intention to Re-Use, this study proposes seven hypotheses, including mediation effects involving the intervening variable. These hypotheses are designed to test both direct and indirect relationships between the independent variables (Perceived Ease of Use and Trust) and the dependent

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variable (Intention to Re-Use) through the intervening variable (Customer Satisfaction). The analysis will be conducted using the PLS-based SEM method to determine whether the hypotheses are accepted or rejected based on the data obtained. This approach is expected to yield reliable findings that contribute to understanding the factors influencing the intention of students in Pontianak to re-use Dana.

H1: Perceived Ease of Use has a positive effect on Customer Satisfaction.
H2: Trust has a positive effect on Customer Satisfaction.
H3: Perceived Ease of Use has a positive effect on Intention to Re-Use.
H4: Trust has a positive effect on Intention to Re-Use.
H5: Customer Satisfaction has a positive effect on Intention to Re-Use.
H6: Perceived Ease of Use affects Intention to Re-Use through Customer Satisfaction as an intervening variable.
H7: Trust affects Intention to Re-Use through Customer Satisfaction as an intervening variable.

III. RESULTS AND DISCUSSION

1. VALIDITY TEST

A. Convergent Validity

The convergent validity test can be conducted by examining the loading factor values for each indicator of the construct. A high loading factor indicates that each construct indicator converges at a single point. The loading factor value will show the extent of the correlation between the indicator and the latent variable. The expected loading factor value is > 0.7. The results of the convergent validity test in this study can be seen in Table 1 below:

Tabel 1. Convergent Validity Test Results

Indikator	Research Variables			
	Perceived Ease of Use (X1)	Trust (X2)	Customer Satisfaction (Y1)	Intention To Re-Use (Y2)
X1.1	0,738			
X1.2	0,701			
X1.3	0,765			
X1.4	0,712			
X1.5	0,724			
X1.6	0,730			
X1.7	0,788			
X1.8	0,795			
X2.1		0,775		
X2.2		0,824		
X2.3		0,711		
X2.4		0,776		
X2.5		0,761		
X2.6		0,801		
Y1.1			0,732	
Y1.2			0,719	
Y1.3			0,841	
Y1.4			0,785	
Y1.5			0,766	
Y1.6			0,822	
Y2.1				0,808
Y2.2				0,806
Y2.3				0,782
Y2.4				0,773
Y2.5				0,800
Y2.6				0,860
Y2.7				0,831
Y2.8				0,802

Source: Processed Data, 2025

The results from the convergent validity test, as shown in the table above, indicate that the loading factor for all construct indicators in each variable, namely Perceived Ease of Use (X1), Trust (X2), Customer Satisfaction (Y1), and Intention to Re-Use (Y2), is greater than 0.7. Therefore, the indicators for each variable are valid as measures for their respective latent variables. The next step is to test the Discriminant Validity.

B. Discriminant Validity

Discriminant Validity is evaluated based on the Fornell-Larcker criterion, which is useful for determining whether a construct has adequate discriminant validity. The value of the Fornell-Larcker criterion for the targeted constructs should be higher than the latent variable value. If the correlation between a construct and its measurement items is higher than the correlation with other constructs, this indicates that the latent construct has better measurement block than the other blocks. The results of the discriminant validity test in this study can be seen in Table 2 below:

Table 2. Results Of Discriminant Validity Test

Research Variable	Customer Satisfaction	Intention to Re-Use	Perceived Ease of Use	Trust
Customer Satisfaction	0,779			
Intention to Re-Use	0,706	0,808		
Perceived Ease of Use	0,619	0,473	0,745	
Trust	0,722	0,684	0,595	0,775

Source: Processed Data, 2025

From the table above, it can be seen that each indicator has a Fornell-Larcker criterion value that is higher than the dimensions of other variables measured. Therefore, these indicators can be considered valid for measuring the appropriate dimension or construct if the Fornell-Larcker criterion value is < 0.70. If the correlation of each indicator with its own construct is higher than its correlation with other constructs, it can be concluded that the latent construct better predicts its indicators compared to other constructs.

The next method to assess construct validity is by looking at the Average Variance Extracted (AVE). A construct is considered valid if it has an AVE value > 0.5. The AVE values in this study can be seen in Table 3 below:

Table 3. Results Of Ave Test

CONSTRUCT	AVE
Perceived Ease of Use (X1)	0,555
Trust (X2)	0,601
Customer Satisfaction (Y1)	0,606
Intention to Re-Use (Y2)	0,653

Source: Processed Data, 2025

Based on the table above, it shows that the AVE values for all variables exceed 0.5. Therefore, all constructs meet the discriminant validity test criteria, and it can be concluded that the indicators used in this study have met the validity criteria.

C. Reliability Test

The Composite Reliability test on the measurement model aims to test the reliability of a construct. The expected value for composite reliability is > 0.7. A composite reliability value

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of < 0.7 indicates high reliability. Additionally, another criterion to determine the reliability of a construct and strengthen the result can be seen from the Cronbach's Alpha value, which is expected to be > 0.6. The results of reliability in this study can be seen in **Table 4** below:

Table 4. Results Of Composite Reliability & Cronbach's Alpha Test

Variable	Compostite Reliability	Cronbach's Alpha
Perceived Ease of Use (X1)	0,909	0,886
Trust (X2)	0,900	0,867
Customer Satisfaction (Y1)	0,902	0,869
Intention to Re-Use (Y2)	0,938	0,924

Source: Processed Data, 2025

From the table above, it can be seen that all constructs in the estimated model meet the reliability criteria because each construct has a composite reliability value above 0.7 and Cronbach's Alpha values above 0.6. Therefore, it can be said that the measurement items for each variable are reliable and can be used in the study. Figure 1 below shows the results of the Outer Model evaluation using SmartPLS.

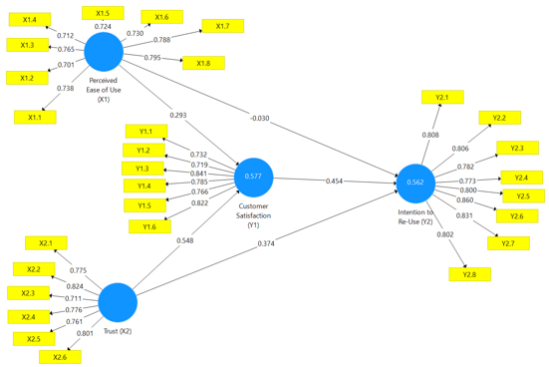

Figure 2. Results Of Outer Model Test

Source: Data processed using SmartPLS 3.0, 2025

2. STRUCTURAL MODEL OR INNER MODEL EVALUATION

The Inner Model test is conducted to ensure that the structural model has accurate results. The Inner Model test in structural equation modeling using the Partial Least Squares approach can be measured by:

A. Coefficient of Determination (R-Square)

The Coefficient of Determination (R-Square) test is used to see how much of the endogenous construct is explained by the exogenous constructs. A good R-Square value is between 0 and 1, where a value of 0.67 is considered strong, 0.33 moderate, and 0.19 weak (Chin, 1998 in Ghozali and Latan, 2015). The R-Square values from the calculations can be seen in Table 5 below:

Table 5. Results Of R-Square Test

Endogenous Variable	R-Square	R-Square Adjusted
Customer Satisfaction (Y1)	0,577	0,569
Intention to Re-Use (Y2)	0,562	0,549

Source: Processed Data, 2025

From the table above, the results can be interpreted as follows:

1. The Adjusted R-Square value for Customer Satisfaction (Y1) is 0.569, meaning that the Customer Satisfaction (Y1) variable is simultaneously influenced by Perceived Ease of Use (X1) and Trust (X2) by 56.9%, and the remaining 43.1% is influenced by other variables outside of this model. Based on the R-Square value, the influence of the exogenous constructs Perceived Ease of Use (X1) and Trust (X2) on Customer Satisfaction (Y1) is moderate.
2. The Adjusted R-Square value for Intention to Re-Use (Y2) is 0.549, meaning that the Intention to Re-Use (Y2) variable is simultaneously influenced by Perceived Ease of Use (X1), Trust (X2), and Customer Satisfaction (Y1) by 54.9%, and the remaining 45.1% is influenced by other variables outside of the study. Based on the R-Square value, the influence of the exogenous constructs Perceived Ease of Use (X1), Trust (X2), and Customer Satisfaction (Y1) on Intention to Re-Use (Y2) is moderate.

3. HYPOTHESIS TESTING

A. Direct Effect

Direct effect is a test to see the direct influence of an exogenous latent construct on an endogenous latent variable. The Direct Effect test can be seen based on the path coefficient results from the bootstrap output. The results of the Direct Effect test in this study are shown in Table 6 below:

Table 6. Results Of Direct Effect Test

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H1	*Perceived Ease of Use —> Customer Satisfaction*	0,293	3,519	0,000	Significant
H2	*Trust —> Customer Satisfaction*	0,548	6,094	0,000	Significant
H3	*Customer Satisfaction —> Intention to Re-Use*	0,454	4,012	0,000	Significant
H4	*Perceived Ease of Use —> Intention to Re-Use*	-0,030	0,330	0,742	Not Significant
H5	*Trust —> Intention to Re-Use*	0,374	2,527	0,012	Significant

Source: Processed Data, 2025

Based on the path coefficient table above, the direct effect results can be explained as follows:

1. Perceived Ease of Use (X1) has a direct effect on Customer Satisfaction (Y1) with a T-Statistic of 3.519 (significance > 1.96), and a P-value of 0.000 (< 0.05),

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indicating that the direct effect of Perceived Ease of Use on Customer Satisfaction is significant.
2. Trust (X2) has a direct effect on Customer Satisfaction (Y1) with a T-Statistic of 6.094 (significance > 1.96), and a P-value of 0.000 (< 0.05), indicating that the direct effect of Trust on Customer Satisfaction is significant.
3. Customer Satisfaction (Y1) has a direct effect on Intention to Re-Use (Y2) with a T-Statistic of 4.012 (significance > 1.96), and a P-value of 0.000 (< 0.05), indicating that the direct effect of Customer Satisfaction on Intention to Re-Use is significant.
4. Perceived Ease of Use (X1) has a direct effect on Intention to Re-Use (Y2) with a T-Statistic of 0.330 (significance < 1.96), and a P-value of 0.742 (> 0.05), indicating that the direct effect of Perceived Ease of Use on Intention to Re-Use is not significant.
5. Trust (X2) has a direct effect on Intention to Re-Use (Y2) with a T-Statistic of 2.527 (significance > 1.96), and a P-value of 0.012 (< 0.05), indicating that the direct effect of Trust on Intention to Re-Use is significant.

Based on the results of this study, it was found that Perceived Ease of Use had a significant positive impact on Customer Satisfaction, as indicated by a T-Statistic value of 3.519 and a very low P-value (0.000). This shows that the easier it is for users to interact with the application, the greater their satisfaction, which in turn increases the likelihood that they will continue to use the application. Similarly, Trust has a greater influence, with a T-Statistic value of 6.094 and a P-value of 0.000. These findings indicate that users' sense of security and confidence in the application greatly influence the extent to which they feel satisfied and want to continue using it.

However, although Perceived Ease of Use has a significant effect on user satisfaction, an interesting finding is that Perceived Ease of Use does not have a direct effect on the intention to re-use the application, with a very low T-Statistic value (0.330) and a P-value greater than 0.05 (0.742). This shows that even though the application is easy to use, other factors such as user satisfaction must be present first in order for the intention to reuse the application to be formed. This reinforces the importance of managing user satisfaction as a bridge to encourage user loyalty in the long term.

Conversely, trust has a direct influence on the intention to re-use the application, with a T-Statistic of 2.527 and a P-value of 0.012. This indicates that users' trust in the app—particularly regarding data security and transactions—is a key factor in shaping their intention to continue using the app. Therefore, managing user trust should be a priority for app developers to ensure users feel secure and are more likely to return to the service in the future.

B. Inderect Effect

Indirect effect is a test to see the indirect influence of an exogenous latent construct on an endogenous latent variable through a mediating variable. The Indirect Effect test can be seen based on the specific indirect effect results from the bootstrap output. The Indirect Effect results in this study are shown in **Table 7** below:

Table 7
Results Of Indirect Effect Test

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H6	*Perceived Ease of Use —> Customer Satisfaction —> Intention to Re-Use*	0,133	2.795	0,005	Significant
H7	*Trust —> Customer Satisfaction —> Intention to Re-Use*	0,249	2.974	0,003	Significant

Source: Processed Data, 2025

Based on the specific indirect effects table above, the results of the indirect effect can be elaborated as follows:

1. Perceived Ease of Use (X1) indirectly influences Intention to Re-Use (Y2) through Customer Satisfaction (Y1) as a mediating variable, with a T-Statistic of 2.795 (significance level > 1.96) and a P-Value of 0.005 (significance level < 0.05). Thus, it can be concluded that the indirect effect of Perceived Ease of Use on Intention to Re-Use through Customer Satisfaction is significant.
2. Trust (X2) indirectly influences Intention to Re-Use (Y2) through Customer Satisfaction (Y1) as a mediating variable, with a T-Statistic of 2.974 (significance level > 1.96) and a P-Value of 0.003 (significance level < 0.05). Hence, it can be concluded that the indirect effect of Trust on Intention to Re-Use through Customer Satisfaction is significant

Based on the results of this study, there is a significant influence shown by Perceived Ease of Use and Trust on the Intention to Re-Use of the Dana application, with Customer Satisfaction acting as a mediator in this relationship. The results of the indirect effect test show that Perceived Ease of Use and Trust play an important role in shaping customer satisfaction, which in turn influences the intention to reuse the application. This study shows that ease of use indirectly increases users' intention to reuse the application through user satisfaction, with a significant statistical value. Similarly, trust has a positive effect on intention to reuse through customer satisfaction, which is also proven to be significant.

The contribution of this study to knowledge is very important, especially in enriching the understanding of psychological factors that influence user loyalty in the context of e-wallet applications. Previously, research has mostly focused on the direct influence of these factors on application usage. However, this study reveals that factors such as ease of use and trust not only have a direct impact but also through user satisfaction, which provides a new dimension in studying digital consumer behavior.

IV. CONCLUSIONS

The findings of this study indicate that Perceived Ease of Use and Trust exhibit different effects on Customer Satisfaction and Intention to Re-Use the Dana e-wallet

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application among university students in Pontianak. Perceived Ease of Use has a significant direct effect on Customer Satisfaction, with a T-Statistic value of 3.519 and a P-Value of 0.000, demonstrating that ease of use enhances user satisfaction. Meanwhile, Trust significantly affects both Customer Satisfaction (T-Statistic: 6.094; P-Value: 0.000) and Intention to Re-Use (T-Statistic: 2.527; P-Value: 0.012), underscoring the importance of trust in fostering user loyalty. Customer Satisfaction also significantly influences Intention to Re-Use, with a T-Statistic value of 4.012 and a P-Value of 0.000, indicating that user satisfaction is a critical factor in building the intention to reuse the application. However, the findings also reveal that Perceived Ease of Use does not have a significant direct effect on Intention to Re-Use, with a T-Statistic value of 0.330 and a P-Value of 0.742, suggesting that ease of use does not directly impact reuse intentions without the presence of user satisfaction. Nevertheless, Perceived Ease of Use demonstrates a significant indirect effect on Intention to Re-Use through Customer Satisfaction, with a T-Statistic value of 2.795 and a P-Value of 0.005. This indicates that the effect of ease of use on reuse intention is mediated by user satisfaction. Similarly, the indirect effect of Trust on Intention to Re-Use through Customer Satisfaction is also significant, with a T-Statistic value of 2.974 and a P-Value of 0.003, highlighting that trust influences reuse intention through user satisfaction. Based on the findings of this study, there are several things that need to be considered for further research. First, further research can be conducted to explore other factors that influence customer satisfaction and intention to reuse, such as security, usability, or social influence. The research could also involve a more diverse user segment to see if the same results apply to different groups. In addition, it is important to explore how ease of use and trust influence long-term usage, as well as how application design affects user experience. As a recommendation, e-wallet application developers such as Dana need to continue improving the user interface (UI) and user experience (UX) to make it easier to use, as this has been proven to increase user satisfaction. Trust management is also crucial, so app administrators need to ensure transaction security and user data protection to build greater trust among users. Finally, in marketing, it is important to emphasize positive user experiences, as this will help increase their loyalty and encourage them to continue using the app.

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