INOVBIZ

The Influence Of Satisfaction And Trust On Customer Loyalty In Using The Dana E-Wallet Application (Case Study on E-Wallet Application Service Users DANA Bengkalis District)

Fitria Dwillandari[1], Bustami[2]

[1] Bengkalis State Poytechnic / Digital Business Study Program / Bengkalis City / Indonesia.
< fitriadwillandari@gmail.com, 082268776643>
[2] Bengkalis State Poytechnic / Digital Business Study Program / Bengkalis City / Indonesia.
<bustami@polbeng.ac.id, 081371977396>

ARTICLE INFO

Open Access

ABSTRACT

This study aims to examine the influence of satisfaction (X1) and trust (X2) on customer loyalty (Y) in using the Dana e-wallet application in Bengkalis District. A quantitative approach was employed, collecting data through questionnaires distributed to 100 respondents. Data analysis involved descriptive statistics, validity and reliability tests, classical assumption analysis, multiple linear regression, t-tests, F-tests, and the coefficient of determination (R^2). The results showed that both satisfaction (X1) and trust (X2) have a positive and significant impact on customer loyalty (Y). This is evidenced by the calculated t-value being greater than the t-table value and the calculated f-value exceeding the f-table value. The coefficient of determination (R^2) of 0.796 indicates that 79.6% of the variation in customer loyalty can be explained by customer satisfaction and trust. This study concludes that satisfaction and trust are crucial factors influencing customer loyalty in using the Dana e-wallet application in Bengkalis District. Therefore, Dana should prioritize enhancing customer satisfaction and trust to foster increased customer loyalty.

Keywords: Satisfaction (X1), Trust (X2), Customer Loyalty (Y)

1. Introduction

The development of digital technology has significantly changed the landscape of the financial industry. One of the most prominent innovations is the emergence of digital wallets or e-wallets. In Indonesia, the use of e-wallets is increasingly widespread, especially among the younger generation. DANA app, as one of the major players in the domestic e-wallet market, has managed to attract millions of users.

The increasing popularity of e-wallets is driven by the ease of use, transaction security, and various features offered. However, in the midst of increasingly fierce competition, e-wallet companies need to understand the factors that can retain their customers. Customer loyalty is the key to success in this competitive industry.

This study aims to reveal the effect of customer satisfaction and trust on their loyalty in using the DANA application. Customer satisfaction reflects how far customers' perceptions of product or service performance match their expectations. Meanwhile, customer trust is the belief that the company is reliable and will fulfill its promises. By understanding the relationship between customer satisfaction, trust, and loyalty, this research is expected to contribute to the development of more effective marketing strategies for e-wallet companies, especially DANA.

A survey conducted by DailySocial.id revealed that Indonesians' awareness of digital payment startups reached 69 percent in the first quarter (Q1) of 2022. The following is a data diagram of the top 10 digital payment startups known by Indonesians:
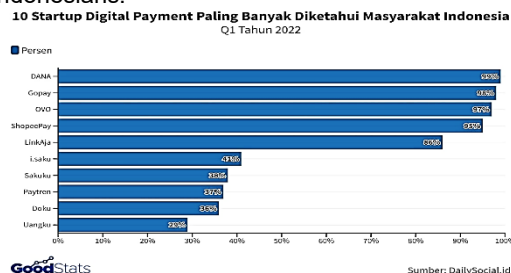

Figure 1. E-Wallet User Data
Source: DailySocial.id (2022)

* Corresponding author
E-mail addresses: fitriadwillandari@gmail.com (Fitria Dwillandari)

From figure 1.1, according to DailySocial.id, DANA managed to get the first rank of the digital payment startup that is most widely known by Indonesians with a percentage of 99 percent. This means that almost all respondents are aware of DANA's existence as one of the digital payment startups in Indonesia.

2. Literature Riview

Previous studies have consistently shown that customer satisfaction and trust have a significant influence on customer loyalty. When customers feel satisfied with the products or services they receive and believe that the company is reliable, they tend to become loyal customers and repeatedly use the product or service. This is in line with the findings of Pratama (2016), Ningsih Lestari (2021), Nalendra (2018), Rochim & Imelda (2020), Dwi Harmi (2016), Laely (2016), Maskur, et al. (2016), and Harmi, S.W. (2016) which highlight the importance of satisfaction and trust in building long-term relationships with customers. In other words, satisfaction and trust are the two main pillars that can encourage customers to remain loyal to a brand or company.

3. Results and Discussion

Methodology This research was conducted in Bengkalis District, Riau, during the period February to July 2024. This location was chosen because it is relevant and representative for research purposes. The object of this research is users of the Dana e-wallet application who live in Bengkalis District. The types of data used in this study include qualitative and quantitative data.This study uses quantitative data obtained from questionnaires distributed to respondents. In this study, the data sources used were primary data in the form of respondents' responses to statements related to research variables attached to questionnaires and interviews conducted directly to respondents.

Meanwhile, secondary data in this study were obtained through documentation and observation which according to Ruslan (2016) explains the definition of documentation activities in a broad sense is an activity that collects, processes, selects, analyzes, and evaluates all data, information, and documents related to an activity or event. Certain items are collected, published in electronic or printed media, and stored regularly and systematically, which is done to strengthen the results of the research.

According to Sugiyono (2018), "Observation is a complex process, consisting of various biological and psychological processes. The two most important are observation and memory. ". This technique is useful for studying phenomena that are difficult to measure in other ways, such as: Social interaction, nonverbal and spontaneous behavior. The population of this study were DANA E-Wallet users in Bengkalis District, but the number who had used DANA E-wallet in Bengkalis District could not be determined. According to Amin, N. F., et al. (2023) Population is the entire object/subject of research, while the sample is a part or representative that has representative characteristics of the population. The minimum sample for this study amounted to 96 respondents. To represent the results of research on the population, a sample of 100 respondents was taken.

The scale measurement used is the Likert scale. Sugiyono (2020) says the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena for each question or statement that must be supported by the respondent to choose a question. With a Likert scale, respondents choose answers to variables that are broken down into parts of variable indicators, each variable indicator has an instrument that is used as a benchmark in a question or statement. The data obtained from ordinal data, ordinal data is data obtained or classification, but between these data there is a relationship. For the purposes of quantitative analysis, the answers can be rated as follows:

Table 1. Scale Category

No	Statement	Score	Means Score
1	Strongly Agree (SA)	5	4,20 – 5,00
2	Agree (A)	4	3,40 – 4,19
3	Neutral (N)	3	2,60 – 3,39
4	Disagree (D)	2	1,80 – 2,59
5	Strongly Disagree (SD)	1	1,00 – 1,79

Source: Processed Data, 2024

According to Sugiyono (2020), what is meant by Nonprobability Sampling technique is a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as a sample. In this study, purposive sampling technique will be used, in which researchers select samples based on their presence around the research location or based on certain criteria deemed relevant by the researcher.

The data analysis method that will be used in this research is quantitative data analysis where researchers will analyze data in the form of numbers which are processed using data quality tests in the form of descriptive statistical tests, multiple linear regression, validity tests and reliability tests, classical assumption tests, multiple linear regression, coefficient of determination (R^2) tests, and hypothesis tests, namely the F test and T test (partial).

The data analysis in this study was processed using the SPSS application to assist researchers in completing the research to be carried out. The hypothesis is a temporary answer to the formulation of research problems, where the formulation of research problems has been stated in the form of a question sentence. It is said to be temporary, because the answers given are only based on relevant theories, not yet based on empirical facts obtained through data collection (Sugiyono, 2020).

Following the benchmarks of the issues raised and the research objectives as well as the theoretical basis regarding the effect of satisfaction and trust on customer loyalty in using the fund e-wallet application, the following

hypothesis can be proposed: Ha: It is suspected that there is a positive and significant influence of the independent variables, namely Satisfaction (X1) and Trust (X2) on the dependent variable Customer Loyalty (Y). The test rule if the t value (tcount) is greater than or equal to the t table value (ttable) or the significance value (sig) is less than 0.05, then the alternative hypothesis (Ha) is accepted. This means that there is a positive and significant influence between the independent variables (satisfaction and trust) on the dependent variable (customer loyalty). Conversely, if tcount is smaller than ttable or sig is greater than 0.05, then Ha is rejected, which means there is no significant effect. The following is a table of variables and indicators, with point calculations using a Likert 5 scale

Table 2. Variable and Indicators

Variable	Indicator	Measurement Scale
Satisfaction (X1)	1. Expectation Match. 2. Performance Perception 3. Customer Assessment	Likert SA = 5 A = 4 N = 3 D = 2 SD = 1
Trust (X2)	1. Integrity 2. Benevolence 3. Competence	Likert SA = 5 A = 4 N = 3 D = 2 SD = 1
Customer Loyalty (Y)	1. Repeat purchase 2. Provide references to others 3. Rejection of competing products	Likert SA = 5 A = 4 N = 3 D = 2 SD = 1

Source: Lestari Ningsih (2021)., Meirana & Hidayat (2022)., Ramadhan, dkk (2019)., Hidayatullah, dkk (2022)., Rochim & Imelda (2020), Rahmawati & Widiastuti (2019).

4. Results and Discussion

Respondents who have filled out the questionnaire aged less than 20 years are 13 respondents or in a percentage of 13%, while respondents aged more than 20 years are 87 respondents or in a percentage of 87%. In this case, respondents aged 20-25 years are classified as consumptive, so this age group can be said to have a very high level of consumption. The number of people in bengkalis sub-district who filled out the questionnaire the most and used the e-wallet dana application service was aged 20 years and over with 87 people or 87% percent. Male respondents dominate, namely 56 people or 56%.

Presents data obtained from a number of questionnaires from 100 respondents about the variables of satisfaction and trust in customer loyalty in using the e-wallet dana application in bengkalis sub-district. The total number of statement items on the questionnaire amounted to 18 statements. Satisfaction and trust variables which have 3 indicators each and 2 statements from each 1 indicator and the total statement of the two variables is 12 statements, and the customer loyalty variable which also has 6 statements from 3 indicators. The total is 18 statements.

4.1 Validity Test

Validity Test To determine whether the statements in the questionnaire are valid or not, the r number is displayed in the Pearson correlation value table made for variable X and variable Y with SPSS 20 software and a comparison is made with the r table obtained from: In the r table assessment column N (number of respondents) 0.196 totaling 100 people. If the resulting value is positive and r count> r table, the statement element is declared valid and can be included in further testing. However, if r < then the item cannot be validated if it is in the r table and cannot be included in the next test.

Table 3. Validity test of X and Y variables

Variabel	Butir Instrumen	r tabel	r hitung	Keterangan
Satisfaction (X1)	1	0,195	0,840	Valid
	2	0,195	0,756	Valid
	3	0,195	0,881	Valid
	4	0,195	0,850	Valid
	5	0,195	0,828	Valid
	6	0,195	0,854	Valid
Trust (X2)	1	0,195	0,850	Valid
	2	0,195	0,821	Valid
	3	0,195	0,918	Valid
	4	0,195	0,842	Valid
	5	0,195	0,835	Valid
	6	0,195	0,904	Valid
Customer Loyalty (Y)	1	0,195	0,853	Valid
	2	0,195	0,890	Valid
	3	0,195	0,900	Valid
	4	0,195	0,878	Valid
	5	0,195	0,902	Valid
	6	0,195	0,927	Valid

Source: Processed Data 2024 of SPSS 20

Based on Table 3. The validity test results show the significance value of each statement is less than 0.05 and the rcount value is greater than rtable. It can be concluded that all 18 statements consisting of 6 imperative elements of variable X1, 6 imperative elements of variable X2, and 6 imperative elements of variable Y are valid.

4.2 Reliability Test

The reliability test in this study was carried out using SPSS 20 software on 18 statements that were declared valid based on the Cronbach's alpha value which exceeded the 0.70 threshold in the reliability test, indicating that this instrument is able to measure accurately and consistently the concepts to be measured, namely satisfaction, trust, and customer loyalty.

Table 4. Variable reliability test

Variable	Reliabilitas Coefficient	Cronbach Alpha	Alpha value	Description
Satisfaction (X1)	6 Pernyataan	**0,910**	0,70	Reliabel
Trust (X2)	6 Pernyataan	**0.931**	0,70	Reliabel

| Customer Loyalty (Y) | 6 Pernyataan | **0,948** | 0,70 | Reliabel |

Source: Processed Data 2024 of SPSS 20

Based on Table 4. The validity test results show the significance value of each statement is less than 0.05 and the rcount value is greater than rtable. It can be concluded that all 18 statements consisting of 6 imperative elements of variable X1, 6 imperative elements of variable X2, and 6 imperative elements of variable Y are valid.

4.3 Normality Test

The normality test in this study was carried out using the Kolmogorov-Smirnov statistical approach. If the following conditions exist: If the p-value has a significance > 0.05 then the data is considered normally distributed. If the p-value has a significance ≤ 0.05 then the data is considered not normally distributed.

Table 5. Normality test results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	0E-7
	Std. Deviation	1.84331353
Most Extreme Differences	Absolute	.211
	Positive	.115
	Negative	-.211
Kolmogorov-Smirnov Z		2.113
Asymp. Sig. (2-tailed)		**.000**
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Processed Data 2024 of SPSS 20

The normality test results shown above are smaller than 0.05, but the model is said to still meet the assumption of normality. According to the central limit theorem (CLT) or the central limit theorem in probability theory, this is not a problem because the data processing results above can be assumed to be normally distributed. This is because the sample data in this study amounted to 100 sample data (n> 30) and the normality assumption can be ignored.

Further supported by Bowerman, & Murphree, n.d. (2017), states that if the sample size (n) is large enough, then the population of all possible samples is normally distributed, regardless of the probability value. Therefore, in this study, although the processing results show that the data is not normally distributed, the number of data samples used in this study is 100 data (n > 30). According to CLT theory, this situation can still be achieved. It is concluded that the data results are normally distributed and the model can proceed to the next stage.

4.4 Multicollinearity Test

Multicollinearity testing is an important step in multiple linear regression that evaluates the degree of correlation between independent variables. Multicollinearity testing is a procedure in regression analysis that aims to identify whether there is a high or perfect correlation between independent variables in a model. This high correlation can cause problems in the estimation of regression coefficients and interpretation of results. he results of the multicollinearity test can be seen in the following table:

Table 6. Multicolinearity test results

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-4.281	1.577		-2.714	.008		
1 Satisfaction (X1)	.553	.106	.433	5.224	.000	**.301**	**3.321**
Trust (X2)	.583	.097	.501	6.044	.000	**.301**	**3.321**
a. Dependent Variable: Loyalitas Pelanggan							

Source: Processed Data 2024 of SPSS 20

The multicollinearity test results show that there are no significant problems related to the high correlation between the satisfaction and trust variables in the regression model used to analyze the effect of these two variables on customer loyalty for the DANA application. If the VIF (variance inflation factor) is below or < 10 and the Tolerance value is above> 0.1 then there is no multicollinearity. Based on table 6, it is known that the VIF value of the satisfaction variable (X1) and the trust variable (X2) is 3.321 < 10 and the Tolerance value is 0.301> 0.1, so the data does not occur multicollinearity.

4.5 Heteroscedasticity Test

Testing for heteroscedasticity uses the output of the scatterplot graph. In other words, observe the pattern of dots on the regression scatterplot. If the dots are scattered in a vague pattern above and below 0 on the Y-axis, then there is no heteroscedasticity problem. The results of the heteroscedasticity test can be seen in the scatterplot in Figure 1 below:
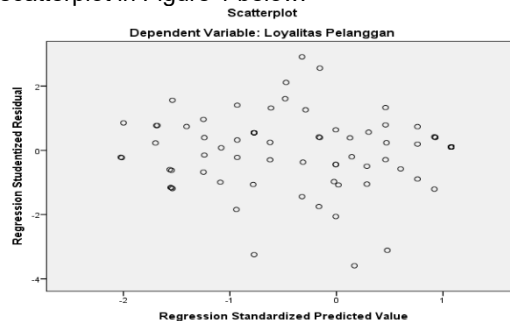

Figure 2. Heteroscedastisity Test
Source: Processed Data 2024 of SPSS 20

From the graph above, it can be seen that the points are scattered above and below the value of 0, away from the Y axis, and the points are randomly scattered. Therefore, it can be concluded that the research data is feasible and the research data does not show any signs of heteroscedasticity. It can be concluded that the research data is feasible and does not experience

symptoms of heteroscedasticity. The following processed results are given a supporting test using the spearman's rho method to test for symptoms in the regression model obtained in table 6 below:

Table 7. Spearman's rho test results

			Kepu asan	Ke-percaya an	Unstand-ardized Residual
Spearm an's rho	Satisfa ction (X1)	Correlation Coefficient	1.000	.859**	-.080
		Sig. (2-tailed)	.	.000	**.427**
		N	100	100	100
	Trust (X2)	Correlation Coefficient	.859**	1.000	-.007
		Sig. (2-tailed)	.000	.	**.945**
		N	100	100	100
	Un-stand-ardized Resid-ual	Correlation Coefficient	-.080	-.007	1.000
		Sig. (2-tailed)	.427	.945	.
		N	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Processed Data 2024 of SPSS 20

To assess heteroscedasticity, although the Spearman rank correlation matrix given does not directly indicate the presence of heteroscedasticity, it can be used to understand the relationship between variables and help provide additional information. According to Priyatno (2014), another way to determine the heteroscedasticity test is the Spearman rho test. The heteroscedasticity test uses the Spearman rho correlation coefficient test technique in which the independent variables are correlated with the residuals. This test uses a two-sided significance level of 0.05. If the significance of the correlation between the independent variable and the residual is found to be greater than 0.05, then the heteroscedasticity problem can be said to not exist.

The strong relationship between satisfaction and trust, namely the high rho value (0.859) and small p-value (0.000), indicates a strong positive relationship between the two variables. The weak relationship between the independent variables and residuals, namely the low rho values (-0.080 and -0.007) and large p-values (0.427 and 0.945) indicate that there is no significant relationship between satisfaction or trust and the amount of residuals. Based on this explanation, there is an initial indication that heteroscedasticity may not be a problem in this regression model and it can be concluded that there is no heteroscedasticity problem in the regression model.

4.6 Descriptive Statistics Test

The independent variables in this study are satisfaction and trust, and the dependent variable is customer loyalty presented in the following table:

Table 8. Descriptive statistics test results

Descriptive Statistics					
	N	Minimum	Maxi-mum	Mean	Std. Devi-ation
Satisfaction (X1)	100	**19.00**	**30.00**	**26.8300**	**3.22257**
Trust (X2)	100	**18.00**	**30.00**	**26.2000**	**3.53339**
Customer Loyalty (Y)	100	**17.00**	**30.00**	**25.8400**	**4.11874**
Valid N (listwise)	100				

Source: Processed Data 2024 of SPSS 20

Based on the results of descriptive statistical tests in Table 7, it can be concluded that in general, research respondents show a fairly high level of satisfaction, trust, and loyalty to the product or service under study seen from the average value of each variable.

4.7 Multiple Linear Analysis Test

Based on the data processed in this study, the processed results of multiple regression tests are shown in Table 8 below:

Table 9. Multiple linear analysis test results

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Er-ror	Beta		
(Constant)	-4.281	1.577		-2.714	.008
1 Kepuasan	**.553**	.106	.433	5.224	.000
Kepercayaan	**.583**	.097	.501	6.044	.000

a. Dependent Variable: Loyalitas Pelanggan
Source: Processed Data 2024 of SPSS 20

The constant value (a) of -4.281 indicates that the average value of customer loyalty (Y) in the absence of satisfaction or trust (X1 and X2 are equal to zero) is -4.281. Constant (a) = -4.281. The constant 4,281 indicates that the customer loyalty variable is negative if the value of satisfaction and trust of the independent variable is 0 (zero) of 4,281. This means that the second influence. These variables are very important to increase customer loyalty. The negative constant value of the results of the multiple regression equation is -4.281. According to Maylina, & Ade (2017), the Likert scale used does not include the number 0 (null), but the range is from 1 to 10, so the variable is not included. maybe for a negative constant it can be ignored because it must be worth 0 (zero). Nurhidayati, & Kartika (2018) say that negative constants are not a problem and can be ignored as long as the regression model fulfils the assumptions and the slope value is not met. Zero, there is no need to handle negative constants.

The regression coefficient value of the satisfaction variable (X1) is 0.553. This means that every one unit increase in the satisfaction variable (for example from 5 to 6), the customer loyalty variable (Y) increases by an average of 0.553 units.

The regression coefficient value of the trust variable (X2) is 0.583. This shows that for every one unit increase in the trust variable (for example from 7 to 8), the customer loyalty variable (Y) increases by an average of 0.583 units.

These results are formulated in the following multiple regression equation:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$
$$Y = -4.281 + 0.553X_1 + 0.583X_2 + e$$

This equation shows that the Satisfaction (X1) and Trust (X2) variables have a positive influence on the customer loyalty variable (Y). This means that the higher the level of customer satisfaction and trust in DANA, the higher their loyalty to the application.

4.8 T Test

If the significant probability value is less than 0.05, the hypothesis is accepted. The calculated t value is compared with the t table value at a significance level of 0.05 and the corresponding degrees of freedom. This test plays an important role in assessing whether the two independent variables, namely satisfaction (X1) and trust (X2), each have a significant influence on customer loyalty (Y) in the following table:

Table 10. T test results

		Coefficients[a]				
	Model	Unstandard-ized Coefficients		Standard-ized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.281	1.577		-2.714	.008
	Satisfaction (X1)	.553	.106	.433	**5.224**	**.000**
	Ke-percayaan	.583	.097	.501	**6.044**	**.000**

a. Dependent Variable: Loyalitas Pelanggan

Source: Processed Data 2024 of SPSS 20

The calculated t value is compared with the t Table value at a significance level of 0.05 and the corresponding degrees of freedom. If the calculated t value is greater than the t Table value, then the hypothesis is accepted.

t Table = (a/2; n-k-1)

= (0,05/2 ; 100-2-1)

= (0,025 ; 97) = 1,985

That is, there is a significant relationship between the independent variable and the dependent variable. Analysis:

The Effect of Satisfaction (X1) on Customer Loyalty (Y): The partial t test results show that there is a very significant relationship between customer satisfaction and their loyalty to the DANA e-wallet application. With a calculated t value of 5,224 which is much greater than t table 1,985 and a significance value of 0.000, it can be concluded that H1 is accepted. Increasing the level of customer satisfaction directly and significantly contributes to increasing their loyalty. This means that the more satisfied a customer is with the services provided by DANA, the more likely they are to keep using the application in the long term and even recommend it to others. This research is

in line with Harmi's research (2016) which says that trust and customer satisfaction have a positive and significant effect on customer loyalty. This shows that customer satisfaction is a key factor in retaining customers and building a loyal customer base.

The Effect of Trust (X2) on Customer Loyalty (Y): The partial t test results also show that customer trust has a very significant influence on their loyalty. The calculated t value of 6.044 which is much greater than t table 1.985 and a significance value of 0.000 indicates that the higher the level of customer trust in the DANA application, the more likely they are to become loyal customers. So it can be concluded that H2 is accepted. This research is in line with Iaely's research (2016) showing that trust and customer satisfaction have a positive and significant effect on customer loyalty. This can be considered to mean that customer trust in a financial application such as DANA is very important because it involves trust in the security of personal data, transaction integrity, and the application's ability to meet customer financial needs.

4.9 F Test

The F statistical test is used to assess whether overall, the independent variable has a significant effect on the dependent variable. In this study, the F-test was conducted to determine whether together, Satisfaction (X1) and Trust (X2) have a significant influence on Customer Loyalty (Y) in using the DANA e-wallet application.

Table 11. F test results

		ANOVA[a]				
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1343.057	2	671.529	**193.643**	**.000**[b]
	Residual	336.383	97	3.468		
	Total	1679.440	99			

a. Dependent Variable: Loyalitas Pelanggan

b. Predictors: (Constant), Kepercayaan, Kepuasan

Source: Processed Data 2024 of SPSS 20

Based on the results of the F test in Table 11, it can be concluded that there is a very significant effect simultaneously between the variables of satisfaction (X1) and trust (X2) on customer loyalty (Y) in the DANA e-wallet application. The calculated F value obtained of 193,643 is much greater than the F table value of 3,089, with a very small significance level of 0.000. These results indicate that the regression model used in this study, which links satisfaction and trust with customer loyalty, is very good at explaining the variations that occur in customer loyalty.

4.10 Coefficient of Determinasi

In the customer loyalty model, the coefficient of determination shows how well the independent variables (trust and satisfaction) explain the dependent variable (customer loyalty) as follows:

Table 12. Coefficient of determinasi test results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894ᵃ	**.800**	**.796**	1.86222

a. Predictors: (Constant), Kepercayaan, Kepuasan

b. Dependent Variable: Loyalitas Pelanggan

Source: Processed Data 2024 of SPSS 20

The regression model successfully explains 80% of the variation in DANA customer loyalty, with satisfaction and trust as the main factors. Although the Adjusted R-squared value is slightly lower (79.6%), the model still has good predictive power. This suggests that satisfaction and trust are very important factors in shaping DANA customer loyalty.

5. Conclusions and Suggestions

Based on the analysis and discussion of the research that has been carried out, conclusions can be drawn regarding the effect of satisfaction and trust on customer loyalty in using the DANA e-wallet application, and these findings are also accompanied by quantitative evidence that reinforces the following:

1. Satisfaction and trust together have a very significant influence on customer loyalty of the DANA application. This is evident from the calculated F value (193.643) which is much greater than the F table (3.089) and a very small significance value (0.000). This means that the higher the level of customer satisfaction and trust, the higher their loyalty to the DANA application

2. Customer satisfaction individually has a positive and significant influence on customer loyalty of the DANA application. The calculated t value (5,224) which is much greater than the t table (1,985) and a very small significance value (0.000) reinforces this finding. This suggests that the more satisfied customers are with the features, services and security of the DANA app, the more likely they will continue to use the app.

3. Customer trust also has a positive and significant influence on loyalty. The calculated t value (6.044) which is much greater than the t table (1.985) and a very small significance value (0.000) indicates that customer trust in data security, transaction transparency, and application reputation is very important in building loyalty.

Based on the research conducted, the researcher recommends several suggestions, among others:

1. Expand Sample Size and Diversity: Increase the number of respondents and diversify the sample to enhance research generalizability.

2. Comparative Analysis: Compare DANA with other e-wallets to identify industry trends and unique competitive advantages.

3. Mixed Methods Approach: Combine quantitative and qualitative research to gain deeper insights into customer behavior and loyalty.

4. Explore Additional Factors: Investigate the impact of brand equity, competitor perception, and social media on customer loyalty

References

Accounting universitas bina nusantara. (2021, august 12). Memahami koefisien determinasi dalam regresi linear. Http://accounting.binus.ac.id/2021/08/12/ diakses pada 9 juli 2024.

Anugrah, r., tanamal, j., & nainggolan, e. P. (2019). Pengaruh kepuasan dan kepercayaan terhadap loyalitas pelanggan jasa pengiriman barang jne di kota palu. *Jurnal ilmu manajemen universitas tadulako (jimut)*, *5*(2), 160-170.

Ardiani, d., suroija, n., & purnamasari, e. (2020). The influence of service quality on customer satisfaction at workshop pt wahana sun motor branch puri anjasmoro. *Jurnal jobs*, *6*(2).

Azzahra, d., & auliya, z. F. (2024). *Pengaruh persepsi manfaat, persepsi kemudahan terhadap minat menggunakan e-wallet dana di kota surakarta dengan kepercayaan sebagai variabel intervening* (doctoral dissertation, uin surakarta).

Bustami, simatupang, I. R. (2021). *Pengaruh kualitas produk terhadap loyalitas pelanggan pada laptop acer.(studi kasus pada mahasiswa politeknik negeri bengkalis)* (doctoral dissertation, politeknik negeri bengkalis).

Destrina, a. A., & dermawan, r. (2023). Pengaruh kepuasan dan kepercayaan terhadap loyalitas pelanggan gocar di kota surabaya. *Management studies and entrepreneurship journal (msej)*, *4*(3), 2639-2646.

Dirnaeni, d., handrijaningsih, l., tr, s. M., & anisah, a. (2021). Persepsi kemudahan, customer relationship management dan kualitas layanan terhadap loyalitas pelanggan e-wallet melalui. *Ultima management: jurnal ilmu manajemen*, *13*(2), 287-303.

Faddila, s. P., khalida, I. R., & fauji, r. (2022). E-service quality and e-trust models in increasing generation z e-customer satisfaction in e-wallet transactions with shopeepay application. *Jurnal mantik*, *6*(1), 210-214.

Sari, S., & Handayani, T. (2019). Tingkat Kepuasan Nasabah Ditinjau dari Faktor Pelayanan pada PT. Pegadaian Unit Pelayanan Cabang Bengkalis. *Inovbiz: Jurnal Inovasi Bisnis*, *7*(1), 27-33.

Siboro, r. M. (2020). *Pengaruh kepuasan pelanggan, kepercayaan pelanggan dan kualitas pelayanan terhadap loyalitas pelanggan dalam penggunaan tokopedia di batam* (doctoral dissertation, prodi manajemen).