

The Influence of Promotion, Product Quality, Service Quality, Convenience, Security, and Trust on Customer Satisfaction of Dana E-Wallet Users

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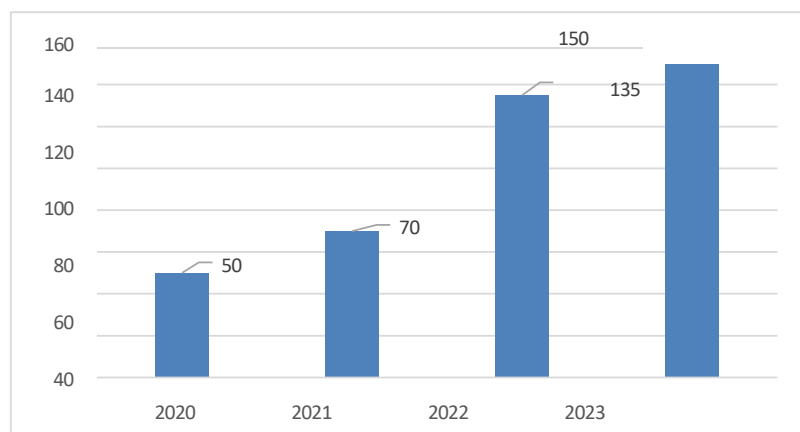
Abstract. The growing number of e-wallet users indicates a rise in customer satisfaction with the DANA e-wallet from 2021 to 2023. This research aims to determine and test the influence of promotion, product quality, service quality, convenience, security, and trust on customer satisfaction among E-Wallet DANA users. This research employs a quantitative methodology. This research employs a non-probability sampling technique, known as the accidental sampling method, for its sample collection. We collected research data by distributing questionnaires to 97 respondents, utilizing data analysis techniques such as multiple linear regression analysis with the assistance of SPSS. The research results show that promotion, product quality, service quality, convenience, security, and trust have a positive effect on customer satisfaction among DANA application users.

Keywords: promotion, product quality, service quality, convenience, security.

1. INTRODUCTION

An e-wallet is a digital wallet that was created to conduct buying and selling transactions. Currently, e-wallets are the most frequently used payment method. With this e-wallet, users do not need to bring a physical wallet or cash to make transactions. E-wallets can be used by both men and women and do not choose age, status, or position.

Iswara created DANA, a digital wallet, in 2018 to facilitate transactions or payments supported by the KMK (Creative Media Karya) digital arm. DANA makes it easier for users to make transactions, such as bill payments and others. In addition to offering mobile payment services, the DANA application facilitates financial transactions across various business sectors. The DANA application boasts the unique feature of instant approval and a quick registration process.



The data above indicates a consistent increase in the DANA application's user base. This shows an increase in customer satisfaction with the DANA application from 2021 to 2023. Therefore, the researcher will investigate the factors that influence customer satisfaction with the DANA application, with the aim of enhancing it. According to Tjiptono & Diana (2018), customer satisfaction refers to the level of satisfaction or dissatisfaction a customer feels after receiving a service or results that meet their expectations. Of course, with consumer satisfaction, we can create excellence in competition. Consumers who are satisfied with the results of services or products will certainly be more likely to feel satisfied with their products.

According to Assauri (2018), promotion is a company's effort to influence and seduce potential buyers through the use of all elements of the marketing mix, and its success heavily depends on other marketing policies. The more effective the company's promotion, the more successful it will be.

The study's question is: (1) Does promotion positively impact customer satisfaction among E-Wallet DANA users? (2) Does product quality have a positive effect on customer satisfaction among E-Wallet DANA users? (3) Does service quality have a positive effect on customer satisfaction among E-Wallet DANA users? (4) Does convenience have a positive effect on customer satisfaction among E-Wallet DANA users? (5) Does security have a positive effect on customer satisfaction among E-Wallet DANA users? Does trust have a positive impact on the customer satisfaction of E-Wallet DANA users?

This study takes the variable of customer satisfaction because it complements the previous research conducted by Herdianto and David in 2023. The results of the study have a positive influence on customer satisfaction. However, this study does not examine safety, convenience, and trust as researchers Robin and Evyanto (2023) did in their study, "The Influence of Security, Convenience, and Trust on Customer Satisfaction at PT Lion Parcel," which found that these variables positively impacted customer satisfaction. This study aims to integrate the findings from the two previous studies. This study will investigate the impact of various factors, such as promotion, product quality, service quality, convenience, security, and trust, on the customer satisfaction of DANA e-wallet users.

2. LITERATURE REVIEW

According to Tjiptono & Diana (2018), customer satisfaction is the feeling of customer satisfaction or dissatisfaction from a service or result received as expected. Meanwhile, according to Sari & Oswari (2020), customer satisfaction is a positive outcome for customers when buying from a company whose performance meets or exceeds expectations. Customer

satisfaction is a fundamental concept in marketing and business, reflecting how well a company's products or services meet or exceed consumer expectations. Understanding customer satisfaction is crucial for businesses aiming to enhance their offerings and build lasting relationships with customers.

Utomo & Salsabila (2021) define promotion as an activity companies carry out to draw customers' attention and pique their interest in purchasing their products. Assauri (2018) defines promotion as a company's attempt to influence and entice potential buyers by utilizing all elements of the marketing mix, with success heavily reliant on other marketing policies. The better the promotion carried out by the company, the more it will increase customer satisfaction.

According to Handoko (2022), product quality is the condition of the goods, which is based on an assessment of its conformity with the established measurement standards. Kotler and Armstrong (2019) said that product quality is the ability of a product to demonstrate its functions, such as durability, reliability, precision, ease of operation, and ease of repair, as well as other attributes. Customers will feel dissatisfied if the service products offered fall short of their expectations, but they will feel satisfied if the service products meet their expectations. Tjiptono & Diana (2018). The better the quality of the products created by the company, the more customer satisfaction will increase.

Indrasari (2019) concludes that service quality primarily revolves around efforts to satisfy customer needs and desires and the precision of its delivery to meet customer expectations. According to Billyarta & Sudarusman (2021), the quality of electronic services is a manifestation of the company in fulfilling customer activities that are useful in meeting customer needs and expectations. Customers are satisfied when the quality of service aligns with their desires. The company will gain a positive reputation from consumers or customers, which will encourage them to maintain positive relationships with it. The better the quality of service that the company provides to customers, the more customer satisfaction will increase.

According to Nidhom (2019), a product's ease of use helps a group of people achieve a set of predetermined goals in a way that creates a positive experience; this is a measure of its usability or comfort, while Susanto (2021) defines convenience as the degree to which users find the system simple to learn and operate without requiring a lot of practice. Ease of use makes consumers feel satisfied. The easier it is for customers to use the product, the more customer satisfaction will increase.

According to Kumala et al. (2020), security serves as a guideline for customers to trust that other parties in online transactions cannot view, store, or manipulate their privacy data. Musvaida (2021) relates security, danger, and uncertainty to aspects such as workplace security, financial security, and confidentiality. According to Suryadharma and Budyastuti (2019), information system security includes rules, procedures, and technical steps that stop people from getting into or changing programs without permission, stealing from, or physically damaging information systems. This keeps customers from worrying that their personal and transactional data will be misused. The better the level of product safety, the more customer satisfaction will increase.

Amin and Hendra (2019) define trust as the consumer's belief in the integrity and reliability of others, which is crucial for successful transactions. Several studies support this view, highlighting trust's role in enhancing customer satisfaction. For instance, Nguyen et al. (2013) found that trust mediates the relationship between customer satisfaction and loyalty in service industries. Similarly, Moriuchi and Takahashi (2016) demonstrated that trust influences repeat purchase intentions among online consumers. Research by Jeon et al. (2021) shows that trust transfer enhances e-commerce confidence, while Robin and Evyanto (2023) emphasize that perceived safety and trust are vital for customer satisfaction on digital platforms. Overall, these studies underscore that greater consumer trust leads to higher satisfaction, highlighting its importance in the digital marketplace.

Ettah & Pondaag (2019) define trust as a methodical validation of a company's offer expectations. Trust is a belief based on specific experiences. A company that assumes responsibility for any risks that customers encounter becomes a valuable source of satisfaction for them. The higher the level of consumer trust in the product, the higher the customer satisfaction. In these situations, we expect E-Wallet DANA users to ensure consumer satisfaction through their use.

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Hypotheses

1. The Effect of Promotion on Customer Satisfaction

The initial study by Herdianto & David (2023) demonstrated a significant positive impact of the promotion variable on user satisfaction. The second study, carried out by Yulianto, W. (2020), demonstrated that promotion variables significantly enhanced customer satisfaction. Based on the description above, the following hypothesis can be formulated: H1: Promotion has a positive effect on customer satisfaction.

2. The Effect of Product Quality on Customer Satisfaction

The first research, conducted by Herdianto & David in 2023, revealed a significant positive impact of product quality variables on user satisfaction. The second research was conducted by Azis & Aswan (2023), whose results showed that product quality variables had a positive effect on user satisfaction. Drawing from the aforementioned description, we formulate the following hypothesis: H2: Product quality has a positive effect on customer satisfaction.

3. The Effect of Service Quality on Customer Satisfaction

Herdianto & David (2023) conducted the first research, which revealed a significant positive impact of the service quality variable on user satisfaction. The second research was conducted by Lubis & Andayani (2018), whose results showed that service quality had a positive effect on customer satisfaction. Drawing from the aforementioned description, we formulate the following hypothesis: H3: Service quality has a positive effect on satisfaction.

4. The Influence of Convenience on Customer Satisfaction

Robin & Evyanto (2023) conducted the first research, revealing a significant positive impact of convenience on customer satisfaction. Chusnah and Khairunnisa Tri Indriana conducted the second research, which also demonstrated a significant positive effect of convenience on customer satisfaction. Drawing from the aforementioned description, we formulate the following hypothesis: H4: Convenience has a positive effect on customer satisfaction.

5. The Effect of Security on Customer Satisfaction

The first research conducted by Robin & Evyanto (2023) whose results showed that security has a significant positive effect on customer satisfaction.

The second research conducted by Chusnah and Khairunnisa Tri Indriana, which showed that safety had a significant positive effect on customer satisfaction.

Given the aforementioned description, we can formulate the following hypothesis: H5: Safety has a positive effect on customer satisfaction.

6. The Influence of Trust on Customer Satisfaction

The first research was conducted by Robin & Evyanto (2023), whose results showed that trust has a significant positive effect on customer satisfaction. Putra & Triwardhani (2023) conducted the second research, which also demonstrated a significant impact of trust on customer satisfaction. Drawing from the aforementioned description, we formulate the following hypothesis: H6: Trust has a positive effect on customer satisfaction.

3. METHODS

This study uses a quantitative approach by examining the population or sample from primary and secondary data. This study employs a survey approach, distributing questionnaires to gather data. The study's population consists of all E-Wallet DANA users, the exact number of whom is unknown.

According to Fitria and Sudarmadi (2019), the sample represents the number and characteristics that the population possesses. Given the uncertainty surrounding the population's size, this study employs Rao Purba's (2006) formula for sampling determination.

$$n = \frac{Z^2}{4(\text{Moe})^2}$$

Information:

n = number of samples

Z equals the Z value with a 95% significance level, so the table's Z value is 1.96

MOE = Margin of Error, or the maximum error is 10% = 0.1

The formula above indicates the following number of samples:

$$n = \frac{1.96^2}{4(0.1)^2} = 96.04 \text{ or } 96$$

The study's sample consists of 97 users of the E-Wallet DANA. The characteristics used in this study are those of E-Wallet DANA users.

The technique combines the accidental sampling method with a non-probability sampling technique. Sugiyono (2021) defines nonprobability sampling as a sampling technique that does not equally select each element or member of the population as a sample. The accidental sampling technique allows any individual, by chance and based on their characteristics, to serve as a sample.

A validity test measures the degree of a measuring instrument's accuracy or precision in carrying out its measurement function.

With the formula:

$$r_{xy} = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{[N \sum X^2 - (\sum X)^2][N \sum Y^2 - (\sum Y)^2]}}$$

Information:

R_{xy} represents the correlation coefficient between variables X and Y.

X = the sum of variable values. $\sum XY$ = sum of variable values Y N = number of respondents

With a degree of freedom (df) = (n-1) and a significance level of 95% ($\alpha = 0.05$), the calculated r obtained will be compared with the r table to determine whether the questionnaire used is valid or not. The validity criteria used are:

The statement is considered valid if the calculation exceeds rTable. If the count is less than rTable, the statement is considered invalid.

Reliability tests are instrument tests used to show the extent to which the measurement can provide consistency and stability when remeasuring the same object. When respondents consistently provide stable answers, we consider a questionnaire reliable. This study tested reliability using the Spearman-Brown technique, setting a significance level at 5%. With the following formula:

$$r_n = \frac{2rb}{1+rb}$$

Information:

r = instrument reliability

RB = Product Moment Correlation Index The reliability criteria used are:

We declare the statement reliable if the calculation exceeds rTable. We declare the statement unreliable if the calculation is less than rTable.

This study employs inferential (quantitative) analysis to process data based on its results using the SPSS program. We carried out data analysis using the multiple linear regression method. We used classical assumption tests such as normality tests, heteroscedasticity tests, and multicollinearity tests before conducting multiple linear regression analysis.

We conducted multiple regression analysis in this study to determine the significant influence of the studied variables and the relationship between promotion (X1), product quality (X2), service quality (X3), convenience (X4), safety (X5), and trust (X6) on customer satisfaction (Y). You can calculate it using the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$$

Ghozali (2009) used the T test to partially test the influence of each independent variable on the dependent variable in this study. We tested each independent variable in this study to determine its influence on the dependent variable.

4. RESULTS

The calculation results show that the r value of the table is 0.167. We can conclude that the questionnaire's question items are valid if the calculated r value exceeds the r of the table and is positive. The following table displays the results of the validity test analysis in this study:

Variabel	Item	rhitung	rtable	keterangan
Kepuasan pelanggan (Y)	1	0,832	0,167	Valid
	2	0,827	0,167	Valid
	3	0,864	0,167	Valid
	4	0,869	0,167	Valid
Promosi (X1)	1	0,707	0,167	Valid
	2	0,765	0,167	Valid
	3	0,785	0,167	Valid
	4	0,858	0,167	Valid
	5	0,791	0,167	Valid
Kualitas produk (X2)	1	0,844	0,167	Valid
	2	0,826	0,167	Valid
	3	0,763	0,167	Valid
Kualitas pelayanan (X3)	1	0,631	0,167	Valid
	2	0,603	0,167	Valid
	3	0,700	0,167	Valid
	4	0,599	0,167	Valid
	5	0,617	0,167	Valid
Kemudahan (X4)	1	0,643	0,167	Valid
	2	0,641	0,167	Valid
	3	0,657	0,167	Valid
	4	0,639	0,167	Valid
	5	0,567	0,167	Valid
Keamanan (X5)	1	0,756	0,167	Valid
	2	0,787	0,167	Valid
	3	0,743	0,167	Valid
Kepercayaan	1	0,805	0,167	Valid
	2	0,770	0,167	Valid
	3	0,805	0,167	Valid
	4	0,863	0,167	Valid

It can be concluded that all indicators used to measure the variables in this study have a correlation coefficient higher than $r_{table} = 0.167$ (r_{table} value for $n=96$). We can conclude that all these indicators are valid.

Variabel	Cronbach's Alpha	Kriteria Tingkat Reliabilitas
Kepuasan Pelanggan (Y)	0,867	Reliable
Promosi (X1)	0,837	Reliable
Kualitas Produk (X2)	0,728	Reliable
Kualitas Pelayanan (X3)	0,615	Reliable
Kemudahan (X4)	0,620	Reliable
Keamanan (X5)	0,639	Reliable
Kepercayaan (X6)	0,822	Reliable

The variables in this study have varied Cronbach's alphas. The customer satisfaction variable with Cronbach's alpha of 0.867 is in the high category. The high category includes the promotional variable with Cronbach's alpha of 0.837. The high category includes the product quality variable, which has a Cronbach's alpha of 0.728. Cronbach's alpha of 0.615 includes the service quality variable in the high category. The convenience variable, with a Cronbach's alpha of 0.620, also falls into the high category. The high category includes the safety variable with Cronbach's alpha of 0.639. Cronbach's alpha of 0.822 places the confidence variable in the high category. This validates all concepts used to measure questionnaire variables and ensures the items' usefulness.

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	<i>Standardized Residual</i>
<i>Kolmogorov-Smirnov</i>	<i>0,084</i>
<i>Asymp.Sig (1-tailed)</i>	<i>0,092</i>

The significant value (1-tailed) is $0.092 > 0.05$. Therefore, we declare that the standardized residual value spreads normally.

variable	t	Sig.	Keterangan
Promosi	-1.943	.055	Tidak terjadi Heteroskedastisitas
Kualitas Produk	1.677	.097	Tidak terjadi Heteroskedastisitas
Kualitas Pelayanan	.880	.381	Tidak terjadi Heteroskedastisitas
Kemudahan	1.684	.096	Tidak terjadi Heteroskedastisitas
Keamanan	1.798	.075	Tidak terjadi Heteroskedastisitas
Kepercayaan	-1.522	.131	Tidak terjadi Heteroskedastisitas

The promotion variable has a significance value of 0.055, product quality has a significance value of 0.097, service quality has a significance value of 0.38, convenience has a significance value of 0.96, safety has a significance value of 0.75 and trust has a significance value of 0.131 which means that all of these variables have a significance value above the confidence level of 0.05. Therefore, there is no heteroscedasticity in this model. In addition to using the glacier test, the heteroscedasticity test can use the scatterplot chart pattern test. To detect it, examine the presence or absence of a specific pattern on the scatterplot chart between SRESID and ZPRED, where the Y axis represents the predicted Y and the X axis represents the standardized residual Y (predicted Y – true Y) (Fauzi, 2017).

Variable	Tolerance	VIF	Keterangan
Promosi	.684	1.462	Tidak terjadi multikolinearitas
Kualitas Produk	.940	1.064	Tidak terjadi multikolinearitas
Kualitas Pelayanan	.898	1.113	Tidak terjadi multikolinearitas
Kemudahan	.899	1.112	Tidak terjadi multikolinearitas
Keamanan	.956	1.046	Tidak terjadi multikolinearitas
Kepercayaan	.697	1.435	Tidak terjadi multikolinearitas

The results of the tolerance value in the promotion variable (X1) are 0.684, product quality (X2) has a tolerance value of 0.940, service quality (X3) has a tolerance value of 0.898, convenience (X4) has a tolerance value of 0.899, security (X5) has a tolerance value of 0.956 and trust (X6) has a tolerance value of 0.697 which are all values greater than 0.10. With the VIF value on the variable promotion (X1) is $1,462 < 10$, the product quality variable (X2) is $1,064 < 10$, the service quality variable (X3) is $1,113 < 10$, the convenience variable (X4) is $1,112 < 10$, the quality perception variable (X5) is $1,046 < 10$, trust variable (X6) is $1,435 < 10$. Based on the data, it shows that no variable has a tolerance value of less than 0.10 and no variable has a VIF value greater than 10. Therefore, we can conclude that the independent variables do not exhibit multicollinearity.

Pengaruh	Konstanta	Koefisien Regresi	Std. error	T-hitug	Sig. T
X1 Y	-4.351	.234	.079	2.960	.004
X2 Y	-4.351	.261	.109	2.393	.019
X3 Y	-4.351	.165	.082	2.013	.047
X4 Y	-4.351	.176	.076	2.300	.024
X5 Y	-4.351	.288	.102	2.840	.006
X6 Y	-4.351	.198	.097	2.031	.045

$$Y = -4.351 + 0,234X1 + 0,261X2 + 0,165X3 + 0,176X4 + 0,288X5 + 0,198X6 + e$$

1. -4,351 = If promotion, product quality, service quality, convenience, safety, and trust are all equal to zero, then customer satisfaction will be -4,351.
2. 0.234 = If the promotion increases by one unit of the Likert scale and the product quality, service quality, convenience, safety, and trust are the same, then customer satisfaction will increase by 0.234
3. 0.261 = If the product quality increases by one unit of the Likert and promotion scale, the quality of service, convenience, safety, and trust is the same, then customer satisfaction will increase by 0.261.
4. 0.165 = If the service quality improves by one unit on the Likert scale and the product quality, convenience, safety, and trust remain unchanged, then there will be a 0.165 increase in customer satisfaction.
5. 0.176 = If the ease of increasing one unit of the Likert and Promotion scale, product quality, service quality, security, and trust are the same, then customer satisfaction will increase by 0.176.

6. 0.288 = If safety increases by one unit on the Likert scale, and promotion, product quality, service quality, convenience, and trust remain unchanged, then customer satisfaction will increase by 0.288.
7. 0.198 = If trust increases by one unit of the Likert and promotion scale, product quality, service quality, convenience, and safety are the same, then customer satisfaction will increase by 0.198.

The results of the t-test in this study are listed in the table and explained as follows:

1. It is obtained that for variable X1 (promotion) with a tcal value = 2,960 > tTable = 1,986 and a significance level of 0.004 < 0.05, this means that the first hypothesis stating that
2. We accept that promotion has a positive effect on customer satisfaction. 2) It is obtained that for variable X2 (product quality) with a tcal value = 2,393 > tTable = 1,660 and a significance level of 0.019 < 0.05, this means the first hypothesis that states that product quality has a positive effect on customer satisfaction is accepted.
3. It is obtained that for the variable X3 (quality of service) with a tcal value = 2.013 > tTable = 1.660 and a significance level of 0.047 < 0.05, this means that the first hypothesis that stated that the quality of service has a positive effect on customer satisfaction received.
4. It is obtained that for the variable X4 (convenience) with a tcal value = 2,300 > tTable = 1,660 and a significance level of 0.024 < 0.05, this means that the first hypothesis that states that convenience has a positive effect on customer satisfaction is accepted. 5) It is obtained that for the variable X5 (safety) with a tcal value = 2,840 > tTable = 1,660 and a significance level of 0.006 < 0.05, this means the first hypothesis that states that safety has a positive effect on satisfaction customers are welcome.
5. It is obtained that for the variable X6 (trust) with a tcal value = 2.031 > tTable = 1.660 and a significance level of 0.045 < 0.05, this means that the first hypothesis that states that promotion has a positive effect on customer satisfaction is accepted.

model	<i>Sum of Squares</i>	df	<i>Mean Square</i>	F	Sig
<i>Regression</i>	171.628	6	28.605	9.568	.000 ^b
<i>Residual</i>	269.052	90	2.989		
Total	440.680	96			

Multiple linear regression analysis shows that the calculated f value is 9.568 with a significance value of 0.000. The value of f table obtained is 2.989, therefore, it can be concluded that F calculates 9.568 > 2.989 and a significant value of 0.000 < 0.05. The results show that promotion, product quality, service quality, convenience, safety, and trust have a positive effect simultaneously on the variables of customer satisfaction received.

An R square of 0 indicates that promotional variables and product quality account for 38.9% of customer satisfaction variables. The quality of service, convenience, safety, and trust was 61.1% determined by other variables that were not examined in this study.

5. DISCUSSION

Statement number one received an index value of 68% in the high category, statement number two received an index value of 79.8% in the high category, statement number three received an index value of 81.2% in the high category, statement number four received an index value of 75.4% in the high category, and statement number five received an index value of 75.2% in the high category, according to the results of the questionnaire on the promotion variables. All statements indicate the value of the index in the high category. The respondents believed that the promotions offered by the DANA application were both attractive and maximized, thereby enhancing their satisfaction with the e-wallet DANA. According to the results of the questionnaire, respondents felt that if e-Wallet DANA uses good advertising, it can increase customer satisfaction. According to the results of the questionnaire, respondents felt that the DANA e-wallet used good sales promotions so that it could increase customer satisfaction.

Respondents believe that the DANA e-Wallet has effective public relations, which contributes to increased customer satisfaction. This study's findings are consistent with Dewa's (2019) research, which also showed a positive impact of promotional efforts on customer satisfaction. However, a notable difference between this study and Dewa's research lies in the sample sizes: this study involved 97 respondents, whereas Dewa's research included 100 participants. Ultimately, we can conclude that improved promotional strategies consistently enhance customer satisfaction among DANA e-Wallet users.

According to the questionnaire results, respondents expressed that the DANA e-Wallet demonstrates strong durability, which contributes positively to customer satisfaction. Additionally, they felt that the DANA e-Wallet aligns well with their specifications, further enhancing their satisfaction. Mahira et al. (2021) found a positive correlation between product quality and customer satisfaction, which aligns with these findings. Essentially, as product quality improves, consumers' confidence in using the product increases, leading to greater satisfaction with the DANA e-Wallet. This underscores the importance of product quality in fostering a positive user experience and building customer loyalty. This revised paragraph improves clarity and flow while ensuring grammatical correctness.

The results of the questionnaire indicated that respondents found the DANA e-Wallet to be a visually appealing application, which contributes to increased customer satisfaction. Additionally, respondents felt that the DANA e-Wallet effectively meets consumer needs, further enhancing their satisfaction. The survey also revealed that users greatly value the DANA e-Wallet's rapid service, significantly contributing to increased customer satisfaction. Furthermore, respondents expressed confidence in the DANA e-Wallet's commitment to guaranteeing the quality of its services, which positively impacts their overall satisfaction. Lastly, participants noted that the DANA e-Wallet consistently addresses user concerns, leading to improvements in service quality. Silvia and Arifiansyah's (2023) research, which similarly demonstrated that service quality positively impacts customer satisfaction, aligns with these findings. This revised paragraph improves readability and flow while ensuring grammatical correctness and maintaining an academic tone.

Respondents indicated that the DANA e-Wallet is straightforward to use, which contributes to increased customer satisfaction. The questionnaire results revealed that respondents found the DANA e-Wallet simple to learn, further enhancing customer satisfaction. Additionally, participants noted that the features of the DANA e-Wallet were straightforward to navigate, which also positively impacted their satisfaction levels. The survey highlighted that respondents appreciated the flexibility of the DANA e-Wallet, reinforcing their overall satisfaction. Furthermore, respondents felt that the application was clear and understandable, which significantly contributed to their satisfaction. Chusnah and Indriana's (2020) research, which similarly demonstrated that ease of use positively affects customer satisfaction, aligns with these findings. Ultimately, the more accessible the DANA e-Wallet is for consumers, the more comfortable they feel using it, leading to greater satisfaction. This revised paragraph improves readability and flow while ensuring grammatical correctness and maintaining an academic tone.

Respondents evaluated the security of the DANA e-wallet as highly guaranteed, thereby potentially enhancing customer satisfaction. According to the results of the questionnaire, respondents indicated that the security of the DANA e-Wallet is highly reliable, which contributes to increased customer satisfaction. The questionnaire results revealed that participants felt the DANA e-Wallet provided robust security guarantees, further enhancing their satisfaction. Additionally, respondents appreciated that the DANA e-Wallet maintained the confidentiality of their personal data, which also positively impacted their satisfaction levels. Furthermore, the e-wallet consistently offers proof of transactions, reinforcing users' confidence and satisfaction. The results of this study coincide with the findings of Robin and

Evyanto's (2023) research, which also showed a positive impact of safety perceptions on customer satisfaction. Ultimately, the greater the sense of security users feel while using the DANA e-Wallet, the more comfortable they are with the product, leading to higher levels of satisfaction. This revised paragraph improves clarity and flow while ensuring grammatical correctness and maintaining an academic tone.

Respondents expressed a high level of trust in the DANA e-Wallet, attributing this confidence to the application's perceived integrity, which significantly enhances customer satisfaction. The results of the questionnaire indicated that participants regarded the DANA e-Wallet as highly effective in managing their finances, further contributing to their overall satisfaction. Additionally, respondents felt that the e-wallet demonstrated a high level of competence in financial management and provided accurate transaction processing times, both of which are crucial for maintaining user trust. Robin and Evyanto's (2023) research echoes these findings, emphasizing the crucial role of trust in shaping customer satisfaction. Essentially, as respondents' trust in the DANA e-Wallet increases, so does their satisfaction with its services. This revised paragraph improves clarity, coherence, and professionalism while maintaining an academic tone suitable for publication.

6. CONCLUSION

This study aims to determine the influence of promotion, product quality, service quality, convenience, security, and trust on customer satisfaction among DANA application users. The researcher's data collection results confirm the following findings:

1. Promotions have a positive influence on customer satisfaction levels with the DANA application. This means that with advertising, sales promotion, personal sales, direct marketing, and public relations, the promotion will be better. The more effectively consumers perceive the DANA application, the higher the level of customer satisfaction among its users.
2. Product quality positively impacts the level of customer satisfaction with the DANA application. This implies that the higher the product quality in the DANA application, along with its durability and ability to prevent server downtime, the higher the level of consumer satisfaction with the DANA application.
3. Service quality has a positive influence on customer satisfaction with the DANA application. This implies that a well-executed service response on the DANA application will enhance the service quality, thereby boosting customer satisfaction among DANA application users.

4. Convenience positively impacts the level of customer satisfaction with the DANA application. In other words, the easier it is for the DANA application to use, the more customer satisfaction will increase in DANA application users.
5. Security positively impacts the level of customer satisfaction with the DANA application. Therefore, the better the security of the DANA application, the more customer satisfaction will increase for its users.
6. Trust positively impacts the level of customer satisfaction with the DANA application. This means that the higher the level of trust in the DANA application, the higher the customer satisfaction.

LIMITATION

The researcher recognized that this study still had limitations. The researcher suggests conducting additional research to incorporate variables like customer experience, personal selling, and word-of-mouth, which have not received much attention in previous studies. We further suggest that the researcher can enhance the limitations of this study by expanding the sample and population with diverse characteristics, thereby fostering new research opportunities.

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