

Integrating E-Service Quality and Perceived Value in Explaining E-Wallet Satisfaction: The Mediating Role of E-Trust

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ABSTRACT

This study examines the influence of E-Service Quality and Perceived Value on User Satisfaction, with E-Trust as a mediating variable, among students of the Faculty of Economics and Business, Sam Ratulangi University (FEB UNSRAT) who use the DANA e-wallet application. A quantitative, causal-associative research design was applied. The population consisted of 4,101 active FEB UNSRAT students, from which a sample of 100 respondents was selected using a purposive sampling technique based on the Slovin formula. Data were collected through a Likert-scale questionnaire and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the aid of SmartPLS 4. The results show that E-Service Quality has a positive and significant effect on E-Trust and on User Satisfaction; Perceived Value has a positive and significant effect on E-Trust and on User Satisfaction; and E-Trust has a positive and significant effect on User Satisfaction. Mediation testing further reveals that E-Trust significantly mediates the effect of both E-Service Quality and Perceived Value on User Satisfaction. The model explains 79.6 percent of the variance in E-Trust and 81.3 percent of the variance in User Satisfaction, indicating strong explanatory power. These findings suggest that improving electronic service quality, enhancing the value perceived by users, and strengthening user trust are essential levers for increasing satisfaction with digital wallet services, and that DANA should continue to invest in transaction security, system reliability, and service quality to sustain user satisfaction.

Keywords: e-service quality; perceived value; e-trust; user satisfaction; e-wallet

JEL Classification: M31; M15

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1. Introduction

The rapid development of digital technology has brought significant changes to economic and financial activities. Increasing internet penetration and widespread smartphone use have

accelerated the development of a digital financial ecosystem that changes how consumers conduct transactions. Financial technology (fintech) has emerged as an innovation that transforms traditional financial services into services that are

more practical, efficient, accessible, and inclusive. Consumers increasingly expect financial services to provide speed, convenience, security, and ease of access in their daily transactions.

Indonesia is one of the countries experiencing rapid growth in digital financial services. Bank Indonesia reported that the value of electronic money transactions in Indonesia exceeded IDR 2,809 trillion in 2023, indicating the increasing use of digital payment instruments in economic activities. This development demonstrates that digital payments have become an increasingly important part of consumer behavior. However, the rapid growth of the fintech industry also creates greater competition among providers, requiring companies to maintain positive user experiences and satisfaction.

One of the most widely used fintech products in Indonesia is the digital wallet or e-wallet. E-wallets have developed beyond their initial function as payment instruments and now provide various services, including money transfers, bill payments, mobile credit and data purchases, QRIS transactions, online shopping payments, top-ups, and payments at offline merchants. Survey data from Jakpat/GoodStats (2025) indicate that DANA is among the leading e-wallet platforms in Indonesia in terms of usage. This position creates an important challenge for DANA to maintain user satisfaction because users can easily compare the quality, benefits, security, and convenience of different digital wallet platforms.

E-Service Quality is one of the factors that can influence how users evaluate digital services. In an e-wallet context, users assess the quality of the service through the ease of accessing the application, system responsiveness, transaction reliability, availability of features, and the ability of the platform to fulfill users' needs. A positive service

experience can encourage users to evaluate the application more favorably and increase their satisfaction. However, the relationship between E-Service Quality and satisfaction may also depend on users' confidence in the digital service provider. This is particularly important for financial applications because users conduct transactions involving monetary value and provide personal information through the platform.

E-Trust therefore becomes an important factor in understanding user responses to digital financial services. Trust reflects users' confidence that the provider can deliver reliable, secure, and dependable services. Setiabudi and Sutanto (2024) emphasize the importance of trust as an antecedent of satisfaction in the e-wallet context because digital wallet services involve financial transactions and the management of users' personal information. Users may therefore evaluate an application not only from the quality of its services but also from their confidence that the platform can protect their information and process transactions appropriately.

In addition to E-Service Quality, Perceived Value may influence User Satisfaction. Perceived Value reflects users' overall evaluation of the benefits obtained from a service compared with the costs or sacrifices involved in using it. In the context of DANA, users may perceive value from transaction convenience, time efficiency, accessibility, promotional benefits, and the availability of various financial services within one application. When users perceive that the benefits obtained are valuable and correspond to their expectations, they may develop a more positive evaluation of the service. Nevertheless, the perceived benefits of a digital financial service may also depend on whether users trust the platform that provides those benefits.

Previous studies have examined several relationships among these

variables, but important gaps remain. Arif et al. (2023) examined E-Trust as a mediating variable in the relationship between service quality and satisfaction, demonstrating the relevance of trust as a mechanism connecting service quality with user responses. However, the study did not simultaneously incorporate Perceived Value into the same research model. Meanwhile, Yokiman et al. (2021) examined the effect of Perceived Value on satisfaction, but did not focus on E-Trust as a mediating mechanism. These differences indicate an opportunity to develop a more integrated model that considers E-Service Quality and Perceived Value simultaneously while positioning E-Trust as a mediator of their effects on User Satisfaction.

Another gap concerns the research context. Previous studies have examined digital services across various contexts, including e-commerce and other digital platforms, while research specifically integrating E-Service Quality, Perceived Value, and E-Trust among DANA users remains limited. Furthermore, research involving e-wallet users among university students in North Sulawesi is still relatively limited. Students of the Faculty of Economics and Business, Sam Ratulangi University, represent a relevant context because digital payment applications can be used for various everyday transactions, making their perceptions of service quality, value, trust, and satisfaction important to examine. Based on these phenomena and research gaps, this study examines the effects of E-Service Quality and Perceived Value on User Satisfaction, with E-Trust as a mediating variable, among DANA application users who are students of the Faculty of Economics and Business, Sam Ratulangi University. The study examines both direct relationships between the variables and the indirect effects through E-Trust. By integrating these constructs into a single research model, this study is

expected to contribute empirical evidence regarding the mechanisms underlying user satisfaction in the context of digital wallet services.

2. Literature review

Theoretical foundations

Marketing is broadly understood as the set of activities through which organizations create, communicate, and deliver value to satisfy customer needs and build profitable relationships (Kotler & Keller, 2021); in the digital era it has moved toward technology-enabled, customer-centric approaches that place the quality of digital interaction and perceived value at the center of competitive strategy (Kartajaya & Setiawan, 2021). E-Service Quality refers to the extent to which a digital platform facilitates efficient, effective, and satisfying transactions and delivery (Zeithaml, Bitner, & Gremler, 2020), commonly assessed through efficiency, reliability, responsiveness, privacy/security, and ease of use. Perceived Value is users' cognitive appraisal of the overall utility obtained from using a service relative to the sacrifices incurred in time, effort, or cost (Hawkins & Mothersbaugh, 2023). E-Trust reflects users' confidence that a provider will behave as expected, protect personal data, and ensure transaction security (Setiabudi & Sutanto, 2024). User Satisfaction is the evaluative response users form after comparing perceived service performance against their expectations (Hawkins & Mothersbaugh, 2023); satisfied users are more likely to continue using a service and to recommend it (Marhaendra & Permatasari, 2022).

Hypothesis Development

Higher electronic service quality—reflected in ease of use, efficient transaction processing, reliable systems, responsiveness, and strong data security—tends to increase user satisfaction, as

documented among users of PLN Mobile (Lengkey et al., 2022), Maxim and InDrive (Nangkoda et al., 2023), and Tokopedia (Pradnyadewi & Giantari, 2022).

H₁: E-Service Quality has a significant effect on User Satisfaction

When the benefits users obtain—convenience, time efficiency, security, and useful features—exceed the costs and effort of use, satisfaction increases (Sabila et al., 2024; Sigar et al., 2022).

H₂: Perceived Value has a significant effect on User Satisfaction

Reliable, efficient, responsive, and secure electronic services build users' confidence in a platform's credibility, as observed among users of Shopee (Susanta et al., 2024), and P2P lending platforms (Setiabudi & Sutanto, 2024).

H₃: E-Service Quality has a significant effect on E-Trust

Perceived Value is a strong antecedent of trust: as users recognize greater benefit, ease, and efficiency, their confidence in the provider grows (Setiabudi & Sutanto, 2024; Khalishah & Tarigan, 2023).

H₄: Perceived Value has a significant effect on E-Trust

Trust reduces perceived risk and increases users' confidence in continuing to use a service, thereby raising satisfaction (Merza & Nurhayati, 2025; Masiaga et al., 2022; Fauzi, 2021).

H₅: E-Trust has a significant effect on User Satisfaction

Beyond their direct effects, service quality and perceived value may also raise satisfaction indirectly by first strengthening users' trust, which then translates into higher satisfaction (Setiabudi & Sutanto, 2024; Nursalim et al., 2025; Khalishah & Tarigan, 2023).

H₆: E-Trust mediates the effect of E-Service Quality on User Satisfaction

H₇: E-Trust mediates the effect of Perceived Value on User Satisfaction

The research model positions E-Service Quality and Perceived Value as exogenous variables, E-Trust as an intervening (mediating) variable, and User Satisfaction as the endogenous variable, with both direct and indirect paths tested simultaneously.

3. Research method

This study uses a quantitative approach with a causal-associative design to examine the causal relationships among E-Service Quality, Perceived Value, E-Trust, and User Satisfaction. The population comprised all 4,101 active students of the Faculty of Economics and Business, Sam Ratulangi University. A sample of 100 respondents was determined using the Slovin formula and selected through purposive sampling, with the criterion that respondents were active FEB UNSRAT students who currently use or have previously used the DANA application. Primary data were collected through a structured questionnaire measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree); secondary data were drawn from official reports, prior studies, and industry publications.

E-Service Quality (X₁) was operationalized through five indicators (ease of transaction, system reliability, responsiveness, data and transaction security, and ease of learning/use); Perceived Value (X₂) through four indicators (value for quality received, value for money, functional benefit, and value for time/effort); E-Trust (Z) through four indicators (reliability of promised service, confidence in transaction security, protection of personal data, and provider credibility); and User Satisfaction (Y) through four indicators (conformity with expectations, overall satisfaction, intention to continue use, and willingness to recommend).

Data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) in SmartPLS 4, a variance-based approach suitable for prediction-oriented models with mediating relationships (Hair et al., 2021). The measurement (outer) model was evaluated through convergent validity (outer loadings and Average Variance Extracted, AVE), discriminant validity (cross-loadings), and composite reliability (Cronbach's alpha, rho_a, and rho_c). The structural (inner) model was evaluated through path coefficients, the coefficient of determination (R^2), and model-fit indices (SRMR, d_ULS, d_G, Chi-square, and NFI). Hypotheses, including the specific indirect (mediation) effects of E-

Trust, were tested using bootstrapping, applying a significance threshold of t-statistic > 1.96 and p-value < 0.05 ($\alpha = 5\%$).

4. Result and discussion

Respondent profile

Of the 100 respondents, 59 percent were female and 41 percent were male. By study program, 43 percent were Management students, 38 percent Accounting students, and 19 percent Development Economics students. Regarding length of DANA usage, most respondents were experienced users, as detailed in Table 1, and were therefore well positioned to evaluate the constructs under study.

Table 1. Respondent profile

Characteristic	Category	Frequency	Percentage
Gender	Male	41	41%
	Female	59	59%
Study program	Development Economics	19	19%
	Management	43	43%
	Accounting	38	38%
Duration of use	< 6 months	7	7%
	6 months – 1 year	10	10%
	>1 – 2 years	24	24%
	>2 – 3 years	22	22%
	> 3 years	37	37%

Source: Primary data (2026)

Measurement Model (Outer Model)

All outer loadings exceeded the recommended threshold of 0.70, ranging from 0.717 to 0.852, confirming convergent validity for every item. Average Variance Extracted (AVE) values for all constructs exceeded 0.50 (Table 2), and discriminant validity was confirmed

through cross-loadings, as each indicator loaded more strongly on its intended construct than on any other. Composite reliability (rho_c) and Cronbach's alpha values for all constructs exceeded 0.70 (Table 2), confirming reliable and internally consistent measurement.

Table 2. Convergent Validity and Reliability

Construct	Cronbach's α	rho_a	rho_c	AVE
E-Service Quality (X_1)	0.861	0.865	0.900	0.643
Perceived Value (X_2)	0.809	0.810	0.875	0.636
E-Trust (Z)	0.861	0.864	0.906	0.706
User Satisfaction (Y)	0.799	0.804	0.869	0.625

Source: Primary data processed with SmartPLS 4 (2026)

Structural Model (Inner Model)

Table 3 presents the path coefficients and coefficients of determination. All relationships are positive. The R^2 for E-Trust is 0.796 (adjusted $R^2 = 0.792$), meaning E-Service Quality and Perceived Value jointly explain 79.6 percent of the variance in E-Trust; the R^2 for User Satisfaction is 0.813 (adjusted $R^2 = 0.807$), meaning E-Service Quality, Perceived

Value, and E-Trust jointly explain 81.3 percent of the variance in User Satisfaction—both within the substantial category (Hair et al., 2021). Model-fit indices further supported adequacy: SRMR = 0.072 (below the 0.10 threshold), d_ULS = 0.791, d_G = 0.610, Chi-square = 290.209, and NFI = 0.764, indicating an acceptable overall fit for hypothesis testing.

Table 3. Path Coefficients and Coefficient of Determination

Path	Path Coefficient	R^2	Adjusted R^2
E-Service Quality $\rightarrow$ E-Trust	0.463	—	—
Perceived Value $\rightarrow$ E-Trust	0.477	0.796	0.792
E-Service Quality $\rightarrow$ User Satisfaction	0.250	—	—
Perceived Value $\rightarrow$ User Satisfaction	0.277	—	—
E-Trust $\rightarrow$ User Satisfaction	0.427	0.813	0.807

Source: Primary data processed with SmartPLS 4 (2026)

Hypothesis Testing

Hypotheses were tested through bootstrapping, using t-statistic > 1.96 and

p-value < 0.05 as acceptance criteria. All five direct-effect hypotheses were supported (Table 4).

Table 4. Results of Direct-Effect Hypothesis Testing

Hypothesis / Path	Coef.	t-stat	p-value	Result
H ₁ : E-Service Quality $\rightarrow$ User Satisfaction	0.250	2.830	0.005	Supported
H ₂ : Perceived Value $\rightarrow$ User Satisfaction	0.277	3.205	0.001	Supported
H ₃ : E-Service Quality $\rightarrow$ E-Trust	0.463	5.435	0.000	Supported
H ₄ : Perceived Value $\rightarrow$ E-Trust	0.477	6.061	0.000	Supported
H ₅ : E-Trust $\rightarrow$ User Satisfaction	0.427	3.866	0.000	Supported

Source: Primary data processed with SmartPLS 4 (2026)

Specific indirect-effect testing examined the mediating role of E-Trust (Table 5). Both mediation hypotheses were supported. Because the direct effects of E-Service Quality and Perceived Value on User Satisfaction remain significant

alongside these indirect effects, the mediation is partial rather than full—E-Trust strengthens, but does not fully account for, the two predictors' influence on satisfaction.

Table 5. Results of Mediation (Specific Indirect Effect) Testing

Hypothesis / Path	Coef.	t-stat	p-value	Result
H ₆ : E-Service Quality → E-Trust → User Satisfaction	0.197	2.847	0.004	Supported
H ₇ : Perceived Value → E-Trust → User Satisfaction	0.203	3.450	0.001	Supported

Source: Primary data processed with SmartPLS 4 (2026)

Discussion

The results support all seven hypotheses and indicate that satisfaction with DANA emerges from a combined cognitive and relational process: users appraise the quality of the service and the value they obtain, form a judgment about the provider's trustworthiness, and then evaluate their overall satisfaction.

E-Service Quality and User Satisfaction (H₁)

E-Service Quality has a positive and significant effect on User Satisfaction ($t = 2.830$; $p = 0.005$). In expectation–confirmation terms, when an e-wallet performs at or above the level users expect from a payment instrument, positive confirmation follows. Notably, however, this is the smallest of the five direct paths in the model. Ease of use, efficient transaction processing, reliable systems, responsiveness, and strong data protection jointly raise satisfaction among DANA users, consistent with Lengkey et al. (2022), Nangkoda et al. (2023), and Pradnyadewi and Giantari (2022). Within the expectation–confirmation framework, positive confirmation arises when an e-wallet delivers performance that meets or exceeds what users anticipate from a payment instrument. Yet this is the weakest of the model's five direct paths.

One plausible explanation, though one this research design cannot test, is that for a mature and widely adopted service like DANA, experienced users largely take basic functionality for granted (83 percent of respondents had used the app for over a year). Under those conditions, confidence that the provider is dependable does more to differentiate satisfaction levels than marginal differences in technical quality. The mediation results reported below are consistent with this reading.

Perceived Value and User Satisfaction (H₂)

Perceived Value also has a positive and significant effect on User Satisfaction ($t = 3.205$; $p = 0.001$). Users report higher satisfaction when the benefits obtained from DANA, convenience, time efficiency, security, and features, meet or exceed expectations relative to cost and effort, aligning with Sabila et al. (2024), and Sigar et al. (2022). This reflects the get–give logic of value formation (Zeithaml, 1988), whereby satisfaction increases as perceived benefits exceed perceived sacrifices. Among student users on limited budgets, transaction fees, top-up costs, and the time spent completing payments are likely to be salient sacrifices, which may explain why value judgments carry such weight in this population.

Perceived Value has a marginally larger direct effect than E-Service Quality (0.277 versus 0.250), but the gap is small and was not formally tested, so the two constructs should not be ranked on this evidence.

E-Service Quality and E-Trust (H₃)

E-Service Quality significantly strengthens E-Trust ($t = 5.435$; $p = 0.000$): reliable, efficient, secure, and easy-to-use service builds users' confidence in the platform, consistent with Susanta et al. (2024), and Setiabudi and Sutanto (2024). In a payment setting, users cannot directly inspect a provider's competence or integrity; they infer it from observable service behavior such as consistent transaction processing, protection of personal data, and prompt handling of problems. In the terms of Mayer et al. (1995), reliable and secure service provides evidence of the provider's ability and integrity, which are core antecedents of trust. This is why service quality in digital financial services functions not only as a performance attribute but also as a trust signal.

Perceived Value and E-Trust (H₄)

Perceived Value has the strongest path coefficient in the model (0.477) toward E-Trust ($t = 6.061$; $p = 0.000$), indicating that perceived benefit is a particularly powerful driver of trust, corroborating Setiabudi and Sutanto (2024) and Khalishah and Tarigan (2023). The satisfaction rises as perceived benefits outweigh perceived sacrifices. For student users with limited budgets, transaction fees, top-up costs, and the time spent completing payments are likely to be salient sacrifices, which may explain why value judgments carry weight in this population.

E-Trust and User Satisfaction (H₅)

E-Trust has a positive and significant effect on User Satisfaction ($t = 3.866$; $p = 0.000$): users who believe DANA safeguards their data, secures transactions,

and behaves reliably report higher satisfaction, consistent with Merza and Nurhayati (2025), Masiaga et al. (2022), and Fauzi (2021). In a payment setting, users cannot directly inspect a provider's competence or integrity; they infer it from observable service behavior such as consistent transaction processing, protection of personal data, and prompt handling of problems. E-Trust is the strongest of the three direct predictors of satisfaction, compared with Perceived Value and E-Service Quality.

Mediating Role of E-Trust (H₆ and H₇)

E-Trust significantly mediates the effect of both E-Service Quality (indirect effect = 0.197; $t = 2.847$; $p = 0.004$) and Perceived Value (indirect effect = 0.203; $t = 3.450$; $p = 0.001$) on User Satisfaction. Service quality and perceived value thus influence satisfaction not only directly but also through a trust-building mechanism, consistent with Setiabudi and Sutanto (2024) and Nursalim et al. (2025). Trust is therefore an important but not the only channel: over half of each total effect runs directly or through mechanisms not included in this model, such as perceived usefulness, convenience, enjoyment, or promotional benefits. Two further implications follow. First, the finding qualifies the view raised in the Introduction that the direct relationship between e-service quality and satisfaction weakens considerably once trust is added. In this sample, that direct relationship remains significant, although the extent of any attenuation cannot be judged because no model excluding trust was estimated. Second, the results suggest that technical quality and value judgments should not be treated as rival explanations of satisfaction, since both work partly through the same psychological pathway.

5. Conclusion

This study demonstrates that E-Service Quality and Perceived Value both positively and significantly influence User Satisfaction, directly and indirectly through E-Trust, among FEB UNSRAT students using the DANA application. All seven hypotheses were supported: E-Service Quality and Perceived Value each significantly raise User Satisfaction and E-Trust; E-Trust itself significantly raises User Satisfaction; and E-Trust significantly mediates the effect of both E-Service Quality and Perceived Value on User Satisfaction. With R^2 values of 0.796 for E-Trust and 0.813 for User Satisfaction, the model demonstrates strong explanatory power, confirming that trust functions as an important psychological bridge between the technical and value-based attributes of a digital wallet service and the satisfaction users experience.

These findings carry practical implications for DANA and similar e-wallet providers: sustaining and improving system reliability, transaction security, responsiveness, and ease of use, while continuing to deliver tangible value for the cost and effort users invest, remain essential for building trust and, in turn, satisfaction. Theoretically, the study contributes to the digital consumer-behavior literature by empirically confirming the joint predictive role of E-Service Quality and Perceived Value alongside E-Trust as a mediator within a single integrated model, and by extending this evidence to a student e-wallet-user population in Eastern Indonesia. Future research is encouraged to incorporate additional constructs such as customer experience, brand image, perceived ease of use, or e-loyalty, and to extend the analysis to other digital wallet platforms (e.g., OVO, GoPay, ShopeePay, or LinkAja) or other regions, to allow broader comparison and generalization.

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