

ABSTRAK

Skripsi dengan judul “Pengaruh *E-service quality*, *Customer value* Dan *E-trust* Terhadap Penggunaan Layanan *E -Wallet* Dana Dengan *Customer Satisfaction* Sebagai Variabel Intervening (Studi Kasus Pada Mahasiswa Perbankan Syariah Uin Sayyid Ali Rahmatullah Tulungagung)” ini ditulis oleh Fauziah Rila Wahyuniati , NIM 126401212049 , Prodi Perbankan Syariah, Fakultas Ekonomi Bisnis Islam Tulungagung , Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung Pembimbing Amalia Nurul Hidayati, M.Sy.

Kata kunci: Kuallitas layanan, nilai pelanggan , kepercayaan dan kepuasan pelanggan

Penelitian ini dilatarbelakangi oleh Perkembangan teknologi finansial. Inovasi *digital e-wallet* telah menjadi salah satu alat transaksi yang populer di kalangan masyarakat terutama di kalangan mahasiswa Perbankan Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung , *e-wallet* hadir dengan menawarkan kemudahan lebih melalui teknologi modern.Salah satu Inovasi *e-wallet* yaitu aplikasi DANA. masih banyak keluhan yang muncul dari pengguna saat bertransaksi menggunakan DANA salah satunya kualitas layanan dan kepercayaan , hal ini terlihat dari hasil review yang ditulis oleh pengguna di *play store* .

Tujuan penelitian ini untuk melihat Pengaruh *E-service quality*, *Customer value* Dan *E-trust* Terhadap Penggunaan Layanan *E -Wallet* Dana Dengan *Customer Satisfaction* Sebagai Variabel Intervening pada Mahasiswa Perbankan Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung. Penelitian ini menggunakan pendekatan kuantitatif teknik pengambilan sampel yang digunakan yaitu *Non-Probability Sampling* yang digunakan dalam penelitian ini yaitu *purposive sampling*. Sampel yang digunakan yaitu 97 mahasiswa, Teknik analisis data menggunakan Teknik analisis Part Least Square (PLS). Data diolah menggunakan SmartPLS 4.

Hasil penelitian ini menunjukkan bahwa variabel *e-service quality*,*e-trust* berpengaruh positif secara signifikan terhadap penggunaan layanan *e-wallet* DANA, *customer value* tidak berpengaruh signifikan terhadap penggunaan layanan *e-wallet* DANA, penggunaan layanan *e-wallet* DANA berpengaruh positif dan signifikan terhadap *customer satisfaction*, variabel *e-service quality*, *customer value* dan *e-trust* berpengaruh secara signifikan terhadap *customer satisfaction*,*Customer satisfaction* mampu mengintervening *e-service quality* terhadap penggunaan *e-wallet* DANA, *customer satisfaction* tidak mengintervening *customer value* terhadap penggunaan layanan *e-wallet* DANA, *customer satisfaction* tidak mengintervening *e-trust* terhadap penggunaan layanan *e-wallet* DANA. Penelitian ini menyarankan kepada perusahaan dengan meningkatkan kualitas layanan aplikasi agar lebih mudah dioperasikan, sehingga responden memberikan nilai (*value*) dan merasa puas dalam menggunakannya, yang pada akhirnya dapat meningkatkan kepuasan pengguna.Dan untuk sistem keamanan dipertahankan agar pengguna terus percaya saat menggunakan aplikasi *e-wallet* DANA tersebut .

ABSTRACT

The thesis with the title "The Influence of E-service quality, Customer value and E-trust on the Use of E-wallet Funds Services with Customer Satisfaction as an Intervening Variable (Case Study on Sharia Banking Students of Uin Sayyid Ali Rahmatullah Tulungagung)" was written by Fauziah Rila Wahyuniati, NIM 126401212049, Sharia Banking Study Program, Faculty of Islamic Business Economics Tulungagung, State Islamic University Sayyid Ali Rahmatullah Tulungagung Supervisor Amalia Nurul Hidayati, M.Sy.

Keywords: Service quality, customer value, customer trust and satisfaction

This research is motivated by the development of financial technology. Digital innovation of e-wallets has become one of the popular transaction tools among the public, especially among students of Sharia Banking at the State Islamic University of Sayyid Ali Rahmatullah Tulungagung, e-wallets are present by offering more convenience through modern technology. One of the e-wallet innovations is the DANA application. There are still many complaints that arise from users when transacting using DANA, one of which is the quality of service and trust, this can be seen from the results of reviews written by users on the Play Store.

The purpose of this study is to see the Influence of E-service quality, Customer value and E-trust on the Use of E-wallet Services with Customer Satisfaction as an Intervening Variable in Sharia Banking Students of Sayyid Ali Rahmatullah State Islamic University Tulungagung. This study uses a quantitative approach to the sampling technique used, namely Non-Probability Sampling Sampling which is used in this study, namely purposive sampling. The sample used was 97 students, the data analysis technique used the Part Least Square (PLS) analysis technique. Data is processed using SmartPLS 4.

The results of this study show that the variables of e-service quality, e-trust have a significant positive effect on the use of DANA e-wallet services, customer value does not have a significant effect on the use of DANA e-wallet services, the use of DANA e-wallet services has a positive and significant effect on customer satisfaction, variable e-service quality, customer value and e-trust have a significant effect on customer satisfaction, Customer satisfaction is able to intervene e-service quality on the use of DANA e-wallets, customer satisfaction does not intervene in customer value on the use of DANA e-wallet services, Customer satisfaction does not interfere with e-trust on the use of DANA e-wallet services. This study suggests to companies by improving the quality of application services to make them easier to operate, so that respondents provide value and feel satisfied in using it, which can ultimately increase user satisfaction. And the security system is maintained so that users continue to trust when using the DANA e-wallet application.