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An Examination of the Factors Impacting Student Satisfaction and Continuance Intention to Use Online Payments in Chengdu, China

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Abstract

Purpose: This research investigates factors impacting student satisfaction and continuance intention to use online payments in Chengdu, China. Quantitative research method serves as the foundation for the study. Service quality, privacy, confirmation, perceived usefulness, perceived security, satisfaction, and continuance intention are variables according to the Technology Acceptance Model (TAM), Information Systems Success Model (ISSM), and Expectation Confirmation Theory (ECT), which construct the conceptual framework of the research. **Research design, data, and methodology:** In a preliminary study, the Item Objective Congruence (IOC) Index and the Cronbach alpha statistic were used to assess content validity and internal consistency reliability. Additionally, 500 students from selected universities were analyzed by the application of confirmatory factor analysis (CFA) and structural equation modeling (SEM). **Results:** The results confirmed that service quality and privacy have the strongest effects on satisfaction. Continuance intention is directly influenced by satisfaction. **Conclusions:** The service quality of online payment systems must be improved, and user privacy must be better protected to increase students' satisfaction with online payment and their desire to use it in the future. Managers need to take customer information protection very seriously. Moreover, the relevant agencies will adjust the policy to serve as a foundation.

Keywords : Online Payment, Service Quality, Perceived Security, Satisfaction, Continuance Intention

JEL Classification Code: E44, F31, F37, G15

1. Introduction

Payment processing is exchanged through e-commerce websites where the seller and the buyer utilize the bank's service for online money transfers. According to the Mobile Payment Forum, mobile payment is any commercial transaction involving a specific good or service that is carried out over a mobile communication network by users utilizing

mobiles and other something can use terminal devices. China's national payment system represents a sizable payment mechanism.

There must be two ways to pay electronically: The first is e-banking, which is done by signing in to an online bank. The second method is a third-party transaction, in which the user deposits money with a third party, which consequently gets it from the online savings account—the third-party use

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various payment options, including mobile and fixed phone payments.

An increasing variety of offline payment scenarios are becoming typical as the internet expands. The use of mobile payments may eventually replace all cash-based transactions. Online payments have been increasingly popular since the advent of online shops. Younger customers primarily accept these cutting-edge technologies. Internet payments speed up transactions and reduce the effort for organizations, increasing revenue and cost efficiency (Hasan et al., 2020). In principle, Internet payment systems development ended online transaction fraud (Huang, 2009).

According to the literature on the subject, online payment systems are encouraged to be used since they are more user-friendly for everyone, especially in recent years. The researcher will cover this work's historical evolution, contemporary challenges, and key concepts before introducing the key topics. This study investigates the key elements that influence college students' happiness with online payment and their desire to keep using it in Chengdu based on prior studies. The investigation focuses on how Chinese students feel about making payments online. Given the pertinent considerations, it is obvious that a quantitative study is required to ascertain how college students in Chengdu, Sichuan Province, China, rank their satisfaction with six essential aspects of online payment.

2. Literature Review

2.1 Technology Acceptance Model (TAM)

Chau and Hu (2002) in the context of healthcare. These research findings indicate that the primary usage determinants are PU and PEOU. The theory of reasoned action (TRA) by Fishbein and Ajzen (1975) is an established hypothesis that has been widely applied to predict or characterize people's activity inside a range of areas (Chen et al., 2002). The TAM, built on the TRA, was introduced by Davis (1989); it provides a compelling justification for customer and user satisfaction toward technological innovation. The TAM is considered more reliable than other models for forecasting behavior about technology adoption (Davis, 1989). The TAM's basic argument is that two perceptions—perceived utility and perceived usability—determine a user's continuance intention to utilize a platform or a piece of technology (Shen & Eder, 2009). Davis (1989) The user's perception of how much using a device will help them feel better is known as perceived usefulness.

TAM has been used to analyze global user acceptance of Web-based customer relationship management (CRM) systems, email, websites, digital services, and social media sites such as newsfeeds or other services. TAM has been used

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2.2 Information systems success model (ISSM)

The IS success model has been employed to analyze how mobile users behave. A subjective study was carried out by Chatterjee and Vrontis (2022) to determine what makes mobile work in health successful. The utilization of pervasive computing and the value of u-business were examined by Kim et al. (2009a, b) utilizing the success model for IS. In line with Lee and Chung (2009), user happiness and confidence in mobile payments are influenced by information quality, interaction design quality, and quality dimensions. Zhou (2013) evaluated critical success elements for mobile internet website acceptability or the desire to continue using mobile payment using the IS success model and other models.

Pitt et al. (1995) claimed that users needed both physical hardware and information to use information systems effectively. According to Pitt et al., data systems have transitioned beyond open platforms to the present open platform. The quality of the service is therefore becoming more crucial. DeLone and McLean modified the original IS success model in 2003 with a revised management framework that considers essential factors for effective IS prediction, such as quality of information, system quality, service quality, and degree of satisfaction. Information quality, service quality, output quality, service quality, level of happiness, and appraisal of IS all impact how satisfied consumers are with IS. The overall quality of IS assessed is referred to as service quality.

2.3 Expectation confirmation theory (ECT)

Expectations are illustrated through satisfaction and advantages. As a result, consumers continue to use an IS when they are satisfied and believe it to be useful. The ECT was relevant to several key contexts, such as mobile systems and advanced devices used by individuals with physical limitations (Cho & Lee, 2019; Ting et al., 2018). Explorations of predicted benefits, contentment, and attitudes for continued intention about mobile banking were supported. This hypothesis was updated by Park (2020) for smart clothing. Additionally, to the elements (confirmation, projected benefit, and pleasure) that by creating a system for fulfillment, their study also helped to permit continuing purpose through the quality, enjoyment, and usability of the products and systems.

Additionally, perceived cost, flow state, and satisfaction determine the willingness to reuse wearable smart gadgets.

ECT was widely employed in knowledge-based industries, such as enterprise resource planning (ERP), e-learning, and brokerage firms (Bhattacharjee, 2001). (Liao et al., 2009; Roca et al., 2006; Thong et al., 2006). The importance of ECT is growing. According to the researcher's analysis utilizing the TAM model, users' satisfaction, and willingness to keep using M-wallets are substantially impacted by their perceived usefulness and usability. The TAM model is topped by perceived security, grievance relief, and trust.

2.4 Service Quality

The perception of how much an online store's service lives up to a customer's expectations is referred to as service quality, and it comprises privacy, contact, and responsiveness (Fang et al., 2011). The ability of a website to provide services that cater to client demands both during and after the purchasing process is what is meant by the definition of e-service quality (Demir et al., 2021). Kumar et al. (2021) theory that the present study's perceived quality is an extensive assessment of the standard of mobile payment systems according to the study. Falk et al. (2006) find that delivering improved customer service regarding the dynamic information flow.

Samar and Mazuri (2019) study conclusions showed a significant and favorable correlation between INFQ and service quality. Also thought to have a significant impact on boosting trust is the standard of the service. Sonia and Carmen (2009) argued that online customers have higher expectations for the services provided to improve their experience. Customers' satisfaction and potential value will rise thanks to consistent, high-quality service, improving the likelihood that they will do business with you again (Li et al., 2019). An academic achievement from Zhou (2013) mentioned that possibly one of the marketing topics that received the most investigation is service quality. Empathy, dependability, responsiveness, certainty, and tangibles are frequently used to gauge service quality. Heikkila and Kelleher (2010) proposed that service quality is one of the most crucial aspects of a business and customer relationship. Quality of electronic services is becoming crucial for e-success commerce or failure and for giving internet users an experience beyond the simple exchange of information.

H1: Service quality has a significant impact on satisfaction.

2.5 Privacy

Dinev and Xu (2011) suggested that according to the value-based concept, everyone has the right to universal privacy, a component of society's moral code. Due to privacy, people can make their own, non-coerced selections, more accurately predict their behavior, engage in more strategic social interactions, and engage in actions that defy certain

social standards. (Bartneck et al., 2021). Chung and Paynter pointed out that the "freedom to be left free" was the definition of privacy. It is the right of individuals, organizations, or agencies to determine for themselves because of what existing knowledge is shared. Privacy is the control over how one's information is utilized. (Borena et al., 2013).

Consumers' concerns about privacy impact their inclination to adopt omnichannel marketing (Dinev & Xu, 2011). Chung and Paynter concluded that they claimed that if they could be sure that their privacy would be maintained, they would be more likely to purchase. Protecting user information has become important for organizations, corporations, and individuals (Borena et al., 2013). The importance of privacy in attracting new users and keeping current ones has also been recognized (Haq et al., 2018). When privacy policies are ensured, consumers will be more likely to provide their personal information to e-commerce websites (Agag et al., 2016).

H2: Privacy has a significant impact on satisfaction.

2.6 Confirmation

In Rahi et al. (2021) research, expectation confirmation has been established as the second most crucial factor in predicting whether an Internet banking customer will continue using it. In the studies of Shiau et al. (2020), the degree to which the actual user experience confirms one's initial Expectation is known as confirmation. Confirmation defines impressions of the consistency between expectations and actual performance. Le (2022) said that it occurs when users of social media experience the anticipated advantages. Dhia and Kholid (2021) created the expectation Confirmation Model to determine the elements affecting users' intentions to keep using technology. The degree to which a user's use of a certain technology matches his or her expectations for that technology is the affirmation implementation guide. (Rabaa et al., 2021). Subsequently, this was further backed by the result of Rabaa et al. (2021) confirmation is the extent to which consumers perceive that their original assumptions are now being fulfilled throughout actual use (CON).

Tsao (2019) found that users' confirmation of continuous information technology uses impacts the technology's PU; they also discovered that confirmation impacted users' satisfaction. Zhang et al. (2015) also discovered that pleasure, perceived website quality, and perceived reputability are followed by confirmation as the factors influencing perceived pricing advantage. Customer satisfaction and the decision to continue using Internet banking were significantly influenced by expectation confirmation (Rahi et al., 2021). Expectation confirmation greatly influences client satisfaction and their decision to continue using online

banking (Shiau et al., 2020). The favorable impact of that confirmation on the anticipated advantages. (Le, 2022). On perceived usefulness and trust, a confirmation has a notable favorable impact. (Dhia & Kholid, 2021).

H3: Confirmation has a significant impact on satisfaction.

2.7 Perceived Usefulness

According to Khayer and Bao's study from 2019, "perceived usefulness" refers to a user's perception that using a certain technology would improve their ability to do their obligations. Based on the study of Rahi et al. (2021), the degree to which a user believes that Internet banking could improve work performance is known as perceived usefulness. Gao and Bai (2014) said that it is discovered that perceived usefulness predicts user behavior both during the initial adoption phase and after adoption. According to Lee et al. (2015) research result, the term "perceived usefulness" relates to the user's estimation of how much technology will advance their situation. The extent to which a person thinks using a life insurer's app would enhance or improve their situation. (Davis, 1989). Zhai and Shi (2020) pointed out that the degree of students' adoption of mobile technology is thought to be reflected in their perception of its usefulness.

The study by Bhattacharjee (2001), according to past studies, perceived usefulness, and user satisfaction, as well as perceived usefulness and intention to keep using something, are directly associated. Khayer and Bao (2019) posited that revealed that in the setting of Taiwan, perceived usefulness and users' satisfaction and willingness to keep using the service were positively and significantly correlated with each other. User happiness and the intention of Internet banking users to continue using the service were significantly influenced by perceived utility (Rahi et al., 2021). Users' enjoyment is also increased by perceived usefulness as an extrinsic motive (Gao & Bai, 2014).

H4: Perceived usefulness has a significant impact on satisfaction.

2.8 Perceived Security

"Security" includes protection versus threats to security and privacy, such as deceit, accident prevention, and the loss of personal information (Othman et al., 2020). Haq et al. (2018) research that security reflects how trustworthy people believe the processes for transferring, storing, and protecting data from malware and hackers are. An online retailer's assurance of security includes the protection of the computer and any financial or credit card data (Agag et al., 2016). Aspects of cybersecurity in Internet commerce include customers' views of the security of online payments and the safeguarding of financial information from unwanted access (Limbu et al., 2011). Kumar et al. (2018) said users'

perceptions of the anticipated security risks associated with M-wallet use could be used to define perceived security.

According to Othman et al. (2020), users may find it difficult to utilize technology, stop using it altogether, or even discourage their friends and family from using it due to uneasiness. This further demonstrates the significance of security in satisfaction since they saw security as significantly impacting consumer satisfaction with website quality. (Haq et al., 2018). According to earlier research, technical protection and security claims are important elements that might enhance consumers' perceptions of security. (Agag et al., 2016). This opinion was further backed by Limbu et al. (2011), that it has been shown that customers' satisfaction with online retailers' websites is significantly influenced by privacy and security. The findings show that satisfaction, trust, and grievance remedy all impact the continuing intention. (Kumar et al., 2018). Ofori et al. (2017) demonstrated that customers' trust in mobile payment systems is reduced by security concerns, reducing their intent to utilize mobile payment systems.

H5: Perceived security has a significant impact on satisfaction.

2.9 Satisfaction

According to Agag et al. (2016), by contrasting a customer's post-purchase expectations with the performance they received, one may gauge their level of satisfaction. Shiau et al. (2020) An effective response to an overall assessment is represented by the emotional state of satisfaction (Hok et al., 2021). Satisfaction represents emotional openness and a judgment subjectively based on expectations (Le, 2022). Customer satisfaction is seen as an evaluation-based response made at some point during the purchase-consumption process (Lee et al., 2015). A mental state called contentment develops over time due to repeated contact with a telecommunication company. (Gao & Bai, 2014).

One of the main areas of focus for bank managers is now customer happiness (Dauda et al., 2019). User Happiness significantly affects the decision to continue using a product (Susanto et al., 2016). Positive effects on behavioral and attitudinal loyalty were observed in the mediatory function of e-satisfaction (Al-dweeri et al., 2018). Repurchase intent, return intent, loyalty continuation intent, and eventually increased earnings are all influenced by satisfaction (Ofori et al., 2017). A consumer is a form of emotion, so making mobile payments easy to use will boost users' enjoyment of the new technology (Humbani & Wiese, 2019). Satisfaction influenced the intention to use web-based services (Tsao, 2019).

H6: Satisfaction has a significant impact on continuance intention.

2.10 Continuance Intention

User's decision to continue utilizing a certain Data Technologies (IT) that a person has been using is the definition of continuation intention (Rahi & Ghani, 2019). According to Zhao and Song (2022), the continuing intention is frequently a more reliable indicator when attempting to anticipate someone's conduct. By asking respondents to score their intention on, the continuation intention to use is measured. Their continuing intention is the extent to which someone now utilizing a mobile phone to make purchases has developed conscious intentions to do so in the future (Humbani & Wiese, 2019). Franque et al. (2021) said the term "continuance intention" describes elements that contribute to an individual's long-term use of technology by explaining why they do so. The continuation intention was the degree to which a person intended to use digital payment systems to make recurring transactions (Chaveesuk et al., 2021).

The findings confirm that post-adoption continuing intention is highly correlated with self-efficacy and customer satisfaction (Thakur, 2018). asserts that a company's choice among customers and a rise in the number of customers who buy its products or services result from their ongoing efforts to do the right thing (Zhao & Song, 2022). The results showed that users' satisfaction with and perceptions of the value of IS impacted their intention to continue using it. Intention to continue using technology, like online purchasing, is influenced by social pressure and users' desire to interact with others in online social communities (Almaghrabi et al., 2011). For mobile social apps to survive and succeed, it is crucial to comprehend the users' intentions for continued use (Humbani & Wiese, 2019).

3. Research Methods and Materials

3.1 Research Framework

The current scientific study's methodologies are examined to build the conceptual framework. Also, it is based on the major theoretical framework of this study, the expectation confirmation theory (ECT), the information system success model (ISSM), and the technology acceptance model (TAM). Davis created the first TAM in 1989 to identify the contributing factors, promote technological integration inside an organization, and learn how customers support or reject a particular innovation. The Is success model, put forth by DeLone and McLean in 1992, contends that information management and network use affect user satisfaction and both the corporate and individual levels. They later updated the model and included the idea of service excellence (DeLone & McLean, 2003).

Moreover, it shows how essential satisfaction and perceived utility are to the motivation to continue. Emotional openness and expectations-based assessments are two signs of contentment (Oliver, 1980). According to Figure 1, the conceptual framework is built using these constructs.

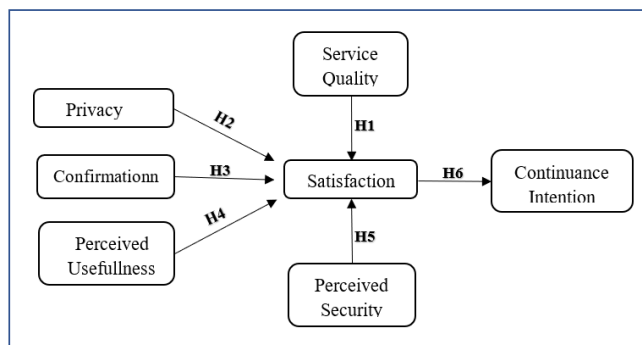


Figure 1: Conceptual Framework

- H1:** Service quality has a significant impact on satisfaction.
- H2:** Privacy has a significant impact on satisfaction.
- H3:** Confirmation has a significant impact on satisfaction.
- H4:** Perceived usefulness has a significant impact on satisfaction.
- H5:** Perceived security has a significant impact on satisfaction.
- H6:** Satisfaction has a significant impact on continuance intention.

3.2 Research Methodology

The goal of this study is to find out how satisfied and eager the first, second, third, and fourth-year art students at Chengdu Technology and Business University, Sichuan University of Media and Communication, Chengdu University of Electronic Science and Technology, and Sichuan Film and Television Institute are to continue working with them. This study uses a quantitative survey approach, the best way to gather information about students' attitudes and gauge their psychological reactions. Validity and reliability are specialized measurement studies that must be handled carefully (Price, 1997). The quality of reported validity and reliability, empirical evidence about the measuring instrument, can be assessed based on statistical parameters. These parameters provide insights into validity and reliability that can be quantitatively assessed (Orehek & Petrič, 2020). Validity and reliability are methods used to assess the quality of a study. Both methods can predict whether the research process and procedure will go smoothly.

Validity is the accuracy of measurement, and reliability is consistency. Item Objective Congruence (IOC) Index was used to assess the content validity of the doctorate thesis. All measuring items were passed at a score of above 0.6. The pilot

test and Cronbach’s Alpha were used to assess the internal consistency reliability (CA). As a result, all constructs were approved at a score above 0.7 (Nunnally & Bernstein, 1994). The researchers used the gender, age, and frequency of online payments to determine the demographics of the pupils. 25 scale items total, including 4 for service quality, 3 for privacy, 4 for recognition, 5 for perceived utility, 3 for perceived safety, 3 for satisfaction, and 3 for intention to continue using, were also utilized to assess possible factors. The items on the whole scale were estimated using a five-point Likert scale, with five denoting strongly positive and one is strongly negative.

3.3 Population and Sample Size

In four colleges in China’s Sichuan Province, undergraduate dance majors made up the survey’s target demographic. These are Chengdu College of Electronic Science and Technology University, Chengdu Media University, Sichuan Cinema and Television Institute, and Sichuan Industrial and Commercial University. Although it may be tempting to believe that the sample size is less than 100, the ideal sample size should be greater than 200. (Gunduz & Elsherbeny, 2020). As a result, 500 persons are chosen from the whole population as the ultimate sample size after screenings and quota selection.

3.4 Sampling Technique

This research applied judgmental, quota, and convenience sampling. For judgmental sampling, a two-month online payment survey was undertaken using samples from 3,102 undergraduate dance majors at four Chengdu, Sichuan Province, China institutions. Then, 500 responders were chosen, and the final test sample was created using quota sampling. The online questionnaire was conducted under convenience sampling. After reviewing 500 responses, the results of the questionnaire collection revealed 491 valid data and nine invalid data.

Table 1: Sample Units and Sample Size

Target Public Universities	Grade	Population	Proportional Sample Size
Sichuan Industrial and Commercial University	First grade	195	32
	Second grade	214	35
	Third grade	179	29
	Fourth grade	219	35
Sichuan Media University	First grade	207	33
	Second grade	193	31
	Third grade	211	34
	Fourth grade	174	28
Chengdu College of Electronic Science and Technology University	First grade	221	35
	Second grade	203	33
	Third grade	185	30
	Fourth grade	212	34

Target Public Universities	Grade	Population	Proportional Sample Size
Sichuan Film and Television University	First grade	181	29
	Second grade	172	28
	Third grade	169	27
	Fourth grade	167	27
Total		3102	500

Source: Constructed by author.

4. Results and Discussion

4.1 Demographic Information

Table 2 summarizes the comprehensive demographic characteristics of the 491 respondents. Among all the interviewees, male students accounted for 48.7 percent and female students accounted for 51.30 percent, including 26.2 percent at Sichuan Institute of Business and Technology, 25.2 percent at Sichuan Institute of Media and Communications, 26.40 percent at Chengdu College of UESTC, and 22.2 percent at Sichuan Institute of Film and Television. By school year, first-year students were 25.87 percent, sophomore’s 25.46 percent, juniors’ 24.03 percent, and senior’s 24.64 percent. The largest group is in ages between 16 and 22 at 95.1 percent. 63.4 percent of respondents use online payment for over 7 times per week.

Table 2: Demographic Profile

Demographic and General Data (N=491)		Frequency	Percentage
Gender	Male	239	48.7%
	Female	252	51.3%
University Belong	SICU	130	26.20%
	SMU	124	25.20%
	CCESTU	129	26.40%
	SFTU	108	22.20%
Academic Year	First grade	127	25.87%
	Second grade	125	25.46%
	Third grade	118	24.03%
	Fourth grade	121	24.64%
Age	16-22	467	95.10%
	23-30	24	4.90%
Frequency (Weekly)	2-3 times	59	12.00%
	4-7 times	121	24.60%
	More than 7 times	311	63.40%

Source: Constructed by author

4.2 Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis is a method of factor analysis used to test the suitability of factors determined by explanatory factor analysis to the factor structure determined by hypothesis (Bahadr & Levent, 2022). Confirmatory factor analysis is a statistical test used to assess an existing instrument’s internal structure when given a new sample

(Kalkbrenner, 2021). Confirmatory factor analysis tests the validity (conformity to structure) of the model formed by the results of exploratory factor analysis (Erol & Karakaya, 2020).

The most often used indicator of internal consistency is Cronbach’s alpha (“reliability”). When a scale has several items (like Likert questions in surveys or questionnaires), Cronbach’s alpha assesses reliability (Alshare et al., 2017).

All constructs were approved at a score above 0.7 (Nunnally & Bernstein, 1994). In Table 3, Cronbach’s Alpha score service quality was 0.843; privacy is 0.84, confirmation is 0.876, and perceived security is 0.895. The satisfaction score was 0.898, With a persistent intention score of 0.882.

They were also an important force in giving advice. The perceived usefulness of 0.903 showed better associative strength. The results show that all the structures have high internal consistency reliability, which is suitable for the research tool in this paper.

According to Hair et al. (2010), who assume an AVE value of 0.50 or above, the structure makes up over fifty percent of the variance in their indicator. The total reliability (CR) is more than 0.70, the factor load value is greater than 0.50, and the average extraction variance (AVE) value is greater than 0.50, as shown in Table 3.

Table 3: Confirmatory Factor Analysis Result, Composite Reliability (CR) and Average Variance Extracted (AVE)

Variables	Source of Questionnaire (Measurement Indicator)	No. of Item	Cronbach's Alpha	Factors Loading	CR	AVE
Service Quality (SQ)	Ofori et al. (2017)	4	0.843	0.711-0.874	0.891	0.673
Privacy (PV)	Ofori et al. (2017)	3	0.848	0.723-0.821	0.809	0.586
Confirmation (CF)	Khan et al. (2017)	4	0.876	0.726-0.790	0.853	0.592
Perceived Usefulness (PU)	Kumar et al. (2018)	5	0.903	0.767-0.814	0.895	0.630
Perceived Security (PS)	Kumar et al. (2018)	3	0.895	0.772-0.827	0.846	0.646
Satisfaction (SAT)	Kumar et al. (2018)	3	0.898	0.794-0.830	0.854	0.661
Continuance Intention (CI)	Thakur (2018)	3	0.882	0.799-0.840	0.857	0.666

Confirmatory factor analysis is a higher-level technique to test the theories presented in explanatory factor analysis to determine whether the new findings confirm the models created by the variables and factors (Gülay & Ungan, 2021). Furthermore, the relevant thresholds of relative fitting indicators like CMIN/DF, GFI, AGFI, and RMSEA and incremental fitting indications like CFI, NFI, and TLI fulfill the criteria, as shown in Table 4. Thus, all goodness of fit measures utilized by the CFA test is valid.

Table 4: Goodness of Fit for Measurement Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/df	≤ 3.00 (Hair et al., 2010)	1.211
GFI	≥ 0.90 (Hair et al., 2010)	0.952
AGFI	≥ 0.80 (Filippini et al., 1998)	0.938
RMSEA	<0.05 (Hu & Bentler, 1999)	0.021
CFI	≥ 0.90 (Hu & Bentler, 1999)	0.992
NFI	≥ 0.90 (Bentler & Bonett, 1980)	0.954
TLI	≥ 0.90 (Bentler & Bonett, 1980)	0.990
Model Summary		In harmony with empirical data

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, RMSEA = Root mean square error of approximation, CFI = Comparative fit index, NFI = Normed fit index and TLI = Tucker–Lewis index.

Discriminant validity can be attained if the 95% standard error for the relationship between two variables does not include a concept (Wang et al., 2019). A tool or technique's discriminant validity measures how differently the outcomes assessed or attained relate to several criterion

factors (Metcalf & Metcalfe, 2011). The findings of a study on discriminant validity are shown in Table 5. Any two possible variables cannot correlate larger than 0.80, and the value indicated on the diagonal is the square root of AVE. Thus, these quantitative measurements are used to verify discriminant validity.

Table 5: Discriminant Validity

	SQ	PV	CF	PU	PS	SAT	CI
SQ	0.820						
PV	0.390	0.766					
CF	0.173	0.232	0.769				
PU	0.122	0.199	0.267	0.794			
PS	0.257	0.287	0.162	0.111	0.804		
SAT	0.425	0.435	0.254	0.291	0.366	0.813	
CI	0.361	0.387	0.374	0.351	0.221	0.477	0.816

Note: The diagonally listed value is the AVE square roots of the variables
Source: Created by the author.

4.3 Structural Equation Model (SEM)

Structural equation model (SEM) verification was done after CFA evaluation in this work. Structural equation modeling (SEM), a statistical method, analyzes multivariate causal linkages between independent events based on reality (Davcik, 2014). Marketing and business specialists commonly use structural equation modeling to evaluate fresh empirical, theoretical notions coupled with complex models (SEM). SEM techniques are used to analyze a particular combination of linear coefficients to see if the

proposed causal explanation is suitable. The combined values of CMIN/DF, GFI, AGFI, CFI, NFI, TLI, and RMSEA are all above the acceptable range following AMOS version modification, as shown in Table 6. The outcomes demonstrate the model's strong fit.

Table 6: Goodness of Fit for Structural Model

Index	Acceptable Criteria	Statistical Values Before Adjustment	Statistical Values After Adjustment
CMIN/df	≤ 3.00 (Hair et al., 2010)	2.254	2.195
GFI	≥ 0.90 (Hair et al., 2010)	0.900	0.904
AGFI	≥ 0.80 (Filippini et al., 1998)	0.879	0.883
RMSEA	< 0.05 (Hu & Bentler, 1999)	0.051	0.049
CFI	≥ 0.90 (Hu & Bentler, 1999)	0.947	0.950
NFI	≥ 0.90 (Bentler & Bonett, 1980)	0.909	0.913
TLI	≥ 0.90 (Bentler & Bonett, 1980)	0.941	0.944
Model Summary		Not in harmony with empirical data	In harmony with empirical data

Remark: CMIN/DF = The ratio of the chi-square value to degree of freedom, GFI = Goodness-of-fit index, AGFI = Adjusted goodness-of-fit index, RMSEA = Root mean square error of approximation, CFI = Comparative fit index, NFI = Normed fit index and TLI = Tucker-Lewis index.

4.4 Research Hypothesis Testing Result

With a standardized path coefficient (β) of 0.555 (t-value = 10.02***), satisfaction has the largest influence in this quantitative technique. It directly and substantially impacts continuing usage, as shown by the data in Table 7. The second-strongest significant interaction between service quality and customer satisfaction was 0.342 and a t value of 7.190***.

Also, perceived safety considerably influenced satisfaction, with a value of 0.265 (t-value 5.481***), perceived usefulness significantly affected contentment, and privacy significantly affected satisfaction, with a value of 0.313 (T-value 6.212***). As a result, recognition had the least impact on satisfaction in this measurable survey, with a standardized path coefficient (β) of 0.133 (T-value = 2.843**).

Table 7: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-Value	Result
H1: SQ→SAT	0.342	7.190***	Supported
H2: PV→SAT	0.313	6.212***	Supported
H3: CF→SAT	0.133	2.843**	Supported
H4: PU→SAT	0.239	5.097***	Supported
H5: PS→SAT	0.265	5.481***	Supported
H6: SAT→CI	0.555	10.02***	Supported

Note: *** p<0.001, ** p<0.01
Source: Created by the author

According to the survey findings in Table 7, **H1** states that service quality is a significant factor in determining satisfaction when this structural technique's standardized path parameter threshold is 0.342. A broad assessment of a company's quality impacts customer happiness, purchase intention, and business performance (Jaiyeoba et al., 2018). Much research has examined the relationship between service quality and customer satisfaction. Rust and Zahorik (1993) assert that raising service quality should increase perceived quality, client loyalty, and satisfaction.

Privacy has a significant impact on happiness in **H2**, according to the research, and its standardized path coefficient is 0.313. A lack of security prevents customers from adopting online banking quickly. A recent study by Yang et al. (2015) shows that customers' trust in mobile payment services is lowered due to privacy concerns, which reduces their satisfaction with using mobile payment systems.

The observable statistical outcomes of **H3** indicated that recognition significantly impacted pleasure. The standard coefficient in this quantitative study is 0.133, and the t-value is 2.843, which has a big influence. An extensive correlation between affirmation and user pleasure has been demonstrated, supported by prior studies on usage persistence (Veeramootoo et al., 2018). Mobile banking apps will boost customer happiness if expectations are realized (Susanto et al., 2016). According to Khayer and Bao (2019), user happiness will rise if the pre-season expectations of Paytm users are met with the experience.

Moreover, **H4** demonstrates by a common coefficient value of 0.239 and t-value of 5.097 that perceived usefulness strongly influences contentment. Previous research has shown how perceived usefulness influences enjoyment and usage retention (Bhattacharjee, 2001). PU impacts users' satisfaction with the continued availability of online services, according to Kang and Lee (2017). Perceived utility considerably influences consumer contentment, claim Hoehle et al. (2012).

With an expected value of 0.265 and a t-value of 5.481, **H5** further supported that felt security considerably influenced satisfaction in this survey. Security is users' main worry while utilizing financial transaction services, according to Kumar et al. (2018). More security would be expected by seasoned users, who would appreciate the experience more and be more likely to use online banking services. (Hanafizadeh et al., 2014; Yaya & Marimon, 2011; Yoon, 2010).

The statistical score of the standard coefficient of positive impact **H6**, was 0.555, and the t-value was 10.02, concluding that satisfaction was substantially connected with ongoing usage. This is the study's first significant area of satisfaction. Customers' willingness to continue utilizing mobile payment systems is influenced by their level of satisfaction (Gao & Bai, 2014). According to a survey, customers are more inclined to stick with a service or product if they are happier (Thakur, 2018). Contentment significantly influences CI and functions as a mediator between CI's antecedents and its actual CI, according to a study (Chang & Zhu, 2012).

5. Conclusion and Recommendation

5.1 Conclusion and Discussion

At four colleges in Sichuan Province, China, this study seeks to identify the variables that significantly affect college students' happiness with online payment and willingness to continue using it. The conceptual framework puts out six hypotheses to investigate how certain service quality, privacy, validation, perceived utility, perceived safety and satisfaction, and intention of sustainable usage interact. 491 undergraduate students with experience with online payment methods responded to surveys to ascertain the relationship between these variables. To ascertain if the data fit into a certain theoretically generated measurement model, confirmatory factor analysis (CFA) is utilized. The link between observable and possible factors impacting satisfaction and the ongoing usage of observed and potential variables was further evaluated using structural equation models (SEM).

The most significant direct relationship between the intention to continue using and pleasure was discovered by this study. Satisfaction is significantly influenced by service quality. Moreover, satisfaction is significantly influenced by perceptions of security, privacy, usefulness, and efficacy, and the standardized indirect effect is small.

5.2 Recommendation

The researchers provide the following helpful guidance for upcoming online payments based on the findings of the 491 quantitative surveys. First off, in this study, student propensity to use online payment is significantly influenced by satisfaction. Many students still opt for online payments due to the positive effects of relatively high levels of satisfaction. In order to increase customer acceptance of this online payment method and increase payment efficiency, the online payment operation platform should pay greater attention to consumer satisfaction ratings.

The effectiveness of online payment services will also boost customer satisfaction. In this study, five possible characteristics impact student happiness, with service quality having the most impact. In order to ensure that students understand how much simpler, clearer, and more convenient the various operations of the online payment platform are than the traditional offline payment, the competent unit and the online payment platform should improve the service quality in the future online payment process. This will be reflected in the further optimization of the online payment platform program design. As a result, this suggestion will significantly raise students' happiness with using online payment systems.

The payment platform should also provide a more logical payment procedure and a more appealing interface from the standpoint of perceived utility. Pay attention to the customer experience, regularly gather customer input, and make focused modifications. Furthermore, rules and regulations should be created to control straight-line payment behavior regarding perceived security and privacy. Improve the identification of students who use online payment platforms, strengthen the protection of personal information, increase the unlawful cost of information selling and disclosure, and guarantee the security and privacy of online payments. At last, students' satisfaction with online payment will significantly improve when the service quality, perceived usefulness, security, privacy, and recognition of online payment are prioritized based on the conditions above, and they intend to continue using online payment.

5.3 Limitation and Further Study

Three areas highlight the study's limitations: First, the conceptual framework excluded several additional variables that substantially affected observations, whereas just six possible variables that directly or indirectly affected intentions were included in the analysis. Second, only four universities were examined, and other, more significant institutions and organizations were left out of the study's scope. Third, this report's sample size is comparatively small. A greater sample size is better for the data's accuracy.

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