

ABSTRACT

Electronic wallets or digital wallets provide customers with the convenience of using one or more payment methods for digital storage. LinkAja is Indonesia's national electronic money which aims to help encourage a holistic ecosystem of cashless financial transactions and financial inclusion in Indonesia, with a focus on the basic payment needs of all Indonesians. The fintech phenomenon is expected to provide a good experience for its users. Where a good experience can lead to a customer's trust, and at the same time will increase customer loyalty.

Therefore, this study aims to determine the effect of customer experience on customer loyalty through trust. This study uses quantitative and causal methods by using a simple random sampling technique, which amounted to 100 respondents who have used the LinkAja application. The data analysis technique used is descriptive analysis, multiple linear regression, and path analysis by using the SPSS 26 application.

Based on the hypothesis testing, customer experience and trust have significant effect on customer loyalty partially and simultaneously. Then, customer experience has an effect of 90.8% on trust. While customer experience and trust have an effect of 98.7% on customer loyalty. In this research trust variable play the role as intervening variable in mediate the relationship between customer experience and customer loyalty.

Keywords: *Customer Experience, Trust, Customer Loyalty, E-Wallet*