
**THE EFFECT OF EASE OF USE AND PERCEIVED VALUE ON USER LOYALTY
OF THE DANA E-WALLET IN SINGKAWANG CITY WITH USER
SATISFACTION AS AN INTERVENING VARIABLE**



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Abstract

This study aims to analyze the effect of ease of use and perceived value on user loyalty with user satisfaction as a mediating variable in the use of the DANA e-wallet in Singkawang City. This study uses a quantitative approach with an associative method. The research population includes all DANA e-wallet users domiciled in Singkawang City, with a sample of 100 respondents determined through purposive sampling. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares with the assistance of SmartPLS version 3 software. Model testing includes evaluation of the outer model and inner model, which includes convergent and discriminant validity tests, the Average Variance Extracted (AVE) value, and reliability testing. Meanwhile, inner model testing was carried out through analysis of R-square values, direct effects, and indirect effects. The results show that ease of use and perceived value are able to explain the variability of user satisfaction by 73.0%, while the remaining 27.0% is influenced by other factors outside the research model. Furthermore, based on the R-square value of the user loyalty variable, it is known that the combination of ease of use, perceived value, and user satisfaction contributes 55.1%, while the other 44.9% is influenced by other variables not examined. The direct effect test results show that ease of use and perceived value have a positive and significant effect on user satisfaction, and user satisfaction, ease of use, and perceived value have a direct effect on user loyalty. In addition, the results of the indirect effect test prove that user satisfaction acts as a mediating variable in the relationship between ease of use and perceived value on the loyalty of users of the DANA e-wallet.

Keywords: Ease of Use, Perceived Value, User Loyalty, User Satisfaction

INTRODUCTION

The development of digital technology has changed the way people conduct financial transactions. Ease of access through smartphones and features that facilitate various daily transactions make digital payment services increasingly in demand. Therefore, it is important to understand how this service is used, as well as the factors that influence user interest and comfort in transacting digitally. The implementation of digital wallets, which is part of Bank Indonesia's National Non-Cash Movement (GNNT) program, is one example of how Indonesia has quickly adopted technology to change its economic structure (Raudatussyifa & Rahmidani, 2025).

Based on data obtained from GoodStats in 2025, it is known that the use of electronic money in Indonesia in 2025 shows that the adoption of electronic money is still developing gradually and has not fully become the main choice in daily transaction activities for most people. E-Wallet is a modern innovation in the financial sector, which changes consumer behavior toward a fully digital approach. E-Wallet offers a more convenient and efficient transaction experience while reducing dependence on traditional payment methods (Sari & Fachri, 2025).

DANA is a leading digital wallet (e-wallet) application in Indonesia launched in 2018, focusing on the convenience of cashless transactions, free bank transfers, and digital payments. It is operated by PT Espay Debit Indonesia Koe, DANA is officially licensed by Bank Indonesia and supported by high security technology (ISO 27001, PCI-DSS). DANA provides various service features that are easy for users to use, one of which is the free interbank transfer feature in the application which is quite attractive to users. In addition to making interbank transfers, the DANA e-wallet application can also be used for other transactions.

Although DANA excels in terms of popularity and search volume, it cannot be ascertained that users have a long-term commitment to the application. This phenomenon reinforces the urgency to examine the extent to which ease of use and perceived value are able to form user satisfaction which ultimately contributes to user loyalty of the DANA e-wallet. Faizatun et al. (2024), stated that satisfaction plays an important role in strengthening the relationship between perception and user loyalty toward digital services. Building user loyalty can be done through their satisfaction. Users' assessment of the performance of the product or service used is an expectation reflected in customer satisfaction (Amalia & Wusko, 2025). User satisfaction or customer satisfaction is one of the key factors that strengthens long-term relationships between companies and their customers (Tsaqib et al., 2024).

The first factor that causes users to be satisfied is the factor of ease of use. Ease in accessing digital financial services makes users feel comfortable and more confident to continue using these services (Monika & Indana, 2025). Sairaga & Maulana (2023) stated that the easier a system is to use, the greater the likelihood that users will learn the system's capabilities and plan to continue using it. The ease of use of the DANA E-wallet is displaying the DANA application homepage interface as one of the digital wallets that is widely used in non-cash transaction activities in Indonesia. In this display, various main features are visible such as balance information, fund top-up and transfer services, and the "DANA Kaget" feature as a form of digital transfer innovation. This application also provides quick access to additional services such as mobile credit purchase, installments, travel, and rewards, thereby expanding its functional use. In addition, there are notifications of other user

activities and donation banners, which indicate that DANA not only functions as a payment tool, but also as a social interaction platform.

With the existence of ease of use, this will certainly have an impact on user satisfaction. User satisfaction results from positive experiences obtained in every interaction with the application, both in terms of convenience and service quality (Hasan et al, 2025). Thus, it can be concluded that it is very important for every E-wallet service provider to provide convenience in every service feature provided so that users feel satisfied which will later have an impact on loyalty.

Another factor that causes satisfaction and loyalty is Perceived value, perceived value can also be a factor in shaping user satisfaction, because when users feel they get high value, they tend to be satisfied with brand purchases (Khotimah & Sitepu, 2025). Ainayah et al., (2025) stated that if users feel greater value benefits, then their level of loyalty to a service will increase. Thus, it can be concluded that E-wallet users tend to be loyal to a service due to ease of use and the value they perceive.

Based on the data and problems that have been described, this research becomes relevant to analyze the effect of ease of use and perceived value on the loyalty of DANA e-wallet users in Singkawang City, so it is expected to enrich the digital services marketing literature as well as provide practical implications for the development of strategies to increase user loyalty.

REVIEW OF LITERATURE

Ease of Use

Ease of use is one of the main determinants in the acceptance of digital technology, especially in application-based financial services. Aprizal et al. (2025) interpret ease of use as an individual's perception of the level of ease of a technology to be used without requiring significant effort. This view is in line with Lintang et al. (2025) who emphasize that perceived ease arises when users can operate the system intuitively, quickly understood, and does not impose an excessive cognitive burden.

The concept of ease of use theoretically stems from the Technology Acceptance Model (TAM) proposed by Davis (1989), in which ease of use acts as an initial cognitive factor that influences attitudes and behavior in the use of technology. Davis (1989) in Wulandari & Susanti (2024) stated that ease of use can be measured through several main indicators, namely physical effort, mental effort, and ease of learning. Physical effort reflects the extent to which the use of the application does not require complex physical activity, while mental effort relates to the level of ease for users in understanding the flow, menus, and available features. Ease of learning indicates the speed of users in mastering the use of the application without experiencing significant obstacles.

Perceived Value

Perceived value reflects users' subjective assessment of the balance between benefits obtained and sacrifices made while using a product or service. Harfian and Jadmiko (2024) explain that the value perceived by customers is formed through a comparison process between functional and non-functional benefits and the costs, time, and effort sacrificed. Farahdibaj (2023) emphasizes that perceived value is not absolute, but relative to alternative services available.

Research by Zeqiri et al. (2023) classifies perceived value into several dimensions, namely emotional value, social value, performance value, and price value. Emotional value

relates to feelings of comfort and enjoyment when using the service, while social value reflects the image and social acceptance obtained by users. Performance value emphasizes the effectiveness and functional benefits of the service, while price value relates to the suitability of costs incurred with the benefits perceived.

User Satisfaction

User satisfaction is the result of a post-use evaluation that reflects the extent to which the actual experience matches initial expectations. Nugroho & Sundari (2025) view satisfaction as a subjective assessment formed after users compare expectations with the performance of the received service. Firmansyah (2018) adds that satisfaction arises when users feel a pleasant and valuable experience from the product or service used.

According to Indrasari (2019), user satisfaction is identified through three main indicators, namely expectation conformity, intention to reuse, and willingness to recommend. Expectation conformity describes the level of fulfillment of user needs, while intention to reuse indicates behavioral responses to previous experiences. Willingness to recommend reflects the level of user confidence in the perceived service quality.

User Loyalty

User loyalty reflects an individual's long-term commitment to a service, indicated by repeated use and a tendency not to switch to other providers. Nichora and Sondari (2023) define loyalty as the drive to maintain relationships with the company and recommend services to others. Tarissyaa et al. (2024) emphasize that loyalty is not only in the form of repurchase behavior, but also a preferential attitude toward a particular brand in the long term.

According to Firmansyah (2018), to measure loyalty it must go through the following indicators: regular reuse, willingness to use other products or services from the same provider, and willingness to refer to others. In the highly competitive e-wallet industry, user loyalty is an important indicator of service sustainability, because users have many alternative choices with relatively low switching barriers.

RESEARCH METHOD

This study uses an associative or relational approach, which is a type of research directed to examine the relationship between two or more variables (Siregar, 2017). Based on this approach, this study is focused on analyzing the effect of ease of use and perceived value on the loyalty of DANA e-wallet users in Singkawang City with user satisfaction as an intervening variable. The data sources used include primary data and secondary data. Primary data were obtained through online distribution of questionnaires using Google Form to the people of Singkawang City who have used the DANA application. Meanwhile, secondary data include information related to the number of digital platform users in Indonesia in the 2022–2025 period, the level of satisfaction and loyalty of digital service users, trends in the use of the DANA application in Singkawang City, customer data for subscription-based services, as well as developments in digital transaction value and online service consumption in Indonesia.

The population in this study is all people of Singkawang City who use DANA services as a transaction tool. The sample determination was carried out using purposive sampling technique using the Purba formula in Sujarweni (2019) which produced a minimum number of 96 respondents, but this study set 100 respondents to increase data adequacy. Sugiyono (2023) explains that purposive sampling is a sampling technique based on certain

considerations, with respondent criteria being at least 18 years old, having the DANA application, conducting transactions using DANA at least twice, and residing in Singkawang City. This study involves three types of variables, namely independent variables consisting of ease of use (X1) and perceived value (X2), an intervening variable in the form of user satisfaction (Z), and the dependent variable namely user loyalty (Y). Measurement of all variables was carried out using a Likert scale, which according to Sugiyono (2023) functions to measure attitudes, perceptions, and views of individuals or groups toward a social phenomenon.

Hypothesis testing in this study was carried out using the Structural Equation Modeling (SEM) approach, which allows simultaneous analysis of complex inter-variable relationships. Hair et al. (2021) stated that SEM consists of two main approaches, namely Covariance-Based SEM (CB-SEM) and Partial Least Squares SEM (PLS-SEM). Data analysis in this study includes testing the measurement model (outer model) and the structural model (inner model). Outer model testing was conducted through convergent validity test, discriminant validity, Average Variance Extracted (AVE), as well as reliability test evaluated using Cronbach’s Alpha and Composite Reliability. Furthermore, inner model testing includes evaluation of the R-Square value, testing of direct effects, and indirect effects. The entire data analysis process was carried out with the assistance of SmartPLS version 3 software.

RESULTS AND DISCUSSION

Measurement Model Test or Outer Model

a. Convergent Validity Test

Convergent validity is evaluated through the loading factor value on each indicator that forms the construct. The loading factor indicates how strongly an indicator reflects the latent variable; the higher the value, the more representative the indicator is. In general, indicators are declared to meet convergent validity if the loading factor > 0.70 because this threshold indicates an adequate indicator–construct relationship. A summary of the test results for all variables is presented in Table 1.

Table 1. Convergent Validity Test Results

Variable	Indicator	Loading Factor	Description
Ease of Use (X1)	X1.1	0.880	Valid
	X1.2	0.854	
	X1.3	0.867	
	X1.4	0.738	
	X1.5	0.860	
	X1.6	0.754	
	X1.7	0.848	
	X1.8	0.879	
	X1.9	0.868	
Perceived Value (X2)	X2.1	0.781	Valid
	X2.2	0.839	
	X2.3	0.854	
	X2.4	0.799	
	X2.5	0.772	
	X2.6	0.858	

	X2.7	0.865	
	X2.8	0.836	
	X2.9	0.867	
	X2.10	0.790	
	X2.11	0.720	
	X2.12	0.813	
User Satisfaction (Z)	Z.1	0.806	Valid
	Z.2	0.875	
	Z.3	0.866	
	Z.4	0.827	
	Z.5	0.760	
	Z.6	0.885	
	Z.7	0.871	
	Z.8	0.895	
	Z.9	0.863	
User Loyalty (Y)	Y.1	0.783	Valid
	Y.2	0.769	
	Y.3	0.712	
	Y.4	0.893	
	Y.5	0.906	
	Y.6	0.844	
	Y.7	0.871	
	Y.8	0.879	
	Y.9	0.870	

Source: Processed Data, 2026

Referring to Table 1, all indicators in Ease of Use (X1), Perceived Value (X2), User Satisfaction (Z), and User Loyalty (Y) have loading factors above 0.70. This means that each indicator has a sufficiently strong relationship with the measured construct so that it meets the convergent validity criteria and is feasible to be retained as a measurement instrument.

b. Discriminant Validity Test

Discriminant validity was tested using the Fornell–Larcker criterion to ensure that each construct can be empirically distinguished from other constructs. This criterion requires that the value on the diagonal (square root of AVE) must be higher than the inter-construct correlations in the same row/column. The test results are shown in Table 2.

Table 2. Discriminant Validity Test Results

Variable	Ease of Use	User Satisfaction	User Loyalty	Perceived Value
Ease of Use	0.840			
User Satisfaction	0.825	0.851		
User Loyalty	0.691	0.733	0.839	
Perceived Value	0.730	0.762	0.621	0.817

Source: Processed Data, 2026

Based on Table 2, the Fornell–Larcker values for each construct are greater than their correlations with other constructs, so the constructs in the model have adequate discriminant

power. Thus, discriminant validity can be declared fulfilled, also indicated by the diagonal values being above 0.70.

c. Average Variance Extracted (AVE)

In addition to loading factors, construct validity is also supported by the AVE value. Constructs are considered adequate if $AVE > 0.50$ because it shows that the proportion of indicator variance explained by the construct is more dominant than error. The AVE values in this study are presented in Table 3.

Table 3. AVE Test Results

CONSTRUCT	AVE
Ease of Use (X1)	0.706
Perceived Value (X2)	0.668
User Satisfaction (Z)	0.724
User Loyalty (Y)	0.703

Source: Processed Data, 2026

Referring to Table 3, all constructs have AVE above 0.50. This indicates that the indicator variance is sufficiently explained by the construct, so convergent validity at the construct level can be declared fulfilled.

d. Reliability Test

Reliability is used to assess internal consistency of the instrument. In this study, reliability was evaluated through Cronbach's Alpha and Composite Reliability, with the general criteria Composite Reliability > 0.70 and Cronbach's Alpha > 0.60 . The reliability test results are presented in Table 4.

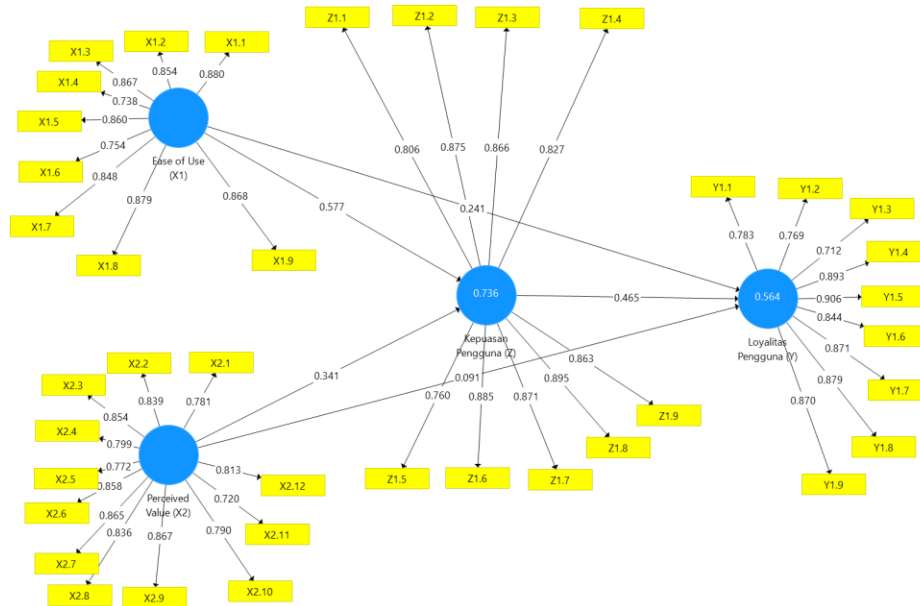
Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability
Ease of Use (X1)	0.947	0.956
Perceived Value (X2)	0.955	0.960
User Satisfaction (Z)	0.952	0.959
User Loyalty (Y)	0.946	0.955

Source: Processed Data, 2026

Based on Table 4, all variables have Composite Reliability values above 0.70 and Cronbach's Alpha above 0.60. Thus, the constructs in this study show adequate internal consistency and can be used for structural analysis.

Figure 1. Outer Model Test Results



Source: SmartPLS Output, 2026

Structural Model Test or Inner Model

a. Coefficient of Determination Test (R-Square)

In SEM-PLS, R-square (R²) shows the ability of exogenous constructs to explain variations in endogenous constructs. The greater the R² value, the higher the explanatory power of the model. Common categories mention R² = 0.67 (strong), 0.33 (moderate), and 0.19 (weak). The R² results of this study are shown in Table 5.

Table 5. R-Square Test Results

Endogen Variable	R-Square	R-Square Adjusted
User Satisfaction (Z)	0.736	0.730
User Loyalty (Y)	0.564	0.551

Source: Processed Data, 2026

Based on Table 5, User Satisfaction (Z) has an Adjusted R² of 0.730, which means 73.0% of its variation is explained by Ease of Use (X1) and Perceived Value (X2), while 27.0% is explained by other factors outside the model; the R² value of 0.736 leads to the strong category. Furthermore, User Loyalty (Y) has an Adjusted R² of 0.551, which indicates 55.1% of loyalty variation is explained by Ease of Use (X1), Perceived Value (X2), and User Satisfaction (Z), while 44.9% is influenced by other factors; the R² value of 0.564 is in the moderate category.

b. Direct Effect Test

The direct effect assesses the direct influence between variables through the path coefficient results of bootstrapping as shown in Table 6.

Table 6. Direct Effect Test Results

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H1	Ease of Use → User Satisfaction	0.344	3.226	0.001	Accepted
H2	Perceived Value → User Satisfaction	0.578	5.468	0.000	Accepted
H3	User Satisfaction → User Loyalty	0.382	2.894	0.004	Accepted

H4	Ease of Use → User Loyalty	0.283	2.772	0.006	Accepted
H5	Perceived Value → User Loyalty	0.263	2.172	0.030	Accepted

Source: Processed Data, 2026

Based on the results of direct hypothesis testing shown in Table 6 above, the Direct Effect results can be described as follows:

1. Based on the results of testing the direct effect between Ease of Use (X1) and User Satisfaction (Z), a T-statistic value of 3.226 was obtained which exceeds the threshold value of 1.96, and a P-value of 0.001 which is below the significance level of 0.05. This result shows that Ease of Use has a positive and significant direct effect on User Satisfaction.
2. The results of testing the direct effect of Perceived Value (X2) on User Satisfaction (Z) show a T-statistic value of 5.468 which is greater than 1.96, with a P-value of 0.000 which is smaller than 0.05. Thus, it can be stated that Perceived Value has a direct, positive, and significant effect on User Satisfaction.
3. Based on testing the direct effect of User Satisfaction (Z) on User Loyalty (Y), a T-statistic value of 2.894 was obtained which exceeds the critical value of 1.96 and a P-value of 0.004 which is smaller than 0.05. This finding indicates that User Satisfaction has a positive and significant direct effect on User Loyalty.
4. The results of testing the direct effect of Ease of Use (X1) on User Loyalty (Y) show a T-statistic value of 2.772 which is greater than 1.96 and a P-value of 0.006 which is below 0.05. Thus, Ease of Use is proven to have a direct, positive, and significant effect on User Loyalty.
5. Based on the results of testing the direct effect of Perceived Value (X2) on User Loyalty (Y), a T-statistic value of 2.172 was obtained which exceeds the threshold of 1.96 and a P-value of 0.030 which is smaller than 0.05. Thus, Perceived Value is proven to have a positive and significant direct effect on User Loyalty.

c. Indirect Effect Test

The indirect effect is used to test the indirect influence of exogenous constructs on endogenous constructs through mediating variables, based on the specific indirect effect in the bootstrapping output. The test results are shown in Table 7.

Table 7. Indirect Effect Test Results

Hypothesis	Relationship Between Variables	Original Sample Estimate	T Statistic	P Value	Description
H6	Ease of Use → User Satisfaction → User Loyalty	0.131	2.223	0.027	Accepted
H7	Perceived Value → User Satisfaction → User Loyalty	0.221	2.469	0.014	Accepted

Source: Processed Data, 2026

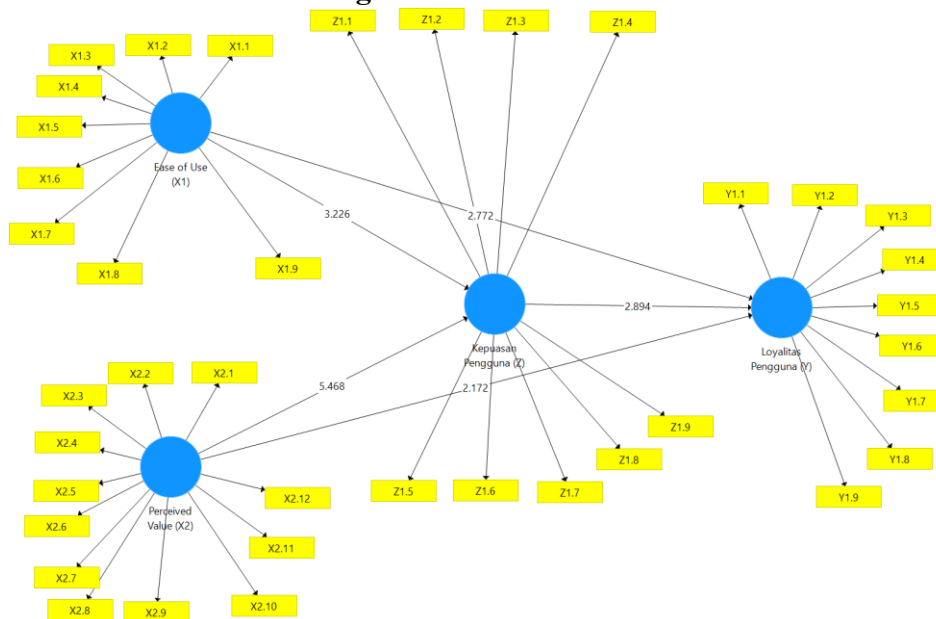
Based on the results of indirect hypothesis testing shown in Table 7 above, the Indirect Effect results can be described as follows:

1. Based on the results of the Indirect Effect test, it is known that Ease of Use (X1) has a positive and significant indirect effect on User Loyalty (Y) through the User Satisfaction (Z) variable. This is evidenced by the T-Statistic value obtained of 2.223 which is greater

than 1.96, and the P-Value obtained of 0.027 which is smaller than 0.05. Thus, it can be concluded that Ease of Use has a significant effect on User Loyalty through the mediating role of User Satisfaction.

2. Based on the results of the Indirect Effect test, it is known that Perceived Value (X2) has a positive and significant indirect effect on User Loyalty (Y) through the User Satisfaction (Z) variable. This is evidenced by the T-Statistic value obtained of 2.469 which is greater than 1.96, and the P-Value obtained of 0.014 which is smaller than 0.05. Thus, it can be concluded that Perceived Value has a significant effect on User Loyalty through the mediating role of User Satisfaction.

Figure 2. Inner Model Test Results



Source: SmartPLS Output, 2026

DISCUSSION

The Effect of Ease of Use on User Satisfaction

The findings of this study show a direct effect between ease of use and user satisfaction of the DANA e-wallet in Singkawang City, indicating that the ease in using the application contributes to the formation of a more positive user experience. From a digital services marketing perspective, ease of use reflects the extent to which DANA is able to simplify the transaction process through an interface design that is easy to understand, efficient navigation, and fast and consistent feature access. These conditions reduce the perception of complexity in cashless transactions and encourage users to interact with the application more comfortably. In the competitive dynamics of digital payment services, satisfaction that arises due to ease of use has strategic value because it serves as the basis for a sustainable relationship between users and service providers. Thus, ease of use does not merely function as a technical characteristic of the application, but also as a marketing instrument that strengthens user satisfaction and opens opportunities for the formation of loyalty through the role of satisfaction as an intervening variable. This result is consistent with the findings of Maskuro et al. (2025) and Makbul et al. (2025) which confirm a significant effect of ease of use on user satisfaction.

The Effect of Perceived Value on User Satisfaction

The results indicate that perceived value has a direct effect on user satisfaction of the DANA e-wallet in Singkawang City, showing that users' evaluation of benefits and sacrifices becomes a determining factor in the formation of satisfaction. From a marketing point of view, the value perceived by users is reflected through various functional and economic advantages, such as transaction speed, payment flexibility across various merchants, and the presence of relevant promotions. When users assess that the benefits obtained are balanced with or higher than the costs and efforts incurred, the level of satisfaction with the service will increase. Amid increasingly intense e-wallet competition, DANA's ability to build a competitive value perception becomes an important differentiation element. Satisfaction formed from this perceived value then functions as a connector that encourages user attachment and strengthens loyalty tendencies. This finding is in line with the results of Purwanti and Adialita (2024) as well as Munira et al. (2025) which state that perceived value has a significant effect on user satisfaction.

The Effect of User Satisfaction on User Loyalty

This study finds that user satisfaction has a direct effect on user loyalty of the DANA e-wallet in Singkawang City, indicating that satisfaction is a central factor in the sustainability of service use. From a relationship marketing perspective, satisfaction reflects users' overall evaluation of the DANA usage experience, including transaction convenience, benefits obtained, as well as a sense of security and comfort during use. When satisfaction is achieved, a positive attitude and emotional attachment to the brand are formed, encouraging users to continue using the service, recommend it to others, and reduce the tendency to switch to other providers. This finding reinforces the view that loyalty does not arise spontaneously, but through an ongoing evaluative process. The results of this study are consistent with the findings of Syafrida and Indrawati (2024) as well as Saribu et al. (2024) which state that user satisfaction has a significant effect on user loyalty.

The Effect of Ease of Use on User Loyalty

The analysis results show that ease of use has a direct effect on user loyalty of the DANA e-wallet in Singkawang City, confirming that ease of use is an important factor in retaining users of digital payment services. From a marketing perspective, an application with a clear menu structure, concise transaction flow, and minimal technical disruptions creates an efficient and stable usage experience. This experience encourages users to make DANA the main option in transacting without needing to consider alternatives intensively. In conditions of tight competition, ease of use functions not only as an operational advantage, but also as a builder of preference and usage habits. Therefore, ease of use contributes directly to the formation of loyalty through repeated and consistent positive experiences. This finding is in line with the results of Sihombing and Harahap (2024) as well as Ramadan and Cahyono (2025) which show a significant effect of ease of use on user loyalty.

The Effect of Perceived Value on User Loyalty

This study shows that perceived value has a direct effect on user loyalty of the DANA e-wallet in Singkawang City, indicating that perceived benefit value is a key factor in long-term usage decisions. From a marketing perspective, perceived value is formed through a combination of functional and emotional benefits, such as transaction convenience, time efficiency, broad merchant networks, and the attractiveness of promotional programs. When users assess that the benefits offered by DANA are comparable to or exceed the sacrifices made, the tendency to continue using the service will be stronger. In the e-wallet competitive landscape, positive value perception functions as a differentiator that can create user

commitment to the brand. Thus, perceived value plays a direct role in shaping sustainable user loyalty. This finding is in line with research by Maliki and Hadi (2024) as well as Putri et al. (2025) which state that perceived value has a significant effect on user loyalty.

The Effect of Ease of Use on User Loyalty through User Satisfaction

The results reveal that ease of use has an indirect effect on user loyalty of the DANA e-wallet in Singkawang City through the mediation of user satisfaction, indicating that ease of use first influences satisfaction before impacting loyalty. From a marketing perspective, ease in understanding features, smooth transaction processes, and clarity of usage flow form an experience with minimal barriers and increase user satisfaction. This satisfaction then acts as a psychological mechanism that strengthens the relationship between users and the service, encourages reuse intention, and reduces the tendency to switch to other e-wallets. This finding confirms that ease of use not only functions as a functional advantage, but also as a trigger for satisfaction that is subsequently translated into loyalty. Thus, user satisfaction acts as a strategic bridge in converting ease of use into long-term loyalty. The results of this study are in line with research conducted by Setyawati et al (2025) and Rahmawati & Rachbini (2025), which show that Ease of Use has a significant effect on User Loyalty through the mediating role of User Satisfaction.

The Effect of Perceived Value on User Loyalty through User Satisfaction

The findings show that perceived value has an indirect effect on user loyalty of the DANA e-wallet in Singkawang City through the mediating role of user satisfaction, indicating that loyalty is formed through the satisfaction evaluation process of the perceived value. From a marketing perspective, the value perceived by users—whether in the form of functional benefits, transaction efficiency, ease of access to services, or additional incentives—forms a positive assessment of the service. When users assess that the benefits obtained are comparable to the sacrifices made, satisfaction will increase and encourage stronger attachment to the brand. In this context, satisfaction functions as a connecting mechanism that transforms value perception into long-term usage commitment. Thus, perceived value through user satisfaction becomes a strategic foundation in strengthening user loyalty of the DANA e-wallet amid digital payment service competition. The results of this study are in line with research conducted by Rahmansyah et al (2024) and Wiratama et al (2026), which show that Perceived Value has a significant effect on User Loyalty through the mediating role of User Satisfaction.

CONCLUSION

Based on the results of the analysis of the study on the effect of ease of use and perceived value on the loyalty of DANA e-wallet users in Singkawang City with user satisfaction as an intervening variable, this study involved 100 respondents domiciled in Singkawang City. The results of the measurement model (outer model) test show that all indicators on the variables ease of use, perceived value, user satisfaction, and user loyalty meet the criteria of validity and reliability, as indicated by loading factor values, Fornell-Larcker, Average Variance Extracted (AVE), Cronbach's Alpha, and Composite Reliability that are above the minimum required thresholds. Furthermore, the results of the structural model (inner model) analysis show that ease of use and perceived value are able to explain the variation of user satisfaction by 73.0% (strong category), while ease of use, perceived value, and user satisfaction together explain user loyalty by 55.1% (moderate category), with the remainder influenced by other factors outside the research model.

Direct effect testing shows that ease of use and perceived value have a significant effect on user satisfaction, and user satisfaction has a significant effect on user loyalty. In addition, ease of use and perceived value are also proven to have a direct effect on user loyalty. The results of the indirect effect test show that user satisfaction mediates the relationship between ease of use and user loyalty, as well as between perceived value and user loyalty. These findings confirm the role of user satisfaction as a connecting mechanism in the formation of loyalty. Future research is suggested to consider adding other relevant variables and expanding the regional scope and number of respondents in order to obtain a more comprehensive understanding of the behavior of digital payment service users.

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