PENGARUH E-SERVICE QUALITY DAN PROMOSI TERHADAP CUSTOMER LOYALTY PRODUK E-WALLET DENGAN CUSTOMER SATISFACTION SEBAGAI VARIABEL INTERVENING

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Abstrak

Tujuan penelitian ini untuk mengetahui pengaruh secara parsial kualitas pelayanan elektronik dan promosi terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel intervening. Sumber data adalah data primer dengan metode pengumpulan data menggunakan kuesioner. Jumlah sampel dalam penelitian ini sebanyak 200 responden. Metode pengambilan sampel dalam penelitian ini adalah purposive sampling. Data dianalisis menggunakan SPSS versi 22 dan SEM (Structural Equation Model) dari software LISREL versi 8.80 untuk mengolah dan menganalisis data penelitian. Hasil penelitian ini menunjukkan bahwa terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik dan kepuasan konsumen, pengaruh yang positif dan signifikan antara promosi dan kepuasan konsumen. Dan terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik dan loyalitas pelanggan, pengaruh positif dan signifikan antara promosi dan loyalitas pelanggan. Dan yang terakhir, terdapat pengaruh positif dan signifikan antara kepuasan pelanggan dan loyalitas pelanggan.

Kata Kunci: Kualitas Pelayanan Elektronik, Promosi, Loyalitas Pelanggan, Kualitas Pelanggan, Produk E-Wallet

1. Latar Belakang

Peran digital memiliki pengaruh yang begitu besar terhadap perekonomian Indonesia saat ini. populasi anak muda digital native yang sangat aktif menjadi faktor kunci dalam perkembangan ekonomi di Indonesia. Hal ini didukung dengan adanya laporan dari Temasek, bahwa ekonomi digital Indonesia pada tahun 2019 mencetak pertumbuhan sebesar USD 40 miliar atau Rp 556,6 triliun (Sipahimalani, 2019).

Menurut riset yang dilakukan iPrice Group, layanan mobile payment semakin populer seiring meningkatnya pemakaian smartphone hingga 70% dalam lima tahun terakhir di Indonesia. Di samping itu, semakin banyak pilihan aplikasi e-wallet tanpa kartu untuk bertransaksi. Banyaknya pemain lokal di industri fintech Indonesia menjadikan aplikasi e-wallet lokal masih sebagai primadona untuk solusi cashless di Indonesia. Berdasarkan data Q2 2019, terdapat 5 besar aplikasi e-wallet dengan pengguna aktif bulanan terbanyak yang masih diduduki oleh pemain lokal yaitu Go-Pay, OVO, DANA, LinkAja, dan Jenius (Devita, 2019).

Mengikuti dua e-wallet lokal yang terafiliasi dengan transportasi daring (Go-Pay dan OVO), DANA hadir dalam industri e-wallet Indonesia. Berdiri pada tahun 2018, DANA didirikan Elang Mahkota Teknologi (Emtek) dan Ant Financial (Alipay), yang dipimpin oleh Vincent Iswaratioso. DANA memilih berbasis open platform, sama seperti halnya Alipay dari Tiongkok. Berbasis platform terbuka, DANA siap bekerja sama dengan semua pihak skala domestik maupun internasional.

Konsep tersebut selain memungkinkan dompet digital DANA terhubung dengan berbagai bentuk alat pembayaran, seperti saldo online, kartu debit dan kartu kredit, serta voucher, juga memungkinkan DANA dimanfaatkan oleh berbagai sektor, seperti pendidikan, layanan publik, layanan sosial, hingga pedagang kaki lima (Yuliawati, 2019). Dengan konsep open platform, DANA bisa lebih mudah bersaing dengan beberapa kompetitor. Hal tersebut memudahkan DANA dalam bekerja sama dengan beberapa merchant online maupun offline. Saat ini, DANA telah bekerja sama dengan lebih dari 15.000 merchants, terdiri dari pemilik toko individual hingga perusahaan skala nasional seperti Ramayana, KFC, Sour Sally, Gulu Gulu, Hoka-Hoka Bento, dan Kopi Kenangan. Melalui teknologi self on boarding, DANA berupaya mendorong pertumbuhan merchant secara organik. Dengan sistem tersebut, pedagang yang tertarik untuk bermitra dengan DANA dapat mendaftarkan usahanya langsung melalui situs secara daring (Fauzan, 2019).

Dalam implementasinya, terdapat keluhan dari konsumen terkait layanan DANA. Salah satunya saldo akun DANA yang dibekukan sehingga tidak bisa digunakan sama sekali. Pada bulan Februari 2020, nasabah melakukan top up rekening BNI ke rekening dompet digital DANA, lama rekening sudah lama tidak digunakan dan nasabah berniat menggunakan DANA karena ada promosi top up voucher kredit. Namun, nasabah sama sekali tidak dapat menggunakan saldo tersebut karena saldo tersebut dibekukan dan ia diminta untuk menghubungi Customer Service.

Terakhir, pelanggan menghubungi Layanan Pelanggan melalui akun media sosial Twitter dan Instagram mereka. Sayangnya, respon dari DANA tidak berubah yaitu kendala sedang diproses dan belum ada jawaban atau solusi pasti atas kendala tersebut (Venisia, 2020). Menurut Rita et al. (2019), layanan pelanggan harus melebihi ekspektasi pelanggan agar pelanggan merasa puas dan loyal kepada perusahaan daripada pesaing.

Berdasarkan permasalahan tersebut, maka penelitian ini membahas tentang pengaruh e-service quality dan promosi terhadap loyalitas konsumen produk e-wallet dengan kepuasan konsumen sebagai variabel intervening.

1. Tinjauan Pustaka

1.1. Customer Loyalty (Loyalitas Pelanggan)

Tjiptono (2014) merupakan komitmen pelanggan terhadap suatu merek, toko atau pemasok berdasarkan sifat yang sangat positif dalam pembelian jangka panjang. Nazari et al. (2020) mengungkapkan bahwa loyalitas pelanggan adalah dasar keunggulan kompetitif, yang mempengaruhi kinerja perusahaan, dan terbukti dalam perilaku pelanggan karena dia puas dan merekomendasikannya kepada pelanggan lain.

Ludin dan Cheng (2014) dalam Rachbini et al. (2020) menggambarkan loyalitas pelanggan sebagai hubungan yang berkelanjutan antara pelanggan dan merek perusahaan. Ini dapat dilihat sebagai ketahanan atau penolakan untuk beralih ke merek lain dalam situasi atau masalah yang dihadapi.

1.2. E-Service Quality (Kualitas Pelayanan Elektronik)

Tjiptono (2014) menyatakan e-service quality merupakan adaptasi dan perluasan model tradisional kualitas pelayanan ke dalam konteks belanja daring. Sementara itu, Aquilano (2006) dalam Ma & Honneyta (2020) menyatakan bahwa kualitas layanan elektronik merupakan suatu bentuk kualitas layanan yang dikembangkan dengan jangkauan lebih luas dengan media internet yang menghubungkan antara penjual dan pembeli untuk memenuhi aktivitas dan berbelanja secara efektif dan efisien.

Kualitas layanan elektronik diartikan sebagai layanan yang ditawarkan melalui internet yang dikelola oleh pelanggan dan bersifat interaktif. Awalnya, keberadaan web dan harga rendah dianggap sebagai faktor utama yang memastikan kesuksesan dalam layanan elektronik. Belakangan ini, isu-isu yang berkaitan dengan kualitas layanan elektronik telah diidentifikasi sebagai elemen kunci (Aguila-obra & Al-dweeri, 2013). Tjiptono (2014) mengemukakan bahwa terdapat empat dimensi kualitas pelayanan elektronik, yang mana empat dimensi tersebut adalah empat dimensi inti kualitas pelayanan elektronik. Pertama, efisiensi. Kedua, pemenuhan kebutuhan. Ketiga, ketersediaan sistem. Keempat, privasi.

Ladhari (2010) menyatakan terdapat enam dimensi dari tiap indikator kualitas pelayanan elektronik. Pertama, keandalan. Kedua, daya tanggap. Ketiga, privasi atau keamanan. Keempat, manfaat atau kualitas informasi. Kelima, kemudahan penggunaan atau kegunaan. Keenam, desain situs web.

1.3. Promotion (Promosi)

Menurut Muharam et al. (2020), promosi dapat diartikan sebagai aliran informasi atau persuasi satu arah untuk mengarahkan individu atau organisasi menuju tindakan yang menciptakan pertukaran dalam pemasaran. Promosi didefinisikan salah satu komponen prioritas dari kegiatan pemasaran yang memberitahukan kepada pelanggan bahwa perusahaan meluncurkan produk baru yang menggoda pelanggan untuk melakukan kegiatan pembelian (Hermawan, 2012). Promosi melibatkan modifikasi pasokan sementara dan nyata, untuk tujuan akhir yaitu dampak langsung pada perilaku konsumen, pengecer atau tenaga penjualan (Asyraf et al., 2019). Dari penjelasan definisi di atas, bisa disimpulkan bahwa promosi merupakan hal yang penting dalam memasarkan suatu produk sehingga pelanggan kelak tertarik dan membeli produk tersebut, sehingga suatu promosi perlu dirancang semenarik mungkin dan informasi yang

disampaikan dapat dimengerti dengan mudah oleh masyarakat.

Menurut Kotler & Keller (2016), terdapat lima indikator yang membentuk promosi. Pertama, periklanan. Kedua, penjualan perseorangan. Ketiga, promosi penjualan. Keempat, hubungan masyarakat. Kelima, pemasaran langsung. Ratnasari & Aksa (2011) menyatakan ada enam indikator promosi. Pertama, periklanan. Kedua, penjualan pribadi. Ketiga, promosi penjualan. Keempat, hubungan masyarakat. Kelima, dari mulut ke mulut. Keenam, pemasaran langsung.

1.4. Customer Satisfaction (Kepuasan Pelanggan)

Sunyoto (2015) menyatakan kepuasan pelanggan adalah salah satu alasan dimana pelanggan memutuskan untuk berbelanja pada suatu tempat. Apabila pelanggan merasa puas dengan suatu produk, maka cenderung akan terus membeli dan menggunakannya serta memberi tahu orang lain tentang pengalamannya yang menyenangkan terkait produk tersebut. Dengan perubahan teknologi, perusahaan menyediakan saluran pembelian yang berbeda kepada pelanggan. Meskipun cara membeli telah berubah dibandingkan masa sebelumnya, namun kepuasan pelanggan tetap menjadi bagian penting dalam proses pembelian konsumen (Siraj et al., 2020).

Kepuasan pelanggan ialah situasi kognitif pembelian berkenaan dengan kesepadanan atau ketidak sepadanan antara hasil yang didapatkan dibandingkan dengan pengorbanan yang dilakukan (Tjiptono, 2014, hal. 353). Kepuasan pelanggan diakui sebagai indikator utama keterlibatan pelanggan, karena lebih bersedia memberi tahu orang lain tentang pengalaman positif mereka (Nurittamont, 2020). Menurut Donni (2017), kepuasan pelanggan adalah perasaan senang atau kecewa seseorang yang muncul setelah membandingkan antara kinerja produk yang diperkirakan terhadap kinerja yang diharapkan. Jika kinerja dibawah harapan, maka pelanggan tidak puas. Jika kinerja memenuhi harapan, maka pelanggan puas. Jika kinerja melebihi harapan, maka pelanggan sangat puas.

Menurut Kotler dan Keller (2016), terdapat lima indikator yang membentuk kepuasan pelanggan. Pertama, tetap setia. Kedua, belilah produk yang ditawarkan. Ketiga, rekomendasikan produk. Keempat, bersedia membayar lebih. Kelima, berikan masukan. Menurut Setyo (2017), kepuasan pelanggan diukur dari seberapa baik harapan pelanggan atau pelanggan terpenuhi. Ada tujuh indikator kepuasan pelanggan. Pertama, pemenuhan harapan pelanggan. Kedua, sikap atau keinginan menggunakan produk. Ketiga, rekomendasikan kepada pihak lain. Keempat, kualitas pelayanan. Kelima, setia. Keenam, reputasi yang baik. Ketujuh, lokasi.

Penelitian ini untuk menguji pengaruh kualitas layanan elektronik dan promosi produk e-wallet terhadap loyalitas pelanggan dengan kepuasan pelanggan sebagai variabel intervening, dengan mengajukan tujuh hipotesis. Ini mensintesis temuan empiris sebelumnya dan teori yang relevan untuk mengembangkan hubungan logis antara variabel. Penelitian sebelumnya (Riza, 2017) mengungkapkan hasil penelitian ini adalah terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik terhadap kepuasan konsumen, terdapat pengaruh yang positif dan signifikan antara promosi terhadap kepuasan konsumen, terdapat pengaruh yang positif dan signifikan. antara pengaruh kualitas pelayanan elektronik terhadap loyalitas konsumen, terdapat pengaruh yang positif dan signifikan antara promosi terhadap kepuasan konsumen. loyalitas pelanggan, terdapat pengaruh yang positif dan signifikan antara kepuasan pelanggan terhadap kepuasan pelanggan. Oleh karena itu, mengacu pada temuan empiris sebelumnya, hipotesis pertama yang diajukan adalah:

H₁: Kualitas Pelayanan Elektronik berpengaruh positif dan signifikan terhadap Kepuasan Pelanggan

Kepuasan pelanggan memiliki hubungan yang erat dengan kualitas layanan elektronik. Kualitas pelayanan elektronik memberikan insentif untuk pelanggan untuk membentuk hubungan yang kuat dengan perusahaan (Wendha et. al., 2013). Literatur sebelumnya menegaskan bahwa ada hubungan yang signifikan antara kualitas pelayanan elektronik dan kepuasan pelanggan (Budiman et. al., 2020; Rasmansyah, 2017; Riza, 2017; Aguila-obra & Al-dweeri, 2013). Menurut penelitian sebelumnya di situs web dan belanja online, kualitas pelayanan elektronik memang mempengaruhi pelanggan kepuasan (Wibowo et. al., 2019; Akbar & Djatmiko, 2016; Berliana &Zulestiana, 2020; Sundaram et. Al.,2017).

Oleh karena itu, mengacu pada temuan empiris sebelumnya, hipotesis kedua yang diajukan adalah

H₂: Promosi berpengaruh positif dan signifikan terhadap Kepuasan Pelanggan Produk E-Wallet

Literatur sebelumnya menunjukkan promosi bisa menjadi penyebab kepuasan pelanggan. Beberapa penelitian sebelumnya juga menunjukkan bahwa promosi berpengaruh positif dan langsung menjadi penyebab kepuasan konsumen (Hatta & Rachbini, 2018; Rasmansyah, 2017; Meilani & Wahyudi, 2019; Nawaz, 2018; Hakizamana, 2016). Penelitian lain juga menunjukkan bahwa promosi berpengaruh langsung positif signifikan terhadap kepuasan pelanggan pada website dan belanja online (Madjukie & Harjati, 2018; Juniantara & Sukawati, 2018; Fiona, 2019; Shendy & Prabawani, 2019; Indriyani & Helling, 2018).

Oleh karena itu, dari temuan-temuan empiris dan teori-teori yang relevan tersebut, hipotesis ketiga yang diajukan adalah

H₃: Kualitas Pelayanan Elektronik berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan Produk E-Wallet

Penelitian menunjukkan bahwa kualitas pelayanan elektronik merupakan faktor penilaian penting dari layanan yang ditawarkan oleh suatu perusahaan. Loyalitas pada layanan tertentu akan mengarahkan pelanggan untuk melakukan pembelian kembali yang menguntungkan. Penelitian lain juga menunjukkan bahwa loyalitas pelanggan ditentukan oleh pengalaman pelanggan dengan kualitas pelayanan elektronik (Akbar & Djatmiko, 2016; Budiman et. Al., 2020; Irwansyah & Mappadeceng, 2018; Pee et al., 2018; Sundaram et al., 2018; Sundaram et al., 2018; Sundaram et. Al., 2017; Asgari et. Al., 2014).

Oleh karena itu, berdasarkan argumen tersebut, hipotesis keempat adalah

H₄: Promosi berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan Produk E-Wallet

Banyak penelitian sebelumnya telah menguji adanya hubungan langsung dan pengaruh positif antara promosi dan loyalitas pelanggan (Sentiana, 2018; Tjahjaningsih, 2013; Hatta & Rachbini, 2018; Abedin et. Al., 2013; Jannah et. Al., 2019). Studi lain juga berpendapat bahwa ketika promosi suatu layanan menurun, pelanggan akan mulai mengalihkan konsumsi produk ke merek perusahaan lain, yang mengindikasikan penurunan loyalitas pelanggan. Penelitian lain juga menunjukkan bahwa promosi berpengaruh langsung positif terhadap loyalitas pelanggan (Rahayu, 2015; Susilo & Harini, 2018; Rotinsulu, 2012; Sarjita, 2018; Noorhayati, 2018).

Oleh karena itu, berdasarkan argumen tersebut, hipotesis kelima adalah:

H₅: Kepuasan Pelanggan berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan Produk E-Wallet

Kepuasan pelanggan dianggap sebagai penyebab loyalitas pelanggan yang muncul dari pengalaman konsumsi sebelumnya (Budiman et. Al., 2020, Wijayanto, 2015; Jeanne, 2012). Penelitian lain juga menunjukkan bahwa kepuasan merupakan penyebab loyalitas pelanggan, dimana peningkatan kepuasan juga dapat menyebabkan peningkatan loyalitas pelanggan (Anggraeni & Yasa, 2012; Prisanti et. Al., 2017; Sheng & Liu, 2010; Montolalu, 2013; Setiawan & Sayuti, 2017). Penelitian yang dilakukan oleh Suwarni, 2011; Chiguvi & Guruwo, 2015, juga menunjukkan bahwa kepuasan pelanggan berpengaruh signifikan dan positif secara langsung terhadap loyalitas pelanggan. Oleh karena itu, dari temuan empiris dan teori-teori yang relevan tersebut, hipotesis keenam yang diajukan adalah:
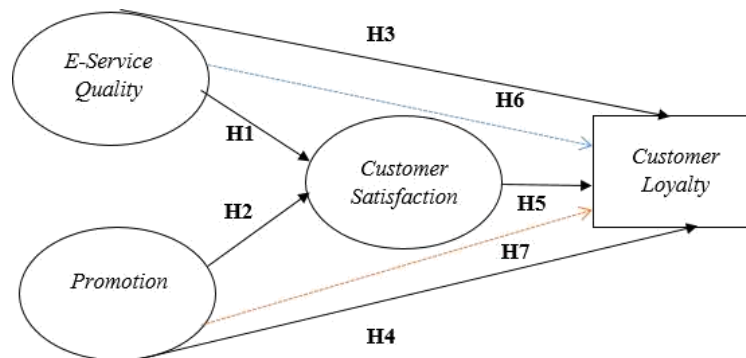
H₆: E-service quality berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan Produk E-Wallet dengan Kepuasan Pelanggan sebagai Variabel Intervening

Kualitas Pelayana Elektronik telah terbukti memiliki hubungan yang signifikan dengan kepuasan pelanggan dan loyalitas pelanggan (Budiman et. Al., 2020). Menurut Akbar & Djatmiko (2016), perannya sebagai variabel mediasi atau intervening, kepuasan pelanggan terbukti memiliki hubungan yang positif dan signifikan dengan loyalitas pelanggan berdasarkan penelitian yang dilakukan oleh Budiman et. Al. (2020). Literatur tentang layanan melaporkan hasil empiris yang menunjukkan kepuasan pelanggan sebagai variabel intervening yang memediasi hubungan antara kualitas pelayanan elektronik dan loyalitas pelanggan (Irwansyah & Mappadeceng, 2018; Al-dweeri et al., 2017). Oleh karena itu, jika kualitas pelayanan elektronik meningkat maka akan berdampak langsung pada peningkatan loyalitas pelanggan.

H₇: Promosi berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan Produk E-Wallet dengan Kepuasan Pelanggan sebagai Variabel Intervening

Selain berhubungan langsung dengan loyalitas pelanggan, penelitian lain menunjukkan bahwa hubungan antara promosi dan loyalitas pelanggan lebih baik dijelaskan dengan menghadirkan kepuasan pelanggan sebagai variabel mediasi atau intervening (Novianti et al., 2018). Penelitian lain juga menyatakan bahwa promosi berpengaruh tidak langsung terhadap loyalitas pelanggan (Nasrul & Zulkifli, 2015; Rokhim et. Al., 2016).

Hasil dari penelitian ini adalah terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik terhadap kepuasan pelanggan, terdapat pengaruh yang positif dan signifikan antara promosi terhadap kepuasan konsumen, terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik terhadap loyalitas pelanggan, terdapat pengaruh yang positif dan signifikan antara promosi terhadap kepuasan pelanggan, terdapat pengaruh yang positif dan signifikan antara kepuasan pelanggan terhadap loyalitas pelanggan, terdapat pengaruh yang positif dan signifikan antara kualitas pelayanan elektronik terhadap loyalitas pelanggan melalui kepuasan pelanggan sebagai intervening. dan terdapat pengaruh yang positif dan signifikan antara promosi terhadap loyalitas pelanggan melalui kepuasan pelanggan sebagai variabel intervening.

Figur 1: Model Penelitian

2. Metode Penelitian

Metode yang digunakan dalam penelitian ini adalah penelitian kuantitatif. Penelitian kuantitatif menurut Sanusi (2014) merupakan metode ilmiah yang datanya berupa angka atau bilangan yang dapat diolah dan dianalisis menggunakan perhitungan matematis atau statistik.

Menurut Sanusi (2014) populasi adalah seluruh kelompok orang, peristiwa atau hal-hal yang menarik yang ingin diteliti oleh peneliti. Populasi dalam penelitian ini adalah pengguna e-wallet DANA yang berdomisili di wilayah JABODETABEK. Jenis populasi yang diteliti dalam penelitian ini adalah populasi tak terhingga yaitu objek atau individu yang belum diketahui jumlah pasti pengguna e-wallet DANA di wilayah JABODETABEK.

Menurut Sanusi (2014), sampel adalah sebagian dari populasi. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah metode purposive sampling yaitu pengumpulan informasi atau data dari anggota populasi sesuai dengan kriteria peneliti yaitu:

Telah melakukan transaksi atau pembayaran melalui aplikasi e-wallet DANA setidaknya dua puluh kali dalam tiga bulan terakhir..

Menurut Sanusi (2014), ada empat hal yang dapat dijadikan pedoman dalam menentukan ukuran sampel dalam analisis SEM, yaitu:

Ukuran sampel 100 - 200 untuk teknik estimasi maximum likelihood (ML)

Tergantung pada jumlah parameter yang diperkirakan. Pedomannya adalah 5 - 10 kali jumlah parameter yang diperkirakan.

- Bergantung pada jumlah indikator yang digunakan di semua variabel formasi. Jumlah sampel adalah banyaknya indikator dari variabel yang terbentuk dikalikan 5 sampai 10. Jika terdapat 20 indikator maka besarnya sampel antara 100-200.
- Jika sampel sangat besar, peneliti dapat memilih teknik estimasi tertentu.

Sesuai dengan pernyataan di atas bahwa ukuran sampel 100-200 untuk teknik estimasi maximum likelihood (ML) sudah memenuhi syarat minimal sampel. Oleh karena itu peneliti akan menggunakan sampel sebanyak 200 responden.

Dalam penelitian ini hasil jawaban responden akan diolah peneliti dengan memperhatikan syarat validitas yaitu r hitung ≥ r tabel dengan signifikansi 5% dimana nilai r tabel dari total sampel 200 adalah 0,1388. . Oleh karena itu, hasil validitas setiap item / item harus lebih besar dari 0,1388. Metode yang digunakan dalam uji validitas dan reliabilitas ini adalah Product Moment Pearson Correlation dengan menggunakan software SPSS ver. 22

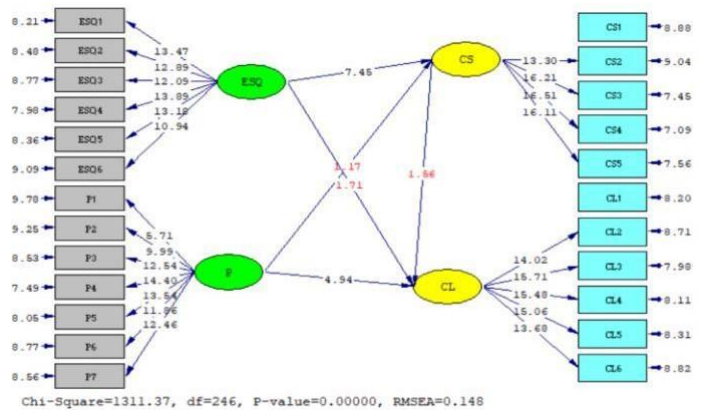| Variabel	Indikator	r-hitung	r-tabel 5% (n=200)	V/NV
E-Service Quality (X1)	ESQ1	0,811	0,1388	*Valid*
	ESQ2	0,790	0,1388	*Valid*
	ESQ3	0,770	0,1388	*Valid*
	ESQ4	0,808	0,1388	*Valid*
	ESQ5	0,797	0,1388	*Valid*
	ESQ6	0,737	0,1388	*Valid*
Promotion (X2)	P1	0,577	0,1388	*Valid*
	P2	0,722	0,1388	*Valid*
	P3	0,766	0,1388	*Valid*
	P4	0,812	0,1388	*Valid*
	P5	0,797	0,1388	*Valid*
	P6	0,755	0,1388	*Valid*
	P7	0,769	0,1388	*Valid*
Customer Satisfaction (Z)	CS1	0,854	0,1388	*Valid*
	CS2	0,838	0,1388	*Valid*
	CS3	0,889	0,1388	*Valid*
	CS4	0,874	0,1388	*Valid*
	CS5	0,857	0,1388	*Valid*
Customer Loyalty (Y)	CL1	0,863	0,1388	*Valid*
	CL2	0,849	0,1388	*Valid*
	CL3	0,882	0,1388	*Valid*
	CL4	0,841	0,1388	*Valid*
	CL5	0,860	0,1388	*Valid*
	CL6	0,807	0,1388	*Valid*

Table 1: Tes Validitas

Hasil keseluruhan per item menunjukkan bahwa r hitung lebih besar dari r tabel yaitu 0,1388, sehingga dari hasil tersebut dapat dinyatakan bahwa semua indikator valid. Selanjutnya uji reliabilitas dilakukan dengan menggunakan rumus Cronbach Alpha. Jika reliabilitas kurang dari 0,6 maka dikatakan tidak baik, 0,7 dapat diterima dan 0,8 dikatakan baik.

Variable	Cronbach's Alpha	Details
E-Service Quality (X1)	0,875	Reliable
Promotion (X2)	0,864	Reliable
Customer Satisfaction (Z)	0,913	Reliable
Customer Loyalty (Y)	0,923	Reliable

Table 2: Tes Realiblita

3. Hasil dan Diskusi

Hasil penelitian ini memiliki tujuh hipotesis, yang pertama adalah variabel E-service quality (X1) terhadap customer satisfaction (Z) memiliki nilai standardized total effect 0,64 dan t-value 7,45> 1,96. Sehingga hipotesis pertama yaitu E-service quality (X1) diduga berpengaruh positif dan signifikan terhadap Kepuasan Pelanggan (Z). Hasil ini sejalan dengan penelitian Aguila-obra & Al-dweeri dan Sundaram et. al. Hipotesis kedua, variabel promosi (X2) terhadap Kepuasan Pelanggan (Z) memiliki nilai standar efek 0,09 dan t-value 1,17 <1,96. Sehingga hipotesis kedua yaitu Promosi (X2) dianggap berpengaruh positif dan tidak signifikan terhadap Kepuasan Pelanggan (Z), Hasil ini sejalan dengan penelitian Rachbini et. al. dan Nawaz.

Figur 2: Model Full SEM T-Values

Hipotesis ketiga variabel kualitas layanan elektronik (X1) terhadap loyalitas pelanggan (Y) memiliki nilai standar efek sebesar 0,27 dan t-value sebesar 3,24> 1,96. Sehingga hipotesis ketiga yaitu Kualitas Pelayanan Elektronik (X1) diduga berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan (Y). Hasil ini sejalan dengan penelitian Chang et. al. dan Asgari et. al. Hipotesis keempat variabel promosi (X2) terhadap loyalitas pelanggan (Y) memiliki nilai standar pengaruh sebesar 0,43 dan t-value 5,04> 1,96. Sehingga hipotesis keempat yaitu Promosi (X2) berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan (Y). Hasil ini sejalan dengan penelitian Sentiana dan Jannah et. al. Variabel kelima kepuasan pelanggan (Z) terhadap loyalitas pelanggan (Y) memiliki nilai pengaruh total yang distandarisasi sebesar 0,14 dan t-value 1,56 <1,96. Sehingga hipotesis kelima yaitu Kepuasan Pelanggan (Z) diduga berpengaruh positif dan tidak signifikan terhadap Loyalitas Pelanggan (Y). Hasil ini sejalan dengan penelitian Prisanti et. Al. dan Chiguvi & Guruwo.

Variabel keenam kualitas Kualitas Pelayanan Elektronik (X1) diduga berpengaruh terhadap loyalitas pelanggan (Y) melalui kepuasan pelanggan (Z) pada model ini yang memiliki nilai standar efek sebesar 0,09 dan t-value sebesar 4,53> 1,96. Sehingga hipotesis keenam yaitu kualitas E-service (X1) diduga berpengaruh signifikan terhadap Loyalitas Pelanggan (Y) melalui Kepuasan Pelanggan (Z) sebagai intervening yang berpengaruh secara parsial. Hasil ini sejalan dengan penelitian Al-dweeri et al. dan Budiman et. Al. Hipotesis ketujuh, variabel promosi (X2) diduga berpengaruh terhadap loyalitas pelanggan (Y) melalui kepuasan pelanggan (Z) pada model ini yang memiliki nilai standar efek 0,01 dan t-value 1,96> 1,96. Sehingga hipotesis ketujuh, Promosi (X2) diduga berpengaruh signifikan terhadap Loyalitas Pelanggan (Y) melalui Kepuasan Pelanggan (Z) sebagai intervening yang berpengaruh secara parsial. Hasil ini sejalan dengan penelitian Nasrul & Zulkifli, Rokhim et. al., dan Novianti et. al.

Berdasarkan hasil penelitian dapat diketahui bahwa kualitas pelayanan elektronik DANA memiliki reputasi yang baik sebagai perusahaan yang mampu memberikan pelayanan elektonik berkualitas dan bisa bersaing dengan beragam kompetitor lainnya. Sehingga, dengan adanya reputasi baik dari kualitas pelayanan elektronik, maka DANA harus mempertahankan atau meningkatkan kemampuannya dalam memberi pelayanan berkualitas tinggi. Disamping itu, inovasi-inovasi baru perlu diberikan DANA seperti menambah kerja sama dengan merchant restoran atau butik busana. Ini akan meningkatkan minat pengguna DANA dalam menggunakan aplikasi tersebut.

Berdasarkan hasil penelitian dapat diketahui bahwa promosi DANA memiliki persepsi yang positif terhadap kepuasan pelanggan DANA. Sehingga, persepsi positif yang ada dalam benak konsumen mengenai promosi dari suatu produk dapat meningkatkan kepuasan pelanggan konsumen. Maka, DANA harus terus meningkatkan promosi produknya baik promosi fisik maupun non fisik. Disamping itu, DANA juga perlu menjaga kesesuaian antara apa yang dipromosikan dengan benefit yang didapatkan oleh pelanggan. Sebagai variabel intervening, tugas kepuasan pelanggan sudah baik dalam menghasilkan respon yang positif dalam penelitian ini.

Berdasarkan hasil penelitian dapat diketahui bahwa konsumen memiliki persepsi yang positif terhadap kepuasan pelanggan. Sehingga, persepsi positif yang ada dalam benak konsumen mengenai kepuasan pelanggan dapat meningkatkan loyalitas pelanggan. Maka, DANA harus terus meningkatkan pelayanan dan juga promosi dengan tujuan meningkatkan kepuasan pelanggan ketika menggunakan aplikasi DANA dan menumbuhkan sikap loyal akan aplikasi DANA.

Berdasarkan hasil penelitian dapat diketahui bahwa konsumen memiliki minat untuk tetap loyal menggunakan aplikasi DANA. Sehingga, persepsi positif yang ada dalam benak konsumen mengenai kepuasan pelanggan dapat mengingkatkan loyalitas pelanggan. Oleh karena itu, DANA harus terus meningkatkan fitur, menaikkan responsivitas akan kritik dan saran konsumen serta meningkatkan kualitas juga pengalaman pengguna aplikasi DANA.

4. Kesimpulan

Penelitian ini menguji pengaruh kualitas layanan elektronik dan promosi terhadap loyalitas pelanggan dan kepuasan pelanggan. Dari 200 sampel diperoleh kesimpulan bahwa kualitas pelayanan elektronik berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan. Jika kualitas pelayanan elektronik dapat dirasakan oleh pelanggan maka tingkat loyalitas pelanggan akan meningkat.

Kualitas pelayanan elektronik berpengaruh positif dan signifikan terhadap kepuasan pelanggan. Jika kualitas pelayanan elektronik dapat dirasakan pelanggan maka Kepuasan Pelanggan akan meningkat. Kualitas Pelayanan berpengaruh positif dan signifikan terhadap Loyalitas Pelanggan. Jika Promosi meningkat, tingkat Loyalitas Pelanggan akan meningkat untuk menggunakan layanan kembali.

Promosi berpengaruh positif dan tidak signifikan terhadap Kepuasan Pelanggan. Jika promosi meningkat maka pelanggan akan semakin puas dengan pelayanan yang diberikan. Kepuasan Pelanggan berpengaruh positif dan tidak signifikan terhadap Loyalitas Pelanggan. Jika Kepuasan Pelanggan meningkat maka pelanggan akan menjadi pelanggan setia.

Kualitas pelayanan elektronik berpengaruh signifikan terhadap Loyalitas Pelanggan melalui Kepuasan Pelanggan sebagai Variabel Intervening. Kualitas layanan elektronik yang baik akan menghasilkan loyalitas pelanggan dan kepuasan pelanggan. Promosi berpengaruh signifikan terhadap Loyalitas Pelanggan melalui Kepuasan Pelanggan sebagai Variabel Intervening. Promosi yang meningkat dapat menghasilkan loyalitas pelanggan dan kepuasan pelanggan.

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THE INFLUENCE OF E-SERVICE QUALITY AND PROMOTION ON CUSTOMER LOYALTY E-WALLET PRODUCT WITH CUSTOMER LOYALTY AS INTERVENING VARIABLE

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Abstract

The aim of this study to know the influences partially of e-service quality and promotion on customer loyalty with customer satisfaction as an Intervening Variable. Sources of data is primary data with data collection methods using questionnaires. The number of samples in this research were 200 respondents. The sampling methods of this research is purposive sampling. Data were analyzed using SPSS version 22 and SEM (Structural Equation Model) from LISREL software version 8.80 to process and analyze research data. The result of this study showed that there is a positive and significant influence between e-service quality and customer satisfaction, a positive and significant influence between promotion and customer satisfaction. And there is a positive and significant influence between e-service quality and customer loyalty, a positive and significant influence between promotion and customer loyalty. And the last one, a positive and significant influence between customer satisfaction and customer loyalty

Keywords: E-Service Quality, Promotion, Customer Loyalty, Customer Satisfaction, E-Wallet Product

1. Introduction

The role of digital has had a huge influence on the Indonesian economy lately. The digital native youth population who is very active is a key factor in economic development in Indonesia. This is supported by a report from Temasek, that Indonesia's digital economy in 2019 will score a growth of USD 40 billion or IDR 556.6 trillion (Sipahimalani, 2019).

According to research conducted by the iPrice Group, mobile payment services have become increasingly popular with the increasing use of smartphones by up to 70% in the last five years in Indonesia. In addition, there are more and more cardless e-wallet applications for transactions. The large number of local players in the Indonesian fintech industry makes local e-wallet applications still the prima donna for cashless solutions in Indonesia. Based on Q2 2019 data, there are the top 5 e-wallet applications with the most monthly active users that are still occupied by local players, namely Go-Pay, OVO, DANA, LinkAja, and Jenius (Devita, 2019).

Following two local e-wallets that are affiliated with online transportation (Go-Pay and OVO), DANA is finally present in the Indonesian e-wallet industry. Established in 2018, DANA was founded by Elang Mahkota Teknologi (Emtek) and Ant Financial (Alipay), led by Vincent Iswaratioso. DANA chose an open platform based, just like Alipay from China. Based on an open platform, DANA is ready to cooperate with all parties on a domestic and international scale.

This concept not only allows the DANA digital wallet to be connected to various forms of payment, such as online balances, debit cards and credit cards, and vouchers, it also allows DANA to be utilized by various sectors, such as education, public services, social services, and street vendors (Yuliawati, 2019). With the open platform concept, DANA can more easily compete with several competitors. This makes it easier for DANA to cooperate with several online and offline merchants. Currently, DANA has collaborated with more than 15,000 merchants, ranging from individual shop owners to national scale companies such as Ramayana, KFC, Sour Sally, Gulu Gulu, Hoka-Hoka Bento, and Kopi Kenangan. Through self-on boarding technology, DANA seeks to drive merchant growth organically. With this system, merchants who are interested in partnering with DANA can register their business directly through the online site (Fauzan, 2019).

In its implementation, there have been complaints from consumers regarding DANA services. One of them is that the DANA account balance is frozen so that it cannot be used at all. In February 2020, the customer topped up the BNI account to the DANA digital wallet account, the account has not been used for a long time and the customer intends to use DANA because there is a promotion for topping up a credit voucher. However, the customer cannot use the balance at all because the balance is frozen and he is asked to contact Customer Service. Finally, customers contact Customer Service through their Twitter and Instagram social media accounts. Unfortunately, the response from DANA has not changed, namely the constraints are being processed and there is no definite answer or solution to these constraints (Venisia, 2020). According to Rita et al. (2019), customer service must exceed customer expectations so that customers feel satisfied and loyal to the company rather than competitors.

Based on these problems, this research is about the effect of e-service quality and promotion on customer loyalty of e-wallet products with customer satisfaction as an intervening variable.

2. Literature Review

2.1. Customer Loyalty

Tjiptono (2014) stated that customer loyalty is a customer commitment to a brand, store or supplier based on very positive characteristics in long-term purchases. Nazari et al. (2020) revealed that customer loyalty is the basis of competitive advantage, which affects company performance, and is evident in customer behavior because he is satisfied and recommends it to other customers. Ludin and Cheng (2014) in Rachbini et al. (2020) describe customer loyalty as an ongoing relationship between the customer and the company brand.

Refiana et al. (2020) stated that customer loyalty occurs when customers feel connected to a brand, and

perceive it as a reflector of their self-relationship so that they act as brand ambassadors and recommend others to use the same brand to build stronger relationships, as well as to maintain relationships with themselves. Itself, as well as the individual is involved in repeat purchases.

According to Martenson et al. (2000) in Nazari et al. (2020), customer loyalty can be identified through several indicators. First, buy the product back. Second, the desire to recommend the company or brand to others. Third, tolerance of price changes. Fourth, the customer's willingness to buy other products from the same company.

Likewise, there are six characteristics to describe customer loyalty (Sangadji and Sopiah, 2013). First, re-purchase. Second, the habit of consuming brands. Third, really like the brand. Fourth, branding. Fifth, the belief that a certain brand is the best brand. Sixth, recommending brands to other consumers.

2.2. E-Service Quality

Tjiptono (2014) stated that e-service quality is an adaptation and expansion of the traditional model of service quality into the context of online shopping. Meanwhile, Aquilano (2006) in Ma & Honneyta (2020) stated that electronic service quality is a form of service quality developed with a wider reach with internet media that connects sellers and buyers to fulfill activities and shop effectively and efficiently.

E-service quality is defined as services offered via the internet that are managed by customers and are interactive. Initially, a web presence and low prices were considered the main factors that ensure success in electronic services. Recently, issues related to the electronic service quality have been identified as a key element (Aguila-obra & Al- dweeri, 2013). Tjiptono (2014) argued that there are four dimensions of electronic service quality, of which the four dimensions are the four core dimensions of electronic service quality. First, efficiency. Second, fulfillment of needs. Third, system availability. Fourth, privacy.

Ladhari (2010) stated that there are six dimensions of each indicator of the quality of electronic services. First, reliability. Second, responsiveness. Third, privacy or security. Fourth, the benefits or quality of information. Fifth, ease of use or usability. Sixth, website design.

2.3. Promotion

Muharam et al. (2020) stated that promotion is a one-way flow of information or persuasion to direct an individual or organization toward actions that create exchange in marketing. Promotion is defined as one of the priority components of marketing activities that inform customers that the company is launching a new product that tempts customers to purchase (Hermawan, 2012). Promotion involves temporary and real supply modifications, for the ultimate goal of having a direct impact on the behavior of consumers, retailers or salespeople (Asyraf et al., 2019). From the explanation of the definition above, it can be concluded that promotion is

important in marketing a product so that customers will be interested in and buy the product, so that a promotion needs to be designed as attractive as possible and the information conveyed can be easily understood by the public.

According to Kotler & Keller (2016), there are five indicators that form promotion. First, advertising. Second, personal selling. Third, sales promotion. Fourth, public relations. Fifth, direct marketing. Ratnasari & Aksa (2011) stated that there are six indicators for promotion. First, advertising. Second, personal selling. Third, sales promotion. Fourth, public relation. Fifth, word of mouth. Sixth, direct marketing.

2.4. Customer Satisfaction

Sunyoto (2015) said that customer satisfaction is one of the reasons why customers decide to shop at a place. When a customer is satisfied with a product, they are more likely to continue to buy and use it and tell others about their pleasant experience related to the product. With the change in technology, companies provide different purchasing channels to customers. Even though the way of buying has changed compared to previous times, customer satisfaction remains an important part of the consumer buying process (Siraj et al., 2020).

Customer satisfaction is a cognitive purchasing situation with regard to the equivalence or mismatch between the results obtained compared to the sacrifices made (Tjiptono, 2014). Customer satisfaction is recognized as the main indicator of customer engagement, because they are more willing to tell others about their positive experiences (Nurittamont, 2020). According to Donni (2017), customer satisfaction is the feeling of being happy or disappointed by someone who arises after comparing the expected product performance with the expected performance. If the performance is below expectations, then the customer is not satisfied. If the performance meets expectations, the customer is satisfied. If the performance exceeds expectations, the customer is very satisfied.

According to Kotler and Keller (2016), there are five indicators that shape customer satisfaction. First, stay loyal. Second, buy the product offered. Third, recommend products. Fourth, willing to pay more. Fifth, provide input. According to Setyo (2017), customer satisfaction is measured by how well customer or customer expectations are met. There are seven indicators of customer satisfaction. First, the fulfillment of customer expectations. Second, the attitude or desire to use the product. Third, recommend to other parties. Fourth, the quality of service. Fifth, loyal. Sixth, a good reputation. Seventh, location.

This study is to examine the effects of e-service quality and promotion e-wallet product on customer loyalty with customer satisfaction as an intervening variable, by proposing seven hypotheses. It synthesized prior empirical findings and relevant theories to

develop a logical relationship between the variables. Prior studies (Riza, 2017) revealed the results of this study are that there is a positive and significant influence between e- service quality on customer satisfaction, there is a positive and significant influence between promotion on customer satisfaction, there is a positive and significant influence between e-service quality on customer loyalty, there is a positive and significant influence between promotion on customer satisfaction. customer loyalty, there is a positive and significant influence between customer satisfaction on customer satisfaction. Therefore, referred to those prior empirical findings, the first proposed hypothesis is:

H₁: E-service quality positively influences customer satisfaction.

Customer satisfaction has a close relationship with E-service quality. E-service quality provides an incentive for customers to form strong relationships with temporary companies (Wendha et. al., 2013). Previous literature has confirmed that there is a significant relationship between E- service quality and customer satisfaction (Budiman et. al., 2020; Rasmansyah, 2017; Riza, 2017; Aguila-obra & Al- dweeri, 2013). According to previous research on websites and online shopping, E-service quality does affect customer satisfaction (Wibowo et. al., 2019; Akbar & Djatmiko, 2016; Berliana & Zulestiana, 2020; Sundaram et. al., 2017).

Therefore, referred to those prior empirical findings, the second proposed hypothesis is

H₂ : Promotion have a positive and significant effect on customer satisfaction of e-wallet product

Previous literature indicated promotion could be a cause of customer satisfaction. Several previous studies have also shown that promotion has a positive effect and is directly the cause of customer satisfaction (Hatta & Rachbini, 2018; Rasmansyah, 2017; Meilani & Wahyudi, 2019; Nawaz, 2018; Hakizamana, 2016). Other research also shows that promotion has a direct positive significant effect on customer satisfaction on websites and online shopping (Madjukie & Harjati, 2018; Juniantara & Sukawati, 2018; Fiona, 2019; Shendy & Prabawani, 2019; Indriyani & Helling, 2018).

Therefore, derived from those empirical findings and relevant theories, the third proposed hypothesis is

H₃: E-service quality have a positive and significant effect on customer loyalty of e-wallet product

Research shows that E-service quality is an important assessment factor of the services offered by a company. A loyalty to a particular service will lead customers to make profitable repurchases. Other studies have also shown that customer loyalty is determined by customer experience with the quality of electronic services (Akbar & Djatmiko,

2016; Budiman et. Al., 2020; Irwansyah & Mappadeceng, 2018; Pee et al., 2018; Sundaram et. Al., 2017 ; Asgari et. Al., 2014).

Therefore, based on those arguments, the fourth hypothesis is

H4: Promotion have a positive and significant effect on customer loyalty of e-wallet product

Many previous studies have tested the existence of a direct relationship and a positive influence between promotion and customer loyalty (Sentiana, 2018; Tjahjaningsih, 2013; Hatta & Rachbini, 2018; Abedin et. Al., 2013; Jannah et. Al., 2019). Other studies have also argued that when the promotion of a service decreases (Nasrul & Zulkifli, 2015; Rokhim et. Al., 2016). Customers will begin to switch product consumption to another company's brand, which indicates a decrease in customer loyalty. Other research also shows that promotion has a direct positive effect on customer loyalty (Rahayu, 2015; Susilo & Harini, 2018; Rotinsulu, 2012; Sarjita, 2018; Noorhayati, 2018).

Therefore, based on those arguments, the fifth hypothesis is:

H5: Customer satisfaction have a positive and significant effect on customer loyalty of e-wallet product

Customer satisfaction is considered to act as a cause of customer loyalty that arises from previous consumption experiences (Budiman et. Al., 2020, Wijayanto, 2015; Jeanne, 2012). Other research also shows that satisfaction is the cause of customer loyalty, where an increase in satisfaction can also lead to an increase in customer loyalty (Anggraeni & Yasa, 2012; Prisanti et. Al., 2017; Sheng & Liu, 2010; Montolalu, 2013; Setiawan & Sayuti, 2017). Research conducted by Suwarni, 2011; Chiguvi & Guruwo, 2015, also shows that customer satisfaction has a significant and positive effect directly on customer loyalty.

Therefore, derived from those empirical findings and relevant theories, the sixth proposed hypothesis is:

H6: E-service quality have a positive and significant effect on customer loyalty for the e-wallet product through Customer Satisfaction as an Intervening Variable.

E-Service quality has been proven to have a significant relationship with both customer satisfaction and customer loyalty (Budiman et. Al., 2020). According to Akbar & Djatmiko (2016), its role as a mediating or intervening variable, customer satisfaction has been shown to have a positive and significant relationship with customer loyalty based on research conducted by Budiman et. al. (2020). The literature on services reports empirical results suggesting customer satisfaction as an intervening variable that mediates the relationship between e-service quality and customer loyalty (Irwansyah & Mappadeceng, 2018; Al-dweeri et al., 2017). Therefore, if the e-service quality increases, it will directly impact on increasing customer loyalty.

H7: Promotion have a positive and significant effect on customer loyalty for the e-wallet product through Customer Satisfaction as an Intervening Variable.

Apart from directly related to customer loyalty, other research indicates that the relationship between promotion and customer loyalty is better explained by presenting customer satisfaction as a mediating or intervening variable (Novianti et al., 2018). Other research also states that promotion has an indirect effect on customer loyalty (Nasrul & Zulkifli, 2015; Rokhim et. Al., 2016).

The results of this study are that there is a positive and significant influence between e-service quality on customer satisfaction, there is a positive and significant influence between promotion on customer satisfaction, there is a positive and significant influence between e-service quality on customer loyalty, there is a positive and significant influence between promotion on customer satisfaction, there is a positive and significant influence between customer satisfaction on customer loyalty, there is a positive and significant influence between e-service quality on customer loyalty through costumer satisfaction as a intervening variable and there is a positive and significant influence between promotion on customer loyalty through costumer satisfaction as a intervening variable.
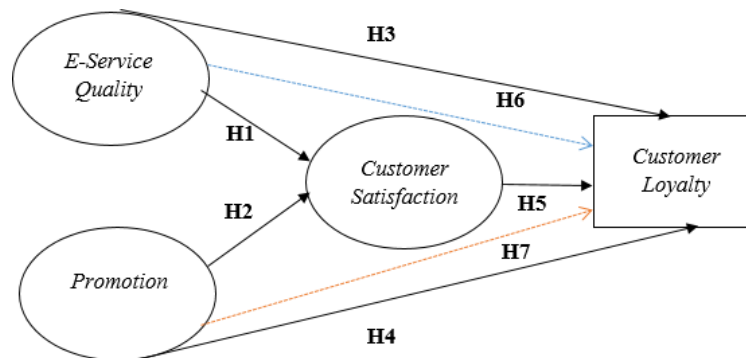
Figure 1: Research Model

3. Research Methods and Materials

The method used in this research is quantitative research. Quantitative research according to Sanusi (2014) is a scientific method whose data is in the form of numbers or numbers that can be processed and analyzed using mathematical or statistical calculations.

According to Sanusi (2014) population is a whole group of people, events or things of interest that the researcher wants to investigate. The population in this study were DANA e-wallet users who live in the JABODETABEK area. The type of population studied in this study is an infinite population, namely the object or individual whose exact number of DANA e-wallet users in the JABODETABEK area is not yet known.

According to Sanusi (2014), the sample is part of the population. The sampling method used in this research is purposive sampling method, namely the collection of information or data from members of the population in accordance with the criteria of the researcher, namely:

Have made transactions or payments via the DANA e-wallet application at least twenty times in the last three months..

According to Sanusi (2014), there are four things that can be used as a guide in determining the sample size in SEM analysis, namely:

Sample size 100 - 200 for maximum likelihood (ML) estimation technique

Depends on the number of parameters estimated. The guideline is 5 - 10 times the number of parameters estimated.

- Depending on the number of indicators used in all variables of formation. The number of samples is the number of indicators of the formed variable, which is multiplied by 5 to 10. If there are 20 indicators, the sample size is between 100-200.

- If the sample is very large, the researcher can choose certain estimation techniques.

In accordance with the statement stated above that the sample size is 100-200 for the maximum likelihood (ML) estimation technique, this has met the minimum requirements for the sample. Therefore, the researcher will use a sample of 200 respondents.

In this study, the results of the respondents' answers will be processed by the researcher with due regard to the validity requirements, namely r count $\geq$ r table with a significance of 5% where the r table value of the total sample of 200 is 0.1388. Therefore, the results of the validity of each item / item must be greater than 0.1388. The method used in this validity and reliability test is Product Moment Pearson Correlation using SPSS ver software. 22

Variable	Indicator	r-count	r-tabel 5% (n=200)	V/NV
E-Service Quality (X1)	ESQ1	0,811	0,1388	Valid
	ESQ2	0,790	0,1388	Valid
	ESQ3	0,770	0,1388	Valid
	ESQ4	0,808	0,1388	Valid
	ESQ5	0,797	0,1388	Valid
	ESQ6	0,737	0,1388	Valid
Promotion (X2)	P1	0,577	0,1388	Valid
	P2	0,722	0,1388	Valid
	P3	0,766	0,1388	Valid
	P4	0,812	0,1388	Valid
	P5	0,797	0,1388	Valid
	P6	0,755	0,1388	Valid
	P7	0,769	0,1388	Valid
Customer Satisfaction (Z)	CS1	0,854	0,1388	Valid
	CS2	0,838	0,1388	Valid
	CS3	0,889	0,1388	Valid
	CS4	0,874	0,1388	Valid
	CS5	0,857	0,1388	Valid
Customer Loyalty (Y)	CL1	0,863	0,1388	Valid
	CL2	0,849	0,1388	Valid
	CL3	0,882	0,1388	Valid
	CL4	0,841	0,1388	Valid
	CL5	0,860	0,1388	Valid
	CL6	0,807	0,1388	Valid

Table 1: Validity Test

The overall results per item indicate that r count is greater than r table, namely 0.1388, so from these results it can be stated that all indicators are valid. Furthermore, the reliability test was carried out using the Cronbach Alpha formula. If the reliability is less than 0.6, it can be said to be not good, while 0.7 can be accepted and 0.8 can be said to be good.

Variable	Cronbach's Alpha	Details
E-Service Quality (X1)	0,875	Reliable
Promotion (X2)	0,864	Reliable
Customer Satisfaction (Z)	0,913	Reliable
Customer Loyalty (Y)	0,923	Reliable

Table 2: Reliability Test

4. Results and Discussion

The result of this research is have seven hypothesis, the first one is variable E-service quality (X1) to customer satisfaction (Z) has a standardized total effects value of 0.64 and a t-value of 7.45> 1.96. So that the first hypothesis, namely E-service quality (X1) is thought to have a positive and significant effect on Customer Satisfaction (Z). These results are consistent with the research of Aguila-obra & Al-dweeri and Sundaram *et. al.* Second hypothesis, promotion variable (X2) to Customer Satisfaction (Z) has a standardized total effects value of 0.09 and a t-value of 1.17< 1.96. So that the second hypothesis, namely Promotion (X2) is thought to have a positive and insignificant effect on Customer Satisafction (Z), These results are consistent with the research of Rachbini *et. al.* and Nawaz.
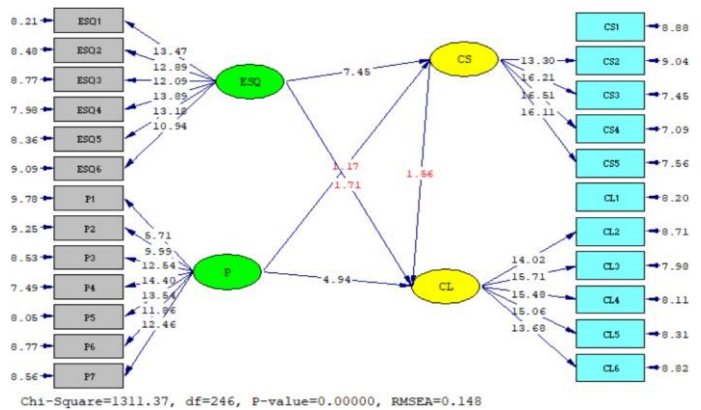

Chi-Square=1311.37, df=246, P-value=0.00000, RMSEA=0.148

Figure 2: T-Values SEM Full Model

The third hypothesis, e-service quality variable (X1) to customer loyalty (Y) has a standardized total effects value of 0.27 and a t-value of 3.24 > 1.96. So that the third hypothesis, namely E-service quality (X1) is thought to have a positive and significant effect on Customer Loyalty (Y). These results are consistent with the research of Chang et. al.. and Asgari et. al. The fourth hypothesis is variable promotion (X2) to customer loyalty (Y) has a standardized total effects value of 0.43 and a t-value of 5.04 > 1.96. So that the fourth hypothesis, Promotion (X2) is thought to have a positive and significant effect on Customer Loyalty (Y). These results are consistent with the research of Sentiana and Jannah et. al. The fifth variable customer satisfaction (Z) to customer loyalty (Y) has a standardized total effects value of 0.14 and a t-value of 1.56< 1.96. So that the fifth hypothesis, Customer Satisfaction (Z) is thought to have a positive and insignificant effect on Customer Loyalty (Y),. These results are consistent with the research of Prisanti et. al. and Chiguvi & Guruwo.

The sixth variable e-service quality (X_1) is thought to have an effect on customer loyalty (Y) through customer satisfaction (Z) in this model which has a standardized total effects value of 0.09 and a t-value of 4.53 > 1.96. So that the sixth hypothesis, namely E-service quality (X1), is thought to have a significant effect on Customer Loyalty (Y) through Customer Satisfaction (Z) as an intervening which affects partially. These results are consistent with the research of Al-dweeri et al. and Budiman et. al. The seventh hypothesis, promotion variable (X_2) is thought to have an effect on customer loyalty (Y) through customer satisfaction (Z) in this model which has a standardized total effects value of 0.01 and a t-value of 1.96 > 1.96. So that the seventh hypothesis, Promotion (X2) is thought to have a significant effect on Customer Loyalty (Y) through Customer Satisfaction (Z) as an intervening which affects partially. These results are consistent with the research of Nasrul & Zulkifli, Rokhim et. al., and Novianti et. al.

Based on the research results, it can be seen that the quality of electronic services from DANA has a good reputation as a company that is able to provide quality electronic services and can compete with various other competitors. Thus, with a good reputation for the quality of electronic services, DANA must maintain or increase its ability to provide high-quality services. In addition, DANA provides new innovations such as increasing cooperation with restaurant merchants or fashion boutiques. This will increase the interest of DANA users in using the application.

Based on the research results, it can be seen that DANA promotion has a positive perception of DANA customer satisfaction. So that positive perceptions that exist in the minds of consumers regarding the promotion of a product can increase customer satisfaction. So, DANA must continue to increase the promotion of its products, both physical and non-physical promotions. Besides that, DANA also needs to match what is being promoted with the benefits that the customers get. As an intervening variable, the task of customer satisfaction is good in generating positive responses in this study.

Based on the research results, it can be seen that consumers have a positive perception of customer satisfaction. So that positive perceptions that exist in the minds of consumers about customer satisfaction can increase customer loyalty. So, DANA must continue to improve services and promotions with the aim of increasing customer satisfaction when using the DANA application and fostering a loyal attitude towards the DANA application.

Based on the research results, it can be seen that consumers have an interest in being loyal to using the DANA application. Thus, positive perceptions that exist in the minds of consumers regarding customer satisfaction can increase customer loyalty. Therefore, DANA must continue to improve features, increase responsiveness to consumer criticism and suggestions and improve the quality and user experience of the DANA application.

5. Conclusions

This study examines the effect of e-service quality and promotion on customer loyalty and customer satisfaction. From 200 samples, there is a conclusion that E-service quality has a positive and significant effect on Customer Loyalty. If the e-service quality can be felt by customers, the level of customer loyalty will increase.

E-service quality has a positive and significant effect on customer satisfaction. If the E-service quality can be felt by customers, Customer Satisfaction will increase. Service Quality has a positive and significant effect on Customer Loyalty. If the Promotion increases, the Customer Loyalty level will increase to use the service again.

Promotion has a positive and insignificant effect on Customer Satisfaction. If the promotion increases, customers will be more satisfied with the services provided. Customer Satisfaction has a positive and insignificant effect on Customer Loyalty. If Customer Satisfaction increases, the customer will become a loyal customer.

E-service quality has a significant effect on Customer Loyalty through Customer Satisfaction as an Intervening Variable. If the quality of electronic service is good, it will result in customer loyalty and customer satisfaction. Promotion has a significant effect on Customer Loyalty through Customer Satisfaction as an Intervening Variable. Increased promotion can result in customer loyalty and customer satisfaction.

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