Rubinstein: Multidisciplinary Journal

Vol.4, No.2, June 2026
Available Online: https://jurnal.ubd.ac.id/index.php/rubin

The Role of Service Quality, Trust, and Security in Enhancing Customer Satisfaction in Digital Wallet DANA Applications

Vivin Hanitha[1)*], Tri Angreni[2)], Hendra[3)], Ruruh Wuryani[4)]
[1)2)3)4)]Management, Faculty of Business, Buddhi Dharma University
Imam Bonjol Street, Tangerang, Indonesia
[1)]vivin.hanitha@ubd.ac.id
[2)]tri.angreni@ubd.ac.id
[3)]hendra.hendra@ubd.ac.id
[4)]ruruh.wuryani@ubd.ac.id

Article History:

Received 11 April 2026;
Revised 25 May 2026;
Accepted 30 May 2026;
Available Online 15 June 2026

Keywords:

Customer Satisfaction
DANA Digital Wallet
Security Customer
Service Quality
Trust Customer

Abstract

Financial technology has encouraged the widespread adoption of digital wallet applications as practical and efficient tools for conducting payment transactions. This study aims to analyze the influence of service quality, trust, and security on customer satisfaction among users of the DANA digital wallet application in Tangerang City. This research employed a quantitative approach using survey questionnaires distributed to DANA 100 users with purposive sampling techniques. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the relationships among the variables. The results indicate that service quality has a positive and significant effect on customer satisfaction. Meanwhile, trust and security demonstrate positive but statistically insignificant effects on customer satisfaction. This finding implies that although users perceive trust and security as important factors, these variables do not strongly determine satisfaction levels in this study. Furthermore, the R-Square value of 0.739 indicates that service quality, trust, and security collectively explain 73.9% of the variance in customer satisfaction, the other 26.1% is influenced by other factors.

I. INTRODUCTION

Recent advancements in digital technology in Indonesia have significantly altered consumer behavior, especially with regard to cashless payment methods. The application of digital wallets has increased in line with high internet penetration, the growth of e-commerce, and government support through digital transformation programs and the National Cashless Movement (GNNT (Kasidjo et al., 2025). People now tend to choose fast, practical, and efficient transactions through digital wallet applications such as OVO, DANA, GoPay, and ShopeePay. (Heratiana et al., 2025) This situation demonstrates that digital wallets have become a vital part of daily economic activities, including transportation payments, online shopping, bills, and money transfers. The intense competition among digital wallet providers necessitates companies' understanding of the factors that can increase customer satisfaction and maintain user loyalty.

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

Figure 1. E-Wallets in Indonesia

Urban communities are increasingly accustomed to cashless transactions, fueling the rapid growth of Indonesia's fintech industry. Indonesia's fintech ecosystem is projected to mature, offering practical, secure, and tailored digital payment options. Digital wallets (e-wallets) are the most popular digital payment method, used by 80% of respondents by 2025, primarily for online shopping, mobile phone credit, transfers, and bill payments. (Nurwila & Syaefulloh, 2026) The 2023–2025 trends confirm: e-wallets are dominant, banking platforms remain relevant, and Paylater has the potential to become the primary payment method of the future.

The Emtek Group and Alibaba Group collaborated to create DANA, a digital wallet. registered as a Category I Payment Service Provider and overseen by Bank Indonesia. The platform is run by PT Elang Andalan Nusantara (EAN), and one of the main shareholders is PT Elang Sejahtera Mandiri, a technology issuer and a division of PT Elang Mahkota Teknologi Tbk (EMTEK) (Sugiyanto et al., 2026). DANA Indonesia is a digital wallet application that provides various electronic-based financial transaction services, such as bill payments, money transfers, credit purchases, and QRIS transactions. (Novira Indah Prayuni et al., 2026) In the context of research, service quality in the DANA application can be defined as the application's ability to provide services that are fast, secure, easy to use, and able to meet user expectations. (Lubis, 2026)

Furthermore, Paylater shows significant growth, particularly among the younger generation seeking flexible and instant installment options. E-wallet users in Indonesia are projected to surge dramatically, reaching 74% of the adult population, or approximately 149.8 million people, by 2023. Dominated by Gen Z and millennials, digital wallets have become the primary payment method due to their convenience and frequent promotional offers, with DANA, GoPay, and OVO leading the way (Primananda et al., 2026) . With 72% of people using it, DANA is the most popular app, followed by GoPay, OVO, and ShopeePay.

The quick advancement of financial technology has changed how consumers use digital wallet apps like DANA to make payments. (Ramadhani & Zahrah, 2026). The Technology Acceptance Model (TAM) and service quality theory, which explain why people adopt digital payment systems when they believe they are practical, reliable, safe, and able to deliver satisfactory services, are intimately linked to this issue. (Koswara, 2025) In the context of digital wallets, customer satisfaction becomes an important factor influencing continued usage and user loyalty.

Customer satisfaction is a fundamental concept in the financial technology (fintech) industry because it reflects a company's level of success in meeting user needs, expectations, and experiences with the digital services it provides. (Sundari et al., 2026) In the fintech context, customer satisfaction is a crucial factor because technology-based services are highly dependent

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

on system quality, transaction security, application ease of use, service speed, and user confidence in personal data protection. Customer loyalty can rise when customer satisfaction levels are high, continuance intention, and encourage favorable word of mouth. (Susanti et al., 2026) Therefore, fintech companies need to continuously improve the quality of digital services, technological innovation, and system security to create sustainable customer satisfaction and maintain competitiveness in the digital economy era.

Research (Syahidah & Aransyah, 2023) showed that consumer happiness and loyalty are influenced by mobile wallet service dimensions such as security, utility, and service quality. The study emphasized that system quality and the application's ability to provide a sense of security during transactions are important determinants in retaining digital wallet users. According to some research, consumer satisfaction is significantly influenced by service quality. (Hanitha, 2020) While other studies show that trust and security are actually more determining factors in the context of digital financial services (Saut et al., 2022). In addition, Consumer behavior has changed dramatically as a result of the quick advancement of financial technologies, necessitating further research to understand the factors influencing user satisfaction with digital wallet applications in current conditions.

Prior research on the impact of security and trust on e-wallet customer happiness has yielded mixed results. (Koswara, 2025) This study explores public interest based on search volume as a proxy for user attention. The results show that DANA is significantly affected. On the other hand, user satisfaction is negatively affected by ease of use and security (Ilham & Wibowo, 2026). Thus, by employing the SEM-PLS method to examine the concurrent impact of service quality, trust, and security on customer satisfaction among DANA customers in Tangerang City, this study seeks to close the research gap. This research provides a more specific understanding of the dominant factors influencing customer satisfaction in digital wallet applications and contributes to the development of fintech service strategies in Indonesia.

II. LITERATURE

Customer satisfaction in electronic transactions is a psychological state that arises after consumers compare their expectations before using a digital service with the actual experience they receive during the transaction. (Setianingrum et al., n.d) Customer satisfaction in e-commerce and digital wallets is impacted by a number of aspects, including transaction speed, ease of use, system security, e-service quality, and degree of platform trust. Customer satisfaction theory refers to Expectation Confirmation Theory (ECT), which states that customers will be satisfied if service performance meets or exceeds their expectations. According to the E-SERVQUAL theory (Ilham & Wibowo, 2026). The five dimensions of service quality are tangibles, assurance, responsiveness, empathy, and dependability. In the context of digital wallet applications such as DANA, the E-SERVQUAL theory is used to assess the extent to which electronic service quality is able to increase user satisfaction and loyalty through a safe, fast, and easy-to-use digital service experience. (Novyantri & Setiawardani, 2021) Users' behavioral intentions were assessed in the study using the Technology Acceptance Model (TAM) based on two primary beliefs: perceived utility and perceived ease of use.

The idea of electronic service quality or e-service quality is an evolution of traditional service quality that centers on a digital system's capacity to offer clients safe, efficient, effective, and user-friendly services via electronic media. (Isnoe & Azis, 2024) Customers are more likely to be satisfied when they have more faith in a business since their expectations are fulfilled based on previous experiences. (Syahidah & Aransyah, 2023) Therefore, companies need to maintain

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

consistent service quality, information transparency, and commitment to customer needs so that customer trust and satisfaction can increase sustainably.

On the other hand, security is also a major concern when using digital wallet applications. The rise in data breaches, digital fraud, and cybercrime has led users to become more selective in choosing secure digital payment platforms (Rafiqoh Lubis & Balqis, n.d.) System security encompasses personal data protection, transaction security, user authentication, and the system's ability to prevent unauthorized access. When users perceive that their information and transactions are securely protected, their level of comfort and satisfaction with the service increases. Conversely, low levels of security can erode user trust and negatively impact customer satisfaction.

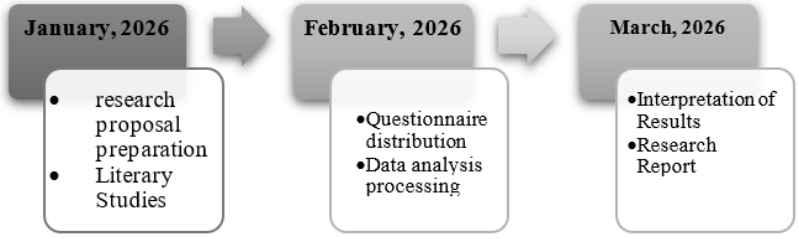

Figure 2. Research Roadmap

This research roadmap is systematically structured to ensure each stage of the research can run effectively and in a targeted manner. The research will be conducted from January to March 2026 on the digital wallet application and the research subjects of DANA users in Tangerang City. The initial stage of the research began in January 2026 with the preparation of a research proposal that includes the formulation of the background, problem identification, research objectives, hypotheses, and the determination of research variables, namely service quality, trust, security, and customer satisfaction. At this point, a thorough review of the literature was also done on the evolution of digital wallets in Indonesia, the behavior of users of digital payment apps, and previous research.

The next stage, which took place in February 2026, concentrated on creating a questionnaire as a study tool, identifying the population and sample, and giving the questionnaire to Tangerang City users of the DANA app. Following data collection, validity, reliability, and the correlations between research variables were tested by data processing and analysis utilizing the SEM-PLS method. The following phase, which occurred in February 2026, focused on developing a questionnaire as a research tool, determining the population and sample, and distributing the questionnaire to DANA app users in Tangerang City. Data processing and analysis using the SEM-PLS method were used to examine validity, reliability, and correlations between research variables after data collection.

III. RESEARCH METHOD

Online surveys using Google Forms and in-person interviews with participants who satisfied the study's requirements were used to gather data. The 10-times rule, which stipulates that the sample size must be at least ten times the number of indicators composing a construct or ten times the number of structural routes leading to the endogenous variable, was used to establish the sample size. (Novyantri & Setiawardani, 2021) The sample size of 100 respondents in this research model is deemed adequate to generate stable and trustworthy parameter estimations since it surpasses the minimal criteria. The SEM-PLS method was chosen because it provides robust statistical analysis for complex models, supports predictive research objectives, and is widely applied in studies related to technology usage and customer behavior.

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

Purposive sampling was the sample strategy employed in this investigation. This approach was selected because the researchers selected respondents according to particular standards that complemented the study's goals. (Hanitha & Angreni, 2025) The respondent criteria in this study are: (1) people who live in Tangerang City, (2) have and use the DANA digital wallet application, (3) have used the DANA application for at least the last 3 months, and (4) have completed at least two transactions in the past month using the DANA application. (Syahidah & Aransyah, 2023) The purposive sampling technique is considered appropriate because it is able to obtain respondents who truly understand the experience of using the DANA application, so that the data obtained is more relevant and accurate regarding the factors of customer satisfaction, security, trust, and service excellence.

To make sure the responses were more pertinent to their experience with the digital wallet app, the questionnaire was given to respondents who had used the DANA app for at least a few months. (Syahidah & Aransyah, 2023). Additionally, this study included secondary data about digital wallets, consumer behavior, and the SEM-PLS approach that was gathered through literature reviews from scholarly journals, books, articles, official reports, and other trustworthy sources. This method of gathering data supported a thorough examination of the interactions between the study's variables and produced precise, unbiased data.

The service quality variable is measured through five indicators, including service reliability, responsiveness, ease of use, transaction speed, and customer support. The trust variable is measured through indicators of integrity, honesty, competence, and the application's ability to maintain user trust. The security variable is measured based on personal data protection, transaction security, information confidentiality, and the account verification system. User satisfaction levels, meeting expectations, user experience, and the willingness to keep using the DANA application are used to gauge the customer satisfaction variable. A five-point Likert scale, with 1 denoting strongly disagree and 5 denoting strongly agree, is used to rate each statement item.

Table 1. Respondent Data

Category	Description	Percentage
Gender	male	45%
	female	55%
Age	<20 years	15%
	21-30 years	34%
	31-40 years	27%
	above 35 years	24%
Education	SMP	13%
	SMA	45%
	S1	42%

In the measurement model testing stage (outer model), convergent validity was evaluated using the outer loading value above >0.70 and Average Variance Extracted (AVE) above >0.50, while discriminant validity was evaluated using the Fornell-Larcker criterion. (Purnama et al., n.d.) Additionally, construct reliability was assessed using Composite Reliability and Cronbach's Alpha, with an acceptability level set above 0.70. Second, in order to confirm predictive capacity in the structural model testing stage (inner model), model quality was assessed using the R2 and Q2 values. The bootstrapping strategy with 5,000 resamplings was used to evaluate between the variables in order to calculate the t-statistic and p-value. The hypothesis was accepted if the t-statistic value was greater than 1.96 at a 5% significance level p value under 0.05. Based on the research Problem, these are the hypotheses:

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

H1: Customer satisfaction with the DANA digital wallet application is impacted by service quality
H2: Customer satisfaction with the DANA digital wallet application is impacted by trust
H3: Customer satisfaction with the DANA digital wallet application is impacted by Security

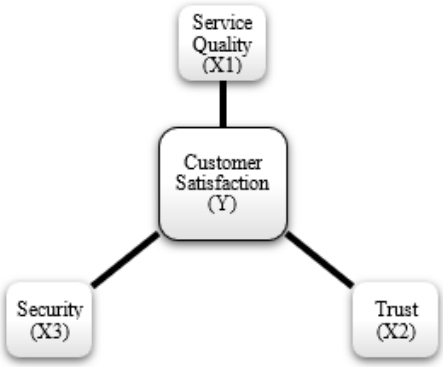

Figure 3. Conceptual Framework

IV. RESULTS AND DISCUSSION

Coefficient of determination (R2), path coefficient analysis, validity and reliability testing, and hypothesis testing utilizing bootstrapping techniques to ascertain the significance of the correlations among variables were all part of the study process. By using this analytical method, the study hopes to offer a thorough knowledge of how consumer happiness with the DANA digital wallet application is influenced by security, trust, and service quality.

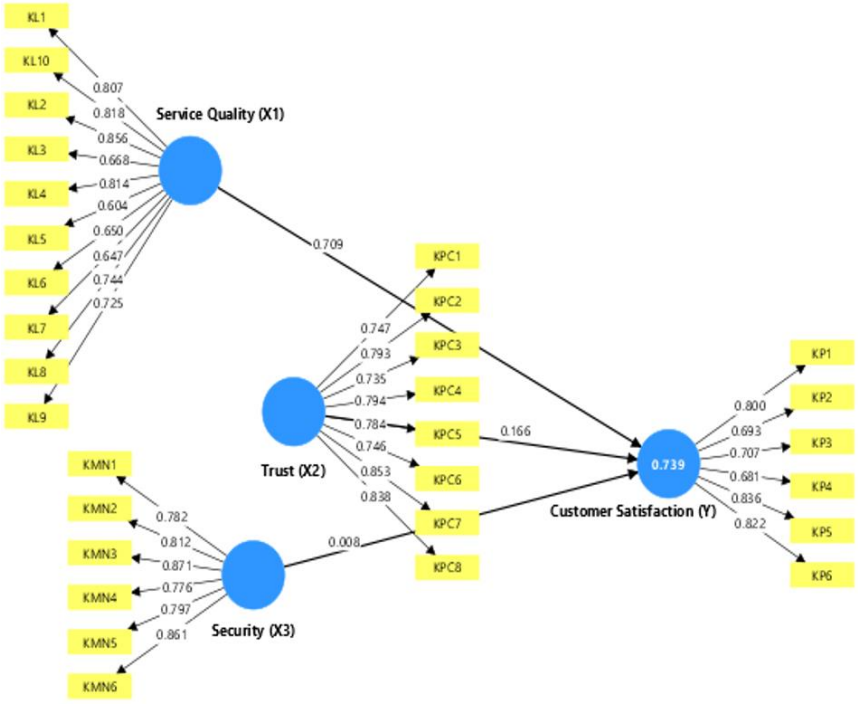

Figure 4. Research Model

The data processing results utilizing the SEM-PLS approach in the accompanying figure make it clear that the study looked at how Security (X3), Trust (X2), and Service Quality (X1) affected Customer Satisfaction (Y). Customer satisfaction is favorably impacted by the Service Quality variable, as indicated by the path coefficient value of 0.709. This means that customer

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

satisfaction increases with the DANA application's service quality. Although to a lesser degree than service quality, user trust also contributes to increased customer satisfaction, as seen by the Trust variable's positive impact on customer satisfaction with a coefficient value of 0.165. However, with a coefficient value of 0.008, the Security variable had very little effect on Customer Satisfaction, indicating that Security has not significantly increased Customer Satisfaction in this study.

Furthermore, the three independent variables Service Quality, Trust, and Security account for 71.9% of the variation in customer happiness, with other factors outside the study model impacting the remaining 28.1%, according to the Customer satisfaction variable's R-Square value of 0.719. The majority of the indicators in each variable have values over 0.70; according to the outer loading results, they can be deemed genuine and capable of accurately representing the research concept.

Table 2. Outer Loading

Item Variable	Outer Loading	Description
KP.1	0.800	Valid
KP.2	0.893	Valid
KP.3	0.707	Valid
KP.4	0.681	Valid
KP.5	0.836	Valid
KP.6	0.822	Valid
KL.1	0.807	Valid
KL.2	0.818	Valid
KL.3	0.856	Valid
KL.4	0.868	Valid
KL.5	0.814	Valid
KL.6	0.804	Valid
KL.7	0.850	Valid
KL.8	0.847	Valid
KL.9	0.744	Valid
KL.10	0.725	Valid
KPC.1	0.747	Valid
KPC.2	0.793	Valid
KPC.3	0.735	Valid
KPC.4	0.794	Valid
KPC.5	0.784	Valid
KPC.6	0.748	Valid
KPC.7	0.853	Valid
KPC.8	0.838	Valid
KMN.1	0.782	Valid
KMN.2	0.812	Valid
KMN.3	0.871	Valid
KMN.4	0.776	Valid
KMN.5	0.797	Valid
KMN.6	0.861	Valid

All indicators in variables Y, X1, X2, and X3 have loading factor values above 0.70 or near the lowest allowable limit in PLS-SEM research; the outer loading test results in Table 2 demonstrate that all indicators have satisfied the convergent validity criterion. The highest outer loading values are found in indicators KL.4 (0.868) and KMN.3 (0.871), which indicate a very strong contribution in representing the construct. Meanwhile, the lowest value is found in KP4 (0.681), but it is still acceptable because it is slightly below the 0.70 threshold and does not interfere with the overall construct validity. (Yoyo & Hanitha, 2023) The measurement model

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

has generally satisfied the criteria for strong convergent validity as all indicators in the dependent variable (Y) and the three independent variables (X1, X2, and X3) are deemed valid and appropriate for use in additional research.

Table 3. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reability
Customer Satisfaction (Y)	0.851	0.856
Service Quality (X1)	0.905	0.917
Trust (X2)	0.912	0.916
Security (X3)	0.901	0.909

All of the research variables Customer Satisfaction (Y), Service Quality (X1), Trust (X2), and Security (X3) have Cronbach's Alpha and Composite Reliability values above the cutoff of 0.70, according to the reliability test results in Table 3. Each variable's Cronbach's Alpha value falls between 0.851 and 0.912, while the Composite Reliability value falls between 0.856 and 0.917. This indicates that all research instruments have a very good level of internal consistency and can be trusted in measuring the constructs studied. Thus, all indicators in these variables are declared reliable, making them suitable for use in further analysis to test the structural model.

Table 4. R-Square

Variable	R Square	R^2 Adjusted
Customer Satisfaction (Y)	0.739	0.731

The Customer Satisfaction (Y) variable has an R-square value of 0.739 and an adjusted R-square value of 0.731, as shown in Table 4. The R-square value of 0.739 indicates that Service Quality, Trust, and Security explain 73.9% of the variance in Customer Satisfaction. Meanwhile, the remaining 26.1% is explained by other variables outside the research model that were not examined in this study.

Table 5. Bootstraping Test

	Original Sample	T-Statistics	P Values
Service Quality (X1) -> Customer Satisfaction (Y)	0.709	4.943	0.000
Trust (X2) -> Customer Satisfaction (Y)	0.166	1.258	0.209
Service (X3) -> Customer Satisfaction (Y)	0.008	0.052	0.959

The hypothesis is accepted since the bootstrapping test findings in Table 5 demonstrate that the Service Quality (X1) variable has a positive and significant impact on Customer Satisfaction (Y) with a coefficient value of 0.709, a T-statistic of 4.943, and a P-value of 0.000 (<0.05). (Angreni et al., 2024) This suggests that customer satisfaction increases with the quality of services rendered. In contrast, the hypothesis is denied since the Trust (X2) variable has a P-value of 0.209 (>0.05) and does not significantly affect customer happiness. This suggests that, in the context of this study, trust is not a significant element in shaping consumer pleasure. With a P-value of 0.959 (>0.05), the Service (X3) variable likewise has no discernible impact on customer satisfaction, suggesting that it does not significantly contribute to raising customer satisfaction. In comparison to other factors, only service quality has been shown to have a significant impact on customer satisfaction.

With a path coefficient value of 0.709, T-statistics of 4.943, and a P-value of 0.000, the study's findings show that service quality has a favorable and significant impact on DANA application users' customer satisfaction. The study's findings support the first hypothesis (H1). This finding indicates that service quality is a dominant factor in increasing user satisfaction, especially through direct experiences felt by customers, such as ease of use of the application, speed of transaction, system stability, and responsiveness of customer service. From the perspective of service marketing theory, this result is in line with the concept of perceived service performance, which states that customer satisfaction is formed when service performance is able to meet or

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

exceed user expectations. In the meantime, the security variable has no significant impact on customer satisfaction with a P-Value of 0.959, and the trust variable has a positive but negligible impact with a P-Value of 0.209. The second hypothesis (H2) and the third hypothesis (H3) were rejected. This condition indicates that trust and security have been considered basic standards (hygiene factors) that are generally already owned by major digital wallet applications such as DANA, so that their existence is no longer a major differentiating factor in shaping customer satisfaction. Thus, companies need to focus more on strategies to improve the quality of digital services that can provide a faster, easier, and more efficient user experience to maintain customer satisfaction levels.

This situation can arise because customers now view security and trust features as fundamental requirements that digital wallet apps must meet; as a result, they are no longer the primary differentiators in raising customer satisfaction. Furthermore, the fourth hypothesis (H4) is accepted since Customer Satisfaction can be explained concurrently by the variables Service Quality, Trust, and Security with an R-Square value of 0.719, or 71.9%, while elements not included in the study have an impact on the remaining fraction. The findings of this investigation are consistent with studies carried out by (Syahidah & Aransyah, 2023). This claims that e-wallet customers' customer happiness is positively impacted by e-service quality and trust. Additionally, research supports this study (Novyantri & Setiawardani, 2021). This study discovered that customer happiness among DANA users is significantly influenced by service quality and customer trust.

V. CONCLUSION

The study's findings show that customer satisfaction among Tangerang City users of the DANA digital wallet application is significantly influenced by service quality. Users tend to feel more satisfied when the application is able to provide fast transactions, responsive services, ease of use, and a convenient digital payment experience. In the increasingly competitive digital financial industry, users expect not only functional services but also efficient and user-friendly experiences. Therefore, service quality becomes a key factor that influences users in evaluating the performance of digital wallet applications.

Furthermore, the study confirms that the combination of service quality, trust, and security is collectively able to explain customer satisfaction effectively. This result finds that customer satisfaction in digital financial services is multifaceted and impacted by a number of interrelated aspects. The relationship between users and the digital wallet platform is strengthened by trust and security, even though service quality was found to be the most important aspect. As a result, businesses in the financial technology industry must continue to make balanced advancements in all facets of service performance.

There are a number of limitations to this study that should be taken into account. First, the results cannot be extensively applied to all Indonesian users of digital wallets because the study was limited to 100 DANA app users in Tangerang City. Second, just three independent variables security, trust, and service quality were looked at in this study. Thus, additional factors like user loyalty, pricing perception, promotions, and simplicity of use may still have an impact on consumer satisfaction. In order to get more thorough and representative results, it is anticipated that future studies will increase the sample size, cover more ground, and include other variables.

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University

VI. Acknowledgments

The authors would like to express their sincere gratitude to Buddhi Dharma University for providing academic support throughout the completion of this research. The authors also extend appreciation to all DANA digital wallet users in Tangerang City who participated as respondents and provided valuable information for this study. Their contributions were essential in supporting the analysis of service quality, trust, security, and customer satisfaction in the context of digital financial services. The authors also thank colleagues and all parties who offered constructive feedback and assistance during the preparation of this article.

VII. Supporting Information

All essential data, methodological procedures, measurement indicators, and analytical results have been presented in the main text. The article sufficiently explains the relationship between service quality, trust, security, and customer satisfaction among DANA digital wallet users in Tangerang City. Therefore, the findings and conclusions can be understood without supplementary documentation.

References

Angreni, T., Hanitha, V., Hendra, H., Oktari, Y., & Novianti, R. (2024). Analisis Bibliometrik: Perilaku Konsumen Generasi Y (Milenial) dan Generasi Z (Zoomer). *RUBINSTEIN*, *3*(1), 50–62. https://doi.org/10.31253/rubin.v3i1.3428

Hanitha, V. (2020). The Effect of Excellent Services and Corporate Images to Customer Satisfaction on Financial Banking Sectors. *ECo-Buss*, *2*(3), 44–57. https://doi.org/10.32877/eb.v2i3.138

Hanitha, V., & Angreni, T. (2025). The Impact of Monetary Policy in Influencing Foreign Exchange Reserves in Indonesia. *International Journal of Innovation Research in Education*, *2*(1), 121–128. https://doi.org/10.61098/ijiretm.v2i1.251

Heratiana, N., Wijayanti, A., & Nur Rois, D. I. (2025). Faktor-Faktor yang Mempengaruhi Minat Menggunakan Dompet Digital. *TRANSEKONOMIKA: AKUNTANSI, BISNIS DAN KEUANGAN*, *5*(2), 631–643. https://doi.org/10.55047/transekonomika.v5i2.894

Ilham, A. T., & Wibowo, D. (2026). *PENGARUH KEMUDAHAN DAN KEAMANAN TERHADAP KEPUASAN PENGGUNA E-WALLETDANA DI KOTA BEKASI*. https://doi.org/10.35968/mpu.v16i1.1899

Kasidjo, D., Darusman, H., & Aprilianita Eka Putri, R. (2025). *Pengaruh Kepercayaan, Fitur Layanan Dan Resiko Terhadap Minat Penggunaan Digital Payment Pada Aplikasi DANA (Dompet Digital Indonesia)di kecamatan tambun selatan* (Vol. 5, Number 1). https://doi.org/doi.org/10.56145/ekobis.v5i1.305

Koswara, A. (2025). Persaingan Dompet Digital di Indonesia: Analisis Tren Google dan Machine Learning pada GoPay, OVO, dan DANA. *Journal of Economic and Business*, *2*(1). https://doi.org/10.52298/joebis.v2i1.89

Lubis, B. (2026). *Peningkatan Literasi Keuangan untuk Mengurangi Perilaku Konsumtif Siswa SMA di Era Dompet Digital*. *8*(1), 2684–9887. https://doi.org/10.53860/losari.v8i1.553

Muhammad Zulfansyah Maulana Isnoe, & Anton Mulyono Azis. (2024). Analisis E-Service Quality Aplikasi DANA dalam Memenuhi Customer Satisfaction dengan Menggunakan Dimensi E-Servqual. *E-Bisnis : Jurnal Ilmiah Ekonomi Dan Bisnis*, *17*(2), 199–214. https://doi.org/10.51903/e-bisnis.v17i2.2067

Novira Indah Prayuni, Heni Susilowati, Risma Nurhapsari, & Erlinda Sholihah. (2026). Determinan Niat Penggunaan Dompet Digital GoPay pada Mahasiswa Akuntansi STIE STEKOM dan Universitas STEKOM. *Jurnal Mahasiswa Manajemen Dan Akuntansi*, *5*(1), 1124–1137. https://doi.org/10.30640/jumma45.v5i1.5977

Novyantri, R., & Setiawardani, M. (2021). The Effect Of E-Service Quality On Customer Loyalty With Customer Satisfaction As A Mediation Variable On Dana's Digital Wallet (Study On Dana Users) Pengaruh E-Service Quality Terhadap Loyalitas Pelanggan Dengan Kepuasan Pelanggan Sebagai Variabel Mediasi Pada Dompet Digital Dana (Studi Pada Pengguna Dana). *International Journal Administration, Business and Organization (IJABO)* |, *2*(3), 49–58. https://doi.org/10.61242/ijabo.21.174

Nurwila, & Syaefulloh. (2026). Pengaruh Persepsi Manfaat, Persepsi Kemudahan, dan Kepercayaan Terhadap Keputusan Penggunaan E-Wallet Dana Dompet Digital Pada Generasi Z di Kota Pekanbaru. *Jurnal Sosial Dan Teknologi (SOSTECH)*, *6*. https://doi.org/10.59188/jurnalsostech.v6i2.32694

Primananda, P. G. B. N., Kusuma, A. M. I. W., & Brahmanta, I. B. A. (2026). PENGARUH PERSEPSI KEMUDAHAN DAN PERSEPSI KEGUNAAN TERHADAP NIAT MENGGUNAKAN OVO DENGAN SIKAP SEBAGAI VARIABEL MEDIASI DI DENPASAR. *JURNAL LENTERA BISNIS*, *15*(1), 2152–2160. https://doi.org/10.34127/jrlab.v15i1.2172

Purnama, M., Purnama, O., Hanitha, V., Oktari, Y., & Yana, D. (n.d.). *Pelatihan Pengelolaan Keuangan Bagi Warga Binaan Lapas Pemuda Kelas IIA di Tangerang*. https://doi.org/10.31253/ad.v2i1.1083

Rafiqoh Lubis, N., & Balqis, T. (n.d.). *ANALISIS KEPUTUSAN DAN KEPUASAN MAHASISWA S2 UINSU DALAM MENGGUNAKAN LAYANAN FINTECH (STUDI KASUS DOMPET ONLINE DANA)*. https://doi.org/10.30651/jms.v8i4.21224

Ramadhani, M. R., & Zahrah, H. (2026). *Pengaruh Kualitas Pelayanan dan Digital Marketing Terhadap Loyalitas Pelanggan pada Aplikasi-Wallet (Studi pada Pengguna Dompet Digital di Cimincrang)*. https://doi.org/10.63822/nt630855

Saut, T., Sirait[1], P., Welsa[2], H., & Cahyani[3], P. D. (2022). ANALISIS PENGARUH E-SERVICE QUALITY DAN E-WOM TERHADAP E-LOYALTY DENGAN E-SATISFACTION SEBAGAI INTERVENING PADA PENGGUNA DOMPET DIGITAL DANA (Studi Kasus Pada Mahasiswa Kota Yogyakarta). In *Jurnal Ekobis Dewantara* (Vol. 5, Number 1). https://doi.org/10.26460/ed_en.v5i1.1877

Setianingrum, E., Janah, N. R., Aji, G., Islam, U., & Abdurrahman Wahid, N. K. H. (n.d.). *Analysis of the Influence of Security Perception on the Level of Public Concern in Using the DANA Application Analisis Pengaruh Persepsi Keamanan terhadap Tingkat Kepedulian Masyarakat dalam Menggunakan Aplikasi DANA*.

Sugiyanto, E., Cahyani, F. M., Novitasari, A. K., & Pramulanto, H. (2026). ANALISIS PERSEPSI KEAMANAN DATA DAN KEPUASAN PELANGGAN TERHADAP PENGGUNAAN DOMPET DIGITAL DANA DAN SHOPEEPAY DI KOTA TANGERANG. *JURNAL LENTERA BISNIS*, *15*(2), 2340–2351. https://doi.org/10.34127/jrlab.v15i2.2168

Sundari, M., Yunita, N., & Siregar, D. (2026). Pengaruh Perceived Ease Of Use Dan Perceived Security Terhadap Minat Penggunaan Dompet Digital Dana Pada Kalangan Mahasiswa Program Manajemen Universitas Sumatera Utara. *RIGGS: Journal of Artificial Intelligence and Digital Business*, *5*(1), 91–99. https://doi.org/10.31004/riggs.v5i1.5993

Susanti, N., Dwi Sakina, N., Rafika Rahma, G., Astiana, C., Minarti, S., Riana, M., Febriani, E., & Ekonomi dan Bisnis, F. (2026). The Impact Of Digital Wallet Use (Fintech Payment) On Students' Personal Financial Management Dana Application Users. In *Journal of Management, Economic, and Accounting* (Vol. 5, Number 2). https://doi.org/10.37676/jmea.v5i2.1207

Syahidah, A. A., & Aransyah, M. F. (2023). Pengaruh E-Service Quality dan E-Trust Terhadap E-Customer Loyalty Pada Pengguna Dompet Digital DANA Melalui E-Satisfaction Sebagai Variabel Intervening. *Jurnal Sisfokom (Sistem Informasi Dan Komputer)*, *12*(1), 36–44. https://doi.org/10.32736/sisfokom.v12i1.1593

Yoyo, T., & Hanitha, V. (2023). *Developing The Competitiveness Model of The Palm Oil-Based Fatty Acid and Fatty Alcohol Industry in Indonesia Using Porter's Diamond Cluster Competitiveness Model* (Vol. 21, Number 1). https://doi.org/doi.org/10.31253/pe.v21i1.1537

DISCLAIMER/PUBLISHER'S NOTE

The statements, opinions, and data contained in each publication are solely the responsibility of the respective authors and/or contributors. These statements do not represent the official views of the Rubinstein Journal or its editors. The Rubinstein Journal and/or its editors are not responsible for any loss, injury, or property damage that may arise from the use of any ideas, methods, instructions, products, or other information referred to in the published content. In accordance with the principles of academic responsibility and publication ethics, the author declares that the article submitted to the Rubinstein Journal has fulfilled the requirements of the Statement of Originality.

ISSN 2985-4512 (online) 2985-4520 (print) © The Authors. DOI: 10.31253/rubin.v4i2.4631
Published by Buddhi Dharma University