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## Enhancing Consumer Satisfaction: E-Service Quality, E-Trust, E-Wom, and Linkaja Sharia Services

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**Abstract:** *This study investigates what influences consumer satisfaction with LinkAja Sharia Services, focusing on how user decisions play a role. It looks at factors like E-service quality, E-trust, and E-wom (electronic word-of-mouth) and how they affect user decisions and satisfaction. Utilizing Probability Sampling with a sample size of 165 respondents using the Simple Random Sampling method, the findings show that while E-service quality and E-trust have minor effects on user decisions, E-wom has a significant positive influence. E-service quality and E-trust positively impact consumer satisfaction, but E-wom has a negative effect. Interestingly, user decisions play a big part in consumer satisfaction, but they do not mediate the impact of E-service quality and E-trust on satisfaction. However, E-wom does mediate this impact significantly. Overall, this study sheds light on various factors affecting consumer satisfaction with LinkAja Sharia Services, offering insights for service providers to improve user experience and satisfaction.*

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### Introduction

The birth of the digital era has resulted in the growth of the digital industry which has greatly influenced daily activities, one of which is the payment system, where the use of cash has decreased as much as before. Currently, money is no longer in physical form but has become an intangible object, namely electronic money (e-money). Electronic money (e-money) is an alternative to non-cash payments, which can function like money as a means of payment and will be able to reach and make things easier for people who do not have a bank account.

The increase in electronic money (e-money) transactions cannot be separated from the high number of internet users in Indonesia, which can trigger the progress of the digital economy in Indonesia and can greatly influence several social aspects.

One of the products of electronic money (e-money) is the Linkaja Sharia service. Based on the fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), it has specifically regulated electronic money (e-money). This is contained in the National Sharia Council Fatwa No.117/DSN-MUI/II/2018 concerning Information Technology-Based Financing Services Based on Sharia Principles. Based on the DSN-MUI Fatwa, LinkAja officially launched a service operating in the field of Islamic electronic finance, namely LinkAja Sharia Services. LinkAja Sharia Services is a special service for LinkAja who wish to carry out transactions with sharia provisions based on Islamic principles. LinkAja Sharia services provide convenience in transactions anywhere and at any time, not only providing convenience but also peace of mind because they are in accordance with Sharia principles (Chandra, 2021).

However, currently, there are still many LinkAja users who have not activated Sharia services. This is due to a number of things, namely the main factors, namely the user's trust in preferring conventional LinkAja, the lack of socialization to the public regarding the usefulness of Sharia fintech and the lack of widespread information on Sharia services. LinkAja must be more maximal in promoting its products to its users by informing them of Sharia service features along with sharing facilities towards others to worship.

E-Service quality as a transaction from start to finish, including information searches, privacy policies, website navigation, and the ordering process for electronic services provided by the company to consumers, will certainly be easier when carrying out the electronic usage decision process accompanied by behaviour after use, regarding consumer expectations. This assessment is carried out to measure the company's how customers perceive its services and compare it with the services desired by customers regarding the dimensions of E-service quality.

Regarding the quality of electronic services, payment/transfer transactions often still occur pending, which results in slow payment/transaction processes. Other complaints from system users are that errors often occur, which result in maintenance so they cannot make transactions/payments, and a lack of response from customer service from LinkAja Sharia Services in responding to several complaints from users (Al 2021).

Furthermore, when providing good service to consumers, apart from, increasing trust is important in business interaction because trust is the main factor for consumers in deciding whether to buy or not a product, especially in relation to electronic commerce. Trust is at the core of economic transaction activities, whether carried out in retail stores via the Internet or in the office. E-trust is a sense of trust that consumers have in purchasing via the Internet. However, along with the increase in online transactions, there will also be an increase in the occurrence of phishing or fraud in the name of LinkAja Sharia Services via SMS and email by irresponsible parties, which will be detrimental to users, threats to the security of personal and financial data which makes the trust factor important when you want to carry out transactions online. These various threats mean that users do not feel optimal security. Trust is an important factor because in services or products, it can increase consumers or, on the contrary, it can make them decide (Aminatu Juhria et al., 2021).

Social media is one of the most effective tools for marketing activities, even many large companies have started to manage their social media professionally. Through social media, companies can promote products and form online communities or groups for consumers who like the brands they use. The existence of these online communities or groups has given rise to electronic social interaction among community members, which ultimately encourages increased conversation or an increase in electronic word of mouth (e-wom) among its users (Haenlein, 2010).

E-WOM is a positive or negative statement made by potential customers, actual customers and former customers about a product or company via the Internet. E-WOM is social communication on the internet where web browsers send and receive information related to products online. The most significant factors in driving e-WOM are a sense of belonging, reputation, and willingness to help. Decision-making is an individual activity that is directly involved in obtaining and using the goods offered. The use decision is an integration process that combines knowledge to evaluate two or more alternative behaviours and choose one of them.

This research presents several novel contributions to the understanding of consumer behaviour in the context of digital financial services, with a specific focus on Sharia-compliant Electronic Money (e-money) offered by LinkAja Sharia Services. By examining the adoption and satisfaction factors associated with these services, the study bridges the gap between Islamic finance principles and the digital economy, which is particularly relevant in Indonesia's evolving financial landscape. One key novelty lies in exploring the mediating role of user decisions, elucidating how factors such as E-service quality, E-trust, and E-wom influence consumer satisfaction through user choices. Additionally, the research integrates social factors, recognizing the impact of trust and electronic word-of-mouth on consumer behaviour. This holistic approach provides insights into the complex interplay between technological innovation, Islamic finance principles, and social dynamics, offering valuable implications for service providers aiming to enhance user experience and trust in digital financial services. Moreover, by addressing challenges such as user trust, awareness, and technical issues, the study contributes to the literature on overcoming barriers to the adoption of innovative financial products, particularly those aligned with specific religious or ethical principles.

## **Research Methods**

This research uses a quantitative method, with a sampling technique using random sampling. Data analysis is quantitative/statistical with the aim of testing the hypothesis that has been established (Bahrudin, 2014). The data source used in this research uses primary data obtained directly from the data collector. The primary data source used in this research was a questionnaire which was distributed to the people of Padang City. In this study, the population was all users of Linkaja Sharia services in the city of Padang. The sample in this research was 165 respondents. The sampling method in this research was using the Hair formula because the population size is not yet known for certain and suggests that the minimum sample size be 5-10 times the indicator variable. Then, the data was analyzed using the Partial Least Square (PLS) approach (Joseph F. Hair, 2010).

## Result and Discussion

In this research, the influence of e-service quality, e-trust and e-wom on consumer satisfaction is mediated by the decision to use link-only Sharia services in the city of Padang using Structural Equation Modeling (SEM) analysis techniques. The stages in SEM analysis include the measurement model testing stage and structural model testing.

### Measurement Model Testing (Outer Model)

In SEM analysis, measurement model testing is used to test the validity and reliability of indicators for each construct.

Construct validity can be done by looking at the Loading Factor and AVE values for each indicator in the construct. In this test, the indicator is said to be valid if it has a Loading Factor value  $> 0.7$ . while the construct reliability test is carried out by calculating the AVE value, the construct is said to be reliable if the AVE is  $> 0.5$ . Based on the results of the construct validity test above, all indicators are valid in measuring the construct (having a Loading Factor value  $> 0.7$ ). The results of the construct validity and reliability tests can be seen in the following table:

**Table 1.** Output Convergent Validity

Variable	Indicator	ES	ET	EW	CS	UD	Evidence
ES	X1.1	0.764					Valid
	X1.2	0.819					Valid
	X1.3	0.840					Valid
	X1.4	0.793					Valid
	X1.5	0.849					Valid
	X1.6	0.835					Valid
ET	X2.1		0.856				Valid
	X2.2		0.886				Valid
	X2.3		0.864				Valid
EW	X3.1			0.811			Valid
	X3.2			0.891			Valid
	X3.3			0.847			Valid
CS	Y1.1				0.801		Valid
	Y1.2				0.839		Valid
	Y1.3				0.799		Valid
	Y1.4				0.814		Valid
	Y1.5				0.835		Valid
UD	Z1.1					0.812	Valid
	Z1.2					0.870	Valid
	Z1.3					0.791	Valid
	Z1.4					0.854	Valid

Source: Data process, 2023

In the table above it can be seen that the conclusion of the outer loading value is relatively  $> 0.7$ , so that the indicators used in this research have met convergent validity.

**Table 2.** Output Cross Loading

	<b>ES</b>	<b>ET</b>	<b>EW</b>	<b>CS</b>	<b>UD</b>
X1.1	0.764	0.660	0.556	0.628	0.503
X1.2	0.819	0.627	0.558	0.572	0.497
X1.3	0.840	0.629	0.523	0.563	0.485
X1.4	0.793	0.538	0.475	0.464	0.451
X1.5	0.849	0.635	0.553	0.625	0.483
X1.6	0.835	0.589	0.486	0.627	0.515
X2.1	0.615	0.856	0.638	0.652	0.587
X2.2	0.686	0.886	0.701	0.637	0.552
X2.3	0.661	0.864	0.669	0.658	0.543
X3.1	0.486	0.581	0.811	0.550	0.573
X3.2	0.591	0.678	0.891	0.532	0.601
X3.3	0.566	0.707	0.847	0.560	0.502
Y1.1	0.554	0.623	0.529	0.801	0.500
Y1.2	0.599	0.656	0.604	0.839	0.598
Y1.3	0.618	0.614	0.532	0.799	0.661
Y1.4	0.586	0.588	0.454	0.814	0.576
Y1.5	0.560	0.572	0.508	0.835	0.603
Z1.1	0.509	0.592	0.559	0.661	0.812
Z1.2	0.536	0.541	0.592	0.596	0.870
Z1.3	0.465	0.473	0.503	0.516	0.791
Z1.4	0.483	0.535	0.534	0.616	0.854

Source: Data process, 2023

The results obtained above show that the value of each statement item, including E-Service Quality, E-Trust, E-Wom, User Decision and consumer satisfaction, produces a cross-loading value > large in making comparisons between the variables in the statements used to represent them.

The next evaluation is by comparing the AVE root value with the correlation between constructs. The recommended result is that the root of AVE must be higher than the correlation between constructs (Yamin and Kurniawan). The model has better discriminant validity if the square root of the AVE for each construct is greater than the correlation in the model. A good AVE value is required to have a value greater than 0.50. In this research, the AVE value for each construct can be shown in the following table:

**Table 3.** Output AVE

	<b>Average Variance Extracted (AVE)</b>	<b>Evidence</b>
ES	0.668	Valid
ET	0.754	Valid
EW	0.723	Valid
CS	0.669	Valid
UD	0.693	Valid

Source: Data process, 2023

Based on the data in the table above, it can be seen that the AVE value of the E-service quality variable is  $> 0.5$  with a value of 0.668, for the E-trust variable value  $> 0.5$  with a value of 0.754, for the E-wom variable value  $> 0.5$  with a value of 0.723, for the consumer satisfaction variable value  $> 0.5$  with a value of 0.669, and for the user decision variable  $> 0.5$  with a value of 0.693. This shows that each variable has good discriminant validity.

**Table 4.** Cronbach's Alpha and Composite Reliability

	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Evidence</b>
ES	0.900	0.923	Reliable
ET	0.837	0.902	Reliable
EW	0.807	0.887	Reliable
CS	0.876	0.910	Reliable
UD	0.852	0.900	Reliable

Source: Data process, 2023

From the table above, it can be seen that the values of all variables in reliability testing using either Cronbach's Alpha or Composite Reliability are  $> 0.7$ . Therefore, it can be concluded that the variables tested are valid and reliable, so that it can be continued to test the structural model.

### **Structural Model Testing (Inner Model)**

Next, the second stage of analysis is testing or measuring the structural model or what is called inner model measurement. Testing of the inner model or structural model is carried out to see the relationship between constructs, significant values and R-square of the research model (Rifai, 2015). Testing of the structural model (Inner Model) in this PLS-SEM research is (a) Coefficient of determination ( $R^2$ ), (b) F-Square and hypothesis testing.

#### **Coefficient of Determination ( $R^2$ )**

The  $R^2$  criteria according to Hair are as follows (Munadia Istiqomah, 2020):

1. If the  $R^2$  value = 0.75, the model is substantial (strong).
2. If the  $R^2$  value = 0.50, the model is moderate.
3. If the  $R^2$  value = 0.25, the model is weak (bad).

**Table 5.** R-Square value

	<b>R Square</b>	<b>R Square Adjusted</b>
CS	0.684	0.676
UD	0.500	0.490

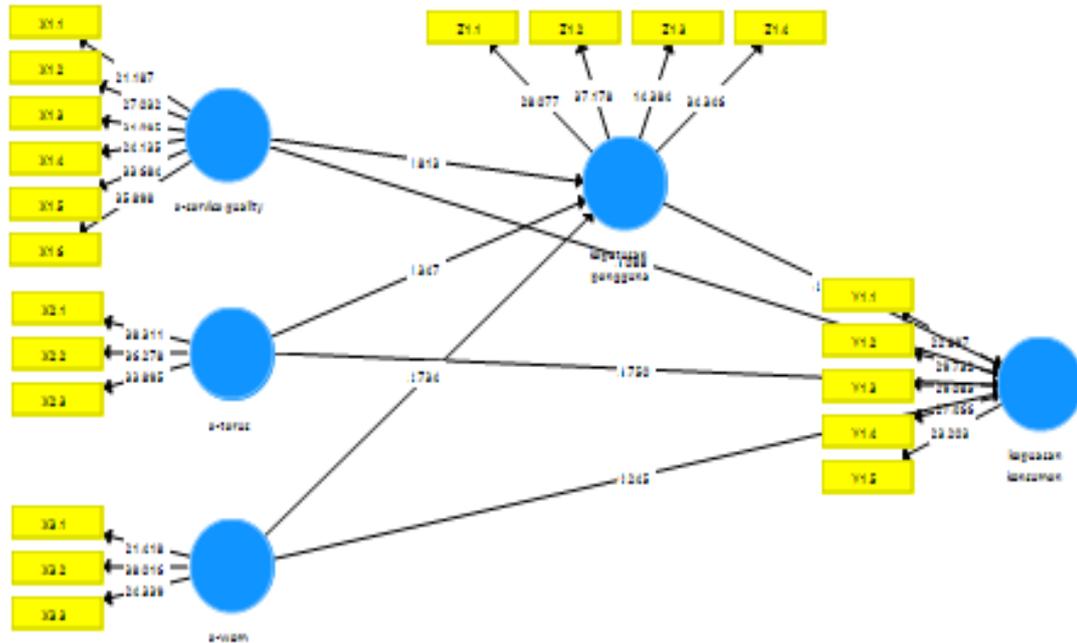
Source: Data process, 2023

Based on the picture above, the coefficient of determination above can be drawn as follows:

- a. The R-square of the Consumer Satisfaction Path Model in using LinkAja Sharia Services is 0.684, meaning that the ability of the variables E-service quality (X1), E-trust (X2) and E-wom (X3) through user decisions in explaining satisfaction is 68.4% thus the model is classified as moderate.

- b. R-square User Decision Path Model 0.500. This means that the ability of the variables E-service quality (X1), E-trust (X2) and E-wom (X3) to explain user decisions is 50.0%. Thus, the model is classified as moderate.

**Hypothesis Testing**



**Figure 1.** Bootstrapping Result

**Direct Effect Testing**

**Table 6.** Direct Effect Testing

	Original Sample	T Statistics	P Values
ES -> UD	0.209	1.828	0.068
ET -> UD	0.209	1.426	0.154
EW -> UD	0.364	2.999	0.003
ES -> CS	0.258	3.167	0.002
ET -> CS	0.333	3.915	0.000
EW -> CS	-0.018	0.244	0.807
UD -> CS	0.364	4.372	0.000

Source: Data process, 2023

It can also be seen from the P-value value. Where if the P-value < 0.05, then H0 is rejected (meaning the influence of one variable on other variables is significant, and vice versa (Munadia Istiqamah, 2020).

**Indirect Effects Testing**

**Table 7.** Indirect Effect Testing

	Original Sample	T Statistics	P Values
ES -> UD -> CS	0.076	1.782	0.075
ET -> UD -> CS	0.076	1.329	0.184
EW -> UD -> CS	0.132	2.331	0.020

Source: Data process, 2023

Suppose the coefficient value of indirect effects (indirect effects) produces a significant probability, namely P-Values  $< 0.05$ . In that case, the conclusion is that the actual influence is indirect or that the intervening variable is able to mediate the influence of an exogenous variable on an endogenous variable and vice versa (Munadia Istiqamah, 2020).

## **Discussion**

### **The Influence of E-Service Quality on User Decisions**

From this research, it was found that the influence of E-service quality on decisions did not have a significant effect with a value of 0.209, and the P Values were 0.068. This means that the higher the E-service quality, the lower the user's decision to use LinkAja Sharia Services. In this context, the research findings suggest that E-service quality does not exert a significant influence on users' decisions to utilize LinkAja Sharia Services. This conclusion is supported by the responses from respondents, wherein a considerable number provided neutral answers or expressed disagreement with the statement, "LinkAja Sharia Services provides the payment alternative that I need." These responses indicate a lack of perceived alignment between the service quality offered by LinkAja Sharia Services and users' specific payment needs or preferences. Moreover, the absence of a significant relationship between E-service quality and user decisions underscores the need for service providers to reevaluate and potentially enhance the quality of their digital services to better cater to user expectations and requirements. By addressing any discrepancies between service offerings and user demands, providers can improve the attractiveness and usability of their platforms, thereby increasing the likelihood of user adoption and satisfaction. This highlights the importance of continuous assessment and improvement of E-service quality to better meet the evolving needs and preferences of consumers in the digital financial services landscape (Yossi Herdiyani and A M A Suyanto, 2023).

### **The Influence of E-Trust on User Decisions**

From this research, it was found that the influence of E-trust on user decisions did not have a significant effect with a value of 0.209, and the P Values were  $0.154 > 0.05$ . This E-trust does not influence user decisions. In general, trust in service is often bolstered by positive user reviews and assurances regarding the security of personal data. When users observe favourable reviews and are confident that their information is being handled securely, a sense of trust is cultivated, encouraging them to engage with the service. However, the research findings suggest that in the case of LinkAja Sharia Services, E-trust does not significantly impact usage decisions. This indicates that changes in E-service quality, whether positive or negative, do not correspondingly affect users' decisions based on their trust in the platform. In other words, usage decisions appear to be independent of E-trust. This finding underscores the complexity of consumer decision-making processes within the context of digital financial services. Despite efforts to foster trust through positive user experiences and data security measures, users may base their usage decisions on other factors unrelated to trust in the service provider. As such, service providers may need to explore alternative strategies to enhance user adoption and engagement beyond simply building trust in order to influence usage decisions effectively. This

highlights the need for a comprehensive understanding of the various factors influencing consumer behaviour in the digital financial services landscape (Liliana Ahass, 2018).

### **The Influence of E-Wom on User Decisions**

From this research, it was found that the influence of E-wom on user decisions is significantly positive, with a value of 0.364 and a P value is 0.003. This underscores the significant influence of Electronic Word-of-Mouth (E-wom) on user decisions regarding the adoption of LinkAja Sharia Services. The research findings indicate a direct correlation between higher levels of E-wom and increased user propensity to utilize the platform. Essentially, a strong E-wom presence contributes to a heightened sense of trust among consumers, thereby facilitating easier decision-making processes. Users perceive E-wom as a validation of the service's reliability and credibility, instilling confidence in their choice to engage with LinkAja Sharia Services. Notably, the positive attributes of E-wom associated with LinkAja Sharia Services include its extensive presence across internet platforms, positive consumer testimonials regarding their experiences, and a prevalence of favourable online comments. These factors collectively contribute to the establishment of a positive reputation for the service, fostering consumer trust and confidence in their decision-making process. Consequently, users feel more assured in their choice to utilize LinkAja Sharia Services, leading to increased adoption rates and usage frequency. This highlights the pivotal role of E-wom in shaping consumer perceptions and behaviour within the digital financial services landscape, emphasizing its significance as a potent tool for building trust and driving user engagement. (Yulita Tri Astuti 2020).

### **The Influence of E-Service Quality on Consumer Satisfaction**

From this research, it was found that the influence of E-service quality on consumer satisfaction has a positive and significant effect with a value of 0.258, and the P Values are 0.002. The research findings indicate a direct relationship between E-service quality and consumer satisfaction in using LinkAja Sharia Services. A higher level of E-service quality corresponds to increased consumer satisfaction with the platform. This is because service quality plays a pivotal role in shaping consumer perceptions and overall satisfaction. When the quality of service provided meets or exceeds consumer expectations, users are more likely to feel satisfied with their experience. They perceive the product as reliable and trustworthy, which enhances their overall satisfaction. Additionally, good service quality instils a sense of pride in the product among consumers, further reinforcing their positive perceptions. Essentially, consumers associate high-quality service with a superior user experience, leading to heightened satisfaction levels. Therefore, enhancing E-service quality is essential for LinkAja Sharia Services to ensure optimal consumer satisfaction and loyalty, ultimately contributing to the success and sustainability of the platform in the competitive digital financial services market. (Rama Dwi Wicaksono, 2022).

### **The Influence of E-Trust on Consumer Satisfaction**

From this research, it was found that the effect of E-trust on satisfaction is positive and significant, with a value of 0.333 and a P value is 0.000. The research findings suggest a positive

correlation between E-trust and consumer satisfaction in using LinkAja Sharia Services. A higher level of E-trust corresponds to increased satisfaction among users of the platform. This positive influence is reinforced by the Ability indicator, which received the highest score from all respondents' answers. This indicates that LinkAja Sharia Services effectively maintains the security of consumer data and provides comprehensive historical transaction information, facilitating ease of use for users. The ability of the platform to safeguard consumer data and provide transparent transaction details instills confidence and trust among users, aligning with the theory that consumer trust is influenced by their willingness to accept risk and seek detailed information during transactions. As users perceive LinkAja Sharia Services as reliable and secure, they are more likely to feel satisfied with their experience, leading to enhanced overall satisfaction levels. Therefore, cultivating and maintaining E-trust is crucial for LinkAja Sharia Services to foster consumer satisfaction and trust, ultimately contributing to the success and sustainability of the platform in the digital financial services market. (Firdha 2022).

### **The Influence of E-wom on Consumer Satisfaction**

From this research, it was found that the effect of E-wom on satisfaction was not significant, with a value of -0.018, and the P Values were 0.807. The research findings reveal an insignificant influence of Electronic Word of Mouth (E-WOM) on consumer satisfaction with LinkAja Sharia Services. Despite the platform's potential as a means for users to share opinions and recommendations, the varied nature and accuracy of online messages lead to inconsistent satisfaction levels among consumers. While E-WOM provides a platform for feedback dissemination, the presence of both positive and negative news about the service results in mixed perceptions among users. Moreover, discrepancies between shared information and the actual service provided contribute to lower satisfaction levels, as evidenced by respondents' ratings on the alignment of service with expectations. This underscores the importance for service providers to carefully manage and monitor E-WOM, ensuring that conveyed messages accurately reflect the service's performance and contribute positively to user satisfaction. Such efforts are essential in maintaining transparency and reliability in online communications, ultimately fostering trust and satisfaction among users of digital financial services like LinkAja Sharia Services (Kotler Philip. Kevin Lane Keller 2009).

### **The Influence of User Decisions on Consumer Satisfaction**

From this research, it was found that the influence of user decisions on consumer satisfaction has a significant positive effect with a value of 0.364, and the P Values are 0.000. The research suggests a positive correlation between user decisions and consumer satisfaction in using LinkAja Sharia Services. Consumer satisfaction arises from the fulfilment of performance or expected outcomes aligned with consumer expectations. This satisfaction significantly influences consumers' decisions to utilize a product or service. As per the Technology Acceptance Model (TAM), which predicts user acceptance based on perceptions of technology's ease of use, consumer satisfaction plays a pivotal role in determining user decisions (Yuwanda et al., 2023). When consumers perceive a product or service to be easy to use and effective in meeting their needs, they are more likely to decide to use it. Thus, consumer satisfaction serves as a reference point for consumers when making decisions regarding product

usage, indicating a direct relationship between user decisions and satisfaction with LinkAja Sharia Services. This underscores the importance of continually enhancing user experience and meeting consumer expectations to foster increased satisfaction and usage of digital financial services (Sayekti andputarta, 2016).

### **The Influence of E-Service Quality on Consumer Satisfaction Through Decisions**

From this research it was found that E-service quality through decisions does not significantly influence consumer satisfaction through user decisions in using LinkAja Sharia Services with a value of 0.076 and the P Values are 0.075. The research findings indicate that user decisions may not serve as a mediating factor in the relationship between E-service quality and consumer satisfaction with LinkAja Sharia Services. It can be inferred that consumer satisfaction does not necessarily depend on direct user decisions, but rather, E-service quality indirectly influences satisfaction levels. When users experience high-quality electronic services, they are likely to feel immediate satisfaction with LinkAja Sharia Services without the need for explicit decision-making regarding its usage. This is because users inherently trust that any associated risks have been effectively managed and entrusted by the service provider. Therefore, while user decisions may not directly mediate the relationship between E-service quality and consumer satisfaction, the perceived quality of electronic services contributes significantly to overall satisfaction levels among users of LinkAja Sharia Services. This highlights the importance of prioritizing and maintaining high standards of service quality to ensure continued user satisfaction and trust in digital financial platforms.

### **The Influence of E-Trust on Consumer Satisfaction Through User Decisions**

From this research it was found that E-trust does not have a significant effect on consumer satisfaction through user decisions in using LinkAja Sharia Services with a value of 0.076 and the P Values are 0.184. The research findings suggest that even if E-trust holds significant value for user decisions, it may not necessarily lead to increased consumer satisfaction with LinkAja Sharia Services. It can be inferred that consumer satisfaction may not depend solely on user decisions, but rather, E-trust can directly impact satisfaction levels. When users experience the benefits of the service and trust in its reliability and security, they are likely to feel immediate satisfaction with LinkAja Sharia Services, regardless of any explicit decision-making process regarding its usage. Therefore, while user decisions may not directly influence consumer satisfaction, the level of trust users place in the service provider can have a direct and substantial impact on their overall satisfaction with LinkAja Sharia Services. This underscores the importance of fostering and maintaining high levels of trustworthiness and reliability in digital financial platforms to ensure continued user satisfaction and loyalty.

### **The Influence of E-Wom on Consumer Satisfaction Through User Decisions**

From this research, it was found that E-wom has a significant effect on consumer satisfaction through user decisions in using LinkAja Sharia Services with a value of 0.132 and a P Values are 0.020. Electronic word of mouth (E-WOM) plays a pivotal role in shaping user decisions, particularly in the digital age, where communication and information sharing are easily facilitated through internet media. Consumers often rely on E-WOM to gather

information and insights about products or services, including LinkAja Sharia Services, before making decisions. Therefore, user decisions are closely intertwined with E-WOM, as individuals seek out recommendations and experiences shared by others to inform their choices. The research findings suggest that user decisions serve as a mediator in the relationship between E-WOM and consumer satisfaction with LinkAja Sharia Services. When E-WOM holds significant value for user decisions, it directly influences the perceived value of the decision, subsequently enhancing consumer satisfaction with the service. This highlights the significant impact of E-WOM as a marketing strategy in influencing user decisions and, consequently, consumer satisfaction with LinkAja Sharia Services. Overall, the research findings validate the effectiveness of leveraging E-WOM to shape user decisions and drive consumer satisfaction in the digital financial services landscape.

### **Conclusion and Recommendation**

In conclusion, this research illuminates the intricate relationship among E-service quality, E-trust, E-wom, user decisions, and consumer satisfaction in the context of LinkAja Sharia Services. While E-service quality and E-trust may not exert a direct influence on user decisions or satisfaction, the study underscores the pivotal role of E-wom in shaping both aspects. Particularly, user decisions act as a crucial mediator between E-wom and consumer satisfaction, emphasizing the significance of leveraging electronic word-of-mouth as a potent marketing strategy to bolster consumer satisfaction levels. The practical implications of this study suggest that service providers should prioritize cultivating positive e-WOM channels and maintaining transparency to nurture trust and satisfaction among users. Moving forward, future research endeavours could delve deeper into exploring additional factors influencing e-WOM generation and its consequential impact on user decisions. Additionally, longitudinal studies tracking shifts in user perceptions over time could offer invaluable insights into refining strategies aimed at enhancing consumer satisfaction within the digital financial services landscape.

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