

ABSTRAK

PENGARUH PERSEPSI MANFAAT, PERSEPSI KEMUDAHAN PENGUNAAN, DAN *E-SERVICE QUALITY* TERHADAP LOYALITAS PENGUNA *E-WALLET* PADA GENERASI Z (Studi Pada Mahasiswa di Lima Perguruan Tinggi Negeri Pengguna *E-Wallet* DANA di Lampung)

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Pesatnya penggunaan *e-wallet* di kalangan Generasi Z yang adaptif terhadap teknologi namun memiliki kecenderungan *switching behavior* yang tinggi di tengah ketatnya persaingan *fintech* menjadikan loyalitas pengguna sebagai isu penting. Penelitian ini bertujuan menganalisis pengaruh persepsi manfaat, persepsi kemudahan penggunaan, dan *e-service quality* terhadap loyalitas pengguna *e-wallet* DANA pada mahasiswa Generasi Z. Penelitian menggunakan pendekatan kuantitatif dengan jenis *explanatory research*, melibatkan 100 responden pengguna *e-wallet* DANA yang dikumpulkan melalui kuesioner. Analisis data dilakukan menggunakan SPSS 27 dan regresi linier berganda untuk menguji pengaruh variabel independen terhadap variabel dependen. Hasil penelitian menunjukkan bahwa secara parsial persepsi manfaat dan persepsi kemudahan penggunaan tidak berpengaruh terhadap loyalitas pengguna, sedangkan *e-service quality* berpengaruh positif dan signifikan terhadap loyalitas pengguna. Kemudian, secara simultan persepsi manfaat, persepsi kemudahan penggunaan, dan *e-service quality* berpengaruh positif dan signifikan terhadap loyalitas pengguna.

Kata Kunci: Persepsi manfaat, Persepsi Kemudahan Penggunaan, *E-Service Quality*, Loyalitas Pengguna, *E-Wallet*.

ABSTRACT

THE IMPACT OF PERCEIVED USEFULNESS, PERCEIVED EASE OF USE, AND E-SERVICE QUALITY ON E-WALLET USER LOYALTY AMONG GENERATION Z

***(A Study of Students at Five State Universities Using the DANA E-Wallet in
Lampung)***

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The rapid adoption of e-wallets among Generation Z, who are adaptive to technology yet exhibit a high tendency toward switching behavior amid intense fintech competition, has made user loyalty an important issue. This study aims to analyze the impact of perceived usefulness, perceived ease of use, and e-service quality on DANA e-wallet user loyalty among Generation Z students. The study employs a quantitative approach with an explanatory research design, involving 100 DANA e-wallet users as respondents, with data collected through questionnaires. Data analysis was conducted using SPSS 27 and multiple linear regression to examine the influence of independent variables on the dependent variable. The results show that, partially, perceived usefulness and perceived ease of use do not affect user loyalty, while e-service quality has a positive and significant effect on user loyalty. Simultaneously, perceived usefulness, perceived ease of use, and e-service quality have a positive and significant effect on user loyalty.

Keywords: *Perceived Usefulness, Perceived Ease of Use, E-Service Quality, User Loyalty, Digital Wallet (E-Wallet).*