e-ISSN: 3047-857X

Proceedings of the International Symposium on Management (Volume 22, 2025)

Improving Consumer Loyalty Through Transaction Ease: A Study of Dana Users at The Al-Fatih BRILink Tebing Tinggi

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ABSTRACT

This study aims to examine the impact of transaction ease on consumer loyalty among users of the DANA digital wallet, with customer satisfaction serving as a mediating variable. The research was conducted on customers of the Al-Fatih BRILink Store in Tebing Tinggi City. Adopting a quantitative approach, the study employed a survey method involving 96 respondents selected through purposive sampling. The results show that the ease of transactions has a significant and positive effect on customer satisfaction, as well as a direct positive impact on customer loyalty. Furthermore, customer satisfaction significantly contributes to customer loyalty and serves as an effective mediator in the relationship between transaction ease and loyalty. These results highlight the importance for digital wallet providers to consistently enhance transaction convenience in order to sustain customer satisfaction and foster loyalty in the increasingly competitive fintech landscape.

Keywords: *Ease of Transaction, Customer Satisfaction, Customer Loyalty, Digital Wallet, DANA.*

1. INTRODUCTION

The development of digital technology has significantly changed the landscape of financial transactions in Indonesia (Bank Indonesia, 2024). One of the rapidly developing technologies is the digital wallet or e-wallet, which is a combination of technology and financial systems (Kementerian Komunikasi Dan Informatika RI, 2024). In Indonesia, e-wallets began to be widely known by the public in 2016 through the Gojek Application with the Gopay payment system. Currently, there are several popular digital wallets in Indonesia such as ShopeePay, OVO, GoPay, DANA, and LinkAja (Keuangan, 2017). One prominent example, DANA, was launched in 2018 by PT Espay Debit Indonesia Koe, offering services such as balance management, money transfers, bill payments, and credit purchases. By 2023, DANA reported a 40% increase in users (Databoks Katadata, 2023).

Al-Fatih BRILink Store, a 24-hour banking agent, offers DANA top-up services and competes with traditional outlets like Alfamart and Indomaret. However, a pre-survey involving 30 of its customers revealed a relatively low level of loyalty toward DANA: only 11 respondents consistently used it, and just 12 would remain loyal if better alternatives appeared. While ease of transaction is known to impact loyalty (Ardiansyah & Rizal, 2024; Bachtiar, 2021), 16 respondents disagreed that DANA makes transactions simple. Similarly, despite high satisfaction ratings on the Play Store, 19 respondents expressed dissatisfaction with DANA’s features. These findings suggest a mismatch between customer expectations and actual user experience.

From the results of the pre-survey conducted, this is interesting to be studied further because it shows a gap between consumer expectations of the ease of transactions offered by DANA and the reality they feel. In fact, ease of transactions should be one of the main advantages of digital wallets (Mustofan & Kurniawati, 2024). Perceived ease of use is one of the important factors influencing technology adoption (Tyas & Azizah, 2022). Meanwhile, the concept of Customer Relationship Management (CRM) emphasizes that ease of use can increase customer satisfaction which in turn can lead to customer loyalty (Firdaus & Setyarko, 2025). Seeing these conditions, research on the relationship between ease of transactions and consumer loyalty of DANA users at the Al-Fatih BRILink Tebing Tinggi Store is very relevant. The findings of this research are anticipated to contribute theoretically to the advancement of literature in the field of digital consumer behavior, while also offering practical insights for the management of Athalah BRILink Store and DANA in enhancing service quality and sustaining customer loyalty.

Based on this background, this study aims to analyze the effect of ease of transaction on consumer loyalty of DANA users at the Athalah BRILink Tebing Tinggi Store, by considering the customer satisfaction factor as a variable that may moderate the relationship (Masitoh, 2023). To bridge the gap, collaboration between fintech and banking agents such as BRILink is a strategic solution. BRILink, as an extension of Bank BRI, has contributed significantly to increasing financial inclusion through a network of agents spread to remote villages (Purwati et al., 2024; Rohmah et al., 2024). Therefore, research on "Increasing Consumer Loyalty Through Ease of Transaction: A Study of DANA Users at the Athalah BRILink Tebing Tinggi Store" is important to be conducted in order to fill the gap in the literature and provide practical implications for the development of digital financial services in the region.

2. RESEARCH METHODS

This research adopts a quantitative approach with a causal design to examine the cause-and-effect relationship between ease of transaction (independent variable) and customer loyalty (dependent variable), with customer satisfaction serving as a mediating variable (Rahardi & Marlena, 2023). The sample consisted of 96 respondents selected through purposive sampling, focusing on individuals who actively use the DANA digital wallet and have topped up at the Al-Fatih BRILink Store in Tebing Tinggi City. The inclusion criteria required participants to be at least 17 years old, have used the DANA service, and completed a minimum of three transactions at the store.

3. RESULTS AND DISCUSSIONS

This study conducted partial hypothesis testing to examine the influence of each independent variable. The analysis of Equation I is presented in Table 1:

Table 1. Partial Test (t) of Equation I

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	5.269	1.823	—	2.890	.005
Ease of Transaction	0.708	0.087	0.643	8.148	.000

Dependent Variable: Customer Satisfaction

Table 1 shows a t-value of 8.148, which exceeds the critical t-table value of 1.99 at a 5% significance level (df = 95). The significance level is 0.000, which is below 0.05. These results confirm that ease of transaction has a significant positive impact on customer satisfaction, thus supporting the first hypothesis (H1).

The results of the data analysis for Equation II are presented below:

Table15. Partial Test (t) Equation II

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	6.976	1.623	—	4.299	.000
Ease of Transaction	0.141	0.097	0.162	1.458	.148
Customer satisfaction	0.356	0.088	0.451	4.052	.000

Dependent Variable: Customer Loyalty

In contrast, Equation II, as shown in Table 15, tests the effect of transaction ease on customer loyalty. The resulting t-value is 1.458, which is below the t-table value of 1.99 (df = 94), and the significance value is 0.148, exceeding the 0.05 threshold. This indicates that the second hypothesis (H2) is not supported, meaning that ease of transaction does not significantly affect customer loyalty.

Furthermore, the analysis of the influence of user satisfaction on loyalty produced a t-score of 4.052, which is higher than the critical t-value of 1.99, with a significance value of 0.000. This confirms the acceptance of the third hypothesis (H3), demonstrating that customer satisfaction significantly and positively influences loyalty.

Next, the standardized beta coefficient values are incorporated into the path analysis diagram as shown below:

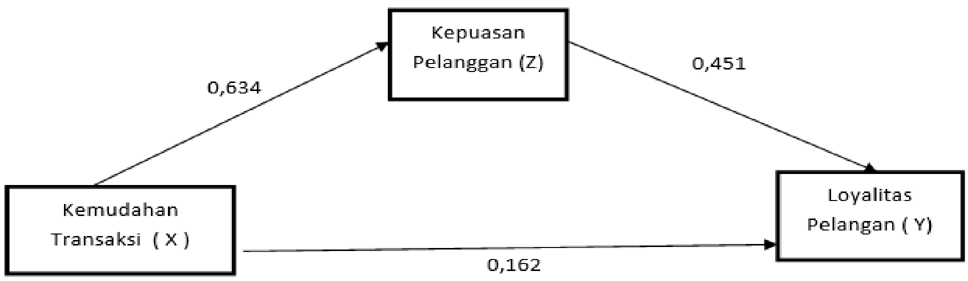

Figure 3. Path Analysis

The diagram illustrates that the direct effect of transaction ease on customer loyalty is 0.162, while the indirect effect, mediated by customer satisfaction, is calculated as 0.643 × 0.451 = 0.290. This indicates that the indirect effect through customer satisfaction is stronger than the direct effect on loyalty, highlighting the crucial role of satisfaction as a mediating variable. Based on the results of the hypothesis testing that has been carried out, the explanation of the results is as follows:

H1: Transaction ease significantly affects customer satisfaction in digital wallet services –Supported

H2: Transaction ease directly affects customer loyalty – Not Supported

H3: Customer satisfaction has a significant effect on customer loyalty – Supported

H4: Customer satisfaction serves as a mediating variable in the relationship between transaction ease and customer loyalty – Supported

4. CONCLUSION

Based on the analysis of research data and discussions conducted, this study reveals several significant findings:

The simplicity of conducting transactions has a significant and positive effect on customer satisfaction among users of the DANA digital wallet at the Al-Fatih BRILink outlet in Tebing Tinggi City.

Ease of transaction contributes meaningfully to building customer loyalty among users of DANA services at the same location.

Customer satisfaction is proven to have a strong and positive influence on loyalty, indicating its critical role in shaping continued use of the DANA digital wallet.

The impact of transaction ease on loyalty is also mediated by satisfaction, suggesting that satisfaction acts as a bridge linking convenient transactions to increased customer loyalty.

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