The Influence of Service Quality and Trust on User Loyalty through User Satisfaction DANA in Jakarta

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Abstract

The rapid pace of technology has produced a new innovation in financial matters, namely Financial Technology, which has also given rise to something new, namely digital transactions or e-wallets. The aim of this research is to determine the effect of service quality and trust on user loyalty through DANA user satisfaction in Jakarta. This research uses quantitative methods with a research population of 100 people and data collection techniques using questionnaires. The sampling technique used was purposive sampling. Data analysis in this research uses the help of SmartPLS 4. The results of the research are that service quality has a positive and insignificant influence on user loyalty, there is a positive and significant influence between service quality and user satisfaction, there is a positive and significant influence between trust and user loyalty, there is positive and significant influence between trust and user satisfaction, the influence between user satisfaction and user loyalty is positive and not significant, service quality through user satisfaction has a positive and not significant influence on user loyalty, and trust and user loyalty through user satisfaction is positive and not significant.

Keyword: Service Quality; Trust; User Satisfaction; User Loyalty; E-wallet; Dana

1. Introduction

The rapid growth of technology and the internet has a positive impact on humans, namely facilitating communication between humans, sharing information or data, and can make it easier to meet various kinds of human needs. The rapid pace of technology has produced a new innovation in terms of transactions, namely digital transactions using e-wallets. E-wallet is an application that functions as a storage place for electronic money that allows users to make electronic transactions and payments safely and efficiently.

DANA, an electronic wallet that gained popularity in Indonesia in 2018, was created by PT Espay Debit Indonesia Koe, a legal business. 2022 DANA is the second most popular e-wallet in Indonesia, according to data released in Populix. Despite being the most popular among the community, DANA has not satisfied its users. Reviews that users have left for the DANA app on the Play Store demonstrate this. According to this paper, it's critical to comprehend how users' contentment, trust, and service quality aspects, as well as user loyalty, which serves as a mediator in this connection, might affect users' decision to utilize the DANA e-wallet.

This study aims to explore the relationship between user pleasure, user trust, user loyalty, and service quality. It is anticipated that DANA and other businesses of a similar nature will use the study's findings as a guide to improve even further in the areas of customer loyalty, satisfaction, trust, and service quality.

2. Literature Review

2.1. Service Quality

Heryanti, 2023 defines quality as an effort made by the company to make continuous quality improvements to the processes produced, while service is one of the offering activities carried out by one party to another and does not result in ownership. According to Nugraha et al., 2021 explains that service quality is an assessment or evaluation given by customers who have used goods or services.

According to Prishellya & Aulia, 2021 quality is considered the main factor to outperform other companies. A situation where the company can provide quality products or services, that is when the company has succeeded in creating opportunities for customer satisfaction. If the service provided by the service provider can be accepted by the customer, then

the quality of the service is good and vice versa if the service provided is not acceptable and below customer expectations, then the quality of service can be said to be poor (Naufal, 2023).

2.2. Trust

In the business sector, trust is essential. If clients are confident in the products or services that the firm offers, they will utilize them again (T. P. Nugraha et al., 2021). (Rodiah & Melati 2020) describe trust as having faith that the person you can rely on will carry out all of his commitments in a way that meets your expectations.

According to Boonlertvanich, 2018 in Ralya, 2020 trust is defined as customer confidence that the company will meet its needs without doing things that can cause unpleasant results. According to Radionova-Girsa, 2017 trust will increase online consumer loyalty, therefore banks need to increase options and types of transactions in order to attract the attention of new consumers and maintain the trust, satisfaction and loyalty of users of these products or services.

Consumers always feel anxious when transacting online due to behaviors such as improper information dissemination, privacy violations, and monitoring of transactions by unauthorized parties. So when users believe that the application used is safe and reliable, users tend to feel safe and satisfied when using the application (Siti A, 2022).

2.3. User Satisfaction

According to Rahayu & Faulina, 2022 satisfaction is a feeling of pleasure or disappointment when comparing a product or service with the expected level of satisfaction. According to Mahendri & Sholiha, 2022 defines satisfaction as a positive or negative reaction of consumers to products or services. This satisfaction includes customer loyalty, retaining customers over a long period of time, and increasing positive customer reputation.

Activities carried out by the company to facilitate consumers to assess the appropriate product or service constitute user satisfaction. The highest level of user satisfaction is the main goal of marketing. Users are more likely to reuse a product or service if they are satisfied with the service that consumers get when carrying out the transaction process. Emotional feelings such as anger, dissatisfaction, neutral, joy, and pleasure reflect the level of consumer satisfaction (Derdameza, 2023).

According to Zhong & Moon, 2020 The economic growth and stability of the organization are positively impacted by customer happiness. Customers grow more devoted the happier they are with the good or service they utilize. The company's growth and competitiveness in the market are also bolstered by this high level of customer satisfaction (Zu et al., 2020).

2.4. User Loyalty

Priansa, 2017 in Sitohang & Saragih, 2021 explains that consumer loyalty is a long-term relationship between customers and the company, which is shown in loyal behavior and attitudes towards the company and its products through repeated consumption. Kotler & Armstrong, 2018 defines loyalty as the main key to increasing profits and long-term company growth. Consumer loyalty can be built through positive customer experiences with goods or services and effective communication with customers.

According to Liani & Yusuf, 2021 customer loyalty is defined as users' commitment to using the program on a regular basis, recommending it to others, and making future online purchases free from the marketing tactics of rival companies. Loyal customers are very beneficial for online companies considering the amount of competition that occurs. According to Melaning & Giantari in Siti, 2022 user loyalty is created due to the high performance of the company to generate satisfaction by minimizing complaints.

3. Material and Method

3.1. Design Study

Quantitative approaches are employed in this study. The sample method employed is a non-probability sampling method with purposive sampling, and it is based on the requirements of living in Jakarta and having used or been utilizing DANA digital wallets. There were 100 responders in the sample size that was established. Primary and secondary data are among the information gathering techniques used in this investigation. Online surveys were made available through Google Forms in order to gather primary data. Books, journals, articles, expert opinions, theses, and a number of other sources that are pertinent to this study were used to gather secondary data. A Likert scale was used as the measurement tool in this study. Using SmartPLS

version 4, structural equation modeling (SEM) analysis was the data analysis method employed in this study.

3.2. Data Analysis

Following the compilation of the study tool, the investigator disseminated an online questionnaire via social media. SmartPLS version 4 was used to evaluate the data after the number of samples was determined. In this study, PLS-SEM is employed for both the inner and outer model tests. Convergent validity, discriminant validity, and reliability tests make up the outer model. The inner model is made up of F and R squares. The following is an overview of the research model:
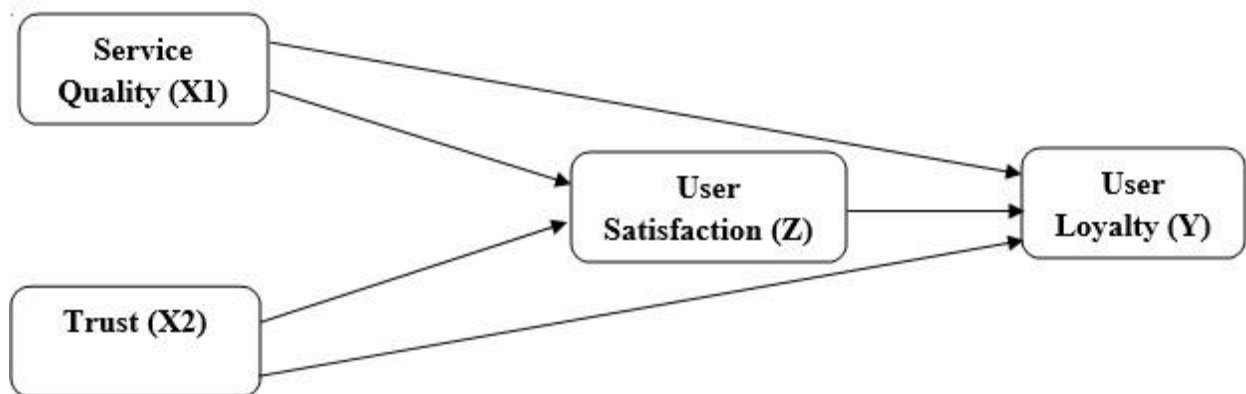

Figure 1. Research Model

4. Result

Respondents in this study are people who have used or are using DANA e-wallet and live in Jakarta with a total of 100 respondents. The characteristics of the respondents in this study are as follows:

Tabel 1. Characteristics Respondents

Characteristics of Respondents		Frequency	Percentages
Gender	Male	20	20%
	Female	80	80%
Age	17-23 years old	76	76%
	24-29 years old	18	18%

	> 29 years old	6	6%
Job	Student	59	59%
	Teacher/Lecturer	4	4%
	Public Servant	7	7%
	Private Employee	27	27%
	SOE Employee	1	1%
	Self-employed	1	1%
	Others	1	1%
Domicile	Jakarta Barat	26	26%
	Jakarta Pusat	15	15%
	Jakarta Selatan	29	29%
	Jakarta Timur	16	16%
	Jakarta Utara	14	14%
User of e-wallet DANA	Yes	100	100%
	No	0	0%
Average usage of DANA for one week	1-3 times	50	50%
	4-6 times	38	38%
	7-10 times	6	6%
	> 10 times	6	6%

It is evident from the preceding table that DANA users are dominated by women with 80 respondents. DANA digital wallet users are dominated by the age range 17-23 years with a total of 76. Then as many as 59 respondents were dominated by students / students who mostly live in South Jakarta, seen in the table there are 29 respondents who live in South Jakarta. The most average respondents use DANA in one week is 1-3 uses with a total of 50 respondents.

Tabel 2. Outer Loading

	Service Quality	Trust	User Loyalty	User Satisfaction
Service Quality1	0.844			
Service Quality2	0.776			
Service Quality3	0.767			

Service Quality4	0.875		
Service Quality5	0.876		
Service Quality6	0.814		
Service Quality7	0.885		
Trust1		0.738	
Trust2		0.839	
Trust3		0.887	
Trust4		0.904	
Trust5		0.909	
User Loyalty1			0.794
User Loyalty2			0.897
User Loyalty3			0.865
User Loyalty4			0.757
User Satisfaction1				0.857
User Satisfaction2				0.873
User Satisfaction3				0.874
User Satisfaction4				0.905
User Satisfaction5				0.910

The indicators of the variables of service quality, trust, user loyalty, and user pleasure may all be observed to have values greater than 0.70 based on the computation results, indicating that each indication is qualified and valid.

Tabel 3. Average Variance Extracted

	Average Variance Extracted (AVE)
Service Quality	0.697
Trust	0.736
User Loyalty	0.689
User Satisfaction	0.781

Based on the results above, it can be seen that each variable has an Average Variance Extracted (AVE) value> 0.50 so that discriminant validity is valid.

Tabel 4. Fornell Larcker Criterion

	Service Quality	Trust	User Loyalty	User Satisfaction
Service Quality	**0.835**			
Trust	0.472	**0.858**		
User Loyalty	0.356	0.463	**0.830**	
User Satisfaction	0.432	0.480	0.416	**0.884**

Discriminant validity is satisfied since each variable's fornell-Larcker criterion value in the above table is higher than the variable's fornell-Larcker criteria correlation with other variables.

Tabel 5. Composite Reliability

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)
Service Quality	0.928	0.948	0.941
Trust	0.910	0.929	0.933
User Loyalty	0.848	0.854	0.898
User Satisfaction	0.930	0.930	0.947

Based on the data processing above, each variable in this study can be declared reliable because the Cronbach's alpha and composite reliability values are> 0.7 and the rho A value is> 0.6.

Tabel 6. R-Square

	R-Square	R-Square Adjusted
User Loyalty	0.273	0.250
User Satisfaction	0.285	0.270

The R-Square value for user loyalty in the above table is 0.273 (moderate), indicating that user pleasure and service quality can account for user loyalty. The user satisfaction variable then

has a moderate R-Square value of 0.285, indicating that trust and service quality can account for some of the variation in customer satisfaction.

Tabel 7. F-Square

	Service Quality	Trust	User Loyalty	User Satisfaction
Service Quality			0.014	0.076
Trust			0.085	0.138
User Loyalty				
User Satisfaction			0.047	

According to the F-Square test results, the relationship between the two variables is moderately influenced by the effect of service quality on user loyalty (0.014) and moderately influenced by the effect of service quality on user satisfaction (0.076). The correlation between trust and user happiness is 0.138, indicating a moderate influence between the two variables, and between trust and user loyalty it is 0.085, indicating a moderate influence between the two variables. Additionally, the correlation between user happiness and user loyalty is 0.047, indicating a moderate degree of connection between the two variables.

Tabel 8. Direct Effect and Indirect Effect Testing Results

Influence	Original Sample (O)	T statistics (|O/STDEV|)	P Values
Service Quality → User Loyalty	0.120	1.073	0.283
Service Quality → User Satisfaction	0.264	2.692	0.007
Trust → User Loyalty	0.301	2.429	0.015
Trust → User Satisfaction	0.356	3.255	0.001
User Satisfaction → User Loyalty	0.220	1.460	0.144
Service Quality → User Satisfaction → User Loyalty	0.058	1.131	0.258
Trust → User Satisfaction → User Loyalty	0.078	1.133	0.257

Based on the table above, it shows that the path coefficient of the service quality variable on user loyalty is positive 0.120, t-statistic 1.073 < 1.96 and p-value 0.283 > 0.05, meaning that

this shows an insignificant influence between service quality and user loyalty, so H1 is rejected. User satisfaction and the service quality variable have a positive path coefficient 0.264, t-statistic 2.692 > 1.96 and p-value 0.007 < 0.05, which means that it shows a significant influence between service quality and user satisfaction, so H2 is accepted. The path coefficient of the trust variable on user loyalty is positive 0.301, t-statistic 2.429 > 1.96 and p-value 0.015 < 0.05, which means that this shows a significant influence between the trust variable and user loyalty, so it can be concluded that H3 is accepted. The path coefficient of trust on user satisfaction is positive 0.356, t-statistic 3.255 > 1.96 and p-value 0.001 < 0.05, meaning that this shows a significant influence between the trust variable and user satisfaction, so it can be concluded that H4 is accepted. The path coefficient of user satisfaction on user loyalty is positive 0.220, t-statistic 1.460 < 1.96 and p-value 0.144 > 0.05, which means that it shows an insignificant influence between user satisfaction and user loyalty, so it is concluded that H5 is rejected.

Then the indirect effect produces a path coefficient of service quality on user loyalty through positive user satisfaction, which is 0.058, t-statistic 1.131 < 1.96 and p-value 0.258 > 0.05, which means it shows an insignificant effect, so it shows H6 is rejected. The path coefficient value of trust on user loyalty through positive user satisfaction is 0.078, t-statistic 1.133 < 1.96 and p-value 0.257 > 0.05, which means it shows an insignificant effect, so it is concluded that H7 is rejected.

5. Discussions

In this study, it was found that several hypotheses were rejected. In this case there are several reasons that can strengthen the hypothesis, such as users feel that the quality provided by the DANA e-wallet cannot be felt by them, the DANA e-wallet has not been maximized in prioritizing user satisfaction so that user loyalty cannot be built, service quality variables and user satisfaction that cannot affect user loyalty variables, and user trust built by DANA is so low that users become dissatisfied.

Numerous prior studies with similar hypothesis results also support this. These include the research of Syahidah & Aransyah, 2023, which finds that customer loyalty is positively and marginally impacted by service quality variables; Aini, 2023, which indicates that loyalty and satisfaction have a positive but marginal relationship; Qomarsyah et al., 2023, which finds that customer satisfaction through service quality has no positive influence on customer loyalty; and

Aprileny et al., 2022, which indicates that the findings of trust variables on customer loyalty through customer satisfaction are not significant.

6. Conclusion, Implication, and Recommendation

Based on the data analysis and discussion described above, the following conclusions are obtained:

1. Service quality has a positive and insignificant effect on user loyalty, this demonstrates that the quality provided by DANA digital wallets cannot be felt by consumers or users.

2. Service quality has a positive and significant effect on user satisfaction, this prove that when users get good service, they will feel satisfied in using a product or service, in this case DANA.

3. The loyalty of users of DANA digital wallets is positively and significantly impacted by trust, meaning that users will not switch to another brand of product or service if they already trust a certain brand, in this case DANA.

4. Trust has a positive and significant influence on user satisfaction, in this case DANA can convince its users so that respondents feel satisfied with the trust system built by DANA.

5. User satisfaction has a positive and insignificant effect on user loyalty, this is because DANA has not been maximized in prioritizing user satisfaction so that user loyalty cannot be built.

6. Service quality on user loyalty through user satisfaction has a positive and insignificant effect, this is due to two direct influences that cannot affect the user loyalty variable, namely service quality and user satisfaction.

7. Trust in user loyalty through user satisfaction has a positive and insignificant effect, this is because the trust of DANA digital wallet users is so low that users are not satisfied and satisfaction can also be a factor in influencing user loyalty.

This research has several implications that can affect DANA, the community, and researchers including the following:

1. DANA can use this research to focus more on improving aspects of their services, such as transaction speed, ease of use of the application, and responsive customer support.

2. Trust can be built by holding educational programs and clear communication campaigns about security and privacy so that it can help strengthen user trust.

3. Regular measurement of user satisfaction through surveys and direct feedback can provide valuable insights for service improvement. Providing features that suit user needs and resolving complaints quickly will also increase user satisfaction levels.

4. Increase public awareness and understanding of the benefits and use of digital wallets and encourage more people to switch from cash to digital transactions, which are more efficient and secure.

5. This research can be a reference for other researchers who want to further explore the factors that influence digital wallet user loyalty. Further research can examine additional variables such as service price, feature innovation, and risk perception.

Based on the data analysis, discussion, and conclusions that have been explained, there are several suggestions that can be considered, namely as follows:

1. For Further Researchers

Future researchers who will continue this research are expected to add relevant variables to this study, use a wider population and sample, and increase references in order to produce better research and can support the topic to be studied.

2. For the Company

Companies should be able to improve and maintain service quality, trust, and user loyalty so that user satisfaction can arise properly. One way to improve it is that DANA can continue to innovate in providing services and features contained in the application, then maximize the system in the DANA digital wallet so that users feel satisfied and will not switch to competing products.

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