

INCREASED INTENTION TO USE THE APPLICATION THROUGH BRAND TRUST AND QUALITY OF SERVICE (Research Study on Users of the Dana E-Money Application)

Sekar Salwa¹⁾, Riski Taufik Hidayah²⁾, Alya Maulida³⁾, Agfanita Putri⁴⁾, Nurul Suryaningtyas Permana⁵⁾,

Maudy Larasati⁶⁾

Faculty of Economics and Business, Widyatama University
Corresponding author: sekar.salwa@widyatama.ac.id

Abstract

In the face of increasing business challenges, especially in the digital business, trust in a brand is the most important capital in building good brand performance. One of the e-wallet businesses that is currently trending in Indonesia is Dana which is an online transaction application. However, in recent times, the fund application has experienced a decrease in users due to many complaints. This study proposed to examine the effect of service quality and brand trust on the intention to use the e-Money Dana application. This type of research is quantitative research using explanatory method by using purposive sampling technique to determine the criteria for sampling. In addition, a survey method was used in this study to obtain primary data in the form of direct responses from respondents. The sample selected in this study were 200 respondents who were among fund application users in Bandung. Based on the test results, the coefficient of determination for the brand trust variable is 41.34%, while the coefficient of determination for the service quality variable is 77.08. This shows that the two variables have a strong relationship, especially on the service quality variable. The limitation of this research is that the respondents are limited only in the city of Bandung. This study provides several recommendations, namely: (1) companies must pay attention to the speed in responding to complaints from consumers through the addition of customer service so that they can respond to consumer complaints quickly. (2) companies must provide continuous information about the latest services so that consumers do not seek information from other e-commerce via social media.

Keyword: Brand Trust, Intention to use, service quality.

Introduction

The development of internet technology can be felt in various aspects of human daily life. Among them are ease of communication, electronic facilities, online transportation, and electronic or digital transactions (Syifa, 2020). As a result of these technological developments, it encourages an increase in active internet users every time (Soegoto, 2020). Along with the development of online business, nowadays many transaction applications are emerging to make it easier for consumers to make purchases (Tomar, 2020). Applications in the form of funds, gopay, ovo, etc. are one of the tools used by consumers to make payment transactions.

According to Safitri, (2019) The presence of e-wallet has become a trend that has developed in the community, namely the cashless society by using gadgets, people can transact easily without the hassle of preparing cash. The trend of cashless society can make business people transform by presenting digital transaction services (Arslan and Fröjdh, 2019). In Indonesia, there are several companies that are currently present in the digital transaction industry. Among them are ovo, gopay, link-aja, Shope pay and funds (Arslan and Fröjdh, 2019)

The trend that is currently in great demand by the public is by transacting without using cash, namely by using digital transactions, known as e-wallet (Abrilia and Sudarwanto, 2020). One of them is the Dana application. Dana is a startup company that was founded in 2017 that provides infrastructure for people to pay non-cash and non-card (Mahartin, 2020). Electronic or digital transaction applications are intended as a means that can provide convenience in transactions so that consumers no longer need face-to-face transactions. Although banking services have provided facilities in the form of internet banking or mobile banking, consumers prefer to use non-banking facilities because the transaction fees charged for each transaction are relatively lower (Subaramaniam, 2020).

According to Lafraxo (2018), consumers in developed countries are accustomed to using Internet facilities for transactions, on the other hand, consumers in developing countries are more comfortable with direct or face-to-face transactions because of the high concerns about problems in electronic processes and the potential risks that occur due to the use of these digital facilities. (Ridaryanto, 2020). Research on the intention to use an application is very necessary, given that there are still people who have a sense of distrust of technological products that aim to provide convenience and comfort for users. This situation shows the need to study the factors that can influence consumers' intention to use (Ke, 2019). To assist the research process, the researcher refers to Nunes et al., (2018) which states that there are several factors that can influence the intention to purchase or use a product or brand including:

TABLE 1
FACTORS AFFECTING BUY INTENTION

No	Factors	Percentage
1	Brand awareness	35
2	Brand image	20
3	Layout	23
4	Service quality	12
5	Brand trust	10

Source: Similarweb.com diakses 2021

Based on table 1, service quality and brand trust are factors that have a small percentage. In the context of online business, trust and service quality are important (Nurfath and Utami, 2017). Based on table 1, brand trust is a factor that has the lowest percentage compared to other factors, such as brand image, layout, service quality, and brand trust. This shows that trust in a brand is the most important thing in the current digital business context. this.

According to Adzkiya, (2017) consumer trust is important for an application, especially in the context of online marketing. The level of consumer confidence in an application can be seen from the number of downloaders and the rating value given by the consumer to an application. Consumers who use the Android operating system can use the Playstore to find, download and rate the applications they use (Pramelani and Fitra, 2020). In the playstore application, each application has a rating and the number of downloaders that indicate the number of users. The following is the ranking of digital transaction application brands in Indonesia that are included in the Playstore

TABLE 2
TYPES OF TRANSFER APPLICATIONS IN INDONESIA

Name	Ranking
Dana	4,5
Gopay	4,4
Sakuku	4,1
Ovo	3,8
Paytren	3,7

Source: Playstore 2021

Based on table 2, the type of application that currently occupies the highest rank is funds, but the acquisition of this rating is not in accordance with the reviews given by consumers using Dana, so that it has an impact on the trust of the brands itself. Table 3 shows several factors of complaints that are often felt by consumers.

TABLE 3.
COMPLAINTS USERS OF DIGITAL TRANSACTION APPLICATIONS

Complaint factors	Percentage
Transfer delay	52
System is always busy	27
Retained balance	13
Always Maintenance when going to withdraw money	8

Source: Similarweb.com

The service quality factor is one of the crucial factors in responding to any complaints, especially in the context of online business to regain consumer trust. If the company gets a lot of negative responses, then consumer confidence is decreasing day by day. This requires the company to always direct employees to be responsive in dealing with complaints so that consumer confidence does not decrease (Jacky, 2019). Good service is the key to the company's success in retaining and finding new customers. In this study, the context studied is the digital wallet application, namely DANA, given that the number of users of the application has more funds compared to other digital wallet applications (Pangka And Khasanah, 2021).

Based on this background, the author tries to examine the effect of brand trust and service quality on purchase intention in using the DANA application on students at Widyatama University Bandung. Brand trust is based on consumer experiences received from other consumers. Mahartin's research (2020) states that brand trust has no effect on consumers' purchase intentions, while Hendro's (2020) research states that brand trust has an influence on consumers' purchase intentions. Likewise with research (Masoud, 2020) which states that service quality has no effect on consumer purchase intentions. While research (Nugraha, Amin And Me, 2020) states that service quality can have an influence on consumer intentions to make purchases. Given that there are inconsistencies in the results in this study, the purpose of this study is to develop and re-investigate the factors that influence consumers' purchase intentions.

The limitations of this research are also limited to two crucial factors, firstly on consumer trust, and secondly on service quality. The purpose of this study is to find out how much influence brand trust has on

intentions to use the Dana application and to find out how much influence the quality of service has on the intention to use the Dana application?

Literature Review

The Effect of Brand Trust on Intention to use

Brand trust is an individual's willingness to trust the brand's ability to satisfy their needs (Singh, 2020) and is an important concept in building long-term relationships with customers. The importance of trust in brands can help consumers to make decisions that involve experience and consideration (Adil, Asdar and Ismail, 2018). One of the key variables in analyzing brand trust is satisfaction and service provided. Brand trust has an influence on the sustainability of a brand itself. Adzkiya, (2017) explains that brand trust is the willingness of individuals to trust the ability of the brand itself to satisfy customer needs. Singh (202) states that brand trust includes the intention to trust and play a facilitating role in the buying process. Mateus (2017) states that brand trust means that consumers believe that a brand will offer reliable products or services such as complete functions, quality assurance, and after-sales service to consumers. Trust in the brand shows the credibility of the brand so that the purchase. Consumers, develop trust in the brand based on positive beliefs about their expectations for organizational behavior and product performance represented by the brand. Based on the elaboration of the opinions of experts and researchers above, it can be concluded that brand trust is a behavior of a consumer believing in a brand that is in accordance with his expectations, is reliable, can be responsible and can show positive results so as to produce satisfaction.

Satisfaction is the most fundamental part of the process of generating trust. Trust can increase and decrease in situations where buyers perceive that the product or service used has an unfavorable impact. In online-based businesses, a trust plays an important role in determining purchase intentions. According to Hidayah (2025) brand trust has two dimensions, namely brand reliability and brand intention. Previous research has stated that there is a significant influence between brand trust on intentions to buy/use products and services (Mateus, 2017). Research results According to research by Shamsudin, (2020) states that there is an influence between the brand trust variable on the intention to use the Dana application. Therefore, the hypothesis is proposed as follows:

H1: *There is a significant effect of the brand trust variable on the purchase intention of fund application users.*

The effect of service quality on intention to use

The concept of service has been defined for quite a long time by experts, especially in marketing studies as a way to provide satisfaction to consumers (Anas And Sukresna, 2018). Khatoun, (2020) defines service quality as an effort to fulfill customer needs and desires as well as the accuracy of delivery. Service quality is a must that must be maintained and improved so that the company can still exist in the competition. Service quality is a factor that can be used as an advantage in meeting customer desires. If the service received by consumers exceeds expectations, then the service quality is perceived as ideal quality, otherwise if the service quality received is lower than expected, then the service quality is perceived as poor. Thus, whether or not the quality of service will depend on the company's ability to consistently meet the expectations of its customers.

At first the service quality dimensions were divided into three dimensions, namely, physical quality, company quality, and interactive quality (Johanes, 2016). Then Parasuraman (1988) in Hamari, (2017) expands the service concept into five dimensions consisting of physical evidence, reliability, responsiveness, assurance and empathy. Physical evidence includes physical appearance, equipment, information advice, empathy (concern, speed in responding to consumer complaints, maintaining good relations with consumers), responsiveness (quick in handling complaints, ability to provide good and correct service, officers can cooperate with consumers), reliability (trustworthy service, accuracy of officers in performing services, and consistency), assurance (employees' knowledge and skills in carrying out their duties, reliable employees). This service quality is the most important differentiator in a competitive business environment so that it can improve business performance, so its role is considered as one part of the company's strategy (Khatoun, 2020). Service quality is a must for companies to be able to survive and continue to gain customer trust. Research conducted by Choi, (2019) states that service quality can affect customer satisfaction so that it has an impact on customers to make repurchases. Intention to buy or use arises in consumers towards a product or service as a result of the consumer's observation of the product or service. According to Choi, (2019) intention to use is considered as a measurement of the possibility of consumers to buy certain products, where high purchase intentions will have a large impact on the probability of making a purchase decision. Previous research conducted by Pakurár, (2019) stated that there is an influence between service quality and purchase intention. Therefore, the hypothesis is proposed as follows:

H2: *There is a significant effect between the variables between service quality and purchase intention.*

Method

The approach used is verification with the population in this study is the Dana Application with a sample of 200 respondents to conduct tests on brand trust and service quality on intentions to use the Dana application. This study uses a purposive sampling technique to determine and meet the criteria that must be met as a consideration in sampling. The sample used is all people who are users of the Dana application in the city of Bandung, namely 200 respondents using problem solving techniques (Malhotra, 2007). The survey method to obtain primary data sources is in the form of direct responses from questionnaires that contain a series of questions asked to respondents to find out respondents' answers so that it is possible to solve problems. The analysis technique used is validity test, reliability test, Spearman rank correlation coefficient test, coefficient of determination test and hypothesis testing using t test.

Results and Discussions

Based on the results of the distribution of questionnaires conducted on 200 respondents, the researchers obtained data based on the characteristics of the respondents as follows:

TABLE 4. PROFILE OF RESPONDENTS

Profil Responden		Persentase
Gender	Male	32%
	Female	68%
Age	20- 30 year	72%
	31 - 40 year	28%
Education	Senior High School	21%
	Bachelor	68%
	Magister	11%

Source: Processed data (2021)

From the results of distributing questionnaires to respondents using the Dana application in Kita Bandung, the majority of users are women with a percentage gain of 68% when compared to men. Meanwhile, based on the age of 20-30 years, it is more dominant when compared to the age range of 31-40 years. This means that in general, the users of the Dana application are the millennial generation who often make online transactions. And based on education, undergraduate is more dominant when compared to SMA and Masters.

In an effort to determine the effect of brand trust and service quality on intentions to use the Dana application, it is necessary to first determine the relationship between each of these variables and the strength or weakness of the relationship. Then the measurement through the Spearman rank correlation test and obtained the following results:

TABLE 5
SPEARMAN RANK CORRELATION RESULTS
Table 5. Spearman Rank Correlation Coefficient Test

			Peningkatan Niat
Spearman's rho	Brand Trust	Correlation Coefficient	.643**
		Sig. (2-tailed)	.000
		N	30
	Service Quality	Correlation Coefficient	.878**
		Sig. (2-tailed)	.000
		N	30
	Intention	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	200

Sumber: Hasil diolah 2021

Based on the results of the Spearman Rank correlation calculation in table 5, the correlation coefficient value is 0.643. This means that brand trust has a strong relationship with the intention to use the Dana application because it is in the 0.51 – 0.75 interval. The correlation value is positive which indicates that the relationship is unidirectional. Where the better the brand trust, the higher the intention to use. Furthermore, the calculation of service quality obtained a correlation value of 0.878. This means that the quality of service has a very strong relationship with the intention to use the Dana application because it is in the 0.76 – 0.9 interval. The correlation value is positive which indicates that the relationship is unidirectional. Where the better the quality of service, the higher the intention to use the application.

The coefficient of determination (R^2) is used to measure how far the ability of the independent variable to contribute or influence the variable. The following are the results obtained by the author in a partial of the coefficient of determination of Brand Trust on Intention to use the Fund application and Service Quality on Intention to use the Fund application. The correlation value obtained between Brand Trust and Intention to Use Fund Applications is 0.643. Thus, the coefficient of determination can be calculated as follows:

$$Kd = (rs)^2 \times 100\%$$

$$Kd = (0.643)^2 \times 100\%$$

$$Kd = 41.34\%$$

From the calculation results above, it can be seen that the value of the coefficient of determination obtained is 41.34 percent. This shows that Brand Trust contributes to the Intention to use Fund Applications by 41.34 percent while the remaining 58.66 percent is a contribution from other variables not examined. Where the influence of Brand Trust has a not so high influence on the Intention to use the Fund Application. The correlation value obtained between Service Quality and Return Interest is 0.878. Thus, the coefficient of determination can be calculated as follows:

$$Kd = (rs)^2 \times 100\%$$

$$Kd = (0.878)^2 \times 100\%$$

$$Kd = 77.08\%$$

From the calculation results above, it can be seen that the coefficient of determination obtained is 77.08 percent. This shows that Service Quality contributes to the Intention to Use Fund Applications by 77.08 percent while the remaining 22.92 percent is a contribution from other variables not examined. Where the influence of Service Quality has a high influence on the intention to use the Fund application.

To find out how the influence of Brand Trust on Intentions to use the Dana application with reference to the tcount value obtained is 4.4429. This value will be compared with the ttable value in the t distribution table. With =5%, the t-table value is 2.47266. From the values above, it can be seen that the value of tcount (4.4429) > ttable (2.47266). In accordance with the criteria for testing the hypothesis that hypothesis-1 is acceptable, it means that Brand Trust has a positive effect on Intention to use the Dana application. To find out how the influence of Service Quality on Intentions using the Dana application with reference to the tcount value obtained is 9.7072. This value will be compared with the ttable value in the t distribution table. With =5%, the t-table value is 2.47266. From the values above, it can be seen that the value of tcount (9.7072) > ttable (2.47266). In accordance with the criteria for testing the hypothesis that hypothesis-2 can be accepted, it means that the quality of service has a positive effect on the intention to use the Fund application.

Discussion

The Effect of Brand Trust on Intention to use the Dana Application

From the research that has been done, there is a relationship between Brand Trust and Intention to use the Dana application, this can be seen in the partial hypothesis testing. Brand trust has a tcount value greater than the ttable value. In the Coefficient of Determination test, the results obtained for the Brand Trust variable are 41.34%, this number is still not too high to affect the intention to use the application. This can happen because consumers may still choose other applications. In fact, if viewed from the advantages of the product, the Dana application has convenience facilities for consumers engaged in the MSME sector, such as monitoring business developments. In addition, the application of funds can integrate transactions with bank services that consumers use. This percentage is not very high, because there are other variables that can support the increase in the variable Intention to use the Fund Application. A not so high percentage could happen because consumers still prefer and trust online transaction applications other than the Dana application.

Based on the questionnaire items, consumers feel that using the DANA application provides convenience and there are no cost discounts in conducting transactions. These results are in line with the research of Aditya, I (2020) that brand trust plays a very important role in an online service when compared to physical stores. Trust in the brand shows the credibility of the brand so that consumers do not hesitate to use the service, especially in an online context. The findings in the study indicate that the brand trust variable has a positive influence on the intention to use online services. In addition, these findings are also supported by research by Aditya, I (2020) which states that the higher the consumer's trust in a service, the higher the intention to reuse it.

The Influence of Service Quality on Intention to Use Fund Applications

From the research that has been done, the researchers obtained the results that there is a relationship between Service Quality and Intention to use the Fund application, this can be seen in the partial hypothesis testing. Service Quality has a tcount value greater than the ttable value. In the Coefficient of Determination test, the results obtained for the Service Quality variable are 77.08%, this percentage is high and means that the Dana application has provided maximum service to its users. However, if viewed from a business perspective and the development of the Dana application in the future, the quality of service alone cannot optimally influence the Intention to use the Dana application if the Brand Trust from the customer still has a coefficient of determination that is not so high. In addition, this percentage is based on consumer responses stating that the quality of service offered by the Dana application has advantages over other applications. The Dana application provides facilities in the form of a digital wallet that can be increased up to Rp. 10,000,000, can make inter-bank transactions without any additional admin fees, Dana provides good services for MSME actors in the form of monitoring business development.

The results of this study are also in line with research conducted by Choi (2019) that the results of his research stated that the service quality variable had a positive effect on intention to use. This result means that the better the quality of service provided, the higher the intention to reuse, but if the service quality is low, the lower the intention to use. Therefore, the quality of service provided, especially in the context of online business, increase consumer satisfaction so that consumers can reuse the service. According to Khatoun (2020) service quality is an important aspect in building consumer trust in digital business.

Conclusion

In this study, responses to the Brand Trust question items have a high average score. Respondents stated that they agreed with the Brand Trust factor in influencing the Intention to Use the Application. Based on the results of partial hypothesis testing or t-test and the results of the coefficient determination test that has been carried out, it can be concluded that the Brand Trust variable shows that H₀ is rejected and H₁ is accepted, meaning that the intention to use the application is strongly influenced by the Brand Trust factor. In this study, responses regarding Service Quality have a high average score. This indicator states that most respondents agree that Service Quality has a significant influence on Intention to Use Applications. Based on the results of partial hypothesis testing or t-test and the coefficient determination test that has been carried out, it can be concluded that the Service Quality variable shows that H₀ is rejected and H₁ is accepted.

From the results of the study, it was found that the average of all statements for the Brand Trust variable had a fairly high value. However, there is a statement that has the least value, namely the statement "This Brand (Fund) will be honest and sincere in dealing with problems". Suggestions from researchers are, the management of the Dana application must continue to evaluate what problems are experienced by consumers. This evaluation can be carried out by the Dana Application by providing a feedback column or an assessment from consumers that appears in the application. If the feedback column is felt to be lacking, then the Fund can provide more services in the form of discounts, so that it can attract consumers to fill in the feedback column. From the results of the study, it was found that the average of all statements for the Service Quality variable had a fairly high value. However, there is a statement that has the smallest value, namely the statement "Is the response of the staff friendly when you submit a complaint?". Suggestions from researchers are, the management of the Dana application should be more responsive in responding to whatever is conveyed by consumers. Fund application management must provide good direction or training to each of its staff, for example holding a training with the theme "Up Your Service", this training contains how each related staff can provide maximum service to their relationships. For example, the cleaning staff at Dana's office can provide maximum service to surrounding employees by creating a clean environment, IT staff provide appropriate troubleshooting that can be reported to their superiors, and Customer Service staff provide maximum service to consumers and their superiors.

Acknowledge

The author intends to express his deepest gratitude to Mr. Djoko S. Roespinoedji, S.E., PG., DIP., Chairman of the Widyatama Foundation Management, Prof. Dr. H. Obsatar Sinaga, M.Si as Chancellor of Widyatama University and Prof. Dr. Mohd. Haizam bin Mohd. Saudi as the Vice Chancellor for Research, Development and Collaboration who has given trust and motivation to the author to facilitate the creation of a final project that can be published in a reputable international journal. Hopefully the scientific work that the author has compiled can contribute to the development of Widyatama University

Reference

- Abrilia, N. D. and Sudarwanto, T. (2020) 'Pengaruh Persepsi Kemudahan dan Fitur Layanan Terhadap Minat Menggunakan E-Wallet Pada Aplikasi Dana di Surabaya', *Jurnal Pendidikan Tata Niaga (JPTN)*.
- Adil, A. S., Asdar, M. and Ismail, M. (2018) 'The Influence of Customers Involvement and Brand Trust on Decisions of Purchase of Products Through Intention to Buy as Intervienning Variable
- Adzkiya, F. A. (2017) 'Pengaruh Orientasi Merek, Kepercayaan Dalam Membeli Online Dan Pengalaman Membeli Online Sebelumnya Terhadap Niat Pembelian Online', *IAIN Surakarta*.
- Aditya, I dan Tjokrosaputro, M (2020) Pengaruh Brand Satisfaction, Brand Trust, dan Bran Experience Terhadap Brand Loyalty Kompas Digital. *Jurnal Manajemen Bisnis dan Kewirausahaan*. vol 4, no 1.
- Anas, A. S. And Sukresna, I. (2018) ... *Pengaruh Desain Situs Web, Pemenuhan, Dan Keamanan/Privasi Terhadap Kepuasan Atas Kualitas Layanan Elektronik Dan Niat*
- Arslan, B. and Fröjdh, B. (2019) *E-wallet-designed for usability*. diva-portal.org..
- Choi, D. (2019) 'Sustainable online shopping logistics for customer satisfaction and repeat purchasing behavior: Evidence from China', *Sustainability (Switzerland)*, 11(20). doi: 10.3390/su11205626.
- Hamari, J. (2017) 'Service quality explains why people use freemium services but not if they go premium: An empirical study in free-to-play games', *International Journal of Information Management*, 37(1), pp. 1449–1459. doi: 10.1016/j.ijinfomgt.2016.09.004.
- Hidayah, T.R (2016) Pengaruh Brand Trust Terhadap Niat Konsumen Untuk Melakukan Pembelian Produk Elektronik Pada Situs Jual Beli Lazada. *Dinamika Global: Rebranding Keunggulan Kompetitif Berbasis*

- Kearifan Lokal. Prosiding Nasional
- Jacky, J. (2019) *Analisa Pengaruh Citra Merek, Harga, Kepercayaan dan Nilai Terhadap Niat Membeli Konsumen Dalam Memesan Hotel Secara Online*. repository.uib.ac.id. Available at: <http://repository.uib.ac.id/1497/>.
- Johanes, R. (2017) 'What features of online review affects readers' intention to travel?'. *2016 International Conference on Advanced Computer Science and Information Systems, ICACSIS 2016*, pp. 263–270. doi: [10.1109/ICACSIS.2016.7872786](https://doi.org/10.1109/ICACSIS.2016.7872786).
- Ke, Y. (2019) 'The e-commercial quality components impact on customers' purchase intention', *Journal of Physics: Conference Series*. doi: [10.1088/1742-6596/1345/3/032033](https://doi.org/10.1088/1742-6596/1345/3/032033).
- Khatoon, S. (2020) 'The Mediating Effect of Customer Satisfaction on the Relationship Between Electronic Banking Service Quality and Customer Purchase Intention: Evidence From the Qatar Banking Sector', *SAGE Open*, 10(2). doi: [10.1177/2158244020935887](https://doi.org/10.1177/2158244020935887).
- Lafraxo, Y. (2018) 'The effect of trust, perceived risk and security on the adoption of mobile banking in Morocco', *ICEIS 2018 - Proceedings of the 20th International Conference on Enterprise Information Systems*, pp. 497–502. doi: [10.5220/0006675604970502](https://doi.org/10.5220/0006675604970502).
- Mahartin, N. F. (2020) *Pengaruh Dimensi-Dimensi E-Service Quality Pada Kepuasan Dan Dampaknya Pada Niat Untuk Merekomendasikan Penggunaan E-Wallet Dana Dengan Social* repository.unair.ac.id. Available at: <http://repository.unair.ac.id/98072/>.
- Masoud, E. Y. (2020) 'The Effect of Service Quality on Customers' Satisfaction in Mobile Phone Services in the UAE', *Transnational Marketing Journal*, 8(1), pp. 75–94. doi: [10.33182/tmj.v8i1.846](https://doi.org/10.33182/tmj.v8i1.846).
- Mateus, P. M. M. (2017) *Consumer behavior: effect of brand trust on the relationship between consumer's perceived risk and intention to buy in the online shopping*. run.unl.pt. Available at: <https://run.unl.pt/handle/10362/27361>.
- Nugraha, D. P. S., Amin, N. And Me, S. Y. (2020) 'Pengaruh Kualitas Layanan, Persepsi Harga, Dan Kepercayaan Pelanggan Terhadap Niat Membeli Kembali Pada Tiket Pesawat'.
- Nunes, R. H. et al. (2018) 'The effects of social media opinion leaders' recommendations on followers' intention to buy', *Revista Brasileira de* SciELO Brasil. Available at: <https://www.scielo.br/j/rbgn/a/jWKp918VPQY3PYjzZsj53g/?lang=en&format=html>.
- Nurfath, D. and Utami, S. (2017) 'Pengaruh Persepsi Kualitas Pelayanan Terhadap Niat Membeli Ulang yang Dimediasi oleh Kepercayaan pada Tenaga Penjual di Toko Ritel Lyadyba Kota Banda ...', *Jurnal Ilmiah Mahasiswa Ekonomi* Available at: <http://www.jim.unsyiah.ac.id/EKM/article/view/1964>.
- Pakurár, M. (2019) 'The service quality dimensions that affect customer satisfaction in the Jordanian banking sector', *Sustainability (Switzerland)*, 11(4). doi: [10.3390/su11041113](https://doi.org/10.3390/su11041113).
- PANGESTIKA, T. K. and KHASANAH, I. (2021) ... *TRUST, DAN BRAND SATISFACTION TERHADAP BRAND LOYALTY FINANCIAL TECHNOLOGY: E-WALLET (Studi pada Pengguna DANA di Kota Semarang)*. repofeb.undip.ac.id. Available at: <https://repofeb.undip.ac.id/9209/>.
- Pramelani, P. and Fitra, S. (2020) 'Pengaruh Promosi Dan Fitur Layanan Transaksi Terhadap Keputusan Konsumen Dalam Pemilihan E-wallet', *Jurnal Bisnis dan Kewirausahaan*. Available at: <http://ojs.pnb.ac.id/index.php/JBK/article/view/2193>.
- Ridaryanto (2020) 'Factors affecting the use of e-wallet in jabodetabek area', *International Journal of Advanced Trends in Computer Science and Engineering*, 9(2), pp. 1005–1012. doi: [10.30534/ijatcse/2020/17922020](https://doi.org/10.30534/ijatcse/2020/17922020).
- Safitri, M. (2019) 'Pengaruh Trust, Perceived Benefits and Ease of Use Terhadap Keputusan Penggunaan E-Wallet', *Journal of Chemical Information and Modeling*. core.ac.uk. Available at: <https://core.ac.uk/download/pdf/296480802.pdf>.
- Shamsudin, M. F. (2020) 'The influence of service quality, brand image, trust, and price on customer satisfaction: Case of airline services', *Journal of Critical Reviews*, 7(19), pp. 620–627. doi: [10.31838/jcr.07.19.76](https://doi.org/10.31838/jcr.07.19.76).
- Singh, J. (2020) '“To trust or not to trust”: The impact of social media influencers on the reputation of corporate brands in crisis', *Journal of Business Research*, 119, pp. 464–480. doi: [10.1016/j.jbusres.2020.03.039](https://doi.org/10.1016/j.jbusres.2020.03.039).
- Soegoto, D. S. (2020) 'E-Wallet as a Payment Instrument in the Millennial Era', *IOP Conference Series: Materials Science and Engineering*. doi: [10.1088/1757-899X/879/1/012139](https://doi.org/10.1088/1757-899X/879/1/012139).
- Subaramaniam, K. (2020) 'The impact of E-Wallets for current generation', *Journal of Advanced Research in Dynamical and Control Systems*, 12(1), pp. 751–759. doi: [10.5373/JARDCS/V12SP1/20201126](https://doi.org/10.5373/JARDCS/V12SP1/20201126).
- Syifa, N. (2020) 'The use of e-wallet system', *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020*, pp. 342–347. doi: [10.1109/ICIMTech50083.2020.9211213](https://doi.org/10.1109/ICIMTech50083.2020.9211213).
- Tomar, V. S. (2020) 'Moderating role of brand trust on offline vs online shoppers and its impact on cognitive dissonance', *Indian Journal of Marketing*, 50(8), pp. 66–79. doi: [10.17010/ijom/2020/v50i8-9/154692](https://doi.org/10.17010/ijom/2020/v50i8-9/154692).