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Factor Analysis of Satisfaction and Continuance Intention to Use Online Payment Among University Students in Chengdu, China

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Abstract

Purpose: This paper aims to explore satisfaction and continuance intention to use online payment among university Students in Chengdu, China. The researcher applied quantitative survey research methods. The Technology Acceptance Model (TAM), Information Systems Success Model (ISSM), and Expectation Confirmation Theory (ECT) are used to construct the conceptual framework of the research, including service quality, privacy, confirmation, perceived usefulness, perceived security, satisfaction, and continuance intention. **Research design, data, and methodology:** The validity of the research tool was evaluated by the Item Objective Congruence (IOC) Index, and the Cronbach alpha coefficient in a pilot test evaluated the internal consistency reliability. In addition, the sampling techniques are judgmental, quota and convenience sampling. The questionnaire was distributed to 500 students using online payment in target universities, analyzed by confirmatory factor analysis (CFA) and structural equation modeling (SEM). **Results:** All hypotheses were supported in which the service quality had the strongest on satisfaction. Satisfaction has a direct impact on continuance intention. **Conclusions:** To improve students' satisfaction with online payment and their willingness to continue using it, it is necessary to improve the service quality and strengthen the protection of users' privacy on online payment platforms. Managers should pay special attention to the security of user information.

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

JEL Classification Code: E44, F31, F37, G15

1. Introduction

Online payments are transactions made through an e-commerce website on the Internet where the vendor and the buyer use the bank's online money settlement service. The Mobile Payment Forum defines Mobile Payment as a business transaction of a certain commodity or service completed by users using Mobile phones and other Mobile intelligent terminal devices through the Mobile communication network. It is a relatively large payment method in China's current payment system.

There are two forms of online payment: E-bank payment, which is directly paid by logging in to the online bank. The second is third-party payment, in which the user makes a

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payment by depositing money in the third party, who then receives it from the online bank. The payment methods used by the third-party are varied and include fixed and mobile phone payments.

With the growth of the Internet, a growing number of offline payment circumstances are becoming common. Mobile payments could take the place of every transaction that requires cash. Following the introduction of internet retailers, online payment has gained widespread acceptability. Younger consumers are primarily accepting of these advanced technologies. Online payments boost business revenue and cost-effectiveness by expediting transactions and minimizing work (Hasan et al., 2020). In theory, the emergence of online payment platforms put an end to fraud in electronic transactions (Huang, 2009).

The literature on online payments advocates using online payment systems because this type of payment is more convenient for everyone, especially in recent decades. Before introducing the main concepts of this study, the researcher will discuss the historical process, development status, and current problems of online payment in China.

Based on previous investigations, this study explores the main factors that affect the satisfaction of college students in Chengdu with online payment and their intention to continue using it. The analysis focuses on Chinese students' satisfaction with online payments. Taking relevant factors into account, a quantitative survey is needed to examine how college students in Chengdu, Sichuan Province, China, rate their satisfaction with six key characteristics related to online payment.

2. Literature Review

2.1 Technology Acceptance Model (TAM)

To identify the contributing components, encourage technology integration within a company, and learn how consumers favor or oppose a certain innovation, Davis established the first TAM in 1989. The TAM is the most frequently used framework for determining factors influencing a technology's acceptability. It is based on an adaptation of Fishbein and Ajzen's research on reasoned action theory (1975), which is a more comprehensive model. According to the hypothesis, various factors have a role in consumers' decisions over how and when to use new technology when provided to them. Perceived usefulness (PU), as well as user satisfaction of use (EU) are two perceived traits or metrics that are used to explain this (PEOU). Says Davis, perceived usefulness refers to whether the system will improve the user's ability to execute their work, and PEOU refers to whether utilizing the program will be effortless (Davis, 1989). Empirical studies that expand the model to new situations ensure continuity and good re-test dependability and validate the original Davis model's validity to demonstrate the original TAM's integrity. Consider the studies conducted on knowledge management (KM)information systems.

The patient's evaluation of the time and resources it takes to utilize a network and start introducing a digital item is known as perceived ease of use (Davis, 1989). This research also shows that perceived value and perceived usability indirectly influence system uptake. This TAM is one of the most recent brands in the information systems field due to its simplicity (King & He, 2006). The TAM has been used to analyze the global user acceptability of web-based customer relationship management (CRM)systems, e-mail, websites, digital services, and social media sites like Newsfeed or other services.

2.2 Information systems success model (ISSM)

The ISS paradigm was proposed by DeLone and McLean in 1992, and it is widely mentioned in information systems research. Additionally, it is used to understand forecasts, validate hypotheses, and predict specific behavioral patterns. The Is success model was proposed by DeLone and McLean in 1992, arguing that both network and knowledge management affect utilization and users' happiness, which affects both corporate and individual impact. Later, they revised the model and added the concept of service quality (DeLone & McLean, 2003). Since its inception, the IS success model has been frequently applied to research consumer acceptance of various IS. It examined how system and data quality affected user confidence in health infomediaries. Chen et al. (2009) used the IS success model to forecast users' intentions to buy online. At the same time, experts have verified the effectiveness and success of e-governance using self-assurance.

2.3 Expectation confirmation theory (ECT)

Social media usage has indeed been encouraged by several theories, including UGT (Kim & Kim, 2019), the Technology Acceptance Model (TAM) (Li et al., 2019), and SI/SP (Oliveira & Huertas, 2015). It is the beginning of one's usefulness. Additionally, maintaining intent has developed into a key goal and a mark of a communication system's sustained effectiveness (IS). To clarify continuous intention toward an IS, ECT was established (Bhattacherjee, 2001). It illustrates the importance of fulfillment and perceived usefulness to the desire to keep going. Satisfaction indicators include emotional openness and judgments based on expectation (Oliver, 1980). A key component of longitudinal adoption is perceived utility, which demonstrates the advantages of an IS (Bhattacherjee, 2001). It is impacted

both confirmations and is encompassed by anticipated benefits (Ting et al., 2018). Confirmation defines impressions of both the alignment between objectives and successful implementation. More benefits than predicted lead to higher levels of happiness.

According to the researcher's analysis using the TAM model, users' pleasure, and desire to keep using M-wallets are significantly influenced by their perceived utility and usability. Perceived security, grievance redress, and trust are placed on top of the TAM model.

2.4 Service Quality

The concept was developed by Trocchia and Janna (2003) that the company's attempts to offer better service in an online setting can be seen in their efforts to do through a broad selection of products, a favorable cost ratio, a dependable delivery, comprehensive and in information about the product and assistance, or greater customization of them. Tam and Oliveira (2017) research that the service provider's overall support is known as service quality. A thorough evaluation of a company's quality impacts client satisfaction, purchasing intent, and business profitability (Jaiyeoba et al., 2018). Fang et al. (2011) believes that Fundamental indicators of customer happiness, which in turn determines repurchase intention, are our service quality. Early research shows that how well a service level is achieved compared to what the client expects is a typical way to describe service quality.

Dauda and Lee (2016) specified that satisfied and loyal customers, more sales, and a larger market share are all advantages of great overall service quality. By letting users know they can keep to the terms and conditions they have pledged, service quality enables service providers to gain users' trust. Tam and Oliveira (2017) discovered that emotional consumer reactions and user happiness are both highly influenced by service quality. Lee and Chung (2009) concluded that the level of customer service is a critical determinant of whether mobile banking users would feel secure doing financial transactions.

H1: Service quality has a significant impact on satisfaction.

2.5 Privacy

In the study of Susanto et al. (2016), Users' perceptions of privacy may change as they access and use mobile banking services. Kumar and Byrne (2022) research described privacy in various ways, some of which were contradictory: as a right to which everyone is entitled, as a thing individuals can trade, as a condition in which people live, and as a border people govern. Most financial institutions are concerned about their privacy, especially those using computerized financial services. (Ofori et al., 2017). According to Susanto et al. (2016), personal privacy, perceived extrinsic incentive, trust, and self-efficacy as a sort of security and privacy include the extent of a person's privacy worries.

Susanto et al. (2016) believe mobile banking lacks security and privacy, which lowers user happiness and confidence. Al-dweeri et al. (2018) explained that considering the unique privacy elements in online relationships has been the focus of numerous studies. Customers' trust in mobile payment systems is decreased by issues with privacy and security discouraging people from using mobile payment methods. (Ofori et al., 2017). Chatterjee and Vrontis (2022) research results stated that internet users have been hesitant to divulge their personal information due to concerns of privacy invasion unless they are given assurances that the information would not be misused. Privacy concern often plays a significant role in influencing someone's decision to utilize a new system.

H2: Privacy has a significant impact on satisfaction.

2.6 Confirmation

From the study of Khayer and Bao (2019), in terms of cognitive notion, the degree to which the actual using innovation services reflects the expected use of such technologies is known as confirmation. Humbani and Wiese (2019) addressed the perception of consistency between the elements that promote and restrict the use of digital payment apps, and their actual use is referred to as confirmation. Bhattacherjee (2001) explained that confirmation refers to the degree of agreement between consumers' expectations of IS/IT use and its actual facilitation of the robot-continuous advisor's performance. Tsao (2019) created the expectation-confirmation hypothesis to compare with an existing attitude and then confirm it to explain attitudes. Consumer confirmation suggests that they have received the benefits they anticipated from their purchase, which favorably affects their contentment (Zhang et al., 2015).

According to Susanto et al. (2016), confirmation influences users' post-ante expectations for confidentiality and protection, affecting their willingness to utilize the services going forward. Khayer and Bao (2019) pointed out that users can change their estimate of users based on their confirmation experience if there needs to be more clarity about what should be anticipated from system usage beyond the users' initial judgment of usefulness. Online banking is only one of the scenarios where the effect of adoption (confirmation) on satisfaction, perceived usability, and perceived usefulness has been researched (Humbani & Wiese, 2019). Bhattacherjee (2001) found that the confirmation of expectations by individuals implies that they received the predicted benefits from using the IS, which has a favorable effect on their satisfaction. According to

arguments and indications, users' affirmation positively influences their PU of the financial IS/IT. (Cheng, 2021).
H3: Confirmation has a significant impact on satisfaction.

2.7 Perceived Usefulness

Lui et al. (2021) proposed that in examining how adaptability and accessibility affected the practical acceptance of Alipay, it was found that perceived usefulness was a key mediating component. This relates to the extent to which visitors thought that doing so would lead to them asking more questions before making a purchase. (Tsao, 2019). Cheng (2021) mentioned that PU is the extent to which the specified participants are convinced that implementing the information system would enhance their enforcement. Shiau et al. (2020) mentioned that confirmed the validity of perceived utility as a factor in determining satisfaction. Samuel and Deepthi (2022) stated that the extent to which any information system may enhance users' performance is perceived usefulness. Gasawneh et al. (2022) concluded that how much a person believes employing a certain technology would improve job performance is known as perceived usefulness.

According to Lee et al. (2015), users' higher perceived usefulness positively impacts customer satisfaction and attitudes toward using a life insurance app service. Adopting Alipay was shown to be significantly boosted by compatibility and perceived usability (Lui et al., 2021). Tsao (2019) discovered that users' PU and happiness determine whether they plan to utilize mobile data services in the future. For Rahi et al. (2021), it has been discovered that the perceived utility directly and favorably influences consumer desire to continue using Internet banking. The two factors determining users' pleasure are their perceived usefulness and confirmation of postadoption expectations (Shiau et al., 2020). Samuel and Deepthi (2022) research that user happiness is highly correlated with perceived usefulness. The behavioral desire to use mobile banking services was significantly positively impacted by perceived usability (Gasawneh et al., 2022).
H4: Perceived usefulness has a significant impact on satisfaction.

2.8 Perceived Security

Susanto et al. (2016) said users' perceptions of perceived Security might change as they access and use mobile banking services. Security generally refers to the degree to which one is shielded from potential losses incurred due to the unpredictability of using mobile payments (Hwang et al., 2021). According to studies, users' level of trust in protecting their belongings and personal information while making mobile payments determines platform security. By implementing solutions intended to lower the firm's IT-related risks, Security is frequently cited as the element that helps an organization achieve most of its objectives (Urmetzer & Walinski, 2018). Bhatt and Prajapati (2018) believe that to ensure the process and validate the source of information, Security is a collection of policies, controls, and computer programs.

According to studies, trust has a strong relationship with felt Security. (Susanto et al., 2016). Experts highlighted that security-driven MPS might significantly increase or impair customers' favorable impressions of convenience, compatibility, and trustworthiness when adopting MPS for monetary operations. This security measure can help protect mobile payment customers' information and assets while assuaging their concerns over private exposure and monetary theft or improving public trust in mobile payments. Urmetzer and Walinski (2018) recognize security and data confidence as significant influencing factors for accepting digital money, adding trust to the basic TAM. Consumer trust positively correlates with perceived Security (Bhatt & Prajapati, 2018).
H5: Perceived security has a significant impact on satisfaction.

2.9 Satisfaction

According to Dauda and Lee (2016), customer satisfaction relates to how consumers see or evaluate products and services after utilizing them. Susanto et al. (2016) said that user satisfaction is an important component in increasing the plans to keep using financial services. In the study of Ofori et al. (2017), the feelings that accumulate across multiple interactions with a service provider are reflected in satisfaction. Humbani and Wiese (2019) stated that one of the great feelings that the user of the mobile payment app experiences is satisfaction. Tsao (2019) said that according to one definition, pleasure is the all-encompassing mental state that arises when a consumer's prior expectations for consumption are combined with the feeling associated with those confirmed expectations. Rahi et al. (2021) confirmed that attitude and client retention depend on satisfaction. Customer satisfaction is a key factor in determining a company's performance, characterized as a favorable emotional response following purchasing a good or service (Feng et al., 2022; Othman et al., 2020).

Satisfaction significantly affects attitude and commitment to perseverance (Rahi et al., 2021). Due to the beneficial effect that customer satisfaction has on consumer purchasing behavior (Othman et al., 2020). Users' contentment is a key factor in predicting their propensity to return (Shiau et al., 2020). In smart wearables, satisfaction offers an exploring power for continuation intention (Le, 2022). Customer satisfaction will increase, which causes an intention to repurchase insurance (Lee et al., 2015).

Customer satisfaction impacts users' inclination to use mobile payment systems (Gao & Bai, 2014). According to a study, customers are more inclined to stick with a product or service when they are more satisfied (Thakur, 2018).
H6: Satisfaction has a significant impact on continuance intention.

2.10. Continuance Intention

Continued user desire to use a certain information system is a critical component at the beginning of post-adoption behavior (Alghamdi & Basahel, 2021). "Continuance intention" defines a desire to keep a business relationship with a provider of goods or services online (Al-Maghrabi et al., 2011). When someone decides to keep utilizing a specific service or product from one party rather than switching to a rival, this is known as a continuity intention (Inan et al., 2023). The term "continuance intention" describes how users intend to continue using information systems (Bhattacherjee, 2001). uses the term "online shopping continuance intention" to describe a person's desire to shop online for people who have already done so (Inan et al., 2023).

According to our statistics, individual performance, use, and satisfaction are the most significant variables determining the continuous desire to utilize mobile payments (Franque et al., 2021). It stressed that the Technology Acceptance Model (TAM) framework was the foundation for the ongoing goal of using technological advances in digital payments (Chaveesuk et al., 2021). Al-Maghrabi et al. (2011) believe that technology like e-commerce continues to be used by users partly due to their desire to establish relationships with others through online social networks. Along with social pressure, this also exists. The commitment to keep using banking apps is influenced by perceived utility, direct and indirect, through satisfaction (Inan et al., 2023).

3. Research Methods and Materials

3.1 Research Framework

In order to construct the conceptual framework, the existing scientific research methods are reviewed. In addition, it is based on the technology acceptance model (TAM), the Information System Success Model (ISSM), and the expectation Confirmation Theory (ECT) which is the main theoretical framework of this study. To identify the contributing components, encourage technology integration within a company, and learn how consumers favor or oppose a certain innovation, Davis established the first TAM in 1989. The Is success model was proposed by DeLone and McLean in 1992, arguing that both network and knowledge management affect utilization and users' happiness, which affects both corporate and individual impact. Later, they revised the model and added the concept of service quality (DeLone & McLean, 2003).

Moreover, it illustrates how important fulfillment and perceived usefulness are to the desire to keep going. Satisfaction indicators include emotional openness and judgments based on expectation (Oliver, 1980). The conceptual framework is constructed based on these constructs, as shown in Figure 1

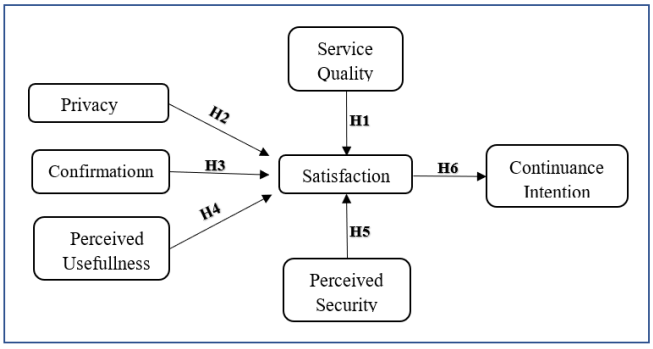

Figure 1: Conceptual Framework

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 purpose of this study is to investigate the degree of satisfaction and the willingness to continue to use the students in the first, second, third, and fourth year of the art school of Chengdu Technology and Business University, Sichuan University of Media and Communication, Chengdu University of Electronic Science and Technology, Sichuan Film and Television Institute. This study adopts the method of a quantitative survey, the most effective research method to collect students' attitude data and determine their psychological responses.

The validity of a quantitative study is demonstrated by determining the comprehensiveness of the findings, and the study's credibility is demonstrated by the research methodology and the number of reproducible findings (Xiang, 2021). Evaluation tools must meet certain conditions, namely, validity and reliability. The result validity test includes content validity and structure validity. Content validity

measures the appropriateness of an item about the psychological construction of expectations. Content validity was determined by consensus among experts in the field of study (Winarto et al., 2022). The content validity of the doctoral thesis was tested by the Item Objective Congruence (IOC) Index. All measuring items were passed at a score of above 0.6. The internal consistency reliability was tested by a pilot test and evaluated by Cronbach's Alpha (CA). As a result, all constructs were approved at a score above 0.7 (Nunnally & Bernstein, 1994). The researchers determined the students' demographics by gender, age, and frequency of online payments. In addition, 25 scale items were used to evaluate potential variables, including 4 items of service quality, 3 items of privacy, 4 items of recognition, 5 items of perceived usefulness, 3 items of perceived safety, 3 items of satisfaction, and 3 items of intention to continue using. Five-point Likert scale was used to estimate the full-scale items, with 5 indicating strong approval of optimistic items and 1 indicating strong disapproval of negative items.

3.3 Population and Sample Size

The target population was undergraduates majoring in art design at four universities in China's Sichuan Province. They are Sichuan Industrial and Commercial University, Sichuan Media University, Chengdu College of Electronic Science and Technology University, and Sichuan Film and Television Institute. It may be expressive to think that the sample size is below 100, but the preferred sample size should be above 200 (Gunduz & Elsherbeny, 2020). Therefore, after screening and quota selection, 500 people are selected from the total number of people as the final sample size.

3.4 Sampling Technique

For judgmental sampling, the samples were selected from 2675 undergraduate design majors in four universities in Chengdu, Sichuan Province, China, and conducted a two-month online paid survey. Then, 500 respondents were selected by quota sampling as the final stage sample. After collecting online questionnaires by convenience sampling, there were 489 valid data and 11 invalid data.

Table 1: Sample Units and Sample Size

Target Public Universities	Grade	Population	Proportional Sample Size
Sichuan Industrial and Commercial University	First grade	160	30%
	Second grade	138	25%
	Third grade	172	32%
	Fourth grade	204	38%
Sichuan Media University	First grade	174	32%
	Second grade	143	26%
	Third grade	181	32%
	Fourth grade	143	34%
Chengdu College of Electronic Science and Technology University	First grade	129	24%
	Second grade	148	27%
	Third grade	161	30%
	Fourth grade	151	28%
Sichuan Film and Television University	First grade	224	41%
	Second grade	182	34%
	Third grade	197	36%
	Fourth grade	168	31%
Total		**2675**	**500%**

Source: Constructed by author

4. Results and Discussion

4.1 Demographic Information

The comprehensive demographic characteristics of 489 respondents are summarized in Table 3. Among all the interviewees, male students accounted for 51.30% and female students accounted for 48.70%, among which 25.15% were studying at Sichuan Institute of Business and Technology, 24.95% at Sichuan Institute of Media and Communications, 21.68% at Chengdu College of Electronic Science and the Technology University of China, and 28.22% at Sichuan Film and Television Institute. By school year, first-year students were 25.36%, sophomores 22.50%, juniors 25.97 %, and seniors 26.17%. The largest group is in age between 16 and 22 at 96.9%. 57.5 percent of respondents use online payment for over 7 times per week.

Table 2: Demographic Profile

Demographic and General Data (N=489)		Frequency	Percentage
Gender	Male	251	51.3%
	Female	238	48.7%
University Belong	SICU	123	25.15%
	SMU	122	24.95%
	CCESTU	106	21.68%
	SFTU	138	28.22%
Academic Year	First grade	124	25.36%
	Second grade	110	22.50%
	Third grade	127	25.97%
	Fourth grade	128	26.17%
Age	16-22	474	96.90%
	23-30	15	3.1%
Frequency (weekly)	2-3	68	13.9%
	4-7	140	28.6%
	More than 7	281	57.5%

Source: Constructed by author

4.2 Confirmatory Factor Analysis (CFA)

Incebacak and Ersoy (2021) argue that confirmatory factor analysis is a structural equation modeling (SEM). Structural equation modeling has experienced the development process of regression analysis, PATH analysis, confirmatory factor analysis, and structural equation modeling. Confirmatory factor analysis (CFA) allows researchers to define how many factors are expected, which are relevant, and which items are associated with each factor.

Hair et al. (2014) assumed an AVE value of 0.50 or higher, suggesting that the structure explains more than half of the variance of its indicator. As can be seen from Table 5, the overall value of average extraction variance (AVE) is greater than 0.50, the complete reliability (CR) is greater than 0.70, and the factor load value is greater than 0.50.

The internal consistency reliability test results of the pilot test are shown in Table 3. For design majors, Cronbach's satisfaction score was 0.778, indicating a good correlation. An alpha service quality score was 0.806, Privacy value 0.867, confirmation value 0.812, perceived usefulness value 0.813, and perceived security value 0.841. These are the outstanding advantages of advice. The continuity intention score was 0.937, indicating excellent correlation strength. As a result, all constructs were approved at a score above 0.7 (Nunnally & Bernstein, 1994).

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	0.806	0.709-0.780	0.851	0.590
Privacy (PV)	Ofori et al. (2017)	3	0.867	0.788-0.823	0.850	0.653
Confirmation (CF)	Khan et al. (2017)	4	0.812	0.755-0.810	0.868	0.622
Perceived Usefulness (PU)	Kumar et al. (2018)	5	0.813	0.798-0.837	0.906	0.658
Perceived Security (PS)	Kumar et al. (2018)	3	0.841	0.782-0.862	0.865	0.682
Satisfaction (SAT)	Kumar et al. (2018)	3	0.778	0.772-0.809	0.828	0.615
Continuance Intention (CI)	Thakur (2018)	3	0.937	0.856-0.909	0.915	0.783

In addition, as shown in Table 4, applicable thresholds of absolute fitting indexes such as CMIN/DF, GFI, AGFI, and RMSEA, as well as incremental fitting measurements such as CFI, NFI, and TLI, meet the requirements. Therefore, all measures of goodness of fit used by the CFA exam are acceptable.

Table 4: Goodness of Fit for Measurement Model

Fit Index	Acceptable Criteria	Statistical Values
CMIN/df	≤ 3.00 (Hair et al., 2010)	1.070
GFI	≥ 0.90 (Hair et al., 2010)	0.959
AGFI	≥0.80 (Filippini et al., 1998)	0.947
RMSEA	<0.05 (Hu & Bentler, 1999)	0.012
CFI	≥ 0.90 (Hu & Bentler, 1999)	0.997
NFI	≥ 0.90 (Bentler & Bonett, 1980)	0.961
TLI	≥ 0.90 (Bentler & Bonett, 1980)	0.997
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.

The discriminant validity of a tool or technique measures the extent to which the results evaluated or achieved have differential relationships with different criteria variables (Metcalfe & Metcalfe, 2011). Table 5 presents the results of an investigation into discriminant validity. The quantity specified on the diagonal is the square root of AVE, and the correlation between any two potential variables is no greater than 0.80. Therefore, discriminant validity is established using these quantitative measures.

Table 5: Discriminant Validity

	SQ	PV	CF	PU	PS	SAT	CI
SQ	**0.768**						
PV	0.278	**0.808**					
CF	0.290	0.250	**0.789**				
PU	0.288	0.354	0.268	**0.811**			
PS	0.218	0.263	0.228	0.319	**0.826**		
SAT	0.467	0.351	0.421	0.459	0.351	**0.784**	
CI	0.263	0.161	0.191	0.221	0.278	0.478	**0.885**

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

4.3 Structural Equation Model (SEM)

After the CFA evaluation, the structural equation model (SEM) was verified. SEM is a model test tool that can deal with and test the whole equations of the management control system in one model (Johansson, 2018). SEM is a member of the multivariate analysis family of techniques. Latent variables used as indicators can assess SEM. In order to determine whether the hypothesized causal explanation is appropriate, a particular combination of linear coefficients is evaluated using SEM methods. It can be seen from Table 6 that after the adjustment of AMOS version 24, the combined values of CMIN/DF, GFI, AGFI, CFI, NFI, TLI, and RMSEA are all above the acceptable range. The results show that the model has a good 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)	2.061	1.999
GFI	≥ 0.90 (Hair et al., 2010)	0.905	0.909
AGFI	≥ 0.80 (Filippini et al., 1998)	0.886	0.888
RMSEA	＜0.05 (Hu & Bentler, 1999)	0.047	0.045
CFI	≥ 0.90 (Hu & Bentler, 1999)	0.958	0.961
NFI	≥ 0.90 (Bentler & Bonett, 1980)	0.921	0.925
TLI	≥ 0.90 (Bentler & Bonett, 1980)	0.953	0.956
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

As seen from the results in Table 7, satisfaction directly and significantly impacts continued use. The effect is strongest in this quantitative method, with the standardized path coefficient (β) being 0.485 (t-value = 9.088***). Service quality had the second strongest significant interaction with satisfaction, with β value of 0.374 (T-value of 7.390***).

In addition, recognition significantly affected satisfaction with β value of 0.290(T-value 5.952***), perceived usefulness affected satisfaction with a β value of 0.318 (T-value 6.583***), perceived safety significantly affected satisfaction with a β value of 0.206 (T-value 4.335***). Therefore, privacy has the least impact on satisfaction in this quantifiable survey, at 0.136 (T-value of 2.847**).

Table 7: Hypothesis Results of the Structural Equation Modeling

Hypothesis	(β)	t-Value	Result
H1: SQ→SAT	0.374	7.390***	Supported
H2: PV→SAT	0.136	2.847**	Supported
H3: CF→SAT	0.290	5.952***	Supported
H4: PU→SAT	0.318	6.583***	Supported
H5: PS→SAT	0.206	4.335***	Supported
H6: SAT→CI	0.485	9.088***	Supported

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

According to the survey results in Table 7, **H1** indicates that service quality is an important determinant of satisfaction when this structural method's standardized path parameter threshold is 0.374. According to Rust and Zahorik (1993), improving service quality should lead to higher perceived quality, customer loyalty, and satisfaction. Evidence supports the importance of excellent service as a necessary condition for client satisfaction and, ultimately, customer satisfaction (Dehghanpouri et al., 2020).

In **H2**, the analysis shows that privacy strongly influences satisfaction, and its standardized path coefficient is 0.136. Kim et al. (2009) discovered that privacy is a factor in e-trust, which fosters client e-satisfaction. Experienced users could demand a greater level of protection, which ultimately affects customer happiness and future propensity to use online banking services (Hanafizadeh et al., 2014).

The observable statistical results of **H3** confirm the hypothesis that recognition significantly impacts satisfaction. In this quantitative survey, the value of the standard coefficient is 0.290, and T-Value is 5.952, indicating a significant impact. The anticipation of the users serves as the foundation for the affirmation, which determines their satisfaction level (Ashraf et al., 2020). Confirmation and PU favorably impact how satisfied they are with the financial IS/IT (Cheng, 2021).

In addition, **H4** showed that perceived usefulness significantly affected satisfaction, with a common coefficient value of 0.318 and a T-Value of 6.583. According to Li and Liu (2014), perceived usefulness has a favorable impact on user satisfaction. The comment expectation of perceived usefulness affects user satisfaction, according to the revised expectation confirmation theory (ECT) (Bhattacherjee, 2001). Devaraj et al. (2002) assert that perceived utility significantly influences satisfaction in e-commerce networks.

In addition, **H5** confirmed that perceived security significantly impacted satisfaction in this survey, with an expected value of 0.206 and a T-Value of 4.335. Demonstrates the significance of security in satisfaction since they saw security as having a significant impact on consumer satisfaction with website quality (Haq et al., 2018). It has been demonstrated by Limbu et al. (2011) that customers' happiness with online retailers' websites is highly influenced by privacy and security.

Finally, **H6** determined that satisfaction was significantly correlated with continuous use, the statistical score of the standard coefficient of positive impact was 0.485, and the T-Value was 9.088. This is the first strong point of satisfaction in this study. User Happiness significantly affects the decision to continue using a product (Susanto et al., 2016). Repurchase intent, return intent, loyalty continuation intent, and eventually increased earnings are all influenced by satisfaction (Ofori et al., 2017).

Satisfaction influenced the intention to use web-based services (Tsao, 2019).

5. Conclusion and Recommendation

5.1 Conclusion and Discussion

This study aims to determine which factors significantly impact undergraduates' satisfaction with online payment and their intention to continue using online payment in four universities in Sichuan Province, China. The conceptual framework presents six hypotheses to verify the interaction between Selected Service Quality, Privacy, Confirmation, Perceived Usefulness, Perceived Security and satisfaction, and sustainable usage intention. To determine the interaction between these variables, 489 undergraduate students with online payment experience responded to questionnaires. Confirmatory factor analysis (CFA) determines whether the data fit into a particular theoretically derived measurement model. Similarly, structural equation models (SEM) were used to assess the relationship between observed and potential variables affecting satisfaction and the continued use of observed and potential variables and to test hypotheses. This study found that satisfaction had the most significant direct interaction with the intention to continue using. Service quality has a great influence on satisfaction. In addition, perceived security, privacy, usefulness, and validation significantly affect satisfaction, and the standardized path coefficient is low.

5.2 Recommendation

Based on the results of the 489 quantitative surveys, the researchers offer the following practical advice for future online payments. Firstly, in this study, satisfaction is an important factor affecting students' willingness to continue using online payment. Many students continue to choose online payment because of the impact of relatively satisfying satisfaction on them. Therefore, the operation platform of online payment should pay more attention to the satisfaction evaluation of consumers, encourage more consumer groups to accept this online payment mode and improve payment efficiency.

Secondly, effective online payment service quality will increase consumer satisfaction. In this study, student satisfaction is affected by five potential variables, among which the most influential is the quality of service. Therefore, in the future online payment process, the competent unit and the online payment platform should improve the service quality, which is reflected in the further optimization of the online payment platform program design, and provide the corresponding efficient process design, so that students clearly understand that the various operations of the online payment platform are much simpler, much clearer, and even more convenient than the traditional offline payment. Therefore, this proposal will improve students' satisfaction with online payment platforms. In addition, from the perspective of perceived usefulness, the payment platform should design a more reasonable payment process design and more visual interface design. Pay attention to consumers' experiences, collect consumers' feedback regularly, and make targeted adjustments.

Furthermore, in terms of perceived security and privacy, relevant laws and regulations should be introduced to regulate the behavior of straight-line payment. Strengthen the protection of personal information, raise the illegal cost of information disclosure and information trading, ensure the security and privacy of online payment, and improve the recognition of students who use online payment platforms. Finally, when the service quality, perceived usefulness, security, privacy, and recognition of online payment are emphasized based on the above conditions, students' satisfaction with online payment will be positively improved, and they will have the intention to continue using online payment.

5.3 Limitation and Further Study

The limitations of this study are mainly manifested in three aspects: First, only six potential variables that directly or indirectly affect behavioral intentions were included in the analysis. In contrast, the conceptual framework did not include several other factors that significantly affect observations. Second, in terms of the breadth of the study, only four universities were studied, and other more important universities and groups were not included. Finally, the sample size of this study needs to be more extensive. A larger sample size is more helpful to the accuracy of the data.

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