

ABSTRACT

This research is based on background issues related to the increase and development of internet users in Indonesia that can advance the digital economy in Indonesia. The increase and development of the internet in Indonesia can affect the high fintech transactions in Indonesia. Therefore, competition is increasingly competitive in digital wallet business or known as e-wallet. The digital wallet business must be able to create and maintain good quality electronic services. So, by creating and maintaining the quality of electronic services, it is able to increase trust for users of the application. Based on iPrice and App Annie's research, LinkAja's digital wallet users always go hand in hand with the Dana app. So this study aims to compare the quality of electronic services and the level of confidence in the LinkAja application and the Fund Application.

This research uses quantitative methods with the type of descriptive research. Sampling is done by the nonprobability sampling method. Distributed to 100 respondents who used the LinkAja application and 100 respondents who used the Dana application in Indonesia and who have used the application. Data analysis techniques in this study were descriptive analysis and Mann-Whitney different tests.

Based on the results of research on descriptive analysis, the e-service quality variable on the linkaja application as a whole with an average score of 64.9% included in the category quite well and the overall Fund application with an average score of 73.18% included in the category good. Whereas the e-trust variable on the linkaja application as a whole with an average score of 66.5% is in the good enough category and the overall Fund application with an average score of 77.4% is in the good category. Mann-Whitney different test results there are significant differences in each variable. Where the Dana application is superior compared to the linkaja application.

Keywords: *E-Wallet, E-Service Quality, E-Trust, Mann-Whitney*