

THE INFLUENCE OF LEARNABILITY, EFFICIENCY, MEMORABILITY, ERRORS, AND SATISFACTION ON CONSUMER SATISFACTION LEVELS IN FINTECH FUND APPLICATIONS

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Keywords

Usability, Learnability, Efficiency, Memorability, Errors, Satisfaction, Consumer Satisfaction, Fintech, DANA Application

Abstract

This research aims to analyze the influence of usability dimensions, namely learnability, efficiency, memorability, errors, and satisfaction to the level of consumer satisfaction in using the DANA fintech application. This research is motivated by the importance of user experience (user experience) in increasing loyalty and adoption of fintech services amidst increasingly fierce digital competition. This research is a quantitative study using questionnaires distributed via Google Form as a data collection technique. The population in this study was millennials who actively used the DANA application, and the sample in this study was 130 respondents. The research results show that the satisfaction variable contributes the most and significantly to user satisfaction, followed by errors. Meanwhile, learnability has a significant but negative effect, indicating that complexity in using applications can reduce satisfaction levels. Efficiency and memorability have a relatively smaller influence. Simultaneously, the variables Learnability, Efficiency, Memorability, Errors and Satisfaction influence the variable Consumer Satisfaction Level by 62.8%, then the remaining 37.2% is influenced by variables outside the model.

INTRODUCTION

In the era of digital transformation, information technology has become the backbone in various sectors of life, including in the financial sector. One of the innovations that emerged from this progress was financial technology (fintech), namely the use of digital technology to provide financial services that are faster, cheaper and more accessible Wagner & Wagner, (2019). The development of fintech in Indonesia is very rapid, driven by high internet penetration, a large number of smartphone users, and the public's need for practical and efficient financial transactions.

One fintech service that is experiencing significant growth is digital wallets (e-wallets). The DANA application is a digital wallet service provider that is quite popular in Indonesia (Zulfansyah et al., 2024). This application offers various conveniences such as cashless payments, transfers between users, bill payments, and purchasing digital products. According to data from Bank Indonesia, digital transactions via electronic wallets have increased exponentially over the last five years, indicating a shift in consumer behavior towards digital. However, the large number of users does not necessarily indicate that all users are satisfied with the services provided, the

level of user satisfaction still really depends on their experience when interacting with the application.

In this context, user experience plays an important role in shaping consumer perception and satisfaction. One of the main aspects of user experience is usability, which according to Nielsen (1993) in Viera Valencia & Garcia Giraldo,(2019) consists of five dimensions, namely: learnability (ease of learning to use the application), efficiency (speed in completing tasks), memorability (ease of remembering how to use the application), errors (number and severity of errors), and satisfaction (level of user satisfaction). These dimensions interact with each other in shaping the overall user experience.

Dana is a digital wallet application that helps with non-cash payment transactions, where dana is a newcomer application which was inaugurated in May 2018. Vishnu Mahendri, (2023) his research explains that digital wallets use sophisticated open platform-based services, funds can also be used in service transactions, food, entertainment and other digital payments. The quality of services provided by DANA in providing a competitive advantage in a long-term success strategy, is the main determinant of customer satisfaction which has an impact on its high level *market share* services. High service greatly influences customer loyalty in the long term, if a company can have extraordinary service it can improve the performance of a company (DANA Indonesia, 2021).

Research conducted by Sulistyowati et al., (2020) that the majority of digital wallet users are millennials, namely more than 70% of respondents with an age range of between 25 – 38 years. Meanwhile, respondents who don't know about digital wallets are mostly baby boomers, because they tend not to have too much contact with information related to technology. The higher a person's level of education, the greater the percentage of digital wallet users, it can be seen that a person's adaptability to new technology is supported by the level of education.

However, in the context of fintech applications in Indonesia, especially DANA, there is still little research that specifically examines how each dimension of usability influences user satisfaction levels. Do users find the app easy to learn? Are they able to use it efficiently without making many mistakes? To what extent does the experience contribute to their level of satisfaction? These questions are important to answer considering that user satisfaction is one of the key factors in maintaining loyalty and increasing the sustainability of application use.

This research was carried out to fill this gap by empirically examining the influence of the five dimensions of usability—learnability, efficiency, memorability, errors and satisfaction— on the level of consumer satisfaction in using the DANA fintech application. The results of this research are expected to not only enrich the academic literature regarding the relationship between usability and user satisfaction in a fintech context, but also provide practical implications for application developers in designing services that are more user-friendly, effective and fun to use.

METHOD

This research uses quantitative research, according to (Sugiyono, 2022) research methods used to measure phenomena objectively using data in the form of numbers and statistical analysis. The goal is to test hypotheses, look at relationships between variables, and come up with conclusions that can be generalized. The population in this study is the millennial generation who are active in the DANA fintech application

with the sample used, namely 130 respondents. The sampling technique in this research uses purposive sampling techniques, namely selection of samples based on specific objectives or specific criteria. Primary data in this research is a questionnaire via Google Form. Meanwhile, secondary data for this research is additional data sourced from articles, books, journals and others. The data analysis techniques used in this study were normality, multicollinearity, heteroskedasticity, multiple linear analysis, partial tests, simultaneous tests and coefficient of determination tests.

RESULTS

Test Research Instruments

Validity Test

Validity Test it was used to find out if each item of the statement in the questionnaire could be used as a valid measuring tool, using the Pearson Product Moment correlation technique between the score of each item and the total score. Based on the results of data processing with SPSS 26.0 for 30 respondents, an r-calculate value was obtained for each item. For *degree of freedom (df) = n - k* in this case n is sample amount, whereas k is variable amount. So it can be concluded that the magnitude *df* countable $30 - 2$ or $df = 28$ with an alpha of 0.05 so you get $r_{table} 0.361$. The results show that all items have an r-count value greater than the r-table (0.361). Thus, all statement items in the instrument were declared valid and suitable for use in research. Based on calculations, the following results were obtained:

Table 1. Learnability Validity Test Results(X1)

Items	Count	rtable	Decisions
P1	0,805	0.361	Valid
P2	0.799	0.361	Valid
P3	0.742	0.361	Valid
P4	0.817	0.361	Valid
P5	0.762	0.361	Valid

Source: Outpur SPSS

Table 2.Efficiency Validity Test Results (X2)

Items	Count	rtable	Decisions
P1	0.910	0.361	Valid
P2	0.891	0.361	Valid
P3	0.663	0.361	Valid
P4	0.863	0.361	Valid

Source: SPSS output

Table 3.Memorability Validity Test Results (X3)

Items	Count	rtable	Decisions
P1	0.896	0.361	Valid
P2	0.803	0.361	Valid

Source: SPSS Output

Table 4.Errors Validity Test Results (X4)

Items	Count	rtable	Decisions
P1	0.885	0.361	Valid
P2	0.902	0.361	Valid
P3	0.827	0.361	Valid

Source: SPSS output

Table 5.Satisfaction Validity Test Results (X5)

Items	Count	rtable	Decisions
P1	0.905	0.361	Valid
P2	0.766	0.361	Valid
P3	0.767	0.361	Valid

Source: SPSS output

Table 6.Consumer Satisfaction Level Validity Test Results (Y)

Items	Count	rtable	Decisions
P1	0.758	0.361	Valid
P2	0.757	0.361	Valid
P3	0.726	0.361	Valid
P4	0.911	0.361	Valid
P5	0.752	0.361	Valid

P6	0.860	0.361	Valid
P7	0.780	0.361	Valid

Source: SPSS output

Reality Test

Reability testing is a statistical technique or method that can be used to measure the extent to which a measuring instrument or test can be relied upon or consistent in providing the same results in every measurement carried out. It is known that every variable that has *Cronbach Alpha* >0.60

Table 7. Reality Test Results

Variable	<i>Cronbach's Alpha</i>	<i>Role of thumb</i>	Decisions
Learnability	0.843	0.6	Reliable
Effectiveness	0.848	0.6	Reliable
Memorability	0.608	0.6	Reliable
Errors	0.837	0.6	Reliable
Satisfaction	0.738	0.6	Reliable
Consumer Satisfaction Level	0.893	0.6	Reliable

Source: SPSS output

Test Classic Assumptions

Normality Test

The Normality Test aims to test residual values resulting from normally distributed regression or not. The method that can be used to test data normalcy is to use the method *Kolmogrov- Smirnov Test*, if the sig value is > 0.05 then the data is normally distributed.

Table 8. Normality Test Results

Kolmograv-Sminov	Asymp Sig	Deskrpsi
1,147	0.144	Normal

Source: SPSS output

Multicolinerity Assay

In the multicollinearity test carried out, it is known in the value column *variance inflation factor(VIF)* <10 and values in the column *Tolerance* > 0.1 so there is no multicollinearity between independent variables in the regression model.

Table 9. Multicolinerity Test Results

Variable	Tolerance	VIF	Description
Learnability	0.620	1,613	No Multicolinerity
Effectiveness	0.710	1,408	No Multicolinerity
Memorability	0.582	1,719	No Multicolinerity
Errors	0.472	2,118	No Multicolinerity
Satisfaction	0.646	1,547	No Multicolinerity

Source: SPSS output

Heteroscedasticity Test

This Heterosdastity Test aims to test whether in the regression model there is a difference in variance from residuals or other observations, there are several ways to determine whether or not heterosdastity exists in the regression model. In this research, tests will be used *Glenjer* with the provisions used if *Prob Chi Squire (2)* and *Obs*R- Squared* more than 0.05 then no heteroscedasticity occurs.

Table 10. Heteroscedasticity Test Results

Variable	Significance	Deskrpsi
Lernability	0.651	No Heteroscedasticity
Effectiveness	0.487	No Heteroscedasticity
Memorability	0.751	No Heteroscedasticity
Errors	0.073	No Heteroscedasticity

Satisfaction	0.586	No Heteroscedasticity
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Source: SPSS output

Multiple Regression Analysis

Table 11. Multiple Regression Analysis Results

Model	Unstandardized Coefficient B
(Constant)	12,029
Learnability	-0.885
Effectiveness	0.079
Memorability	0.558
Errors	0.725
Satisfaction	1,497

Source: SPSS output

$$Y = 12.029 - 0.885X_1 + 0.079X_2 + 0.558X_3 + 0.725X_4 + 1.493X_5$$

The interpretation of the multiple linear regression equation is:

- 1) Costanta = 12,029
This means that if the independent variables Learnability (X1), Efficiency (X2), Memorability (X3), Errors (X4), and Satisfaction (X5) have or are 0 then the dependent variable Consumer Satisfaction Level is 12,029
- 2) $b_1 = (-0.885)$
The Regression Coefficient value of variable X1 has a negative value (-) of -0.885, so it can be interpreted that if variable X1 increases then variable Y will decrease, and vice versa.
- 3) $b_2 = 0.079$
The Regression Coefficient value of variable X2 has a positive value (+) of 0.079, so it can be interpreted that if variable X2 increases then variable Y will also increase, and vice versa.
- 4) $b_3 = 0.558$
The Regression Coefficient value of variable X3 has a positive value (+) of 0.558, so it can be interpreted that if variable X3 increases then variable Y will also increase, and vice versa.
- 5) $b_4 = 0.725$
The Regression Coefficient value of variable X4 has a positive value (+) of 0.725, so it can be interpreted that if variable X4 increases then variable Y will also increase, and vice versa.
- 6) $b_5 = 1,493$
The Regression Coefficient value of variable X5 has a positive value (+) of 1.493, so it can be interpreted that if variable X5 increases then variable Y will also increase, and vice versa.

Partial Test (Test T)

Table 12. Partial Test Results (Test t)

Variable	thitung	ttable
Learnability	-8,915	1,979
Effectiveness	0.471	1,979
Memorability	2,113	1,979
Errors	3,995	1,979
Satisfaction	8,652	1,979

Source: SPSS Output

Based on the table in test t above, it can be seen that:

- The variable Learnability(X1) has a thitung value $-8,915 > 1,979$, so it can be concluded that H1 is accepted which means there is an influence of X1 on Y.
- The Efficiency Variable (X2) has a thitung value $0.471 < t_{table} 1,979$, so it can be concluded that H2 is rejected, which means there is no influence between X2 and Y.
- The Memorability variable (X3) has a thitung value $2.113 > t_{table} 1,979$, so it can be concluded that H3 is accepted which means there is an influence between X3 and Y.
- The Errors variable (X4) has a thitung value $3,995 > t_{table} 1,979$, so it can be concluded that H4 is accepted which means there is an influence between X4 and Y.
- The Satisfaction variable (X5) has a thitung value $8,652 > t_{table} 1,979$, so it can be concluded that H5 is accepted which means there is an influence between X5 and Y.

Simultaneous Test (Test F)

Table 13. Test Results F

Variable	Calculate Value	Sig
Learnability, Efficiency, Memorability, Errors, Satisfaction	41,908	0.000

Source: SPSS output

So it can be concluded that the value in F_{table} of 2.29, the $F_{calculate}$ value of 41.908 and a probability of 0.000. So based on the output above, it is known that the significance value for the simultaneous influence of Learnability (X1), Efficiency (X2), Memorability (X3), Errors (X4), and Satisfaction (X5) on the Consumer Satisfaction Level (Y) is $0.000 < 0.05$ and the $F_{calculate}$ value $41,908 > F_{table} 2,29$. It can be concluded that H6 is accepted in other words, which means there is an influence between Learnability (X1), Efficiency (X2), Memorability (X3), Errors (X4), Satisfaction (X5) simultaneously (together) on the Level of Consumer Satisfaction (Y).

Determination Coefficient

Table 14. Determinant Coefficient

Variable	R Square
Learnability, Efficiency, Memorability, Errors, Satisfaction	0.628

Source: SPSS output

Shows big *R Square* amounting to 0.628, so that the influence of the variables Learnability(X1), Efficiency(X2), Memorability(X3), Errors(X4), Satisfaction(X5) simultaneously (together) influences the variable Consumer Satisfaction Level (Y) by 62.8%, and the remaining 37.2% is influenced by variables outside the model.

DISCUSSION

The Effect of the Learnability variable (X1) on Consumer Satisfaction Level (Y) on the Use of Fintech Fund Applications.

Based on the results of testing the first hypothesis, it can be seen that the thitung value was obtained for the Learnability variable of -8.915 and the t_{table} value of $1,979$, so that's it $> t_{table}$ ($-8,915 > 1,979$) Based on the results of the first hypothesis test, a thitung value was obtained of $-8,915$, while t_{table} of 1.979 with a significance level of 5% ($\alpha = 0.05$). Because of the thitung value ($8,915 > t_{table} (1,979)$), then this shows that the variable Learnability (X1) has a significant effect on the Level of Consumer Satisfaction (Y) in the use of fintech Dana applications. However, the thitung value the negative indicates that the direction of the relationship between learnability and satisfaction is negative. This means that the higher the user's perception of ease in studying (learnability) the Dana application, the higher the level of satisfaction felt by the user tends to decrease. On the other hand, the lower the learnability, the more satisfaction increases. These

results are in line with the research conducted by Rasheed et al., (2021) which explains that users who progress quickly in learning report higher levels of satisfaction and a more positive perception of the interface. This indicates a positive correlation between learnability and user satisfaction.

Research conducted by Joo. et al., (2019) also in line with this, it is explained that systems with a high level of learnability tend to increase user satisfaction and confidence in using the system. The greater the perceived benefits and the easier the system is to use, the higher their intention to use the technology. On the other hand, the more complex the system, the lower the user's interest in using it.

Effect of Efficiency variable (X2) on Consumer Satisfaction Level (Y) on Fund Application Fintech Use.

Based on the results of the t test, it can be seen that the thitung value of 0.471 and the ttable value of 1,979, so that's it $0.471 < t_{table} 1,979$ which can be interpreted as meaning that the efficiency variable does not have a significant effect on the level of consumer satisfaction when using fintech fund applications. Results This study is not relevant to the studies conducted Kurniawan & Muzawi,(2021) research shows that efficiency is seen as one of the aspects that influences the use of the billboard rental system, efficiency in the rental system billboards can increase system usability by meeting user needs effectively and efficiently. In research conducted by Fadilah & Fihartini, (2025) explains that efficiency in this research context is in the form of product quality and e-service quality, if product quality and e-service quality do not match consumer expectations then consumers do not feel satisfied, in this research it is described that there is a lack of efficiency so consumers do not feel satisfied, so this research is relevant to research.

Effect of Memorability variable (X3) on Consumer Satisfaction Level (Y) on Fund Application Fintech Use.

Based on the t test results, the value in the thitung of 2,113 and the value of the table of 1,979, so that's it $2.113 > t_{table} 1,979$ which means that the Memorability variable partially has a significant effect on the level of consumer satisfaction when using Fintech Fund Applications. So this research is relevant to that research

done by Damayanti,(2023) shows that the TIX ID application has features that help users remember or access previous ticket purchase history, and has a consistent and easy to remember layout. This shows that the application has a high level of memorability, which in turn affects the level of satisfaction. Research conducted Solechan & Son,(2022) shows that memorability has a significant effect on consumer satisfaction. Research conducted by Çoban & Ardıç Yetiş (2019) also explains that memorability acts as a significant mediator, indicating that experiences must be remembered to lead to satisfaction. Memorability mediates partially between factors such as novelty, satisfaction, refreshment and traveler intent. That surprising (novelty), refreshing, or satisfying experiences will trigger strong memorability encourages positive behavior (Sthapit et al., 2020)

Effect of the Errors variable (X4) on Consumer Satisfaction Level (Y) on Fund Application Fintech Use.

From the results of the efficiency variable t test (X4), the value in the thitung amounting to 3,995 and the table value of 1,979, so that's it $3,995 > t_{table} 1,979$ which can be interpreted as meaning that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This means that the Errors variable partially has a significant effect on the level of consumer satisfaction when using the DANA fintech application. In line with research conducted by Nurasmı et al,(2022) this research shows that aspects *errors* has a significant influence on user satisfaction. The fewer errors that occur when users access the website, the higher their level of satisfaction. Features that help users recognize, diagnose, and recover from errors have a low severity rating, meaning users rarely experience errors or errors that occur do not interfere with their convenience Adinegoro et al., (2022). Failure in mobile banking services directly reduces user satisfaction. When the application frequently errors or transaction interruptions occur, loyalty and reuse intentions will decrease sharply. It is important for fintech companies to prioritize

system stability and clarity of service information in order to maintain user satisfaction levels (Siti Ismi Dinyngt Fauzi, Irfan Syauqi Beik, 2022).

Effect of Satisfaction variable (X5) on Consumer Satisfaction Level (Y) on Fund Application Fintech Use.

The results of the t test show the thitung value amounting to 8,652 and the table value of 1,979, means the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This means that the Satisfaction variable (X5) partially has a significant effect on Consumer Satisfaction Level (Y) in the use of the DANA fintech application. This research is in accordance with the research carried out Pereira & Sukaatmadja,(2019) shows that the influence of satisfaction on consumer satisfaction levels is very significant. Results of research conducted by Sadhewa, (2021) regarding the influence of customer satisfaction and customer loyalty on financial performance on digital bank services in Indonesia, satisfaction has a positive and significant influence on financial performance. This shows that the higher the level of customer satisfaction with the services provided by digital banks, the more likely customers are to recommend these services to others, which will ultimately improve the company's financial performance. Customer satisfaction is a crucial factor in creating positive experiences that lead to loyalty and business growth. Research conducted by Devi et al., (2024) that satisfaction acts as a partial mediator in the relationship between Fintech Literacy and sustainable intentions. This means that fintech literacy not only affects sustainable intentions directly, but also through increasing user satisfaction.

The influence of the variables Learnability (X1), Efficiency (X2), Memorability (X3), Errors (X4), and Satisfaction (X5) on Consumer Satisfaction Level (Y) in the Use of Fintech Fund Applications.

Based on research results, values have been obtained in Ftable of 2.29, and the result is a calculated value of 41.908 and a probability of 0.000. So the significance values for the simultaneous influence of Learnability(X1), Efficiency(X2), Memorability(X3), Errors(X4), and Satisfaction(X5) on the Consumer Satisfaction Level(Y) are $0.000 < 0.05$ and the Fcalculate value $41,908 > Ftable 2,29$. It can be concluded that H_6 is accepted in other words, which means there is an influence between Leanability (X1), Efficiency (X2), Memorability (X3), Errors (X4), Satisfaction (X5) simultaneously (together) on the Level of Consumer Satisfaction (Y). This research is in line with research conducted by PURBASARI & Nurmayanti, (2021) explains that the usability variables (learnability, efficiency, memorability, error and satisfaction) have an influence on the level of satisfaction of DANA application users, with satisfaction and learnability being the two most dominant variables. Fatinah et al., (2025) the research concludes that the results of this research confirm that perceived usability in mobile applications is greatly influenced by a combination of efficiency of use, ease of learning, memory of features, and error rate during use. This research provides empirical evidence that usability components such as Learnability (ease of learning applications), Efficiency (speed of use), Memorability (ease of remembering), Errors (user error rate), and Satisfaction (satisfaction with use) have a close relationship with user perception and experience in using digital applications. This finding is relevant as a theoretical basis in examining the relationship between usability variables to user satisfaction of fintech applications such as DANA. These five variables had a significant influence on the level of satisfaction of users of the DANA fintech application, in line with the research results(Azis et al., (2022) which found that the combination of usability factors makes an important contribution to the experience and comfort of digital service users.

CONCLUSION

Based on the results of research conducted by the author regarding the influence of learnability, efficiency, memorability, errors and satisfaction on the level of consumer satisfaction in the use of fintech application funds from the data obtained, it can be concluded that there are four variables that significantly influence the level of consumer satisfaction in the use of fintech application funds, namely learnability, memorability, satisfaction and error, meanwhile, the efficiency variable does not have a significant effect on the level of consumer satisfaction when using fintech fund applications. Based on the analysis and findings of this research, several practical suggestions are proposed for fund application fintech developers, including: developers

can optimize satisfaction and error handling aspects, simplify the application use process, maintain and improve efficiency and memorability aspects.

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