

Pengaruh Mobile Wallet Service Dimensions terhadap Customer Loyalty melalui Customer Satisfaction pada Pengguna Dompot Digital LinkAja di Jabodetabek = The Effect of Mobile Wallet Service Dimensions on Customer Loyalty with Customer Satisfaction as a Mediating Variable for LinkAja Users in Jabodetabek

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Abstrak

LinkAja sebagai salah satu dompet digital di Indonesia memiliki target dalam meningkatkan transaksi pengguna aktif yang sehat dan loyal. Penelitian ini bertujuan untuk menganalisis pengaruh mobile wallet service dimensions yaitu perceived service quality, perceived ease of use, perceived usefulness, perceived cost, dan perceived security terhadap customer loyalty melalui customer satisfaction pada pengguna LinkAja di Jabodetabek. Penelitian ini menggunakan pendekatan kuantitatif dan teknik purposive sampling dengan menyebarkan kuesioner melalui Google Form kepada 165 responden yang merupakan pengguna LinkAja di Jabodetabek, berusia minimal 17 tahun/sudah memiliki KTP, dan telah melakukan transaksi pada aplikasi LinkAja minimal dua kali dalam enam bulan terakhir. Analisis deskriptif dan uji regresi menggunakan SPSS digunakan dalam menganalisis data. Temuan menunjukkan bahwa mobile wallet service dimensions berpengaruh secara signifikan terhadap customer satisfaction dan customer loyalty, customer satisfaction berpengaruh secara signifikan terhadap customer loyalty, serta mobile wallet service dimensions juga berpengaruh secara signifikan terhadap customer loyalty melalui customer satisfaction pada pengguna aplikasi dompet digital LinkAja di Jabodetabek. Lebih lanjut, dimensi dari mobile wallet service yaitu perceived service quality, perceived usefulness, dan perceived security ditemukan memiliki pengaruh terhadap customer satisfaction, sedangkan customer loyalty dipengaruhi oleh dimensi perceived service quality, perceived cost, dan perceived security.

.....LinkAja, as one of the digital wallets in Indonesia, aims to increase healthy and loyal active user transactions. This study analyzes the impact of mobile wallet service dimensions, namely perceived service quality, perceived ease of use, perceived usefulness, perceived cost, and perceived security, on customer loyalty through customer satisfaction among LinkAja users in Jabodetabek. The research utilizes a quantitative approach and purposive sampling technique, distributing questionnaires via Google Form to 165 respondents who are LinkAja users in Jabodetabek, aged at least 17 years old/already have an ID card, and have conducted transactions on the LinkAja application at least twice in the last six months. Descriptive analysis and regression tests using SPSS were used to analyze the data. The findings indicate that mobile wallet service dimensions significantly affect customer satisfaction and customer loyalty. Additionally, customer satisfaction significantly influences customer loyalty, and mobile wallet service dimensions also significantly affect customer loyalty through customer satisfaction of the LinkAja users in Jabodetabek. Furthermore, the dimensions of mobile wallet service, namely perceived service quality, perceived usefulness, and perceived security, are found to influence customer satisfaction, while customer loyalty is influenced by perceived service quality, perceived cost, and perceived security.