

## ABSTRACT

One of the people's online lifestyles is the use of digital wallets. DANA is a digital wallet application. Based on the Popularity Brand Index, DANA still lacks consumer attention, so it is necessary to pay attention to aspects of customer loyalty and satisfaction in the digital wallet business, which includes e-commerce. In e-commerce consumer loyalty is called e-customer loyalty and is influenced by consumer satisfaction. There are several factors that influence e-satisfaction, namely e-trust and e-service quality. The purpose of this study was to determine the effect of e-service quality and e-trust on e-customer loyalty through e-customer satisfaction as an intervening variable.

This research is an associative/correlational research using a quantitative approach. The number of samples in this study were 100 respondents who were in the city of Pekanbaru. The data processing technique uses validity test, reliability test, descriptive statistical analysis test, classical assumption test, multiple regression analysis, and path analysis with the help of IBM Statistics SPSS 21.

The results of this study indicate that e-trust has a positive and significant effect on e-customer satisfaction, e-service quality has a positive and significant effect on e-customer satisfaction, e-trust has a positive and significant effect on e-customer loyalty, e-customer service quality has a positive and insignificant effect on e-customer loyalty, e-customer satisfaction has a positive and significant effect on accepted e-loyalty, e-trust has a significant effect on e-customer loyalty through e-customer satisfaction, and e-service quality has a significant influence on e-customer loyalty through e-customer satisfaction.

**Keywords:** *E-Service Quality, E-Trust, E- customer Satisfaction, E-customer Loyalty*