

Examining the Determinants of Sakuku User Loyalty In Jakarta

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Abstract. Along with the development of digital technology especially in the banking sector, people are starting to switch to using non-cash payment instruments that are more efficient and economical. This shift has caused many companies to create e-wallets and compete with each other in retaining loyal customers. This research was conducted to determine the factors that influence e-Customer Loyalty and Online Customer Satisfaction with Sakuku e-wallet users, one of the developing digital payment instruments in Indonesia. The research method used is path analysis using a questionnaire distributed to 202 respondents randomly. The results showed that e-Service Quality had no significant effect on e-Customer Loyalty (H1), while Online Customer Experience and Online Customer Satisfaction had a significant effect on e-Customer Loyalty (H2 and H5). This finding indicates that increasing e-service quality has no significant impact on increasing e-customer loyalty. This means that if a business only improves e-service quality, it will not directly make loyal customers. To get loyal customers, a business has to make its customers satisfied first. Therefore, the factors that make customers feel satisfaction need to get business attention. Other findings are e-Service Quality and Online Customer Experience have a significant effect on e-Customer Satisfaction and Online Customer Satisfaction can mediate the Online Customer Experience on e-Customer Loyalty, but Online Customer Satisfaction has not been able to mediate e-Service Quality on e-Customer Loyalty for Sakuku users in Jakarta.

Keywords: e-Service Quality, Online Customer Experience, Online Customer Satisfaction, e-Customer Loyalty

1. Introduction

One of the businesses with the most developed technological developments during this pandemic in Indonesia is the Financial Technology (Fintech) business, which is a technology-based payment system. Total Fintech distribution grew 113.05% to Rp128.7 trillion as of the third quarter of 2020. In February 2019, transactions made using GoPay reached \$6.3 billion, almost 70 percent of Gojek's total transactions (Financial Services Authority, 2020). In addition, the accumulation of borrower accounts also grew by 103.46% or to 29.21 million. Thus, public interest in making loans during the pandemic through fintech in 2021 will grow (Anggini, 2021).

The top five e-wallet applications in Indonesia are GoPay, OVO, DANA, LinkAja, and iSaku. According to a study by Mobile Survey Platform and DailySocial, 74.6 percent of e-wallet application users in Indonesia are aged 20 to 35 years. Three of the top 10 most popular e-wallet applications are owned by banks, namely Jenius from BTPN, Go Mobile from CIMB, and Sakuku from BCA.

Sakuku is an e-wallet service that has been managed by Bank Central Asia (BCA, 2021) since September 22, 2015. The main objective of developing Sakuku is to meet the needs of millennial or younger generations of customers who have different habits and lifestyles, especially in online transactions, and are expected to meet their needs. customer transactions can be easier and faster. Since its launch, Sakuku has been downloaded by 1 million users which makes Sakuku included in the Top 10 e-wallets in Indonesia from 2018 to 2019.

However, Sakuku started to experience a decline in 2019, and in 2020 Sakuku was ranked ninth. In the current situation and the demands for digitalization are also strengthened by the shift in business ownership, business ownership is currently dominated by the millennial generation who prefer the convenience of online transactions through digital platforms. This is supported by data on the number of internet users in Indonesia, which reached 54.68% of the total population of 274.9 million people, as well as active users of up to 170 million people in January 2021 (Kompas.com, 2021).

The downgrade in the Sakuku e-wallet may be due to low consumer loyalty (e-Customer Loyalty) which causes my pocket e-wallet users to switch to other e-wallets. Supported by previous research by Sathiyavany N, Shivany S (2018) which explains that e-Banking Service Quality, e-Customer Loyalty, Demographic factors, and Online Customer Satisfaction have a significant effect on each other. While e-Service Quality and Online Customer Satisfaction have a significant influence on Customer Loyalty, this is supported by research by Hany Aly Shared (2019).

Empirical studies on the effect of service quality on customer loyalty are limited, especially in the digital business industry. Indeed, there are quite a lot of studies on the influence of the two in other industries, as previously mentioned. This is, of course, a gap because at present one of the businesses that are developing the fastest

is the financial technology (Fintech) business and fintech is developing very well in Indonesia. However, the study conducted by Zhang and Kim (2020) became the basis for conducting this research. The results of this study reveal that financial services based on convenience, benefits, security, and flexibility have a major influence on increasing satisfaction, and further increasing satisfaction influences usage intention (Zhang and Kim, 2020). This means that customers are satisfied first and then they will make repeated purchases. The intensity of repeated purchases is what makes them loyal. Unfortunately, these studies do not directly examine the relationship between service quality and customer loyalty. Therefore, one of the aims of this study is to examine directly whether service quality can directly affect customer loyalty. And other factors that determine customer loyalty such as customer experience, and customer satisfaction remain important factors that are the aim of this research. Based on these studies, this study aims to determine the factors that influence the loyalty of Sakuku users in Jakarta.

2. Related Works

2.1. Customer Relationship Management (CRM)

Based on Kumar & Reirantz (2018) CRM is a strategy in the form of a process of selecting potential customers obtained by companies to build interactions between consumers and companies in optimizing the current and future value of consumers for the company. Overall, CRM strategy is a concept built on marketing principles that focus on consumer desires.

According to Astuti & Indriastuti (2021) and Ning et al., (2021), CRM and customer value have a significant influence on customer loyalty. As supported by Nadeem (2012) CRM is not the main foundation of the technology solution but leads to the support of the technology solution. CRM is also concerned with the automation and development of customer-centered business processes which can be broken down into sales, marketing, and services. So, rather than just automating the business process, CRM focuses on ensuring that the front office increases consumer satisfaction which will result in increased customer loyalty.

2.2. Online Customer Satisfaction (Online Customer Satisfaction)

Andhini's (2017) definition of satisfaction is a person's feeling after comparing the results felt by consumers with their expectations. It can be concluded that the level of satisfaction is the difference between the perceived and expected performance of consumers. Online referred to here is all activities that are felt by consumers using internet media and gadgets as a liaison so that consumers do not need to face to face with service providers.

Customer satisfaction is a person's feelings about the process that is received as expected. If someone uses the product/service as needed, then they will feel satisfied (Candra, Valtin, & Agustine, 2019). Based on Kundu & Datta (2015), and

Stamenkov & Dika (2015) there are six dimensions in measuring customer satisfaction as follows: 1. Overall Satisfaction, namely the accumulation of customer satisfaction, which is evaluated from all experiences, 2. Level of Happiness is a person's level of happiness when getting or using something as expected. Level of Satisfaction for work duties is the level of satisfaction with the performance of an item or service. The level of positive experience is the level of assessment of a good experience. The fulfilled expectation is an assessment of an item or service that achieves expectations. Finally, Experienced benefits are the experience of application users getting benefits from the use of a product or service. So, it can be concluded that consumer satisfaction means the feeling of consumers when using products/services by their expectations.

2.3. E-Customer Loyalty

Customer loyalty according to Leninkumar (2017) plays an important role in achieving competitive advantage, especially according to Hidayat (2009) consumer loyalty is a customer's positive attitude towards a product or service as seen from the commitment to make repeated purchases. In general, customer loyalty is defined as a form of customer loyalty in buying products or services continuously. Customer loyalty will create a sense of wanting to recommend the product to others, this can provide indirect benefits to the company. E-Customer Loyalty is an adaptation of the theory of consumer loyalty which is carried out using the internet as a liaison between the seller and the buyer. In the business world, consumer loyalty has an important role for companies, because retaining consumers means maintaining income and companies can survive in their business areas.

According to Sapic, Topalovic, & Marinkovic (2014), there are two important dimensions in maintaining consumer loyalty as follows: 1) Word of mouth is a compliment, recommendation, and consumer comments about their experience of services and products that influence consumer decisions or behavior. consumer purchases. 2) Repurchase Intention is a situation where consumers intend to make online transactions again. So, it can be concluded that consumer loyalty is an act to use or repurchase products and services that have been used and are willing to offer to others.

2.4. Online Customer Experience

According to Jaiswal & Singh (2020), customer experience (CE) has several factors that affect customer experience. CE is the impression or experience felt by customers on products, services, and services received. CE is the customer's response internally and subjectively to direct or indirect interactions with the company. Payne & Frow (2007) define CE as a consumer's interpretation of the consumer's total interaction with a brand. The ultimate goal of this CE concept is to create good relationships with consumers which in turn will build consumer loyalty. Based on this definition, it can be concluded that online customer experience is the

experience felt by customers from online interactions or through internet media offered by the company. There are four dimensions of online CE (Salehi, Salimi, & Haque, 2013) which include: 1) Pragmatic dimension, the online product community has an important part to pay attention to in providing an environment for users, where an individual can explore and find solutions to problems related to certain goods or services. to receive recommendations and suggestions about new items.

Therefore, an important element of a user's online community experience is shaped by the value of that community. The dimension factor is related to user goals if the user finds the experience with the online community to be useful, worthy, or valuable. Thus, the pragmatic factor is connected to practical activities if we consider the experience of users in a group. 2) Hedonic dimension as users' feelings about the joy of being served in a place that sells the goods they want. Both brands and products and stores have a strong involvement in what consumers want that collectively aim to provide users with a context to get a feeling of pleasure that can be interpreted as a positive hedonic experience. The store may become boring for users over time, so much so that it will lower the hedonic experience level to a very low level. 3) Sociability dimensions as a social experience experienced by a member (customer) from his relationship with the online goods community. These elements enlarge the knowledge of the users based on their total friendliness, openness, and courtesy. As mentioned earlier, especially in online goods communities, peer groups that establish a sociable atmosphere can provide a positive social experience, which can easily be transformed into a higher number of network ties and more connectedness. 4) Usability dimension as user experience in online participation. Thus, this dimension reflects the technological aspect of its ease of use to obtain goods online. A higher level of usability experience can strengthen the ability of users to be present in online activities seamlessly and facilitate them to achieve their desired goals. So, it can be concluded that experience is the experience of consumers when using the products and services used.

2.5. E-Service Quality

E-Service Quality is a new version of service quality that was developed to evaluate a service provided through the internet network. E-Service Quality is defined as an extension of the ability of a site to facilitate shopping, purchasing, and distribution activities effectively and efficiently. In simple terms, e-Service Quality can be defined as the quality of electronic media services.

Candra & Juliani (2018) and Kundu & Datta (2015) in Parasuraman & Berry (1991) e-Service Quality is one of the main factors driving companies to survive in their business areas and get awards. There are five dimensions of measurement and indicators as follows: 1) Efficiency: the ease and speed of accessing and using the site; 2) Fulfillment: the extent to which the site promises the delivery of orders and the availability of goods are fulfilled; 3) System availability: correct technical

functioning of the site; 4) Privacy: the extent to which the site is secure and protects customer information. 5) Responsive: awareness and desire to help customers and provide services quickly. This dimension emphasizes attention and accuracy when dealing with customer requests, questions, and complaints (Stamenkov & Dika, 2015). Based on the latest research by Seung-Wan Ju (2022) on cooperatives, service quality has also proven to have a significant effect on customer satisfaction.

3. Research Framework

3.1. Hypothesis

There is no research on the direct relationship between E-Service Quality and Online Customer Experience. The average of previous studies makes these two variables a factor that affects customer satisfaction. Research conducted by Tran & Yu (2019) found that there is an influence between e-Service Quality, Satisfaction, Trust, and Purchase intention on online shopping in Taiwan. This research is also supported by the results of the study of Tran and Yu in Malaysia which shows that there is a significant effect of e-Service Quality on satisfaction but not on trust. From these results, the hypotheses of this study are as follows:

H1: E-Service Quality affects e-Customer Loyalty of Sakuku users in Jakarta

H2: Online Customer Experience affects e-Customer Loyalty of Sakuku users in Jakarta

H3: E-Service Quality affects the Online Customer Satisfaction of Sakuku users in Jakarta

H4: Online Customer Experience affects the Online Customer Satisfaction of Sakuku users in Jakarta

H5: Online Customer Satisfaction affects e-Customer Loyalty of Sakuku users in Jakarta

H6: Online Customer Satisfaction as a mediating variable affects E-Service Quality which will affect E-Customer Loyalty for Sakuku users in Jakarta

H7: Online Customer Satisfaction as a mediating variable affects Online Customer Experience which will affect e-Customer Loyalty for Sakuku users in Jakarta.

3.2. Framework

There are 7 Hypotheses:

X1 = *e-Service Quality*

X2 = *Online Customer Experience*

Z = *Online Customer Satisfaction*

Y = *e-Customer Loyalty*

H1 = X1 → Y

- H2 = X2 → Y
- H3 = X1 → Z
- H4 = X2 → Z
- H5 = Z → Y
- H6 = X1 → Z → Y
- H7 = X2 → Z → Y

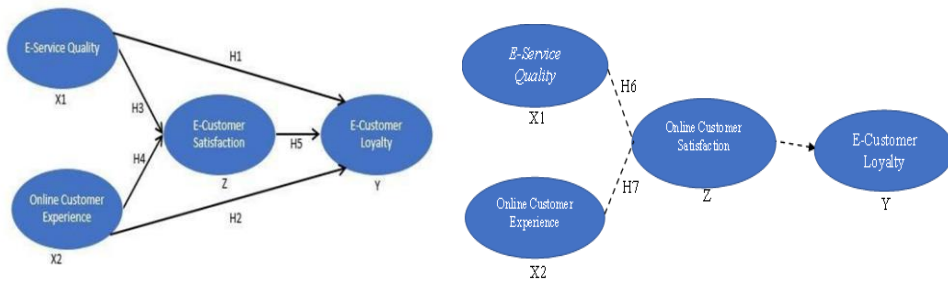


Fig. 1: Direct Effect and Indirect Effect

4. Methods and Result Analysis

Table 1 is respondent profiles based on frequently used e-wallet applications.

Table 1: Respondent profiles based on frequently used e-wallet applications

No	Wallet	Frequency	Percent	Valid Percentage
1	Sakuku	83	41.1%	41.1%
2	Gopay	155	76.7%	76.7%
3	OVO	150	74.3%	74.3%
4	Dana	53	26.2%	26.2%
5	Isaku	13	6.4%	6.4%
6	Paypro	4	2%	2%
7	Paytren	0	0%	0%
8	LinkAja	27	13.4%	13.4%
9	Doku	0	0%	0%
10	Jenius	18	8.9%	8.9%
11	ShopeePay	127	62.9%	62.9%
12	Cashback	1	0.5%	0.5%

Based on Table 1 above, it can be seen that Gopay has the most e-wallet users with 155 users (76.7%), followed by OVO which is in second place with 150 users (74.3%). The third position is occupied by ShopeePay with 127 users (62.9%). Meanwhile, Isaku is in fourth place with 83 users (41.1%).

The method of this study is a quantitative method that uses independent, dependent, and intervening variables. The independent variables are e-service quality (X1) and online customer experience (X2), the intervening variable (Z) is e-

customer satisfaction, and the dependent variable is e-customer loyalty (Y). The research method was conducted using a survey method taken from the respondents. Because the population size is unknown, this study uses Ferdinand's theory (2002) in analyzing the factor that the size of the sample depends on the minimum number of indicators multiplied by 5. From the results of these calculations, the number of samples is ± 200 respondents.

The first stage of this method is to test the validity and reliability tests. The results of data processing show that all question items are reliable and valid. Followed by the Classical Assumption Test consisting of the Normality Test, Multicollinearity Test, and Heteroscedasticity Test, all of which show that the data is normally distributed, there is no multicollinearity, and there is no heteroscedasticity.

Then a T-test was carried out to see the significance of the independent variables on the dependent variable individually. If the sig value <0.05 , the variable is stated to have a significant effect on the dependent variable. The results of the T-test were obtained as shown in Table 2 and Table 3 below.

T-test 1

T-test-1 was conducted to determine how far the independent variables (e-Service Quality, e-Customer Experience, and Online Customer Satisfaction) influence the dependent variable (e-Customer Loyalty) individually. The following is the output from SPSS for the e-Service Quality and e-Customer Experience variables on e-Customer Loyalty.

Table 2: T-test 1 of regression analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.341	.267		1.279	.202
	TOTAL_ECE	.676	.116	.523	5.833	.000
	TOTAL_ESQ	-.135	.119	-.106	-1.135	.258
	TOTAL_OCS	.354	.092	.308	3.844	.000

a. Dependent Variable: TOTAL_ECL

If the sig value <0.05 , the variable is stated to have a significant effect on the dependent variable. Based on the results of the arithmetic t-test above, it can be concluded as follows:

- a. e-Service Quality has a t value of (1.135) and a significance value of 0.258. This result means that there is no significant effect on E-Customer Loyalty.
- b. Online Customer Experience has a t value of (0.523) and a significance

value of 0,000. This result means that there is a significant influence on E-Customer Loyalty.

- c. Online Customer Satisfaction has a t value of (3,844) and a significance value of 0,000. This result means that there is a significant influence on E-Customer Loyalty.

T-test 2

T-test-2 was conducted to determine how far the independent variables (e-Service Quality and online Customer Experience) influence the dependent variable (e-Customer Satisfaction) individually. The following is the output from SPSS for the e-Service Quality and online-Customer Experience variables on e-Customer Satisfaction.

Table 3: T-test 2 of regression analysis

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.340	.204		1.666	.097
TOTAL_ECE	.377	.085	.336	4.436	.000
TOTAL_ESQ	.522	.084	.470	6.205	.000

a. Dependent Variable: TOTAL_OCS

Based on the results of the following arithmetic t-test each for the E-Service Quality and Online Customer Experience variables on Online Customer Satisfaction, namely:

- a. E-Service Quality has a t value of 6,205 and a significance value of 0,000. This result means that there is a significant positive effect on Online Customer Satisfaction.
- b. Online Customer Experience has a t value of 4,436 and a significance value of 0,000. This result means that there is a significant positive effect on Online Customer Satisfaction.

F Test 1

F-test1 was conducted to find out how far the independent variables (e-Service Quality, e-Customer Experience, and Online Customer Satisfaction) influence the dependent variable (e-Customer Loyalty) together. Table 3 is the output of SPSS for those variables.

Table 4: F-test 1 of regression analysis

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.395	3	19.465	59.031	.000 ^b
	Residual	65.289	198	.330		
	Total	123.685	201			

a. Dependent Variable: TOTAL_ECL

b. Predictors: (Constant), TOTAL_OCS, TOTAL_ECE, TOTAL_ESQ

Based on the test in the table above, it can be seen that the results of the F test in this study have a coefficient value of 59,031 with a significance value of 0,000. This result means that the independent variables simultaneously have a significant positive effect on E-Customer Loyalty.

F Test 2

Table 5: F-test 2 of regression analysis

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.842	2	27.421	140.175	.000 ^b
	Residual	38.928	199	.196		
	Total	93.770	201			

a. Dependent Variable: TOTAL_OCS

b. Predictors: (Constant), TOTAL_ESQ, TOTAL_ECE

Based on the test in the table above, it can be seen that the results of the F test in this study have a coefficient value of 140,175 with a significance value of 0,000. This result means that the independent variables simultaneously have a significant positive effect on E-Customer Satisfaction.

R² Test 1 (Coefficient of Determination Test 1)

The coefficient of determination (R^2) shows the extent to which the contribution of the independent variables affects the dependent variable. The coefficient of determination test is carried out by looking at the value of R^2 in the model summary table from the results of the regression analysis. Table 5 is the result of the R^2 test output.

Table 6: Coefficient of determination test 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.687 ^a	.472	.464	.57423

a. Predictors: (Constant), TOTAL_OCS, TOTAL_ECE, TOTAL_ESQ

From the table above it is known that the coefficient of determination (R^2) = 0.472 which explains that the independent variable contributes to influencing the dependent variable by 47.2%, and the remaining 52.8% is influenced by other variables.

R^2 Test 2 (Coefficient of Determination Test 2)

The coefficient of determination (R^2) shows the extent to which the independent variable contributes to the dependent variable. The coefficient of determination test is carried out by looking at the value of R^2 in the model summary table from the results of the regression analysis.

Table 7: Coefficient of determination test 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 ^a	.585	.581	.44229

a. Predictors: (Constant), TOTAL_ESQ, TOTAL_ECE

From the table above it is known that the coefficient of determination (R^2) = 0.585 which explains that the independent variable contributes to influencing the dependent variable by 58.5%, and the remaining 41.5% is influenced by other variables.

4.2. Statistical Test of Regression Analysis

The method used in this research is Path Analysis. Path Analysis is a technique for analyzing causal relationships that occur in multiple regressions if the independent variable affects the dependent variable not only directly but also indirectly (Caraka & Sugiarto, 2017). Like regression analysis, path analysis is also used to see and determine which variables or paths affect the dependent variable. In path analysis, there are 3 effects, namely, direct, indirect, and total effects. Based on the results of data processing, the following are the conclusions of the overall analysis:

A. Direct Effect: is the effect of one independent variable on the dependent variable, without going through other dependent variables.

1. E-Service Quality on Online Customer Satisfaction (X1 to Z). Based on the result of data processing, it is known that the direct effect of X1 on Z is 0.522 or 52.2%, with a significance value of 0.000.
2. Online Customer Experience on Online Customer Satisfaction (X2 to Z). It is known that the direct effect of X2 on Z is 0.377 or 37.7%, with a significance value of 0.000.
3. E-Service Quality towards E-Customer Loyalty (X1 to Y). It is known that the direct effect of X1 on Y is 0.135 or 13.5%, with a significance value of 0.258.

4. Online Customer Experience towards E-Customer Loyalty (X2 to Y). It is known that the direct effect of X2 on Y is 0.676 or 67.6%, with a significance value of 0.000.
5. Online Customer Satisfaction towards E-Customer Loyalty (Z to Y). It is known that the direct effect of Z on Y is 0.354 or 35.4%, with a significance value of 0.000.

B. Indirect Effect: a situation where the independent variable affects the dependent variable through another variable called the intervening variable. Based on the table, it can be seen that the direct influence of each variable is as follows:

1. E-Service Quality towards E-Customer Loyalty (X1 to Y). It is known that the direct effect of X1 on Z is 0.522 (p4). To find the indirect effect, it is necessary to look at the direct value of Z to Y is 0.354 (p2). $P4 \times P2 = 0.522 \times 0.354 = 0.1847$. Then the indirect effect between X1 to Y is 0.185 or 18.5% with a significance value of 0.000.
2. Online Customer Experience on E-Customer Loyalty (X2 to Y). It is known that the direct effect of X2 on Z is 0.377 (p5). To find the indirect effect, it is necessary to look at the direct value of Z to Y is 0.354 (p2). $P5 \times P2 = 0.377 \times 0.354 = 0.1334$. Then the indirect effect between X1 to Y is 0.133 or 13.3% with a significance value of 0.000.

Here is the path analysis of the research after data processing.

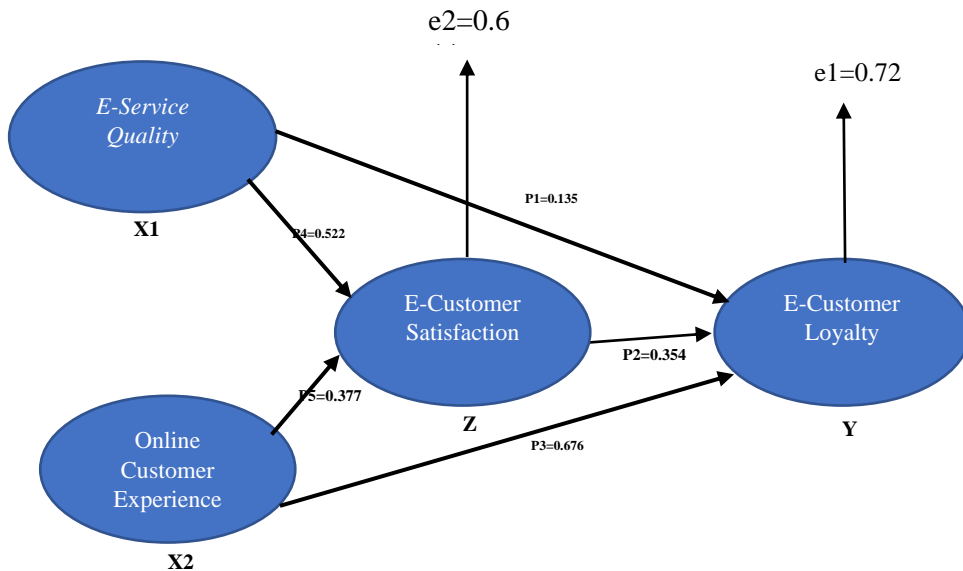


Fig. 2: The Total Direct and Indirect Effect

Sobel Test is used to determine whether a variable carries (or mediates) the effect of an independent variable on the dependent variable.

$$Sab = \sqrt{b^2 Sa^2 + a^2 Sb^2 + Sa^2 Sb^2}$$

1. E-Service Quality

- a. The calculated z-value obtained is 1,031. Because the Z value of 1,031 is smaller than the Z-table value of 1.96, the conclusion obtained is that Online Customer Satisfaction cannot mediate e-Service Quality towards e-Customer Loyalty.

2. Online Customer Experience

- a. The calculated z-value obtained is 2,901. Because the Z value of 2,901 is greater than the Z-table value of 1.96, the conclusion obtained is that Online Customer Satisfaction can mediate Online customer experience on e-Customer Loyalty.

C. Total Effect

1. Effect of E-Service Quality variable on E-Customer Loyalty through Online Customer Satisfaction $p_4 + (p_4 p_2) = 0.522 + 0.184 = 0.706$. These results indicate that the overall effect of E-Service Quality on E-Customer Loyalty through Online Customer Satisfaction is 0.706 or 70.6%.
2. The influence of the Online Customer Experience variable on E-Customer Loyalty through Online Customer Satisfaction $p_5 + (p_5 p_2) = 0.377 + 0.133 = 0.51$. These results show that the overall effect of Online Customer Experience on E-Customer Loyalty through Online Customer Satisfaction is 0.51 or 51%.

4.3. Hypotheses Result

1. Hypotheses 1 (H1). From the first t-test, the coefficient value of the E-Service Quality variable is 1.135 with a significance level of 0.258. Thus, it can be concluded that E-Service Quality has no significant effect on the e-Customer Loyalty of Sakuku users in Jakarta, so hypothesis 1 (H1) is rejected.
2. Hypothesis 2 (H2). From the first t-test, the coefficient value of the Online Customer Experience variable is 0.523 with a significance level of 0.000. Thus, it can be concluded that Online Customer Experience has a significant effect on E-Customer Loyalty for Sakuku users in Jakarta, so hypothesis 2 (H2) is accepted.
3. Hypothesis 3 (H3). From the second t-test, the coefficient value of the E-Service Quality variable is 6205 with a significance level of 0.000. Thus, it can be concluded that E-Service Quality has a significant effect on the

Online Customer Satisfaction of Sakuku users in Jakarta, so hypothesis 3 (H3) is accepted.

4. Hypothesis 4 (H4). From the second t-test, the coefficient value of the Online Customer Experience variable is 4.436 with a significance level of 0.000. Thus, it can be concluded that Online Customer Experience has a significant effect on the Online Customer Satisfaction of Sakuku users in Jakarta, so hypothesis 4 (H4) is accepted.
5. Hypothesis 5 (H5). From the first t-test, the coefficient value of the Online Customer Satisfaction variable is 3.844 with a significance level of 0.000. Thus, it can be concluded that Online Customer Satisfaction has a significant effect on E-Customer Loyalty for Sakuku users in Jakarta, so hypothesis 5 (H5) is accepted.
6. Hypothesis 6 (H6). Based on the Path Analyze test, the calculated Z value is greater than Z table 1.96 with a sig level of 5%, which is 1.031, it can be concluded that Online Customer Satisfaction as mediation cannot have a significant effect on E-Service Quality on user E-Customer Loyalty. Sakuku in Jakarta, so hypothesis 6 (H6) is rejected.
7. Hypothesis 7 (H7). Based on the Path Analyze test, the calculated Z value is greater than Z table 1.96 with a 5% sig level of 2,901, it can be concluded that Online Customer Satisfaction as mediation can have a significant effect on Online Customer Experience on E-Customer Loyalty of Sakuku users in Jakarta so that hypothesis 7 (H7) is accepted.

5. Discussion

Based on the test results, it was found that E-Service Quality had no significant effect on E-Customer Loyalty (H1). This means that increasing e-service quality does not significantly increase e-customer loyalty, meaning that increasing e-service quality does not necessarily make customers loyal. The results of this study are not in line with the opinion expressed by Tjjiptono and Candra which states that superior product or service quality will provide great benefits for the company, including increasing customer loyalty. This shows that the statement is not always the case. Other possibilities could be different from the results of this study. The e-service quality service in my pocket also focuses not only on my pocket facilities, but also maintains other facilities such as BCA mobile banking, Klik BCA, and other BCA facilities. Supported by Rokhman (2016) states that service quality is not one of the main aspects in the formation of customer loyalty, but customer satisfaction is the main factor among other factors that determine whether customers will be loyal or not. Online Customer Experience terdapat pengaruh yang signifikan terhadap E-Customer Loyalty (H2). The results of this study mean that increasing online customer experience has a positive and significant impact on e-customer loyalty.

Fieter & Brahmana (2018) stated that online customer experience has a significant effect on satisfaction. This shows that the better the perceived online experience, the higher the loyalty.

Online Customer Satisfaction has a significant effect on E-Customer Loyalty (H5). That is, the increase in Online Customer Satisfaction has a positive and significant effect on E-Customer Loyalty. Supported by research by Sutanto (2021) which states that customer satisfaction has a positive and significant influence on customer loyalty (Fieter & Brahmana, 2018). This shows that the better the perceived online customer satisfaction, the higher the loyalty.

E-Service Quality has a significant positive effect on Online Customer Satisfaction (H3). The results of this study indicate that increasing E-Service Quality has a positive and significant effect on increasing Online Customer Satisfaction. Baistama & Martini (2021) state that e-service quality affects customer satisfaction, so it can be concluded that service quality can affect customer satisfaction.

Based on the test results, it was found that Online Customer Experience had a significant positive effect on Online Customer Satisfaction (H4). The results of this study indicate that the increase in Online Customer Experience has a positive and significant effect on increasing Online Customer Satisfaction. According to Pranoto & Subagio (2015), the customer experience variable has a positive effect on customer satisfaction, it supports the hypothesis of this study which is in line with and thinks that experience affects consumer satisfaction.

The results show that online customer satisfaction can moderate online customer experience on e-customer loyalty, but online customer satisfaction cannot moderate e-service quality on e-customer loyalty. Researchers used the Sobel test to find out how much influence online customer satisfaction had in moderating e-service quality and online customer experience on e-customer loyalty.

The test results show that online customer satisfaction has not been able to moderate e-service quality on e-customer loyalty. This shows that the e-service quality of Sakuku's e-wallet has not been able to influence e-customer loyalty moderated by online customer satisfaction. This is in line with Hermawan Susanto's research (2017) which states that service quality has no indirect effect on customer loyalty through online customer satisfaction. This is because high service quality will directly affect customer loyalty without having to go through online customer satisfaction.

The online customer satisfaction variable moderates the online customer experience on the e-customer loyalty of Sakuku users in Jakarta. From the testing in this study, it was found that online customer satisfaction can moderate online customer experience on e-customer loyalty for Sakuku users in Jakarta. This is in line with the research of Sutanto (2021) which states that customer satisfaction is

able to mediate the effect of service experience on e-customer loyalty. Fieter & Brahmin (2018) say that online experience positively and significantly affects loyalty through satisfaction. This shows that loyalty can be increased by a good online experience that results in positive satisfaction.

6. Conclusion

From the results of the research and data analysis in chapter 4, the following conclusions are obtained. In regression equation 1, the E-Service Quality variable has no significant effect on E-Customer Loyalty, while the Online Customer Experience and Online Customer Satisfaction variables have a significant effect on E-Customer Loyalty. In the second regression equation, it is known that the variables E-Service Quality and Online Customer Experience have a significant and positive effect on E-Customer Satisfaction.

From the results of the first f test, it can be seen that the F value is 59,031 with a significance value of 0,000. This result means that the variables E-Service Quality, Online Customer Experience, and Online Customer Satisfaction simultaneously significantly positively affect E-Customer Loyalty. Whereas in the second f test, the F value is 140,175 with a significance value of 0,000. This result means that the variables E-Service Quality and Online Customer Experience simultaneously significantly positively affect E-Customer Satisfaction.

In the first determination coefficient test, it is known that the coefficient of determination (R^2) = 0.472 which explains that E-Service Quality, Online Customer Experience, and Online Customer Satisfaction contribute to influencing the E-Customer Loyalty variable by 47.2%, the remaining 52.8% is influenced by other variables. Whereas in testing the second coefficient of determination, it is known that the coefficient of determination (R^2) = 0.585 which explains that the e-Service Quality and Online Customer Experience variables contribute to influencing the Online Customer Satisfaction variable by 58.5%, the remaining 41.5% is influenced by other variables. From the results of the path analysis test, it can be concluded that Online Customer Satisfaction can mediate the Online Customer Experience variable on E-Customer Loyalty, but the Online Customer Satisfaction variable has not been able to mediate the E-Service Quality variable on E-Customer Loyalty for Pocket users in Jakarta.

All services and experiences provide a sense of satisfaction to Sakuku users and can increase consumer loyalty to the Sakuku e-wallet. Based on research results, the quality of electronic services cannot affect electronic customer loyalty. However, improving the quality of the e-service can make customers feel satisfied by using the Sakuku e-wallet. A good e-customer experience can influence the online customer experience, which is expected to increase e-customer loyalty.

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