

THE INFLUENCE OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY IN DANA APPLICATION

Afifah Dian Septiantika¹, Indira Rachmawati²
Telkom University, Indonesia^{1,2}

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ABSTRACT

The problem behind this research is to identify the causes of the decline in customer loyalty that occurs due to decreased service quality and customer satisfaction provided by the company for DANA application users. This study aims to identify the effect of service quality and customer satisfaction on customer loyalty in the DANA application. The method used in this study is a quantitative method. The population in this study is Indonesian people who are users of the DANA application. The sampling technique used in this study is a non-probability sampling technique with a total of 400 respondents. Data analysis techniques were carried out in this study using the Structural Equation Modeling (SEM) method with AMOS software. The results of this study show that service quality has a significant and positive effect on DANA customer satisfaction, service quality has a significant and positive effect on DANA customer loyalty, service quality and customer satisfaction has a significant and positive effect on DANA customer loyalty. Based on the results of hypothesis testing, service quality has the greatest influence in this study so that it is expected that companies can maintain good service quality to maintain relationships with customers.

E-mail:

[afifahds@student.telkomuniversit
y.ac.id](mailto:afifahds@student.telkomuniversit
y.ac.id)

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1. INTRODUCTION

In the current era of digitalization, technological advances are developing rapidly in all countries in the world. These conditions also affect Indonesia to follow the rapid progress of existing technology. One of the areas where progress must be followed is the field of digital industry where people are expected to be able to use digital technology as well as possible and be able to keep up with digital technology developments as much as possible (Kominfo, 2018). Digital technology is an information technology that involves all activities that are carried out digitally, not with human power, where the system used is completely automated and sophisticated, which can be read by a computer system (Danuri, 2019). The rapid development of technology affects the high use of smartphones and the internet today. Today's smartphone is not only a communication tool but for other purposes such as browsing the internet, reading e-books, shopping, transferring money, games and various other features that can facilitate human work activities. The following is a survey on the number of internet users in Indonesia taken from APJII in 2020.

Internet has become a part of everyday life. As a result of a survey conducted by the Indonesian Internet Service Providers Association (APJII), internet users in Indonesia reached 210.26 million people, an increase from 2020, which was 196.71 million people. From the survey results obtained through APJII, 89.03% of internet users are connected via smartphones. The internet plays a major role in changing various surveys, especially in financial surveys. Currently, people prefer online transactions because it makes it easier and speeds up transaction activities that are carried out without having to come to the bank (APJII, 2021). Based on the results of a survey conducted by financial technology company (fintech) Xendit, in 2021 the increase in digital wallet use has experienced a significant spike where many people use digital payment surveys as many as 43% of users carry out financial transactions. Compared to 2020, only 24% of people use digital payment surveys. The increase in the use of digital wallets will increase with the presence of the QR Code or QRIS (Quick Response Indonesia Standard) which makes payments faster and easier (Tempo.com, 2022).

The phenomenon of increasing use of digital wallets has made many companies compete to make electronic transaction applications. Digital wallets add progress in Indonesia which makes companies want to always improve the quality of digital wallet applications. Electronic transactions or non-cash

payments are referred to as cashless societies where transactions are made using electronic money without using cash (Paydia, 2022). Bank Indonesia as a public legal entity supports the Non-Cash National Movement (GNNT) which supports the trend of payments without using a card or using a digital wallet. Where in Indonesia itself there are many types of digital wallets, including Ovo, DANA, Gopay, LinkAja, Shopeepay, Dompetku, and others (Silalahi, Safira, Hubara, & Sari, 2022). The list of 10 electronic payment applications that are often used by Indonesians is as follows:

Digital wallet payment applications in Indonesia continue to grow, DANA is one of the digital wallet service providers used in Indonesia. DANA is engaged in the field of financial technology and was founded by an Indonesian startup that provides a non-cash payment infrastructure for both online and offline use with guaranteed security (Katadata.co.id, 2022). DANA provides Premium feature services where these features make payment easier and the features provided are better than before. DANA can be used to carry out transactions for food, services, entertainment and carry out other digital transactions (Gunawan, 2021). DANA is included in the new digital wallet among the public, but DANA can compete with other digital wallets where DANA is able to provide good service and meet consumer expectations. PT Espay Debit Indonesia Koe as the manager of DANA electronic money is committed to continuing to support the government's efforts in electronic transaction activities. Where DANA provides various online cooperation services that are connected to BPJS Health, Bukalapak, TIX ID, Mobile Legends, Lazada, Unipin, UC Browser, Google Play and many more. Meanwhile, offline DANA services are connected with Ramayana, HokBen, Baskin Robbins, Domino's Pizza, KFC, Kopi Kenangan, and many other online and offline services provided by DANA for its users (Xdana.com, 2021). The following is data on DANA digital wallet usage in Indonesia in 2020.

Based on the results of a survey conducted by Statista, DANA has experienced a fairly rapid increase in usage from 2021, where DANA reached 83%, compared to 55.7% in 2021. This increase was possible because DANA provided three promotions for various services in carrying out payment transactions such as buying food, paying bills, and giving coupons to users who integrated credit or debit cards into DANA (Suhendry, 2021). Even though DANA offers convenience, promotions and security for every DANA user, DANA users experience many obstacles such as cashback that does not match the promotions provided, failed transaction processes and damage to the QR Code machine (Suhendry, 2021). The services provided by DANA need to be improved again so that community usage continues to increase and community loyalty continues to increase.

The decline that occurred in 2021 was caused by deteriorating service quality such as the slow response provided by DANA to customer complaints regarding transactions during the pending transfer. Complaints given by customers must be considered properly so that the company's performance does not decrease and customers get satisfaction if these complaints can be handled quickly. Therefore, companies must pay attention to customer complaints about the quality of services provided. Service quality is the difference between the quality provided by the customer (perceived quality), namely the service provided after the customer has received the service, with the quality that the customer wants (expected quality) where the service received by the customer is worse than the desired service, then the desire (interest) of customers will decrease (Kotler, 2019). Service Quality is the difference between service expectations and service perceptions (Fery Siswadi et al., 2019). In addition, service quality can be interpreted as a model for assessing services based on perceived performance (Iradianty & Aditya, 2020). The measurement of service quality has five dimensions, namely: Reliability, Responsiveness, Assurance, Empathy, and Tangibles which are used by customers as perceptions and comparisons of service quality with services expected and desired by customers. (Supriyanto, Wiyono, & Burhanuddin, 2021).

The company's service quality is said to be successful and meets customer expectations when the services provided can satisfy customers. Customer satisfaction is very important for the company because it can measure how good the service the company provides and the extent to which the quality is provided by the company to customers. The importance of customer satisfaction is one of the success of service provider companies in establishing long-term relationships with customers. Customer satisfaction is the level of customer assessment after purchasing goods or services to compare the perceived results with customer expectations (Kotler & Keller, 2007). The quality of the company's service can be assessed from the expectations and needs of customers when they are fulfilled properly, customer satisfaction will increase. If customers are satisfied with the services provided, of course it will have a positive impact, which might have an impact on customer loyalty to companies that provide quality service and customer satisfaction.

Based on previous research conducted by (Supriyanto , Wiyono , & Burhanuddin , 2021) entitled "Effect of Service Quality and Customer Satisfaction on Loyalty of Bank Customers" says that service quality has an indirect effect on customer loyalty through customer satisfaction. Similar research conducted by (Aini & Sitompul , 2021) states that the quality of e-wallet services is expected to increase customer satisfaction and foster a sense of customer loyalty. Based on the description above, the authors discuss how important it is to know the quality of service and customer satisfaction of the DANA digital wallet to determine customer loyalty to DANA. This study aims to identify customer loyalty related to service quality and customer satisfaction that has been provided by DANA. Based on the phenomena described, the authors intend to conduct research with the title "The Influence of Service Quality and Consumer Satisfaction on Customer Loyalty to DANA in Indonesia".

Literature Review

Service Quality

According to Kotler (2000) Service quality is the difference between the quality provided by the customer (perceived quality), namely the service provided after the customer has received the service, with the quality that the customer wants (expected quality) where the service is received by the customer is worse than the service provided by the customer. desired, then the desire (interest) of the customer. Service quality can be interpreted as an advantage or ability for the overall characteristics of goods and services provided by companies that customers want according to their expectations from competitors (Putri, Tumbel, & Djemly, 2021). Service quality is indirectly a form of company activity that is carried out to meet customer needs in accordance with the expectations that customers want to fulfill satisfaction .

Customer satisfaction

According to Zeithami et al. (1992) in (Supriyanto, Wiyono, & Burhanuddin, 2021) customer satisfaction is the achievement of a company's long-term success and can be fulfilled when the performance provided by the company exceeds customer expectations. Customer satisfaction can also be interpreted as an assessment of the features of the product, service or product itself, which can cause the level of customer satisfaction related to meeting consumption needs (Lubis and Andayani 2017). According to Zahra and Rachmawati (2019) the relationship between customer satisfaction and customer loyalty has a close relationship where when the product and service ratings provided by customers are good and in line with their expectations, satisfaction will increase and customer loyalty will be higher. Customer satisfaction is indirectly customer satisfaction and dissatisfaction in evaluating a product or service owned by a company related to the company's success and the occurrence of failure in the aspect of meeting customer expectations .

Customer loyalty

According to Putri, Tumbel and Djemly (2021) customer loyalty is customer trust in a product or company service provided by customers based on a positive attitude in consistently repurchasing products or services. Customer loyalty is also customer behavior related to product or service attitudes, customers will have beliefs like or dislike and decide to repurchase a product or service (Hasan, 2014). According to Zahra and Rachmawati (2019) customer loyalty is a customer commitment to purchase products or reuse a company's services in the future, even though there are marketing influences that cause behavior shifts. Based on this definition, customer loyalty is a commitment given by a customer to a company product or service that lasts deeply to make repeat purchases in the future.

Relationship between Service Quality and Customer Satisfaction

According to Tjiptono (2012) in Santoso (2019) service quality is the level of satisfaction and control expected by customers according to the wishes needed by customers. The services provided by the company are high and according to what the customer expects, it will increase customer satisfaction so that it can affect customer loyalty. According to Santoso (2019) service quality is all the efforts made by a company to meet customer expectations for the service they get so that the company can survive and compete in the market and to gain the trust of customers. The main factor for companies to gain consumer trust is the quality of services provided. They are satisfied customers if the customer rating is high and the customer has a positive attitude towards the company's services. This was confirmed by Zeithami et al. (1992) in (Supriyanto, Wiyono, & Burhanuddin, 2021) customer satisfaction is the achievement of a company's long-term success and can be fulfilled when the performance provided by the company exceeds customer expectations.

Relationship between Customer Satisfaction and Customer Loyalty

According to Zeithami et al., (1992) in (Supriyanto, Wiyono, & Burhanuddin, 2021) customer satisfaction is the achievement of a company's long-term success and can be fulfilled when the

performance provided by the company exceeds customer expectations. Customer satisfaction and loyalty are related to each other, both have a relationship that is influenced by product characteristics and purchasing patterns. The existence of a good attitude towards the service will increase customer satisfaction and vice versa if the customer attitude towards the product is not good, then the maximum level of customer satisfaction will be achieved. So that it can be seen that for this reason the company must have a strategy to gain consumer loyalty and be able to have a positive influence on other customers to make purchases.

According to Zahra and Rachmawati (2019) the relationship between customer satisfaction and customer loyalty has a close relationship where when the product and service ratings provided by customers are good and in line with their expectations, satisfaction will increase and customer loyalty will be higher. This was emphasized by Tsalatsa and Sudarwanto (2021) increasing customer loyalty, useful services are important to note so that they can provide good feedback from customers, with good quality service quality you will get customer satisfaction and loyalty values.

Relationship between Service Quality and Customer Satisfaction with Customer Loyalty

According to Zahra and Rachmawati (2019) customer loyalty is a customer commitment to purchase products or reuse a company's services in the future, even though there are marketing influences that cause behavior shifts. Customer satisfaction will be created if the service provided by the company is good, customers will always compare the products or services they get with the level of service quality after they are satisfied. Customers will buy back the company's products or services if they are satisfied with the service and the quality of service at the same place. Companies will get positive impacts such as repeat orders, loyalty, and forming recommendations among the public so that they can benefit the company. Companies that have positive service quality and customer satisfaction will create customer loyalty, where customers will repurchase a product or service from that company in the future (Tsalatsa and Sudarwanto, 2021)

According to Sukmawati (2015: 25) in Tsalatsa and Sudarwanto (2021) customer loyalty can be interpreted as a motivation from customer behavior to make repeat purchases in the future in increasing loyalty to a product or company service in the long term. This is also emphasized by Farisi and Siregar (2020) customer loyalty is an important role for companies where companies can form long-term relationships with customers where customers buy a company product, then customers are loyal and will buy these products again in the future.

Frameworks

According to Tsalatsa and Sudarwanto (2021) service quality is a comparison between the level of service and customer expectations provided by the company. This comparison has an impact on the strength of the relationship between the company and the customer. The measurement of service quality has five dimensions, namely: Reliability, Responsiveness, Assurance, Empathy, and Tangibles which are used by customers as perceptions and comparisons of service quality with services expected and desired by customers. (Supriyanto, Wiyono, & Burhanuddin, 2021). The company's service quality is said to be successful and meets customer expectations when the services provided can satisfy customers. The importance of customer satisfaction is one of the success of service provider companies in establishing long-term relationships with customers.

According to Santoso (2019) customer satisfaction is the level of customer feelings, both happy and disappointed, resulting from a comparison between what is received and expected by the customer for a product. According to Supriyanto et al. (2021) measuring the dimensions of customer satisfaction has three dimensions, namely: customer attitude (Attitude), customer happiness (Happiness), and customer satisfaction (Customer Satisfaction). Service quality and consumer satisfaction have a positive impact on the company if customers are satisfied, it will affect customer loyalty (Tsalatsa & Sudarwanto, 2021).

According to Farisi and Siregar (2020) customer loyalty is an important role for companies where companies can form long-term relationships with customers where customers buy a company product, then customers are loyal and will buy these products again in the future. According to Supriyanto, Wiyono and Burhanuddin (2021) Measuring the dimensions of customer loyalty has three dimensions, namely: Cognitive Loyalty, Affective Loyalty, Conative Loyalty, and Action Loyalty. Service quality and customer satisfaction are factors that can affect customer loyalty according to researchers (Supriyanto, Wiyono, & Burhanuddin, 2021) In this study it shows that service quality has no significant effect on customer loyalty, but has a significant influence on customer satisfaction followed by influencing customer loyalty. Based on the description that has been stated above, schematically the model framework in this study can be described as follows :

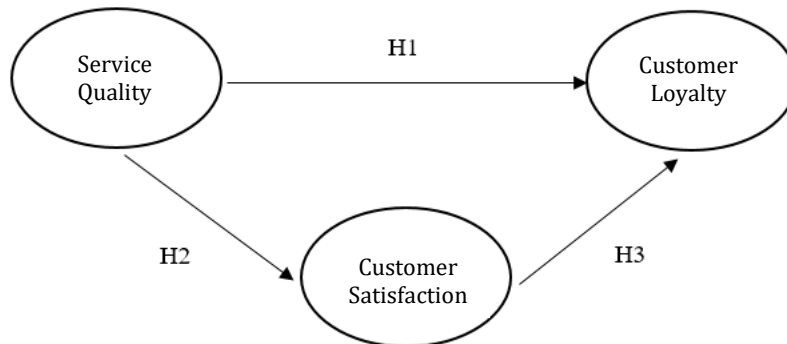


Figure 1. Framework Thinking

Source: Supriyanto, Wiyono, & Burhanuddin (2021)

Research Hypothesis

Sugiyono (2019:99) hypothesis is the result of a provisional answer which can be concluded temporarily because the general answer is only based on relevant theory and not based on empirical facts with the collection of data that has been obtained.

H1: Service quality has a significant and positive effect on customer satisfaction in the DANA application

H2: Customer satisfaction has a significant and positive effect on customer loyalty in the DANA application

H3: Customer loyalty has a significant and positive effect on the quality of DANA application services

2. METHOD

According to Sugiyono (2022) research is a scientific process to obtain data with specific purposes and uses. There is another opinion presented by Suyoto (2015). It can be seen that the type of research carried out is that the purpose of this research is descriptive. Based on the opinion presented by Jayusman and Shavab (2020), this type of research will later obtain a variable description of Service Quality, Customer Satisfaction and Customer Loyalty in the DANA research object.

Based on the type, this research is a causal research. According to Sugiyono (2017) causal research is a method that explains between two variables there are variables that are influenced and variables that influence to analyze the cause-and-effect relationship of an event or phenomenon. In this research, the independent variable that is the cause is Service Quality and Customer Satisfaction, for the dependent variable as the effect variable, namely Customer Loyalty.

This study examines how the influence of service quality and customer satisfaction on customer loyalty to DANA. According to Sugiyono (2017: 39) there are three variables, namely independent variables, dependent variables, and intervening variables as follows:

1. Independent Variables

In other words, it is a variable that is the cause or a variable that influences other variables, so that it can result in the appearance of the dependent (bound) variable. In this study, the independent variables are service quality and customer satisfaction (X).

2. Dependent Variables

In other words, it is a variable that is affected or becomes a cause and effect due to the emergence of independent variables. In this study, the dependent variable is customer loyalty (Y).

3. Intervening Variables

Variables that affect independent variables and dependent variables indirectly and cannot be observed or measured. In this study there were no intervening variables.

In this study using an ordinal scale with a rating scale using a Likert scale. According to Misbach (2013) an ordinal scale is a scale that has a distinction, a scale based on ranking, sorted by the highest level to the lowest or vice versa of a particular attribute without having clear instructions from the absolute number of attributes possessed by each respondent. and several intervals between one respondent and another. The population determined in this study is the Indonesian people who are DANA users and have used the services provided by DANA, the exact number of which is not known. In this study, two sampling techniques were used, namely probability sampling and non-probability sampling. However, for this study, non-probability sampling was used because the sampling framework was not available. Non-probability sampling is a sampling technique that does not provide equal opportunities or

opportunities for each item or member of the population to be selected as a research sample (Sugiyono, 2022). And in the context of non-probability sampling, this study uses a type of sampling technique called purposive sampling. Purposive sampling is a sampling technique in which the sample to be used is determined based on certain aspects (Sugiyono, 2022). In this study, the sample that will be used is selected individuals who use DANA and experience the services provided by DANA.

In this study, the number of population used in research is uncertain, so in determining the number of samples in this study, Bernoulli's formula was used as follows:

$$n \geq \frac{\left[Z \frac{\alpha}{2} \right]^2 \cdot p \cdot q}{e^2}$$

Information:

n = Minimum number of samples

Z = Square of confidence interval

$\alpha/2$ = the level of confidence that is still acceptable with a confidence level of 95% = 1.96

α = Accuracy Level (95%)

e = Error Rate (5%)

p = Proportion of number of successes

q = Proportion of number of failures / 1-p

Below are the calculation results obtained to determine the number of samples with the calculation results using the Cochran formula as follows:

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,05)^2}$$

$$n = 384,16 \approx 385$$

Based on the results of the calculations carried out above in this study, the sample error rate in this study was set at 5%. So that the minimum number of samples obtained and determined for this research is 385 samples.

3. RESULT AND DISCUSSION

Research results

Descriptive Analysis

After the data on the characteristics of the respondents were analyzed, in addition, the researchers analyzed the data from other research sources that came from the respondents' data and paid for the research questionnaires that were distributed. Descriptive analytic analysis describes the value of service quality from 400 respondents regarding the variables Service Quality (X), Customer Satisfaction (Z), Customer Loyalty (Y).

1) Respondents' Responses Regarding Service Quality Variables

The level of respondents regarding the variable service quality of the daipait can be seen from the continuum line as follows :

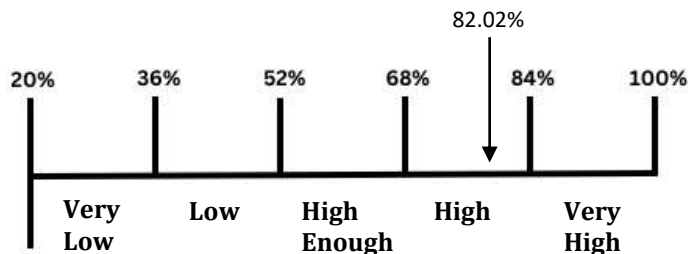


Figure 2. Position of Service Quality on the Continuum Line

Source : Processed data writer (2023)

Figure 2 shows that the overall percentage of service quality variables is 82.02% and can be seen in the continuum line above, this score is in the high category.

2) Respondents' Responses Regarding Customer Satisfaction Variables

Respondents' responses to customer satisfaction variables can be seen in the continuum line as follows:

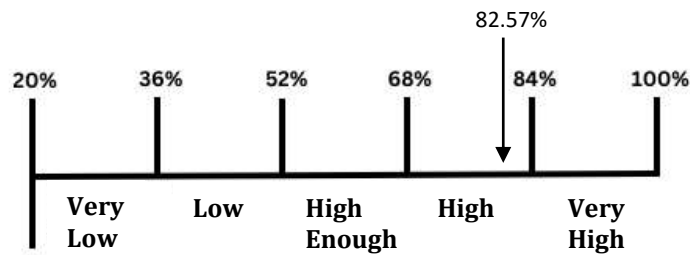


Figure 3. Position of Customer Satisfaction on the Continuum Line

Source : Processed data writer (2023)

Figure 3 shows that as a whole, the percentage variable of customer satisfaction is 82.57% and it can be seen that paid for by the continuum line analysis, this score is included in the high category..

3) Respondents' Responses Regarding Customer Loyalty Variables

Respondents' responses to the customer loyalty variable can be seen on the continuum line as follows::

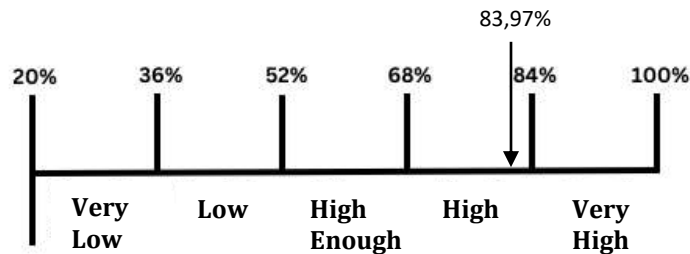


Figure 4. Position of Customer Loyalty on the Continuum Line

Source : Processed data writer (2023)

Figure 4 shows that the overall percentage of the customer loyalty variable is 83.97% and can be seen in the continuum line above, this score is in the high category.

Normality test

According to Ghozali (2014) the normality test can be seen from the cr (critical ratio) value of the multivariate data, provided that the data is said to be distributed normally if the cr value of the multivariate, skewness or kurtosis is in the criteria value between ± 2.58 . Based on normality data processing using AMOS software, normality results are obtained as follows:

Table 1. Data Normality Test

Variables	min	max	skew	cr	kurtosis	cr
CL13	1.0000	5,0000	-,5554	-4.5347	-,3203	-1.3077
CL12	1.0000	5,0000	-,7776	-6.3490	,1508	,6156
CL11	1.0000	5,0000	-,6486	-5.2962	,0156	,0637
CL10	1.0000	5,0000	-,6929	-5.6575	-,0758	-,3096
CL9	1.0000	5,0000	-,5010	-4.0909	-,4671	-1.9071
CL8	1.0000	5,0000	-,7669	-6.2617	,1601	,6538
CL7	1.0000	5,0000	-,5705	-4.6584	-,3911	-1.5969
CL6	1.0000	5,0000	-,5675	-4.6337	-,2840	-1.1593
CL5	1.0000	5,0000	-,6236	-5.0919	-,1812	-,7399
CL4	1.0000	5,0000	-,5052	-4.1246	-,4100	-1.6737
CL3	1.0000	5,0000	-,5017	-4.0960	-,4459	-1.8203
CL2	1.0000	5,0000	-,7273	-5.9386	,2182	,8910
CL1	1.0000	5,0000	-,5249	-4.2856	-,3744	-1.5283
CS10	1.0000	5,0000	-,5005	-4.0864	-,4493	-1.8342

Variables	min	max	skew	cr	kurtosis	cr
CS9	1.0000	5,0000	-,6465	-5.2789	-.0768	-,3136
CS8	1.0000	5,0000	-,6212	-5.0718	-,1781	-,7272
CS7	1.0000	5,0000	-,5759	-4.7020	-,3408	-1.3911
CS6	1.0000	5,0000	-,5610	-4.5803	-,3582	-1.4625
CS5	1.0000	5,0000	-,6813	-5.5628	-.0347	-,1415
CS4	1.0000	5,0000	-,5872	-4.7941	-,3759	-1.5344
CS3	1.0000	5,0000	-,6334	-5.1715	-,2232	-,9114
CS2	1.0000	5,0000	-,6593	-5.3830	-.0984	-,4015
CS1	1.0000	5,0000	-,6079	-4.9632	-,2315	-,9453
SQ14	1.0000	5,0000	-,5815	-4.7476	-,3403	-1.3895
SQ13	1.0000	5,0000	-,4946	-4.0382	-,5034	-2.0551
SQ12	1.0000	5,0000	-,5759	-4.7020	-,3408	-1.3911
SQ11	1.0000	5,0000	-,5457	-4.4557	-,3937	-1.6075
SQ10	1.0000	5,0000	-,5689	-4.6448	-,3525	-1.4389
SQ9	1.0000	5,0000	-,5495	-4.4870	-,2945	-1.2023
SQ8	1.0000	5,0000	-,5914	-4.8292	-,2951	-1.2047
SQ7	1.0000	5,0000	-,6176	-5.0429	-,2453	-1.0016
SQ6	1.0000	5,0000	-,5461	-4.4586	-,3830	-1.5637
SQ5	1.0000	5,0000	-,5092	-4.1574	-,5080	-2.0739
SQ4	1.0000	5,0000	-,6582	-5.3743	-,1634	-,6671
SQ3	1.0000	5,0000	-,7027	-5.7374	-.0694	-,2832
SQ2	1.0000	5,0000	-,7127	-5.8189	-.0323	-,1318
SQ1	1.0000	5,0000	-,6761	-5.5203	-.0490	-,1999
Multivariate					1858,5964	345.9688

Source: Author processed data (2023)

Based on Table 4.5 above, it can be seen that the multivariate normality value has a value of 345.9688. The results of the multivariate values are not between the values of ± 2.58 so that the data above is said to be not normally distributed.

Measurement Model

The Measurement Model in the SEM model is used to measure or test the relationship between variables and their indicators. This measurement is carried out to test (the relationship between operational variables and measurable indicators) through validity and reliability tests whether the operational variables are really valid. This is called the Confirmatory Factor Analysis (CFA) test (Haryono, 2021). The next step is to measure average variance extracted (AVE) where it is necessary to know the loading factor and construct reliability of each indicator, if the loading factor value is ≥ 0.50 then the indicator is declared valid and if the construct reliability value is ≥ 0.70 then the indicator is declared valid (Haryono, 2021). The following describes the results of the validity and reliability tests that were processed using the AMOS software, which are presented in Table 2 below :

Table 2. Validity and Reliability Test (AVE and CR)

Variable operational	Indicator	Standardized Loading Factor (SLF)	SLF ²	Measurement Error (ME)	Average Variance Extracted (AVE)	Construct Reliability (CR)
Quality of Service (SQ)	SQ1	0.9633	0.9279	0.0640	0.8589	0.9884
	SQ2	0.8826	0.7790	0.2157		
	SQ3	0.8972	0.8070	0.1965		

			050			
	SQ4	0.9166	0.8	0.1557		
			402			
	SQ5	0.9389	0.8	0.1041		
			815			
	SQ6	0.9438	0.8	0.0964		
			908			
	SQ7	0.9198	0.8	0.1477		
			460			
	SQ8	0.9189	0.8	0.1460		
			444			
	SQ9	0.8761	0.7	0.2266		
			676			
	SQ10	0.9294	0.8	0.1294		
			638			
	SQ11	0.9176	0.8	0.1458		
			420			
	SQ12	0.9279	0.8	0.1317		
			610			
	SQ13	0.9320	0.8	0.1188		
			686			
	SQ14	0.9549	0.9	0.0807		
			118			
Custo mer Satisfa ction (CS)	CS1	0.9314	0.8	0.1223	0.8738	0.9858
			675			
	CS2	0.9575	0.9	0.0769		
			168			
	CS3	0.9362	0.8	0.1190		
			765			
	CS4	0.9484	0.8	0.0910		
			995			
	CS5	0.8915	0.7	0.2017		
			948			
CS6	0.8960	0.8	0.1869			
			028			
CS7	0.9285	0.8	0.1307			
			621			
CS8	0.9396	0.8	0.1094			
			828			
CS9	0.9430	0.8	0.1036			
			892			
CS10	0.9379	0.8	0.1104			
			797			
Custo mer Loyalt y (CL)	CL1	0.9172	0.8	0.1424	0.8690	0.9885
			413			
	CL2	0.9331	0.8	0.1196		
			707			
	CL3	0.9174	0.8	0.1380		
			416			
	CL4	0.9323	0.8	0.1081		
			692			
CL5	0.9264	0.8	0.1288			
			582			
CL6	0.9078	0.8	0.1614			
			241			
CL7	0.9251	0.8	0.1301			

		558		
CL8	0.8939	0.7	0.1972	
		991		
CL9	0.9283	0.8	0.1227	
		617		
CL10	0.9085	0.8	0.1586	
		254		
CL11	0.9256	0.8	0.1256	
		567		
CL12	0.9549	0.9	0.0819	
		118		
CL13	0.9589	0.9	0.0647	
		195		

Source: Processed data (2023)

In Table 4.6 above the results of the validity test that has been processed using the AMOS software, it can be seen that all indicators indicate that the factor loading value of the average variance extracted (AVE) value is valid or meets the requirements. It can be stated that the value of the loading factor ≥ 0.50 and the results of the average variance extracted (AVE) value of all related indicators in the research questionnaire can be declared valid because the average variance extracted (AVE) value is calculated on each statement indicator is ≥ 0.50 so that all variables have valid measurement validity Good.

Based on Table 4.6 above, it can be seen that the operational variables of service quality, customer satisfaction and customer loyalty have construct reliability values which are processed to prove that all variables in each indicator are declared reliable because they meet the requirements ≥ 0.70 . This means that all research indicators have good reliability. Based on the validity and reliability tests that have been carried out, a valid SEM model is obtained. Here is a picture of the model that has been tested:

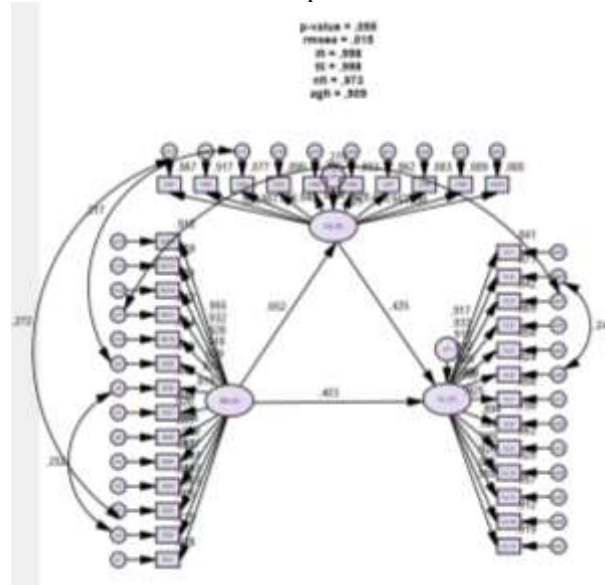


Figure 5. Structural Equation Modeling (SEM)

Source: Processed data (2023)

Based on Figure 5 above, it can be seen that the relationship between variables in the loading factor (pad) value can be said to be valid because the results obtained for all variables are positive.

Structural Models

The Structural Model in SEM is the second part of the measurement model in the Structural Equation Modeling (SEM) model which is used to test the coefficients that show a causal relationship or the effect of one variable on another. To test the structural model fit involves the significance of the coefficients. Structural Equation Modeling (SEM) distributes the results of estimated coefficient values, standard errors and critical values or critical ratios (cr) for each coefficient with a significance level (0.05), so these results can be assessed statistically (Haryono, 2016).

Table 3. Path Coefficient Values

	Estimates	Error Standard	Critical Ratio
SQ(X) → CS(Z)	.6426	.0409	15.6979
CS(Z) → CL(Y)	.4127	.0452	9.1213
CL(Y) → SQ(X)	.3855	.0441	8.7456

Source: Processed data (2023)

Based on Table 3 above, it is known that service quality (X) has a positive effect on customer satisfaction (Z), with a path coefficient value of 0.6426 (estimate column), and is significant with CR = 15.6979 > 1.96 and $p < 0.001$ which means < 0.05 . Furthermore, it is known that customer satisfaction (Z) has a positive effect on customer loyalty (Y), with a path coefficient value of 0.4127 (estimate column), and is significant with CR = 9.1213 > 1.96 and $p < 0.001$ which means < 0.05 . And it is known that service quality (X) has a positive effect on customer loyalty (Y), with a path coefficient value of 0.3855 (estimate column), and is significant with CR = 8.7456 > 1.96 and $p < 0.001$ which means < 0.05 .

Goodness of Fit test

This fit test aims to determine the compatibility or Goodness of Fit (GOF) between the research data and the model. The model is said to be suitable if the hypothesized Goodness of Fit (GOF) matches the sample data (Haryono, 2016). The following are the results of the Goodness of Fit test :

Goodness of Fit Test Table

Goodness of Fit Indices	Acceptable Fit	Model Results	Information
Chi-Square	> 0.05	0.055	fit
RMSEA	< 0.1	0.015	fit
IFI	> 0.9	0.998	fit
TLI	> 0.9	0.998	fit
NFIs	> 0.9	0.973	fit
AGFI	> 0.9	0.909	fit

Source: Processed data (2023)

Based on Table 4.8 it can be seen that the data obtained for a Chi Square of 0.055 indicates a value of more than 0.05, which indicates a fit model. Based on the RMSEA value of 0.015, it indicates a value less than 0.1, which indicates a fit model. The IFI value of 0.998 indicates a value of more than 0.9, which indicates a fit model. TLI value of 0.998 indicates a value of more than 0.9, which indicates a fit model. The NFI value of 0.973 indicates a value of more than 0.9, which indicates a fit model. The results obtained by the AGFI value of 0.909 indicate a value of more than 0.9, which indicates a fit model. Based on the results of the Goodness of Fit (GOF) test described previously, the results obtained from the test show good results, namely fit. Based on Table 4.8 above, it shows the results of the Goodness of Fit (GOF) test that the research model meets the GoF criteria and produces fit data with an estimate of the proposed model having good Goodness of Fit.

Hypothesis test

Sugiyono (2019:99) hypothesis is the result of a provisional answer which can be concluded temporarily because the general answer is only based on relevant theory and not based on empirical facts with the collection of data that has been obtained. The evaluation in this section relates to testing the coefficients which show a causal relationship or the influence of one variable on another. The causal relationship is declared insignificant if the value of the critical ratio (cr) or t-count is in the range of -1.96 and 1.96 with a significance level for decision making assessed through the probability number (P) if $P < 0.05$ (Haryono, 2021). The statistical test of processing results with AMOS software obtained the estimation results of the critical ratio value of the structural model through the following table

Table 4. Hypothesis Testing Results

hypothesis		Path Coefficient	t-count	t-table	P	Conclusion
H1	SQ(X) → CS(Z)	.6426	15.6979	1.96	0.001	H1 Proven
H2	CS(Z) → CL(Y)	.4127	9.1213	1.96	0.001	H2 Proven
H3	CL(Y) → SQ(X)	.3855	8.7456	1.96	0.001	H3 Proven

Source: Processed data (2023)

Based on the results in Table 4 it is known that service quality (X) has a positive effect on customer satisfaction (Z), with a path coefficient value of 0.6426 (estimate column), and is significant with CR = 15.6979 > 1.96 and $p < 0.001$ which means < 0.05 . Furthermore, it is known that customer satisfaction (Z) has a positive effect on customer loyalty (Y), with a path coefficient value of 0.4127 (estimate column),

and is significant with $CR = 9.1213 > 1.96$ and $p < 0.001$ which means < 0.05 . and it is known that service quality (X) has a positive effect on customer loyalty (Y), with a path coefficient value of 0.3855 (estimate column), and is significant with $CR = 8.7456 > 1.96$ and $p < 0.001$ which means < 0.05 . These values are obtained through data processing using AMOS. There are three proven hypotheses with a t-count value above 1.96 with a t-table below 0.05

Discussion of Research Results

The Effect of Service Quality on Customer Satisfaction

Based on Table 4.7, it can be seen that the results of the analysis show that the effect of service quality on customer satisfaction has a positive effect, given a coefficient value of 0.6426 and is significant with $CR = 15.6979 > 1.96$ and $p < 0.001$ which means < 0.05 . Thus, service quality has a significant and significant effect on customer satisfaction. This is in line with research conducted by Santoso (2019) that service quality has a positive and significant effect on customer satisfaction. The main factor for companies to gain consumer trust is the quality of services provided. They are satisfied customers if the customer rating is high and the customer has a positive attitude towards the company's services.

The Effect of Customer Satisfaction on Customer Loyalty

Based on Table 4.7, it can be seen that the results of the analysis show that the effect of customer satisfaction on customer loyalty has a positive effect, given a coefficient value of 0.4127 and is significant with $CR = 9.1213 > 1.96$ and $p < 0.001$ which means < 0.05 . Thus, customer satisfaction has a significant effect on customer loyalty. This is in line with research conducted by Suchati and Suhartini (2022) that customer satisfaction has a positive and significant effect on customer loyalty. the relationship between customer satisfaction and customer loyalty has a close relationship where when the evaluation of products and services provided by customers is good and in accordance with their expectations, satisfaction will increase and customer loyalty will be given higher.

The Effect of Service Quality and Customer Satisfaction on Customer loyalty

Based on Table 4.7, it can be seen that the results of the analysis show that the effect of service quality on customer loyalty has a positive effect, given a coefficient value of 0.3855 and is significant with $CR = 8.7456 > 1.96$ and $p < 0.001$ which means < 0.05 . Thus, service quality has a significant and significant effect on customer loyalty. This is in line with research conducted by Tsalatsa & Sudarwanto (2021) that service quality and customer satisfaction have a positive and significant effect on customer loyalty. Customers will buy back the company's products or services if they are satisfied with the service and the quality of service at the same place. Companies will get positive impacts such as repeat orders, loyalty, and forming recommendations among the public so that they can benefit the company. Companies that have positive service quality and customer satisfaction will create customer loyalty, where customers will repurchase a product or service from that company in the future .

4. CONCLUSION

Based on the results of research, analysis, data processing and discussion of "The Influence of Service Quality and Customer Satisfaction on Customer Loyalty in DANA" in the previous chapter, in this chapter the authors try to draw conclusions from the research that has been carried out out and answer some of the research questions that the authors have put forward in this chapter. the previous chapter as follows: Based on the test results, it shows that service quality has a significant and positive effect on customer satisfaction in the DANA application, which indicates that the higher the service quality, the higher the customer satisfaction in the DANA application, conversely if the quality of service decreases, the customer satisfaction in the DANA application will also decrease. Based on the test results, it shows that service quality has a significant and positive effect on customer loyalty in the DANA application, which indicates that the higher the service quality, the more customer loyalty in the DANA application will increase, conversely if the quality of service decreases, customer loyalty in the DANA application will also decrease. Based on the test results, it shows that customer satisfaction has a significant and positive effect on DANA customer loyalty, which indicates that higher customer satisfaction will increase customer loyalty in the DANA application, conversely if customer satisfaction decreases, customer loyalty in the The DANA application will also decrease. Based on the results of the research that has been carried out by researchers, there are several suggestions, namely the results of this research can be used as material for consideration for DANA so that it can develop its services. Based on the results of this study, it shows that service quality and customer satisfaction are important elements in DANA application services, therefore DANA needs to create service facilities that customers can trust and secure services for DANA application

users such as user privacy security. In addition, DANA also needs to improve customer satisfaction, such as providing discounts and vouchers to loyal DANA application customers. DANA also needs to improve the system to be more effective and responsive so that there are fewer interruptions when customers make transactions. So DANA must be able to know how to manage and overcome problems related to service quality so that it can become an opportunity for DANA.

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