Customer Loyalty Toward E-wallet Services
(A Study of DANA Users in DKI Jakarta)

By Rafza Ibrahim Mufidz

Abstract

This study aims to examine the influence of E-Service Quality and e-trust on e-customer loyalty among DANA e-wallet users in DKI Jakarta, with e-customer satisfaction as a mediating variable. The rapid development of digital financial services in Indonesia has increased competition among e-wallet platforms, making customer satisfaction and loyalty critical for sustainAbility. Using a quantitative approach, data were collected from 237 DANA users who met predetermined criteria. The analysis was carried out using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with SmartPLS 4.0. The findings indicate that both E-Service Quality and e-trust positively and significantly affect e-customer satisfaction. Furthermore, e-customer satisfaction has a significant positive effect on e-customer loyalty. The results also reveal that e-customer satisfaction partially mediates the relationships between E-Service Quality and e-customer loyalty, as well as between e-trust and e-customer loyalty. These findings highlight the importance for digital financial service providers particularly DANA to improve Reliability, responsiveness, system security, and user experience to enhance customer trust, satisfaction, and long-term loyalty.

Keywords: *DANA, E-Service Quality, e-trust, e-customer satisfaction, e-customer loyalty, PLS-SEM*.

LOYALITAS PELANGGAN *E-WALLET*
(STUDI PENGGUNA DANA DI DKI JAKARTA)

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *E-Service Quality* dan *e-trust* terhadap *e-customer loyalty* pada pengguna *e-wallet* DANA di DKI Jakarta, dengan e-customer satisfaction sebagai variabel mediasi. Pesatnya perkembangan layanan keuangan digital di Indonesia meningkatkan persaingan antar penyedia *e-wallet*, sehingga kepuasan dan loyalitas pelanggan menjadi faktor penting bagi keberlanjutan layanan. Penelitian ini menggunakan pendekatan kuantitatif dengan melibatkan 237 responden pengguna DANA yang memenuhi kriteria penelitian. Analisis data dilakukan menggunakan metode *Partial Least Squares–Structural Equation Modeling (PLS-SEM)* melalui perangkat lunak SmartPLS 4.0. Hasil penelitian menunjukkan bahwa *E-Service Quality* dan *e-trust* berpengaruh positif dan signifikan terhadap *e-customer satisfaction*. Selanjutnya, *e-customer satisfaction* terbukti berpengaruh positif dan signifikan terhadap *e-customer loyalty*. Selain itu, *e-customer satisfaction* berperan sebagai mediator parsial dalam hubungan antara *E-Service Quality dan e-customer loyalty,* serta antara *e-trust* dan *e-customer loyalty*. Temuan ini menegaskan pentingnya peningkatan kualitas layanan, keamanan sistem, serta pengalaman pengguna bagi penyedia layanan digital khususnya DANA untuk membangun kepercayaan, kepuasan, dan loyalitas pelanggan jangka panjang.

Kata kunci: DANA, *E-Service Quality, e-trust, e-customer satisfaction, e-customer loyalty, PLS-SEM*