

ABSTRACT

The advancement of digital technology has encouraged people to shift to more practical and secure transaction methods through digital wallet applications. One of the most popular applications in Indonesia is DANA. However, amidst intense competition among e-wallet platforms, customer loyalty remains a significant challenge. This study aims to examine the influence of ease of use and service quality on customer loyalty, with customer satisfaction as a mediating variable, particularly among active users of the DANA application within the student community of Telkom University.

This study seeks to determine the extent to which ease of use and service quality affect customer satisfaction and loyalty. A quantitative approach was employed using the Structural Equation Modeling - Partial Least Square (SEM-PLS) method. Data were collected through a survey involving 200 respondents who are active users of the DANA application among Telkom University students. Variables were measured using a Likert scale, and data analysis was conducted to test the relationships between Ease of Use, Service Quality, Customer Satisfaction, and Customer Loyalty.

The findings reveal that Ease of Use has a positive and significant influence on Customer Satisfaction. Service Quality also has a significant impact on Customer Satisfaction. Furthermore, both Ease of Use and Service Quality have a direct influence on Customer Loyalty. Customer Satisfaction plays a significant mediating role in strengthening the relationship between Ease of Use and Service Quality toward Customer Loyalty.

This research contributes to the development of digital applications, particularly in building customer loyalty through improved usability and service quality. The findings also indicate that a satisfying customer experience is a key factor in creating long-term loyalty.

This study recommends that DANA application managers continuously enhance feature usability, improve service speed and accuracy, and consistently maintain customer satisfaction.

Keywords: *Ease of Use, Service Quality, Customer Satisfaction, Customer Loyalty, Digital Wallet.*