

ABSTRACT

Rapid technological advances have changed people's lifestyles and accelerated digitalization in various fields, including finance. The need for digital financial services that are fast, easy, efficient, and useful continues to increase. Supported by several facts that in 2023 Indonesia has the highest value of digital payment transactions in Southeast Asia, in line with this, Bank Indonesia stated that digital financial transactions have increased 23,9 percent. Therefore, in meeting the needs of the community in digital financial services, it is an opportunity for several companies to be able to create digital financial services. Pegadaian Digital Service is one of the results of the digitalization of non-bank financial services that has been present since January 2019. Despite the presence of digital financial services, Pegadaian Digital Service still often gets complaints from its users ranging from negative reviews to application ratings that can be categorized as bad.

This study is to investigate how users of the Pegadaian Digital Service Application in Bandung City feel about e-tailq in terms of e-satisfaction and e-loyalty. This study employed a quantitative approach that uses a causal descriptive data analysis kind of analysis. 198 individuals were gathered for this study sample using purposeful non-probability sampling approaches.

In this study, a Google Form was used to distribute questionnaires as the method of data collecting. The produced data is then subjected to validity, reliability, and normalcy tests using SPSS version 23 software. SmartPLS software version 3.2.9 was used in the interim to obtain the study's conclusion results.

The research findings show that e-tailq elements such as customer service and support, as well as website design, have a large beneficial impact on e-loyalty. E-loyalty is not affected by other e-tailq elements such as privacy and security, and reliability. Furthermore, this study found that e-tailq elements including website design, customer service and support, privacy and security, can significantly increase e-satisfaction. However, e-satisfaction cannot be influenced by the reliability component of e-tailq. At the same time, it was found that e-satisfaction has a great impact on e-loyalty. In addition, this study found that e-satisfaction cannot buffer the relationship between e-tailq and e-loyalty.

Based on the results of this study, it is recommended that the Pegadaian Digital Service application should conduct an evaluation related to e-tailq by prioritising the improvement of responsive customer service and can present an interactive feature that can facilitate and speed up application users in obtaining the information needed. This will ensure the application remains user-friendly and efficient.

Keywords: *E-loyalty, E-Satisfaction, E-TailQ, Pegadaian Digital service*