

ABSTRACT

The development of technology in Indonesia continues to progress over time, influencing various aspects of daily life, particularly in the field of financial technology. With the current advancements in technology, new innovations have emerged in the form of financial technology, such as digital wallet (e-wallet) applications. One of the digital wallets available in Indonesia is DANA. DANA offers various services that provide convenience to its users, ranging from money transfers, mobile top-ups, game voucher payments, to bill payments. The quality of service in an application is crucial for maintaining customer satisfaction because satisfied customers tend to be more loyal and can recommend the application to others, thereby helping to enhance the reputation and increase the user base. Additionally, trust and security also impact customer satisfaction, fostering loyalty to continue using the application.

This study was conducted with 185 respondents who are DANA users in Semarang City. Data collection techniques involved questionnaires via Google Forms with an likert scale of 1-7. The data collected from the questionnaires were analyzed using the Structural Equation Model (SEM) with the analysis tool AMOS 26.

The findings of this study indicate that service quality, trust, and security can significantly enhance customer satisfaction. The results also show a significant positive influence of security and customer satisfaction on customer loyalty. However, service quality and trust have a positive but not significant impact on customer loyalty.

Keywords: *service quality, trust, security, customer satisfaction, and customer loyalty.*