FACTORS INFLUENCE CUSTOMER LOYALTY USING DIGITAL WALLETS IN INDONESIA

By

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Factors Affecting Cust Loyalty

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ABSTRACT

Purpose – This research aims to determine what kind of actors behind influence customer loyalty using digital wallets in Indonesia theories that are waiting to escape from ease of use, sales promotion, security, e-service quality, and loyalty using a quantitative approach.

Design/methodology/approach - A quantitative approach was used, and questionnaires were used and distributed based on a convenience sample respondents located in Indonesia. A survey method was used using a questionnaire as an instrument. Using non-probability sampling technique, the questionnaire was completed by 300 active users and users who have transacted using digital wallets in Indonesia chosen a snowball sampling technique. The data analyzed using AMOS statistical.

Findings - The results of the analysis not supported all the main hypotheses, arguing that this study found that the dimensions of ease of use, sales promotion, and e-service quality have positive impact on customer satisfaction toward costumer's loyalty. In addition, the dimensions of security have no significantly influence on customer satisfaction and loyalty.

Practical implications - Digital wallets must be more innovative in providing services that satisfy customers, as revealed from this study where ease of use, sales promotion, e-service quality and customer satisfaction are important factors in influencing customer loyalty. The findings from this study can be used to develop strategies to attract new users to transact using digital wallets and maintain business.

Originality/value - This research is the first framework model in Fintech industries in Indonesia.

Keywords: Digital Wallet, Ease of use, Sales Promotion, E-service Quality, Security and Customer Satisfaction.