

## The Influence of Customer Experience and E-Service Quality on LinkAja Syariah Users' E-Loyalty with E-Customer Satisfaction as an Intervening Variable

Maishifa Avis Verdiana<sup>1</sup>, Ahmad Yunadi<sup>2</sup>, Abdul Salam<sup>3</sup>, Rusny Istiqomah Sujono<sup>4</sup>  
Ekonomi Syariah, Fakultas Ekonomi dan Bisnis, Universitas Alma Ata

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### Abstract

*This research aims to analyze the influence of Customer Experience and E-Service Quality on E-Loyalty of LinkAja Syariah users in Indonesia, with E-Customer Satisfaction as an intervening variabel. The sample used consisted of 100 LinkAja Syariah user respondents who had actively used the application in the last six months and were over 17 years old, who were selected using a nonprobability sampling technique, namely purposive sampling. The collected data was then analyzed using the Partial Least Squares method with the SmartPLS 4.1.0.6 Software application. The research results show that Customer Experience does not have a significant effect on E-Loyalty, but has a positive and significant effect on E-Customer Satisfaction. On the other hand, E-Service Quality is proven to have a positive and significant influence on E-Loyalty and E-Customer Satisfaction. Apart from that, E-Customer Satisfaction has also been proven to have a positive and significant effect on E-Loyalty, and acts as an intervening variabel that mediates the influence of Customer Experience and E-Service Quality on E-Loyalty.*

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### Corresponding Author:

Maishifa Avis Verdiana

Universitas Alma Ata

Email: [212200360@almaata.ac.id](mailto:212200360@almaata.ac.id)

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## 1. INTRODUCTION

The development of digital technology has driven significant changes in payment systems, making transactions more practical and efficient. Currently, individuals are no longer required to carry physical cash because transactions can be carried out via *electronic wallet (e-wallet)* which stores money in digital form [1]. In the midst of this development, financial services-based *sharia* also began to adapt to meet the needs of the Muslim community in Indonesia. Considering that the majority of the population is Muslim, financial services *sharia* must follow the principle of no *maisir* (gambling), *gharar* (vagueness), *Riba* (flower), *cruel*, and non-halal goods [2]. One form of innovation in digital-based finance *sharia* is LinkAja Syariah, *Sharia e-wallet* the first in Indonesia to have obtained certification from DSN-MUI, in accordance with DSN-MUI Fatwa No.116/DSN-MUI/IX/2017 [3]. However, in the midst of this growth, LinkAja Syariah still faces various challenges. Some problems that users often face include transaction failure without clear notification, navigation difficulties due to a complex interface, and technical problems such as an unresponsive system. In addition, the available customer service is often criticized for slow response and inadequate handling of user complaints, which impacts customer satisfaction and loyalty (Google Play Store). Security threats such as *phishing* is also a major challenge in maintaining user trust in the service *Sharia e-wallet* [4].

In the increasingly competitive digital financial industry, two main factors greatly influence customer loyalty (*E-Loyalty*) is the customer experience (*Customer Experience*) and electronic service quality (*E-Service Quality*) [5]. Service quality which includes reliability, responsiveness, assurance and empathy has been proven to have a significant influence on customer satisfaction (*E-Customer Satisfaction*), which in turn affects customer loyalty [6]. Relationship between *Customer Experience*, *E-Service Quality*, And *E-Loyalty* often mediated by customer satisfaction (*E-Customer Satisfaction*), because satisfied customers tend to be more loyal to a service [7].

However, previous research shows varying results regarding the influence of customers' Experience to *E-Loyalty*. Several studies have found that Customer Experience has a positive and significant effect on customer loyalty [8], however, other research states that Customer Experience does not have a significant influence on customer loyalty [9]; [10]. Likewise with *E-Service Quality*, which in several studies has been proven to have an effect on customer satisfaction, which then increases user loyalty [11]. However, studies that discuss *E-Loyalty* in the context of Sharia *e-wallet*, especially LinkAja Syariah, are still limited, despite its principle's *sharia* implemented has the potential to influence customer behavior.

Much research has been conducted on customer loyalty in digital financial services, but there are still research gaps that need to be studied further. Results of studies regarding *Customer Experience* And *E-Loyalty* showed mixed findings, where some studies found positive and significant effects [8]; [12]. Meanwhile, other studies show insignificant results [9]; [10]. So further study is needed to understand its role more comprehensively. In addition, most previous research focuses more on *mobile banking* or *e-wallet* conventional such as BSI Mobile and OVO, while specific studies are related *E-Loyalty* on *e-wallet* based *sharia*, especially LinkAja Syariah, is still limited, despite financial principles *sharia* can influence customer behavior [11]. Furthermore, previous research has examined the influence of *E-Service Quality* And *Customer Experience* to *E-Loyalty*, but not many have integrated it *E-Customer Satisfaction* as an intervening variable. Several studies have found that *E-Service Quality* has a direct effect on customer satisfaction which then mediates loyalty or *E-WOM* [13]; Dewi & Ramli, 2023). Although in some cases, the influence of direct *E-Service Quality* on customer loyalty is not significant.

Therefore, this research aims to analyze "Influence *Customer Experience* And *E-Service Quality* To *E-Loyalty* LinkAja Syariah users with *E-Customer Satisfaction* As an Intervening Variable". This research will provide a more comprehensive understanding of how user experience and e-service quality can increase customer loyalty in the context of financial-based services *sharia*. Apart from that, it is hoped that this research can enrich the literature on digital finance *sharia* as well as providing insight into developing strategies to improve the quality of LinkAja Syariah services to make them more competitive in the Indonesian digital financial market.

## 2. RESEARCH METHOD

[14] explains quantitative research containing research data in the form of numbers and analysis using statistics. This type of research is included in causal associative research, which aims to identify the relationship between two or more variables in a problem formulation. Causal relationship refers to a relationship that shows the existence of cause and effect between these variables. Researchers determined that the population in this study is LinkAja Syariah users with a projection that in 2023 it will reach 8,000,000 users who have used services from LinkAja Syariah for more than the last six months, and are more than 17 years old.

The technique chosen was purposive sampling, this technique is a type of nonprobability sampling. Purposive sampling is a technique for determining samples using certain criteria or considerations [15]. Researchers used the Slovin formula which was used to calculate and determine the number of samples based on the known population [16]. From the Slovin formula calculation, the number of samples is 100. Sampling was carried out by distributing questionnaires in the form of statements according to the topic and variable study. This questionnaire uses a Likert scale as the basis for measurement. The Likert scale is known as a summation scale because a person's score on the scale is calculated by adding up the number of responses given [17].

In quantitative research, data analysis refers to a series of research activities carried out after data is obtained, both from respondents and from other sources [15]. Researchers use statistical techniques *Partial Least Square* (PLS) with the help of the Smart PLS application. PLS-SEM as a different method is used to analyze composite-based path models [18]. However, researchers also use SPSS Statistics 22. Tests using SPSS Statistics 22 are descriptive statistical tests, data quality tests (validity tests and reliability tests. Next, tests use *Smart PLS 4.1.0.6* that is *other model* (convergent validity, discriminant validity, and reliability test) and *inner model* (r-square value, model fit, goodness of fit and hypothesis testing).

### 3. RESEARCH RESULTS AND DISCUSSION

#### 3.1 Research result

##### a. Evaluation of Measurement Models (*Outer Model*)

##### 1) Validity Test

##### a. Convergent Validity Test (*Convergent Validity*)

**Table 1. Results of Loading Factor Values**

Indicator	Construct	Loading Factor	Information
X1P1	<i>Customer Experience (X1)</i>	0,789	Valid
X1P2		0,926	Valid
X1P3		0,886	Valid
X1P4		0,911	Valid
X1P5		0,946	Valid
X2P1	<i>E-Service Quality (X2)</i>	0,870	Valid
X2P2		0,757	Valid
X2P3		0,840	Valid
X2P4		0,820	Valid
X2P5		0,837	Valid
Y1P1	<i>E-Loyalty (Y)</i>	0,887	Valid
Y1P2		0,913	Valid
Y1P3		0,893	Valid

Y1P4	<i>E-Customer Satisfaction (Z)</i>	0,833	Valid
Y1P5		0,811	Valid
Z1P1		0,727	Valid
Z1P2		0,796	Valid
Z1P3		0,831	Valid
Z1P4		0,821	Valid
Z1P5		0,935	Valid

Source: Primary data that has been processed using Smart PLS 4, 2024

Based on table 1, the results of the convergent validity test show that all indicators have a loading factor value of  $> 0.7$ , which means that all the indicators used to measure each construct are valid. This high loading factor value shows that these indicators are able to explain the construct in question significantly. Therefore, it can be concluded that the data in this study meets the requirements for convergent validity, in accordance with the standards set by existing theory [19].

**Table 2. Average Variance Extracted (AVE) Value Results**

Variable	AVE	Information
<i>Customer Experience (X1)</i>	0,798	Valid
<i>E-Service Quality (X2)</i>	0,682	Valid
<i>E-Loyalty (AND)</i>	0,753	Valid
<i>E-Customer Satisfaction (WITH)</i>	0,680	Valid
Rate-rate	0,728	Valid

Source: Primary data that has been processed using Smart PLS 4, 2024

Based on table 2, all variables in this study have an AVE value  $> 0.5$ , which shows that the construct being measured can be explained well by the indicators in accordance with the provisions explained[19]. Variable *Customer Experience (X1)* has an AVERAGE value of 0.798, *E-Service Quality (X2)* of 0.682, *E-Loyalty (Y)* of 0.753, and *E-Customer Satisfaction (Z)* of 0.680. The average AVE value for all variables is 0.728, which shows that this research model meets the criteria for good validity. Thus, it can be concluded that the constructs in this research are valid based on the AVE values obtained.

b. Discriminant Validity Test (*Discriminant Validity*)

**Table 3. Results of Cross Loading Values**

<b>Item</b>	<b><i>Customer Experience (X1)</i></b>	<b><i>E-Service Quality (X2)</i></b>	<b><i>E-Loyalty (AND)</i></b>	<b><i>E-Customer Satisfaction (WITH)</i></b>
<b>X1P1</b>	0,789	0,636	0,547	0,548
<b>X1P2</b>	0,926	0,700	0,663	0,647
<b>X1P3</b>	0,886	0,722	0,612	0,632
<b>X1P4</b>	0,911	0,631	0,606	0,692
<b>X1P5</b>	0,946	0,731	0,660	0,659
<b>X2P1</b>	0,639	0,870	0,605	0,524
<b>X2P2</b>	0,549	0,757	0,478	0,437
<b>X2P3</b>	0,685	0,840	0,636	0,558
<b>X2P4</b>	0,652	0,820	0,683	0,619
<b>X2P5</b>	0,622	0,837	0,641	0,527
<b>Y1P1</b>	0,602	0,632	0,887	0,634
<b>Y1P2</b>	0,658	0,693	0,913	0,660
<b>Y1P3</b>	0,623	0,690	0,893	0,601
<b>Y1P4</b>	0,537	0,623	0,833	0,539
<b>Y1P5</b>	0,582	0,587	0,811	0,537
<b>Z1P1</b>	0,615	0,515	0,521	0,727
<b>Z1P2</b>	0,518	0,512	0,547	0,796
<b>Z1P3</b>	0,527	0,517	0,580	0,831
<b>Z1P4</b>	0,592	0,490	0,520	0,821
<b>Z1P5</b>	0,676	0,639	0,652	0,935

*Source: Primary data that has been processed using Smart PLS 4, 2024*

Based on the cross-loading results in table 3, it can be seen that each indicator has the highest correlation with its main construct compared to other constructs. According to [19], discriminant validity requires that each indicator has a higher value on the construct it measures compared to other constructs. Therefore, it can be concluded that the cross-loading value meets the requirements for good discriminant validity.

#### c. Reliability Test

**d. Table 4. Cronbach's Alpha results**

Variable	Cronbach's Alpha	Information
<i>Customer Experience (X1)</i>	0,936	Reliable
<i>E-Service Quality (X2)</i>	0,883	Reliable
<i>E-Loyalty (Y)</i>	0,918	Reliable
<i>E-Customer Satisfaction (Z)</i>	0,880	Reliable

*e. Source: Primary data that has been processed using Smart PLS 4, 2024*

Based on table 4, all variables in this study have a Cronbach's Alpha value > 0.7, which is the minimum limit for stating the reliability of a construct. [19]. The highest Cronbach's Alpha value is found in variables *Customer Experience (X1)* is 0.936, which shows that the indicators for this variable have very good internal consistency. Other variables, namely *E-Service Quality (X2)*, *E-Loyalty (Y)*, and *E-Customer Satisfaction (Z)*, respectively have Cronbach's Alpha values of 0.883, 0.918, and 0.880, which also shows a high level of reliability. Thus, it can be concluded that all indicators for each variable have met the criteria for good reliability.

**Table 5. Composite Reliability Results**

Variable	Composite Reliability	Information
<i>Customer Experience (X1)</i>	0,952	Reliable
<i>E-Service Quality (X2)</i>	0,915	Reliable
<i>E-Loyalty (Y)</i>	0,938	Reliable
<i>E-Customer Satisfaction (Z)</i>	0,914	Reliable

*Source: Primary data that has been processed using Smart PLS 4, 2024*

Based on table 5, all variables have values *Composite Reliability* > 0.7, which indicates high reliability. The variable with the highest value is *Customer Experience (X1)* of 0.952, followed by *E-Loyalty (Y)* of 0.938, *E-Service Quality (X2)* is 0.915, and *E-Customer Satisfaction (Z)* is 0.914. These results indicate that all variables have very good internal consistency and can be used to measure research constructs.

## **b. Structural Model Evaluation (Inner Model)**

### **1) Mark Coefficient Determination (R<sup>2</sup>)**

**Table 6. R-Square Value Results**

Variable	R Square
<i>E-Loyalty (Y)</i>	0,632
<i>E-Customer Satisfaction (Z)</i>	0,536
Rate-rate	0,584

*Source: Primary data that has been processed with Smart PLS 4, 2024*

Based on Table 6, value *R-Square* shows the level of the model's ability to explain the variability of the dependent construct. Variable *E-Customer Satisfaction* (Z) has a value *R-Square* of 0.536, which means 53.6% of the variability can be explained by the independent variables in the model. Meanwhile, variables *E-Loyalty* (Y) has value *R-Square* of 0.632, indicating that 63.2% of the variability is explained by the independent variable. Average value *R-Square* is 0.584, which indicates that the model has moderate predictive ability. Thus, this model is quite good in explaining the relationship between variables.

## 2) Model Fit

**Table 7. Results of Model Fit Values**

	<b>Saturated Model</b>	<b>Estimated Model</b>
SRMR	0,057	0,057
<b>Who – Square</b>	295,736	295,736
NFI	0,840	0,840

*Source: Primary data that has been processed using Smart PLS 4, 2024*

Based on table 7, the SRMR value of 0.057 indicates that this model is fit, because the value is <0.10, which indicates a good match between the model and empirical data. Furthermore, the Chi-Square value of 295.736 also shows a good fit, because this value is in the range that is in accordance with the theory [19], namely > 0.05, which indicates that the empirical data is in accordance with the theory used. Finally, the NFI value of 0.840 also shows good suitability, because it is in the range > 0.90. Based on these results, it can be concluded that this research model is feasible or recommended because it is ideal.

## 3) Goodness of Fit (Gof)

Mark *Goodness of Fit* (GoF) is in the range of 0 to 1, with an interpretation of 0.36 indicating *GoF* large, 0.25 for *GoF* moderate, and 0.1 for *GoF* small. This GoF value is obtained by calculating the square root of the product of the R-Square value for the inner model and the AVE value for the outer model, according to the formula [20].

$$Gof = \sqrt{AVE \times R^2}$$

$$Gof = \sqrt{0,728 \times 0,584}$$

$$Gof = \sqrt{0,425152}$$

$$Gof = 0,652$$

Calculation results *Goodness of Fit* (GoF) in this study shows a value of 0.652. Based on interpretation [20], the GoF value of 0.652 is in the category *GoF* large, which means that the model used in this research has good performance and is valid. Thus, it can be concluded that this research model has good suitability and can be trusted to provide valid results.

## Hypothesis Testing

**Tabel 8. Total Effects.**

<i>Path Coefficient</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (Stdev)</i>	<i>T – Statistics (/O/Stdev/)</i>	<i>P-Values</i>
X1 ( <i>Customer Experience</i> ) -> AND ( <i>E-Loyalty</i> )	0.144	0.129	0.132	1.089	0.276
X1 ( <i>Customer Experience</i> ) -> Z ( <i>E-Customer Satisfaction</i> )	0.518	0.512	0.122	4.261	0.000
X2( <i>E-Service Quality</i> ) -> AND ( <i>E-Loyalty</i> )	0.441	0.456	0.104	4.261	0.000
X2( <i>E-Service Quality</i> ) -> Z ( <i>E-Customer Satisfaction</i> )	0.255	0.262	0.122	2.100	0.036
WITH ( <i>E-Customer Satisfaction</i> ) -> AND ( <i>E-Loyalty</i> )	0.297	0.297	0.085	3.506	0.000

Source: Primary data that has been processed using Smart PLS 4, 2024

Based on results *Total Effects* in table 8, it can be stated as follows:

- H1: There is a significant influence between variables *Customer Experience* to *E-Loyalty*  
Based on the results of the analysis, value *P-Values* is 0.276 ( $> 0.05$ ) and is positive, so hypothesis H1 is rejected.
- H2: There is a significant influence between variables *Customer Experience* to *E-Customer Satisfaction*  
Test results show value *P-Values* is 0.000 ( $< 0.05$ ) and is positive, so hypothesis H2 is accepted.
- H3: There is a significant influence between the variables *E-Service Quality* to *E-Loyalty*  
With value *P-Values* is 0.000 ( $< 0.05$ ) and is positive, hypothesis H3 is accepted.
- H4: There is a significant influence between the variables *E-Service Quality* to *E-Customer Satisfaction*  
Based on the results of the analysis, value *P-Values* is 0.036 ( $< 0.05$ ) and has a positive value indicating that hypothesis H4 is accepted.
- H5: There is a significant influence between variables *E-Customer Satisfaction* to *E-Loyalty*  
The analysis results show value *P-Values* is 0.000 ( $< 0.05$ ) and is positive, so hypothesis H5 is accepted.



**Table 9. Specific Indirect Effects**

<i>Path Coefficient</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (Stdev)</i>	<i>T – Statistics ( O/Stdev )</i>	<i>P-Values</i>
X1 ( <i>Customer Experience</i> ) -> Z ( <i>E-Customer Satisfaction</i> ) -> AND ( <i>E-Loyalty</i> )	0.154	0.156	0.067	2.303	0.021
X2( <i>E-Service Quality</i> ) -> Z ( <i>E-Customer Satisfaction</i> ) -> AND ( <i>E-Loyalty</i> )	0.076	0.075	0.038	2.009	0.045

Source: Primary data that has been processed using Smart PLS 4, 2024

Based on results *Specific Indirect Effects* in table 9, it can be stated as follows:

- H6: There is a significant influence between variables *E-Customer Satisfaction* as an intervening variable between *Customer Experience* to *E-Loyalty*. The analysis results show value *P-Values* of 0.021 ( $< 0.05$ ) and has a positive value. Thus, hypothesis H6 is accepted.
- H7: There is a significant influence between the variables *E-Customer Satisfaction* as an intervening variable between *E-Service Quality* to *E-Loyalty*. Based on the results of the analysis, value *P-Values* is 0.045 ( $< 0.05$ ) and is positive, so hypothesis H7 is accepted.

### 3.2 Discussion

- Influence *Customer Experience* (X1) against *E-Loyalty* (Y) on LinkAja Syariah users.

Based on the analysis results *total effects*, mark *t-statistics* from *Customer Experience* to *E-Loyalty* is  $1.089 < 1.96$  and value *P-Values* is  $0.276 > 0.05$ . Thus, hypothesis H1 is rejected, which means *Customer Experience* does not have a significant influence on *E-Loyalty*. Positive customer experiences can increase performance expectations, where users feel that the service provides benefits according to their needs, as well as create hedonic motivation, where use of the service can provide emotional satisfaction. However, the results of this study contradict the UTAUT 2 theory, which should indicate that *Customer Experience* can strengthen the relationship between performance expectations and *E-Loyalty* [21].

- Influence *Customer Experience* (X1) against *E-Customer Satisfaction* (Z) on LinkAja Syariah users.

The analysis results show that the value *t-statistics* is  $4.261 > 1.96$  and value *P-Values* equal to  $0.000 < 0.05$ . Thus, hypothesis H2 is accepted, which means *Customer Experience* has a positive and significant influence on *E-Customer Satisfaction*. This indicates that the better the customer experience in using the service, the more customer satisfaction will increase. The results of this study support UTAUT 2, which shows that *Customer Experience* influences *E-*

*Customer Satisfaction*. Positive experiences, such as ease of use of the service, improve **performance expectations** (*performance expectancy*), **hedonic motivation** (*hedonic motivation*), And **facility** (*facilitating conditions*), all of which contribute to user satisfaction[21].

3. Influence *E-Service Quality* (X2) against *E-Loyalty* (Y) on LinkAja Syariah users.

The analysis results show that the value *t-statistics* amounting to  $4.261 > 1.96$  and value *P-Values* equal to  $0.000 < 0.05$ . Thus, hypothesis H3 is accepted, which means *E-Service Quality* positive and significant effect on *E-Loyalty*. This research confirms that the quality of e-services, such as speed, reliability and ease of access, drives increased customer loyalty. The results of this research are in line with the UTAUT 2 theory. In this theory, performance expectations (*performance expectancy*) shows that users who perceive high service quality tend to increase their loyalty[21].

4. Influence *E-Service Quality* (X2) against *E-Customer Satisfaction* (Z) on LinkAja Syariah users.

Based on the results of value analysis *t-statistics* is  $2,100 > 1.96$  and value *P-Values* amounting to  $0.036 < 0.05$ , so hypothesis H4 is accepted. This shows that *E-Service Quality* has a positive and significant influence on *E-Customer Satisfaction*. These results indicate that fast, reliable and easily accessible service will increase customer satisfaction. The results of this research are in line with the UTAUT 2 theory. In this theory, performance expectations (*performance expectancy*) play a big role, where users who feel that service quality meets their expectations tend to be more satisfied [21].

5. Influence *E-Customer Satisfaction* (Z) against *E-Loyalty* (Y) on LinkAja Syariah users.

The analysis results show that the value *t-statistics* is  $3.506 > 1.96$  and value *P-Values* equal to  $0.000 < 0.05$ . Thus, hypothesis H5 is accepted, which means *E-Customer Satisfaction* positive and significant effect on *E-Loyalty*. When customers are satisfied with the services provided, their loyalty to the service will increase. The results of this research are in line with the UTAUT 2 theory. In this theory, performance expectations (*performance expectancy*) and ease of use (*effort expectancy*) plays an important role in user satisfaction, which ultimately strengthens their loyalty [21].

6. Influence *E-Customer Satisfaction* (Z) as an intervening variable between *Customer Experience* (X1) against *E-Loyalty* (Y) on LinkAja Syariah users.

On the results of the analysis *specific indirect effects*, mark *t-statistics* is  $2.303 > 1.96$  and value *P-Values* equal to  $0.021 < 0.05$ . Thus, hypothesis H6 is accepted. These results show that *E-Customer Satisfaction* acts as a significant intervening variable in the relationship between *Customer Experience* And *E-Loyalty*. This means that a positive customer experience will increase satisfaction first, which ultimately drives customer loyalty. This research emphasizes that *Customer Experience* does not directly affect loyalty without customer satisfaction. The results of this research are in line with the UTAUT 2 theory. In this context, *Customer Experience* positive ones can improve *E-Customer Satisfaction* through the dimensions of performance expectations (*performance expectancy*) and ease of use (*effort expectancy*)[21].

7. Influence *E-Customer Satisfaction* (Z) as an intervening variable between *E-Service Quality* (X2) against *E-Loyalty* (Y) on LinkAja Syariah users.

Based on the results of the analysis, value *t-statistics* is  $2.009 > 1.96$  and value *P-Values* equal to  $0.045 < 0.05$ . Thus, hypothesis H7 is accepted. This proves that *E-Customer Satisfaction* is a significant intervening variable in the relationship between *E-Service Quality* And *E-Loyalty*. The results of this research are in line with the UTAUT 2 theory. *E-Service Quality* high, which includes performance expectations (*performance expectancy*) and ease of use (*effort expectancy*), can improve *E-Customer Satisfaction* [21].

#### 4. CONCLUSION

From the results of this research, it discusses the influence of variables *Customer Experience* And *E-Service Quality* to *E-Loyalty* LinkAja Syariah users with *E-Customer Satisfaction* as an intervening variable, several things can be concluded. First, variable *Customer Experience* does not have a significant influence on *E-Loyalty* LinkAja Syariah users in Indonesia, but has a positive and significant influence on *E-Customer Satisfaction*. Rather, variable *E-Service Quality* has a positive and significant influence on *E-Loyalty* as well as *E-Customer Satisfaction*. Additionally, variables *E-Customer Satisfaction* proven to have a positive and significant influence on *E-Loyalty* LinkAja Syariah users, as well as acting as an intervening variable that strengthens the relationship between *Customer Experience* And *E-Service Quality* to *E-Loyalty*.

This research has several limitations, so a number of recommendations are given for further research. First, it is recommended that future research replace the variables *Customer Experience* with other variables, such as e-trust, that have the potential to influence *E-Loyalty*. Second, further research can compare the experiences of new and existing customers in using LinkAja Syariah services to see how differences in duration of use affect perceptions of *E-Loyalty*, by continuing to use *E-Customer Satisfaction* as an intervening variable. Third, future research can expand the sample size to increase the validity and generalization of the findings. With a larger sample size, research results can cover a wider variety of user characteristics, allowing for analysis of influence *Customer Experience*, *E-Service Quality*, And *E-Customer Satisfaction* to *E-Loyalty* to be more accurate and representative.

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