

ABSTRACT

During the pandemic, non-cash or online payment methods began to gain popularity in Indonesia, especially with the use of digital wallets. A study by Neurosensum shows that 44% of new users of digital wallets in Indonesia in 2020 came from online shopping through e-commerce. One of the leading digital wallets in Indonesia is DANA, which has been operating since 2018. DANA provides practical and secure non-cash and non-card transaction services via smartphones, ranking third after Gopay and OVO. This study aims to analyze the electronic service quality of DANA and understand customer satisfaction using the E-SERVQUAL dimensions. The problem formulation involves questions about service quality, common complaints, and to what extent DANA meets customer expectations. This research can contribute to companies in improving their electronic service quality to better serve customers.

The purpose of this research is to examine the influence of the dimensions of E-Service Quality, consisting of Efficiency, Fulfillment, Reliability, Privacy, Responsiveness, Compensation, and Contact, individually and simultaneously on Customer Satisfaction among users of the DANA digital wallet application. Therefore, the research questions broadly focus on whether each dimension of E-Service Quality positively influences customer satisfaction, as well as whether all dimensions of E-Service Quality simultaneously positively influence customer satisfaction on the DANA digital wallet application.

This research is a causal study using a quantitative descriptive approach that utilizes survey methods to collect data. The operational variables in this study are the dimensions of E-Service Quality, including Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Compensation, and Contact, as well as Customer Satisfaction measured through overall customer satisfaction, Confirmation of Expectations, Intention to Repurchase, and Willingness to Recommend. A Ordinal scale is used in this study to measure customer satisfaction with categories ranging from Strongly Disagree, Disagree, Neutral, Agree, to Strongly Agree. The population size is determined by the number of

download of the DANA application, reaching up to 170 million. The sample for this study is determined using the Yamane formula with Simple Random Sampling technique with a 5% error rate. Data in this study will be processed quantitatively using Descriptive Statistical Analysis and Multiple Linear Regression Analysis with the assistance of Statistical Program for Social Science (SPSS) software.

This study found that each dimension of e-servqual has a significant influence and relationship with customer satisfaction for the DANA digital wallet application. All e-servqual dimensions are related to customer satisfaction, but the dimensions with significant influence include Efficiency, Fulfillment, Privacy, Compensation, and Contact. Meanwhile, the dimensions of Reliability and Responsiveness have a relationship but do not significantly influence customer satisfaction with the DANA digital wallet application.

This study recommends that the DANA digital wallet application focus more on e-service quality dimensions, especially Reliability and Responsiveness, as these aspects have not yet met consumer satisfaction. Reliability involves effective service without errors and ease of the registration process, while Responsiveness involves issues such as notifications during disruptions and transaction problem resolution. To improve Reliability, DANA needs to simplify the registration process and reduce errors. To enhance Responsiveness, DANA should provide notifications both before and during disruptions or maintenance, and offer users information about the status of their transactions.

Keywords: *Consumer Satisfaction, E-Servqual, E-Service Quality*