The Effect of Service Quality on Customer Loyalty through Customer Satisfaction on the DANA Application in Sumbawa City

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Abstract: The rapid development of financial technology has led to an increasing use of digital wallet applications in Indonesia, including DANA as one of the widely used cashless payment platforms. However, the growth in the number of users is not always accompanied by strong customer loyalty, given the intense competition among digital wallet providers offering similar features and promotional strategies. This condition encourages companies to continuously improve service quality in orders to enhance customer satisfaction and maintain long-term customer loyalty.This study aims to analyze the effect of service quality on customer satisfaction and customer loyalty, as well as the role of customer satisfaction as a mediating variable among DANA application users in Sumbawa City. This research employs a quantitative approach using a survey method. Data were collected through questionnaires distributed to DANA users in Sumbawa City using non-probability sampling with a purposive sampling technique. Data analysis was conducted using Structural Equation Modeling (SEM) with a Partial Least Squares (PLS) approach. The results indicate that service quality has a positive and significant effect on customer satisfaction and customer loyalty. However, customer satisfaction does not have a significant effect on customer loyalty and does not mediate the relationship between service quality and customer loyalty. These findings suggest that although service quality can enhance customer satisfaction, such satisfaction is not sufficient to directly foster long-term customer loyalty.

Introduction

The development of digital technology has brought significant changes in various aspects of people's lives, including the financial transaction system in Indonesia.(Ratnaningtyas et al., 2024). Increasing internet penetration, smartphone ownership, and advances in financial technology (fintech) are driving a shift in consumer behavior from cash to cashless transactions. This transformation is influenced not only by technological factors, but also by the public's need for more efficient, faster, and more secure payment systems. In this context, digital wallets (e-wallets) are emerging as a key innovation that addresses these needs by providing app-based payment services integrated with various daily economic activities. The increasing use of digital wallets in Indonesia is reflected in the continued growth in the value of electronic money transactions.

GoodStats data (2025) shows that throughout 2024 and early 2025, the value of electronic money transactions increased significantly, while transactions using debit and credit cards tended to stagnate. This condition indicates that people are increasingly relying on digital wallets as their primary payment method for various transactions, from paying for daily necessities and transportation to transactions in the MSME sector and public services. This phenomenon also confirms the shift in public behavior toward a cashless society, which is a key agenda in the development of a national digital financial system.

The increasing phenomenon of electronic money transactions is being exploited by various financial services companies to offer easy transactions through e-wallet applications. According to Bank Indonesia (2024), an e-wallet is an electronic service that functions as a means of storing payment instruments that can be used for digital transactions. The existence of e-wallets has become an essential part of modern society, especially in supporting fast-paced and flexible economic activities. Along with this development, digital wallets have become the most widely used digital payment method in Indonesia. According to GoodStats data (2023), as many as 81% of people use e-wallets as a digital payment tool, surpassing other payment methods such as mobile banking and electronic cards. The high rate of e-wallet adoption has driven increasingly fierce competition among service providers, such as DANA, ShopeePay, GoPay, OVO, and LinkAja. Each service provider competes to offer various advantages, ranging from ease of use, transaction speed, data security, to promotions and loyalty programs. In this competition, DANA has become one of the e-wallets with the largest number of users in Indonesia, even occupying the top position along with ShopeePay with the number of installations reaching 100 million users by 2025.

Although DANA's installation and user numbers are considered superior, this does not necessarily reflect strong customer loyalty. Customer loyalty is determined not only by frequency of use, but also by the user's overall experience with the quality of service provided. Several previous studies have shown that service quality plays a significant role in shaping customer satisfaction, which in turn influences user loyalty. Research conducted by(Novyantri & Setiawardani, 2021)as well as(Dirnaeni et al., 2021)This study demonstrates that service quality has a positive effect on e-wallet customer satisfaction, and that satisfaction is a crucial factor in driving customer loyalty. This demonstrates that service quality is a strategic element that e-wallet providers must consider in retaining users.

The results of a 2020 Ipsos survey show that DANA's user satisfaction level remains below that of some of its main competitors. This indicates a gap between the high number of users and the resulting levels of satisfaction and loyalty. This gap can be caused by various factors, such as suboptimal service quality, technical application issues, customer service responsiveness, and user perceptions of system security and reliability. Therefore, a more in-depth empirical study is needed to understand how DANA's service quality affects customer satisfaction and loyalty, particularly in the context of long-term use.

Most research on service quality, customer satisfaction, and e-wallet user loyalty focuses on large urban areas such as Jakarta, Bandung, and Padang. Research within non-metropolitan areas is relatively limited, despite the significant differences in user characteristics in these regions compared to those in larger cities. Sumbawa City is one area showing rapid growth in digital payment adoption. This is evidenced by the increasing number of MSMEs accepting digital payments, the widespread use of QRIS (Qualified Transaction Remittance), and the use of e-wallets in the education, modern retail, and public service sectors. These developments demonstrate that the digital economy ecosystem in Sumbawa City is growing and holds significant potential for development.

The socio-economic characteristics, digital literacy levels, and consumption patterns of Sumbawa City residents differ from those of larger cities, leading to differing perceptions of e-wallet service quality. Therefore, research conducted in metropolitan areas cannot necessarily be directly generalized to non-metropolitan areas. Based on these conditions, research on the effect of service quality on customer loyalty through customer satisfaction on the DANA app in Sumbawa City is crucial. This research is expected to fill the gap in research geographically and empirically, and provide a more comprehensive understanding of e-wallet user behavior in the region. Furthermore, the results are expected to provide the basis for recommendations for

DANA to improve service quality, strengthen customer satisfaction and loyalty, and support the strengthening of the digital economy ecosystem in Sumbawa City.

This study aims to analyze the influence of service quality on customer satisfaction in the DANA application in Sumbawa City; the influence of service quality on customer loyalty; the influence of customer satisfaction on customer loyalty; and the influence of service quality on customer loyalty mediated by customer satisfaction in the DANA application in the region.

Research Methods

This study uses a quantitative research type with an explanatory approach. Quantitative research is used to test the relationship between existing variables statistically. The explanatory approach is used with the aim of explaining the influence of independent variables on the dependent variable so that the cause-and-effect relationship between the variables studied can be known. The population in this study are active users of the DANA application in Sumbawa Besar City which consists of 3 sub-districts, namely Sumbawa District, Unter Iwes District, and Labuhan Badas District. In this study, the sample taken is active users of the DANA application who have made transactions on the DANA application in the last 3 months who are domiciled in Sumbawa City. The sampling technique in this study uses non-probability sampling with a purposive sampling method. Thus, 140 respondents were obtained who can represent active users of the DANA application in Sumbawa City.Data collection was conducted using a questionnaire. This study used a four-point Likert scale (1–4) as a measuring tool for respondents' answers.Data analysis was carried out using Structural Equation Modeling (SEM) based on Partial Least Square (PLS).

Results and Discussion

Inner Model Test Results

1. Multicollinearity Test

The results of the multicollinearity test in this study are as follows:

Table 1. Multicolinearity Test Results

Variable Relationship	VIF	Information
Service Quality (X) on Customer Satisfaction (Z)	1,000	Very good
Customer Satisfaction (Z) to Customer Loyalty (Y)	2,658	Very good
Service Quality (X) on Customer Loyalty (Y)	2,658	Very good

2. **R-Square Test**

The R-Square value in this study is as follows:

Table 2. R-Square Value

Variables	R-Square	Note
Customer Satisfaction (Z)	0.877	Strong
Customer Loyalty (Y)	0.908	Strong

Based on the test results, the customer satisfaction variable (Z) has an R-Square value of 0.877, which is in the strong category. This value indicates that 87.7% of the variation in customer satisfaction can be explained by the service quality variable, while the remaining 12.3% is explained by other factors outside the research model. Furthermore, the customer loyalty variable (Y) has an R-Square value of 0.908, which is also in the strong category. This indicates that 90.8% of the variation in customer loyalty can be explained by the service quality and customer satisfaction variables, while the remaining 9.2% is influenced by other variables not studied. Based on these results, it can be concluded that the research structural model has very strong explanatory power, so that the relationship between variables in the model is worthy of further testing at the hypothesis testing stage.

3. Q^2 Test

The results of the Q test are as follows:

Table 3. Q Square Test Results Table

Variables	Q^2 value	Information
Quality of Service (X)	0.000	Normal
Customer Satisfaction (Z)	0.312	Good
Customer Loyalty (Y)	0.297	Good

Model Fit Test

The results of the model fit test in this study are as follows:

Table 4. Model Fit Test Results

Value Type	Rule of Thumb	Estimated Model	Note
SRMR	< 0.10	0.053	Fit

Based on the test results, the Standardized Root Mean Square Residual (SRMR) value obtained was 0.053, which is smaller than the maximum limit of 0.10. This indicates that the residual between the observed correlation matrix and that predicted by the model is relatively low, so the model is considered fit.

Significance (Hypothesis Testing)

Direct Effect

The results of the direct influence test in this study are as follows:

Table 5. Results of the Direct Effect Test *(Direct Effect)*

Path Coefficient	Original Sample (o)	Sample (Mean)	Standard Deviation (STDEV)	T Statistics	P Values	Note
Customer Satisfaction (Z) to Customer Loyalty (Y)	0.13	0.131	0.085	1,532	0.063	Not Significant
Service Quality (X) on	0.937	0.939	0.018	52,759	0	Significant

Customer Satisfaction (Z)						
Service Quality (X) on Customer Loyalty (Y)	0.83	0.829	0.077	10.78	0	Significant

Based on the results of the direct influence test, it can be concluded that:

1. Customer Satisfaction to Customer Loyalty

The results show that customer satisfaction has a weak and insignificant influence on customer loyalty. This is evidenced by the resulting coefficient value of 0.13 (weak influence), T Statistic 1.532 (<1.96) and P Value 0.063 (>0.05). This indicates that although customer satisfaction tends to have a positive influence on customer loyalty, the influence is not strong enough and not statistically significant. Thus, customer satisfaction is not the main factor that directly drives customer loyalty in using the DANA application, and there are still other factors that are more dominant in shaping customer loyalty.

2. Service Quality towards Customer Satisfaction

The results show that customer satisfaction has a very strong and significant influence on customer loyalty. This is evidenced by the resulting coefficient value of 0.937 (strong influence), T Statistic 52.759 (> 1.96) and P Value 0.00 (< 0.05). This indicates that service quality is a very dominant factor in shaping customer loyalty. The level of service quality provided by users is able to encourage the intention to reuse, willingness to recommend, and customer commitment to continue using the DANA application compared to similar services.

3. Service Quality on Customer Loyalty

The results show that service quality has a very strong and significant influence on customer loyalty, as evidenced by the resulting coefficient value of 0.83 (strong influence), T Statistics 10.78 (> 1.96) and P Value 0.00 (< 0.05). This indicates that the greater the level of customer satisfaction, the higher the customer loyalty, because the perceived satisfaction is able to form a positive attitude towards the DANA application, encourage reuse intentions, increase customer commitment, and strengthen the desire to continue using and recommending the application in the long term.

Indirect Effect

The results of the indirect influence test are as follows:

Table 6. Results of the Indirect Effect Test

Path Coefficient	Original Sample (o)	Sample (Mean)	Standard Deviation (STDEV)	T Statistics	P Values	Note
Service Quality (X) on Customer Loyalty (Y) through Customer Satisfaction	0.122	0.123	0.081	1.51	0.066	Not Significant

(Z)

Based on the results of the indirect effect test, it is known that Service Quality (X) on Customer Loyalty (Y) through Customer Satisfaction (Z) produces a path coefficient value of 0.122, with a T-statistic value of 1.51 and a p-value of 0.066. The T-statistic value obtained is smaller than the critical limit of 1.96 and the p-value is greater than the significance level of 0.05 indicating that the indirect effect is not statistically significant. Thus, the hypothesis that customer satisfaction mediates the effect of service quality on customer loyalty cannot be accepted.

Discussion

Service Quality has a positive and significant effect on Customer Satisfaction on the DANA Application in Sumbawa City

The first hypothesis in this study states that service quality has a significant effect on customer satisfaction among DANA app users in Sumbawa City. Based on the results of the hypothesis testing that has been conducted, empirical evidence was obtained that service quality (X) has a positive and significant effect on customer satisfaction (Z). This is indicated by the path coefficient value of 0.937 which reflects a very high and positive influence strength. In addition, the T-statistic value of 52.759 which is greater than the critical value of 1.96 and the P-value of 0.00 which is smaller than the significance level of 0.05 indicate that the hypothesis is statistically accepted. Thus, it can be concluded that the better the service quality perceived by users, the higher the level of customer satisfaction in using the DANA app in Sumbawa City.

The results of this study are also consistent with various previous studies which state that service quality has a positive and significant influence on customer satisfaction, particularly in digital-based services. The research conducted by(Sani et al., 2024)This study shows that service quality has a significant impact on customer satisfaction. Similar findings were also presented by Novyantri and Setiawardani (2021).(Setiawan et al., 2022), as well as(Urfany & Muthohar, 2022), which confirms that service quality is a crucial factor in increasing customer satisfaction with digital services and financial applications. The consistency of this study's findings with previous studies strengthens the validity of the findings and supports the development of Hypothesis 1 within this research framework.

Thus, it can be concluded that the explanatory approach used in this study successfully explains the role of service quality as a determinant factor influencing customer satisfaction with the DANA app in Sumbawa City. The results of hypothesis testing, indicator analysis, respondent characteristics, and theoretical support from previous research collectively indicate that improving service quality needs to be a primary focus for DANA app managers to maintain and sustainably enhance customer satisfaction.

Customer Satisfaction has a positive and significant effect on Customer Loyalty on the DANA Application in Sumbawa City

The second hypothesis in this study states that customer satisfaction has a significant effect on customer loyalty among DANA app users in Sumbawa City. However, based on the results of the direct effect hypothesis test, it was found that customer satisfaction (Z) showed a weak and insignificant positive effect on customer loyalty (Y). This is evidenced by the path coefficient value of 0.13, indicating a positive relationship but with a low strength of

influence. In addition, the T-statistic value of 1.532 is smaller than the critical value of 1.96, and the P-value of 0.063 is greater than the 0.05 significance level. Thus, the hypothesis stating that customer satisfaction influences customer loyalty is statistically rejected.

The results of this study differ from the findings(Santoso & Hartini, 2022)which states that customer satisfaction has a significant influence on customer loyalty. However, the results of this study are in line with research conducted by(Pritjahjono et al., 2023)as well as(Wiatur et al., 2025)which found that customer satisfaction does not have a significant direct influence on loyalty. The difference in the results of this study indicates that the influence of satisfaction on loyalty is contextual and is strongly influenced by industry characteristics and user behavior. Empirically, the phenomenon of the insignificant influence of satisfaction on loyalty can be explained by the characteristics of the study respondents. The majority of respondents were aged 17–25 and were students. This age group tends to have flexible, adaptive digital service usage behavior, and is easily able to switch to other alternatives.

This condition aligns with the customer loyalty theory according to Kotler and Keller (2016), which states that customer satisfaction is an important prerequisite for building loyalty, but not sufficient to create strong and sustainable loyalty. Satisfied customers remain at the satisfied customer stage, so they still have the possibility to switch to other products or services if there is an offer they consider more attractive. Thus, the results of this study indicate that in conditions of intense competition and flexible user characteristics, customer satisfaction does not automatically result in customer loyalty. Loyalty requires the support of other factors such as consistent service quality, added value, trust, service differentiation, and effective customer retention strategies. These findings reinforce the explanatory approach of this research, which states that customer satisfaction cannot stand alone in explaining customer loyalty, but must be understood as part of a more complex process in forming loyalty among DANA app users in Sumbawa City.

Service Quality has a positive effect on Customer Loyalty on the DANA Application in Sumbawa City

The results of the direct effect hypothesis testing in this study indicate that service quality has a strong and significant positive influence on customer loyalty. This is evidenced by the path coefficient value of 0.83, indicating a high influence strength, a T-statistic value of 10.78, which far exceeds the critical value of 1.96, and a P-value of 0.00, which is below the 0.05 significance level. Thus, the hypothesis stating that service quality influences customer loyalty is statistically acceptable. This means that the higher the perception of service quality felt by customers, the higher the level of customer loyalty to the DANA application in Sumbawa City.

This finding is in line with previous research conducted by(Lutfiana et al., 2024)which states that service quality has a positive and significant effect on customer loyalty. This study uses an explanatory approach, which aims to explain the causal relationship between service quality as an independent variable and customer loyalty as a dependent variable. Therefore, the results of this study not only show a statistical relationship between the variables but also explain that service quality is a primary causal factor capable of driving the formation of

customer loyalty.

A high path coefficient indicates that service quality has strong explanatory power in explaining variations in customer loyalty. This aligns with the characteristics of explanatory research, which emphasizes hypothesis testing and proving direct relationships between variables based on a formulated theoretical framework. Empirically, these findings demonstrate that service quality plays a crucial role in shaping customer loyalty, particularly for digital wallet services used routinely in daily activities.

The influence of service quality on customer loyalty is further strengthened by the widespread adoption of the QRIS feature by merchants in Sumbawa City. QRIS implementation enables DANA to be used across a variety of locations and transaction types, encouraging repeat use and establishing the app as a primary payment instrument. The frequency of use, indicating that the majority of respondents fall into the "fairly frequent" category, reflects the integration of the DANA app into customers' transactional routines. This repeated and consistent use represents a form of behavioral loyalty that can be causally explained through perceptions of stable and convenient service quality.

The results of this study also align with Kotler and Keller's Customer Loyalty Theory, which asserts that customer loyalty is created through the accumulation of repeated and sustained positive experiences. Customers who routinely experience superior service quality will evolve from simply satisfied customers to customers with strong preferences and long-term commitments to maintaining service usage. In the context of this explanatory research, DANA's service quality, which is able to meet the daily transaction needs of the Sumbawa City community practically and efficiently, has proven to be the main cause of customer loyalty, despite the availability of various alternative digital payment platforms (Syahidah & Aransyah, 2023;(Yanwar et al., 2021).

Overall, this study confirms that service quality is a key determinant of customer loyalty to the DANA app in Sumbawa City. Using an explanatory approach, this study successfully explains the causal relationship: optimal service quality, supported by easy accessibility, a wide range of transactions, and a continuous user experience, directly encourages customers to maintain their commitment to using DANA as their primary digital payment platform. This finding is consistent with previous research.(W et al., 2023);(Lutfiana et al., 2024);(Novyantri & Setiawardani, 2021)which states that service quality, including e-service quality, has a positive and significant effect on customer loyalty, so that improving service quality is the main strategy in building customer loyalty sustainably.

Service Quality has a positive and significant effect on Customer Loyalty through Customer Satisfaction on the DANA Application in Sumbawa City

Based on the results of the indirect effect test, the relationship path between service quality and customer loyalty through customer satisfaction produces a path coefficient of 0.122. This value indicates a positive direction of influence, but with a relatively low level of strength. In addition, the T-statistic value of 1.51 is below the critical limit value of 1.96, and the P-value of 0.066 exceeds the significance level of 0.05. These results indicate that the indirect effect of service quality on customer loyalty through customer satisfaction is not statistically significant. Thus, based on the mediation test criteria, customer satisfaction does not play a role as a mediating variable in the relationship between service quality and

customer loyalty, so the relationship is categorized as no mediation. This finding is in line with the results of research(Agung et al., 2026)which states that customer satisfaction does not mediate the influence of service quality on customer loyalty.

The results of this study indicate that customer loyalty to the DANA app is formed more as a direct response to perceived consistent and functional service quality, rather than as a result of evaluative or emotional customer satisfaction. Although customer satisfaction remains significantly influenced by service quality, it does not automatically drive customer loyalty. This suggests that customer satisfaction in the context of digital wallet services does not always function as an intervening variable that strengthens loyalty, as is common in conventional service contexts.(Dirnaeni et al., 2021);(Syahidah & Aransyah, 2023).

These findings reinforce the view that not all relationships between service quality and loyalty are necessarily mediated by customer satisfaction. Within a theoretical framework and explanatory approach, these research findings provide evidence that customer satisfaction is not the sole mechanism for loyalty formation, particularly in the context of technology-based digital services. This aligns with the findings of(Sholikhah & Hadita, 2023)as well as(Agung et al., 2026)which states that customer satisfaction does not act as a mediating variable in the relationship between service quality and customer loyalty.

Overall, the results of the mediation test in this study confirm that customer loyalty to the DANA app in Sumbawa City is more determined by direct perceptions of consistent service quality, rather than by customer satisfaction as an intermediary variable. Thus, the explanatory approach used in this study successfully explains the dominant causal pathway for customer loyalty formation, while also enriching the empirical findings by demonstrating that the lack of mediation is a logical and relevant phenomenon in the context of digital wallet services.

Conclusion and Recommendation

Based on the research results and discussion, the service quality of the DANA application in Sumbawa City significantly influences customer satisfaction, particularly through aspects of ease of use, intuitive menu layout, and responsive interface display, which create a positive experience and increase transaction convenience. However, customer satisfaction has not significantly influenced loyalty, despite the positive relationship, because the perceived value is still weak compared to competitors. Service quality directly has a positive effect on loyalty by encouraging long-term engagement, but not through the mediation of customer satisfaction, so loyalty is more influenced by other factors such as added value and differentiating features. For the DANA company, focus on strengthening added value such as loyalty programs, competitive promotions, unique features, and responsive customer service to directly encourage loyalty. The government is expected to strengthen regulations for a secure digital payment ecosystem through financial and digital literacy for the public. Future researchers are advised to add variables such as perceived value, trust, user experience, brand image, or e-WOM for a more comprehensive analysis. For readers, these findings serve as a reference for selecting digital wallet services based on needs, as well as enrich academic insights in the field of digital marketing.

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