

ABSTRACT

The rapid development of technology and internet has also impacted the way consumer behave and transaction method such as the adoption of e-wallet for digital financial transaction. There are a lot of e-wallet brands that legally operate in Indonesia either from local or multinational companies. The Government of Indonesia also released an e-wallet service under PT Fintek Karya Nusantara named LinkAja which is the result of the merger of several digital financial services created by state-owned banks. Unfortunately, the adoption and usage rate of LinkAja is still lower compared to their competitors in the national level. Although the company has created strategic move to improve the service quality of LinkAja, still the user loyalty measured by net promotore score towards LinkAja is lower than its competitors. Aside from this fact, there are still inconsistency in the previous research analyzed the effect of e-service quality towards e-loyalty. This phenomenon and research gap became the basic foundation of this research which aims to develop an empirical research model to overcome the gap between e-service quality and e-loyalty to create loyal user of LinkAja through perceived value and e-Trust.

This research started with developing a research model to analyse the relations between e-service quality, perceived value, e-trust, and e-loyalty based on the teory of service-dominant logic from the previous research. Then, data were collected from 114 respondents using questionnaire consisting of open and closed questions. The criteria of respondents are user of LinkAja, residing in Semarang city, and above seventeen years old. The data were then analyzed quantitatively and structurally using Structural Equation Modeling (SEM) method using the Analysis Moment of Strcutural (AMOS) program ver.24 as the analysis tool.

Result from this research indicates that e-service quality give a significant and positive impact towards perceived value & e-trust. Perceived value strengthen the relation between e-service quality and e-loyalty while also positively & significantly impact e-trust. A significant and positive relation was also found between e-trust and e-loyalty. Hence, all of the hypotheses are accepted. The findings could be taken into consideration by PT Fintek Karya Nusantara (LinkAja) to improve their service quality and create loyal user.

Keyword : E-Service Quality, Perceived Value, E-Trust, E-Loyalty, Service-Dominant Logic.