

Testing Social Media Marketing Activities on Continuance Intention: The Role of Brand Image and E-Wallet User Satisfaction as Mediating Variables

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Abstract

This research aims to determine the influence of social media marketing on continuance intention, both directly and through the mediating effects of brand image and user satisfaction. This research employs a quantitative approach, collecting primary data via a Google Forms questionnaire. The Research population involved e-wallet users, with a sample of 75 respondents. The collected data were then analyzed using Structural Equation Modeling (SEM) with SmartPLS. This research indicates that social media marketing (SMM) and brand image do not directly influence continuance intention. Meanwhile, SMM directly influences brand image and user satisfaction. User satisfaction has a direct effect on continuance intention. Meanwhile, SMM, which is mediated by brand image, does not affect continuance intention. Moreover, SMM, which is mediated by user satisfaction, affects continuance intention. Likewise, SMM, which is mediated by user satisfaction, influences continuance intention. Additionally, SMM affects user satisfaction through the mediation of brand image. Brand image, mediated by user satisfaction, also influences the intention to continue using the service (continuance intention).

Keywords: social media marketing, continuance intention, brand image, customer satisfaction.

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1. INTRODUCTION

Indonesia, as one of the largest countries in Southeast Asia, has demonstrated relatively stable economic growth in recent years. Despite facing various global challenges, such as the global economic slowdown and the COVID-19 pandemic, the Indonesian economy has maintained a positive trend. This is reflected in Indonesia's Gross Domestic Product (GDP) growth of 5.31 percent in 2022, remaining above 5 percent in 2023 (Badan Pusat Statistik, 2023). This stability is

primarily attributable to government policies that promote investment, enhance infrastructure development, and strengthen key economic sectors, including manufacturing, tourism, and agriculture (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2020).

Alongside these developments, the digital sector has grown rapidly, becoming a prominent phenomenon in Indonesia's economy. A tangible manifestation of this growth is the increasing adoption of electronic money (e-wallets) as a cashless payment method. Bank Indonesia notes that e-wallets play a crucial role in improving the efficiency of the payment system, expanding financial inclusion, and supporting the public's digital economic activities (Bank Indonesia, 2021). The high adoption rate of e-wallets across segments of society indicates that these services have become integral to daily economic activities. Therefore, the development of e-wallets is a vital topic for study, particularly for understanding users' behavior, continuance intention, and contributions to strengthening Indonesia's digital economy.

E-wallet development plays a vital role in Indonesia's digital economy, serving as the backbone of cashless payment systems and supporting faster transactions, financial inclusion, and digitally driven economic growth (Wartaekonomi, 2018). High internet penetration and the widespread use of social media have propelled e-wallets to evolve not only into payment tools but also into digital service platforms that rely heavily on social media marketing to engage users.

Continuance intention for e-wallets is influenced not only by functional factors but also by how brand image is constructed through social media and the extent to which user satisfaction arises from the digital experience. This understanding is crucial for industry players and policymakers to design effective and sustainable digital marketing strategies, strengthening the competitiveness of e-wallets in Indonesia's digital economy ecosystem (Kotler & Keller, 2016; Dahlberg et al., 2015; Bank Indonesia, 2023).

The development of digital technologies has brought significant changes, particularly in financial transaction services. Businesses, economic sectors, and the general public require convenience in various transactions, including financial ones. As a result, financial service providers are expected to offer digital platforms that meet user expectations (Bhattacharjee, 2016). Consequently, various e-wallet platforms have emerged, such as DANA, LinkAja, OVO, and ShopeePay, each offering distinct advantages. For example, LinkAja, DANA, and OVO can be used for online transactions, mobile credit and data top-ups, bill payments, as well as investments and savings. ShopeePay is a digital wallet provided by Shopee, used for transactions within the Shopee app or website.

Previous research on continuance intention has also been conducted in Kerinci Regency, examining individuals' or communities' intention to sustainably continue using a practice, technology, or system after initial adoption. This is relevant in the context of limited resources and specific environmental challenges in the area.

To maintain their competitive edge, e-wallet providers must sustain their presence in the digital business environment by enhancing user satisfaction, ensuring transaction security, and continuously innovating to meet user expectations. Moreover, online promotion through social media is crucial for building a positive brand image among users (Florensia et al., 2024).

One factor that can influence consumers' willingness to continue using a product or service is a strong brand image. A positive brand image tends to enhance users' intentions to maintain usage by fostering trust and satisfaction (Yunaida, 2017). Such experiences create comfort and confidence, leading consumers to remain loyal and repeatedly choose the same brand. Additionally, Sunu & Rahanatha (2021) emphasize that well-known products possess intrinsic appeal, which influences consumers' repurchase decisions.

In addition to brand image, user satisfaction is a key factor in retaining consumers. Satisfied users are more likely to continue using a product or service because they fear that new alternatives may not provide the same level of satisfaction (Alrawad et al., 2023).

Another factor that can enhance consumers' intention to continue using a product or service is online marketing. In the digital era, with widespread connectivity, social media marketing has become a critical strategy for promotion. Platforms such as Facebook, Instagram, and Twitter are integrated into daily life, with many users spending several hours on them. Thus, social media holds significant potential for marketing products and services. In recent years, social media marketing has emerged as a popular and effective form of digital marketing. Optimal use of social media can increase transaction volumes and foster closer relationships with consumers (Zahram et al., 2023; Theory of Planned Behavior, Fred Davis, 1986).

Social media marketing not only builds brand awareness but also serves as an effective channel for interacting with customers, conveying information, and addressing their needs. Through relevant contents, active interactions, and prompt responses, companies can foster positive relationships that sustain user engagement. Moreover, consumer engagement with content, responsive customer service, and effective feedback management can create a satisfaction cycle that strengthens users' intention to continue interacting, thereby enhancing continuance intention. This aligns with Kurniawan (2018), who stated that satisfied customers are more likely to continue their relationship with a product or brand.

Furthermore, social media marketing can increase continuance intention by significantly enhancing customer satisfaction. Marketing programs on social media allow companies to build mutually beneficial relationships with customers and create satisfaction. Ristiana et al. (2022) noted that social media marketing effectively increases customer satisfaction. When content is relevant, helpful, and provides a positive experience, it enhances user satisfaction. Satisfaction then becomes a key factor motivating customers to continue engaging with the platform and influences their intention to maintain usage of the product or service in the future. Satisfied customers who trust the brand and maintain good communication tend to have high continuance intention for the system, product, or service.

Bank Indonesia reported that in January 2021, e-money transactions reached IDR 20.7 trillion, a 30.7% increase from the same period in the previous year (IDR 15.9 trillion). This trend aligns with the growing number of e-wallet users (Local E-Wallets Still Dominate Q2 2019–2020). In Kerinci Regency, most residents use e-wallets for cashless payments. This trend has transformed local business systems, with stores that do not adopt e-wallets risk being left behind as consumers increasingly shift to cashless transactions. E-wallets are popular for their

convenience, speed, security, and ease of access without credit checks, making them accessible to various segments of society (Bank Indonesia, 2021). Kerinci Regency was selected as the Research site because its residents predominantly conduct online transactions. At the same time, some areas have limited access to traditional financial services and require nearby, convenient, and fast digital solutions.

2. LITERATURE REVIEW

2.1. Continuance Intention

According to Purba et al. (2020), interests in reusing (continuance intention) reflects an individual's desire to continue participating in a system; this intention arises after the system has been used. Hellier et al. (2003) also argued that the desire to reuse repeatedly (continuance intention) is an individual's evaluation of the reuse of services from the same company, based on perceived possibilities and the current situation.

The indicators used to measure Continuance Intention in this research are: 1) Experience the benefits of E-Wallet (Putritama, 2019; Dhia & Kholid, 2021). 2) Will continue to use E-Wallet (Bhattacharjee, 2001; Abdul-Halim et al., 2022). 3) Recommend E-Wallet to others (Abdul-Halim et al., 2022; Dhia & Kholid, 2021). 4) Will not use other applications (Putritama, 2019; Bhattacharjee, 2001).

2.2. Social Media Marketing (SMM)

According to Oktriyanto et al. (2021), social media marketing is a process that enables individuals to promote their websites, products, or services through social media and to communicate with a broader community that cannot be reached through traditional methods. In this context, SMM is a digital marketing strategy that utilizes social media platforms (such as Facebook, Instagram, TikTok, etc.) to promote products or services, build brand awareness, engage with audiences, drive traffic to websites, and increase sales through both organic and paid contents, while also establishing close relationships with customers directly.

In social media marketing, indicators of marketing activity effectiveness encompass several key dimensions. According to Kang, Kim, and Kim (2016), these dimensions reflect the characteristics of social media marketing that can influence consumer engagement and digital user behaviors. These dimensions are: 1) entertainment, 2) interaction, 3) trendiness, 4) customization, and 5) advertising.

2.3. Brand Image

According to Kotler and Keller (2009), brand image is the impression formed in consumers' minds regarding a brand. This image is shaped by the brand's messages and consumer experiences, creating a mental picture that persists. Brand image refers to the perception, impression, or overall representation of a brand in consumers' minds, resulting from associations, experiences, and information they acquire. It reflects the brand's quality and influences purchasing decisions.

In this context, brand image significantly influences digital products by building trust, reducing perceived risk, fostering emotional connections, and encouraging purchase decisions, particularly given that consumers cannot physically touch the products. According to Keller (2020), as cited in Firmansyah (2019), the indicators of brand image are as follows: 1) the brand is easy to remember, 2) the brand is easily recognized, and 3) the brand has a good reputation.

2.4. User Satisfaction

According to Abbas et al. (2021), consumer satisfaction is the feeling of pleasure or contentment that consumers experience when the purchased product or service meets or exceeds their expectations. Similar views are expressed by Azizan and Yusr (2019), who state that consumer satisfaction is the feeling of happiness experienced when goods or services align with consumers' expectations. Consumer satisfaction is defined as the degree of pleasure or dissatisfaction experienced after comparing a product or service's performance with their expectations, ranging from satisfied to very satisfied. Hypothetically, consumer satisfaction refers to the feelings or outcomes consumers experience after comparing a product or service's performance (or results) with their expectations. In this context, hypotheses typically examine the influence of various factors on satisfaction levels.

There are five indicators used to measure consumer satisfaction according to Minkiewicz et al. (2011), namely: 1) Feeling pleased based on experience, 2) Meeting expectations, 3) Satisfaction with the decision made, 4) Perception of company performance, and 5) Alignment between the service provided and the price charged.

3. METHODOLOGY

This study is an explanatory causal study that examines the direct and indirect relationships between social media marketing and continuance intention, mediated by brand image and user satisfaction. The study's causal framework is grounded in digital consumer behavior theory and expectation-confirmation theory, which explain that social media marketing activities shape users' perceptions of the brand, influence their evaluations of usage experiences, and ultimately determine their intention to continue using e-wallet services. A quantitative approach was employed because this study focuses on testing hypotheses and analyzing structural relationships among variables using numerical data.

The study population comprised active e-wallet users residing in Kerinci Regency and the city of Sungai Penuh. The sampling technique employed was judgmental (purposive) sampling, a non-probability method in which respondents are deliberately selected based on their status as active e-wallet users and their relevance to the Research objectives. A total of 85 respondents were successfully collected. The sample size was determined based on the characteristics of Partial Least Squares–Structural Equation Modeling (PLS-SEM), which does not require large sample sizes. According to Hair et al. (2017) and Henseler et al. (2015), PLS-SEM can be reliably applied to samples of 30-100 respondents, particularly for predictive studies with moderately complex models. Additionally, under the 10-times rule, the minimum sample size should be 10 times the maximum number of structural paths directed toward a single construct. In this study, the constructs with the most

paths were user satisfaction and continuance intention, each with three paths; therefore, the minimum sample size was 30. Therefore, the sample of 85 respondents exceeds the recommended minimum and is considered adequate for PLS-SEM analysis.

Data were collected using an online questionnaire via Google Forms. Prior to completing the questionnaire, respondents were provided with an explanation of the Research objectives, assurance of data confidentiality, and an informed consent statement. Participation was voluntary, and all data were used solely for academic purposes. The Research instrument was developed using indicators adapted from prior literature. Social media marketing was measured using indicators of entertainment, interaction, trends, customization, and promotion (Bilgin, 2018). Brand image was measured through brand awareness, reputation, and uniqueness (Kotler & Keller, 2008). User satisfaction was assessed using feelings of happiness, expectations fulfillment, satisfaction with decisions, perceived company performance, and congruence between service and price (Minkiewicz et al., 2011). Continuance intention was measured using indicators of intention to reuse, willingness to continue using the service, and tendency to maintain service use. All indicators were measured on a five-point Likert scale.

Data analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.2.9. The first stage involved evaluating the measurement model (outer model) by testing validity and reliability, with criteria of outer loading > 0.70 , Average Variance Extracted (AVE) > 0.50 , and Cronbach's Alpha and Composite Reliability > 0.70 . Discriminant validity was tested using the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT). The second stage involved evaluating the structural model (inner model) using R-squared values and path coefficients, and testing the significance of relationships between variables via bootstrapping procedures, with t-statistics > 1.96 and p-values < 0.05 .

4. RESULTS AND DISCUSSION

The purpose of validity and reliability test is to verify that the questionnaire, used as a Research instrument, ensures its validity and reliability in measuring Research variables.



Figure 1. Construct Validity and Reliability

Source: Data processed by SMARTPLS 3.2.9 (2024).

Initially, the Research instrument used to measure continuity of action comprised nine questions; however, only eight met the validity and reliability requirements. Likewise, for the social media marketing variable, only five of the six questions met the Research instrument requirements. Meanwhile, the brand image variable, comprising seven questions, and the user satisfaction variable, comprising 11 questions, were deemed valid and reliable.

4.1. Construct Validity and Reliability

The validity test aims to determine whether the research is valid. A survey is considered good if it can be measured using the questionnaire items. The validity test is conducted using Pearson correlation; a questionnaire is considered valid if the p-value is below 0.05. At the same time, a reliability test is also conducted to assess the consistency of respondents' answers. A questionnaire is considered reliable if respondents' answers remain relatively consistent over time with respect to the statements or questions presented. Reliability testing is done with a single measurement. The reliability criteria state that if Cronbach's alpha exceeds 0.60, the questionnaire is deemed reliable. The outcomes of the validity and reliability tests are shown in the following table.

Table 1. Construct Validity and Reliability

	Cronbach Alfa	rho_A	Composite Reliability	AVE	Information
Brand Image	0.933	0.936	0.946	0.715	Valid
Continuance Intention	0.910	0.915	0.927	0.614	Valid
User Satisfaction	0.953	0.955	0.959	0.680	Valid
Social Media Marketing	0.895	0.899	0.923	0.706	Valid

Sources: Data Processed by SMARTPLS 3.2.9 (2024).

Table 1 shows that Cronbach's Alpha values for each variable exceed 0.7, and Average Variance Extracted (AVE) values exceed 0.5 (Hair et al., 2017). Therefore, based on these test results, it can be concluded that all the questionnaire items in this study possess adequate validity and reliability. Consequently, the next stage of analysis is considered feasible.

4.2. Evaluation of Structural Model

Table 2. R Square

	R Square	R Square Adjusted
Continuance Intention	0.768	0.759
Brand Image	0.620	0.615
User Satisfaction	0.812	0.807

Sources: Data Processed by SMARTPLS 3.2.9 (2024).

Table 2 above shows that social media marketing, brand image, and user satisfaction have a 7.59% Influence on variable Y. Meanwhile, social media marketing has a 6.15% Influence on variable Z1 and an 8.07% Influence on variable Z2.

4.3. T-Statistics (Bootstrapping)

Research hypothesis testing is conducted using the t-test to determine whether the exogenous variable (X) has a significant effect on the endogenous variable (Y).

4.3.1. Direct Effect

Table 3. Direct Effect

	Original Sample (O)	T Statistics (O/S/TDEV)	P Values	Information
Social Media Marketing-> Continuance Intention	0.177	1.314	0.189	H ¹ Rejected
Social Media Marketing-> Brand Image	0.788	9.700	0.000	H ² Accepted
Social Media Marketing-> User Satisfaction	0.284	1.966	0.050	H ³ Accepted
Brand Image-> Continuance Intention	-0.067	0.455	0.649	H ⁴ Rejected
User Satisfaction -> Continuance Intention	0.788	4.835	0.000	H ⁵ Accepted
Brand Image-> User Satisfaction	0.660	4.822	0.000	H ⁶ Accepted

Sources: Data Processed by SMARTPLS 3.2.9 (2024).

4.3.1.1. The Influence of Social Media Marketing on Continuity Intention

From the results in Table 3 above, the t value is 1.314, which is less than 1.96, and the P value is 0.189, which is greater than 0.5. Therefore, the conclusion is that brand image does not significantly influence continuance intention. This indicates that the e-Wallet brand image is unable to generate a sustainable intention (continuance intention) among e-Wallet users.

4.3.1.2. The Influence of Social Media Marketing on Brand Image

In conclusion, social media marketing is a variable that can influence the e-wallet brand image. The more often an e-wallet appears on social media, the more positive its brand image will be. This is supported by the observed t-value (9.700), which exceeds 1.96, and the p-value (0.00), which is less than 0.5.

4.3.1.3. The Influence of Social Media Marketing on User Satisfaction

From Table 3, it can be concluded that social media marketing is a variable that influences user satisfaction. Social media marketing strategies tend to focus on creating relevant and engaging content. By providing information that is useful, entertaining, or valuable, brands can create a positive user experience. Quality content can increase user satisfaction. This result is supported by the t-value ($t = 1.966 > 1.96$) and the p-value ($p = 0.050 = 0.50$).

4.3.1.4. The Influence of Brand Image on Continuance Intention

Table 3 indicates that brand image is not a predictor of changes in continuity of action; this is supported by a t-value of 0.455 ($p < 0.5$) and a p-value of 0.649 ($p > 0.5$).

4.3.1.5. The Influence of User Satisfaction on Continuity Intention

As shown in Table 3 above, user satisfaction influences continuance intention because satisfied users are more likely to continue using the product or service. This was verified by observing that the t-value ($4.835 > 1.96$) and the p-value ($0.000 < 0.5$) were both significant.

4.3.1.6. The Influence of Brand Image on User Satisfaction

Brand image influences user satisfaction by shaping positive expectations and perceptions of the product or service. From Table 3, the t-statistic (4.822) exceeds 1.96, and the p-value (0.000) is less than 0.5.

4.3.2. Indirect Effect

Table 4. Indirect Effect

	Original Sample (O)	T Statistics (O/S/TDEV)	P Values	Information
Social Media Marketing-> Brand Image-> Continuance Intention	-0.053	0.459	0.646	H ⁷ Rejected

	Original Sample (O)	T Statistics (O/S/TDEV)	P Values	Information
Social Media Marketing-> User Satisfaction-> Continuance Intention	0.223	1.975	0.049	H ⁸ Accepted
Social Media Marketing-> Brand Image-> User Satisfaction	0.520	4.333	0.000	H ⁹ Accepted
Brand Image-> User Satisfaction-> Continuance Intention	0.520	3.336	0.001	H ¹⁰ Accepted

Sources: Data Processed by SMARTPLS 3.2.9 (2024).

4.3.2.1. The Influence of Social Media Marketing on Continuance Intention is Mediated by Brand Image.

Table 4 above indicates that the t-statistic is $0.459 < 1.96$ and the p-value is $0.464 > 0.5$. H7 is rejected, indicating that the brand image variable does not mediate the relationship between social media marketing and continuance intention. Therefore, it can be concluded that a positive brand image of an e-wallet does not mediate the relationship between social media marketing and continuance intention.

4.3.2.2. The Influence of Social Media Marketing on Continuance Intention is Mediated by User Satisfaction.

Based on Table 4 above, the t-statistic value obtained is 1.975, which is more significant than 1.96, and the p-values are $0.049 < 0.5$. This means that user satisfaction is a variable that can influence the relationship between social media marketing and continuance intention. It can be concluded that the more satisfied users are with their experience, the greater the likelihood that they will maintain an intention to continue using the e-wallet product or service. In this case, the relationship between social media marketing and continuance intention is partially mediated by user satisfaction; that is, prior to mediation by user satisfaction, social media marketing significantly influences continuance intention among e-wallet users.

4.3.2.3. The Influence of Social Media Marketing on User Satisfaction is Mediated by Brand Image.

From the results in Table 4 above, the t-statistic value is $4.333 > 1.96$, and the p-values are $0.000 < 0.5$. Therefore, H9 is supported, indicating that brand image mediates the relationship between social media marketing and user satisfaction. The type of mediation is complete mediation. It can be concluded that a strong brand image can enhance customers' perceptions of product or service quality, reliability, and value. A positive brand image can create positive expectations among consumers, which in turn contributes to user satisfaction with e-wallets.

4.3.2.4. The Influence of Brand Image on Continuance Intention is Mediated by User Satisfaction.

Table 4 above indicates that the t-statistic is $3.336 > 1.96$ and the p-value is $0.001 < 0.5$. H10 is accepted, meaning that when brand image cannot directly influence continuance intention, user satisfaction will mediate the effect of brand image on continuance intention in e-Wallet use. Based on these results, it can be

concluded that user satisfaction fully mediates the relationship between brand image and continuance intention; that is, before being mediated by job satisfaction, brand image does not significantly influence continuance intention among e-Wallet users.

4.4. Discussion

The results of this study indicate that social media marketing has not yet become a direct determinant of users' intentions to continue using e-wallets. This finding suggests that the intensity of promotions and content exposure on social media does not necessarily serve as the primary driver of continued usage behavior. In the context of digital financial services, users tend to evaluate the benefits of a service rationally based on experiences, such as transaction convenience, system reliability, and time and cost efficiency, rather than on communicative promotional stimuli. Thus, social media marketing is more appropriately understood as a tool for enhancing brand awareness and communication rather than as a direct determinant of behavioral loyalty.

This finding contrasts with the results of Subawa (2020), Savitri et al. (2020), and Almas (2018), who reported a positive relationship between social media marketing and the intention to continue using social media. The difference is likely attributable to respondent characteristics and the utilitarian nature of e-wallet use, in which decisions are primarily based on functional rather than symbolic values. Moreover, this study is limited by its cross-sectional design, which may not fully capture the dynamics of changing user perceptions over time.

Further findings indicate that social media marketing contributes to shaping the e-wallet brand image. Marketing activities conducted through social media, such as sharing informative contents, facilitating two-way interactions, and tailoring messages to user characteristics, can strengthen positive brand perceptions. The dimensions of social media marketing, including interaction, entertainment, and customization, enable companies to create a brand image that is modern, responsive, and aligned with users' digital lifestyles.

These results align with Bilgin (2018), who argued that social media effectiveness is closely related to the formation of a positive brand image. Wibowo et al. (2022) also found a relationship between social media marketing strategies and user perceptions of the brand. Accordingly, social media marketing can be viewed not only as a promotional tool but also as a strategic mechanism for building e-wallet brand identity and reputation in the competitive digital services landscape.

In addition to shaping brand image, social media marketing is also associated with e-wallet user satisfaction. Through social media, companies can communicate information about service features, promotions, and usage education more easily and interactively. Such interactions can enhance the perceived value of the service, both functionally and emotionally, leading users to evaluate the e-wallet experience as more satisfying.

User satisfaction tends to develop when the services used meet expectations and consistently deliver perceived benefits. In this context, social media marketing serves as a communication channel that reinforces their experience, even if it does not always directly influence continued platform use. This finding is consistent with those of Ristiana et al. (2022) and Zahram et al. (2023), who suggested that the

intensity and quality of a company's social media activities are associated with user satisfaction.

The results indicate that brand image does not directly determine the intention to continue using e-wallets. This suggests that brand image is more dominant during the initial adoption phase than during continued use. After users gain sufficient direct experience, the decision to continue using the e-wallet is primarily influenced by evaluations of service performance and perceived functional benefits.

Furthermore, the utilitarian nature of e-wallets leads users to prioritize efficiency and convenience over symbolic brand perceptions. A positive brand image may initially enhance trust, but its influence can weaken when competing e-wallet providers offer features that are relatively similar. This finding aligns with Davi De Aria Pradana (2016) but differs from Terrasista and Sidharta (2022), who emphasized that the impact of brand image heavily depends on industry context and user characteristics.

In contrast to brand image, user satisfaction appears to play a more significant role in driving the intention to continue using e-wallets. Satisfied users tend to have positive overall experiences, making them more willing to maintain service use in a long term. Satisfaction reflects the e-wallet's success in meeting user needs, including transaction convenience, system reliability, and service variety.

These findings are consistent with Rhamdhani (2020) and McCole et al. (2019), who identified customer satisfaction as a key predictor of continued usage behavior. In this context, satisfaction can be understood as an evaluative mechanism bridging usage experience and subsequent behavioral decisions. Therefore, efforts to enhance user satisfaction should be considered a strategic priority for e-wallet providers.

The study further indicates that the effect of brand image on user behavior operates indirectly, through user satisfaction. A positive brand image shapes users' initial expectations of quality, security, and reliability. When these expectations are confirmed through appropriate usage experiences, users are more likely to evaluate the service positively and feel higher satisfaction, which can then encourage continued usage.

In digital service contexts, brand image serves as an initial signal that shapes perceptions before and during use, whereas subsequent behavioral decisions depend heavily on experience. This explains why brand image can enhance satisfaction but does not always directly affect the intention to continue using the brand. These findings support the view that satisfaction acts as an evaluative mechanism linking brand perception to user behavior. Accordingly, e-wallet brand management strategies should be balanced with service quality improvements to ensure that brand image translates into satisfying experiences.

The findings can be interpreted using the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT), which emphasize that post-adoption evaluations influence continued usage intention. In the e-wallet context, user satisfaction reflects perceived usefulness and practicality of use after direct experience. When users find the e-wallet easy to use and beneficial for their daily transactions, the likelihood of continued usage strengthens.

Unlike initial factors such as brand image or promotional intensity, TAM and UTAUT highlight usage experience as the primary determinant of sustained behavior. This indicates that while social media marketing and brand image shape initial expectations and perceptions, long-term usage decisions are more influenced by functional evaluation and experience. Therefore, this study expands understanding of e-wallet user behavior by positioning satisfaction as a key element linking marketing and brand perception to continued usage intention.

User satisfaction appears to mediate the relationship between social media marketing and e-wallet continued usage intention. This suggests that social media marketing does not directly drive sustained usage but rather creates positive experiences that enhance user satisfaction. Social media marketing activities—such as delivering relevant information, easy-to-understand promotions, and responsive interactions—can help users derive greater value from e-wallet services, leading to more positive evaluations of their use.

According to the Expectation-Confirmation Theory (ECT), satisfaction arises when usage experience aligns with prior expectations, and satisfaction is a primary driver of continued usage intention. Thus, social media marketing shapes initial expectations and experiences, while satisfaction serves as a crucial link between experience and behavioral decisions. This aligns with Zahram et al. (2023), who found that the indirect effect of social media marketing on continued usage intention through satisfaction tends to be stronger than its direct effect.

The results also indicate that brand image mediates the relationship between social media marketing and e-wallet user satisfaction. This suggests that part of social media marketing's influence on satisfaction occurs indirectly, through the formation of positive brand perceptions. Consistent, informative, and interactive social media activities can strengthen the brand image as trustworthy, modern, and relevant, encouraging users to evaluate usage experiences more positively.

These findings align with Kristiani et al. (2017), who argued that brand image relates to user evaluation when companies provide clear and consistent information. Similarly, Ginting and Nugraha (2019) found a relationship between brand image and user satisfaction, particularly when brand perception aligns with perceived service quality. Thus, social media marketing can be understood not only as a communication tool but also as a strategic means of building brand image that contributes to e-wallet user satisfaction.

From a managerial perspective, the findings suggest that social media marketing should focus not only on increasing promotional exposure but also on creating valuable user experiences. Companies are advised to optimize social media content to be informative, interactive, and relevant to build a positive brand image and enhance user satisfaction. Additionally, improvements in service quality, practicality, and system reliability should be prioritized so that brand image translates into satisfaction and sustained usage.

5. CONCLUSION

The study's conclusions indicate that social media marketing does not have a direct effect on the intention to continue using e-wallets (H1). However, it plays a

significant role in shaping brand image (H2) and enhancing user satisfaction (H3). Brand image does not directly influence the intention to continue using (H4) but significantly affects user satisfaction (H6) and partially mediates the effect of social media marketing on satisfaction (H9). User satisfaction is a key factor in driving the intention to continue using (H5) and to mediate the relationships between social media marketing and usage intention (H8) and between brand image and usage intention (H10). These findings suggest that actual user experiences, such as transaction convenience, system reliability, and perceived value, are more decisive for continued behavior than the intensity of promotions or symbolic perceptions of the brand.

Effective social media marketing strategies through interaction, entertainment, and content customization can enhance brand image and user satisfaction, thereby indirectly fostering loyalty. In practice, e-wallet service providers are advised to focus on service quality, valuable social media interactions, and consistent brand image management to maintain user loyalty.

However, this study has some limitations: it used cross-sectional data and was restricted to e-wallet users in Kerinci Regency and Sungai Penuh City; therefore, generalization to other regions should be approached with caution. Future research is recommended to employ longitudinal designs, expand the geographic and variable scopes, and consider additional factors such as trust, security, and feature innovation to gain a more comprehensive understanding of e-wallet usage behavior.

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