

ABSTRACT

Electronic payment options have largely replaced traditional cash payment methods. The growth of digital wallets, e-commerce, mobile payments, and other unusual payment methods has moved the global economy one step closer to a cashless society. Therefore, this study aims to understand how mobile-wallet service quality dimensions affect customer satisfaction and loyalty, as well as to explore user experience with these wallets. The dimensions of mobile wallets adopted were service quality, ease of use, usability, cost, and security. A quantitative approach was employed, and questionnaires were used and distributed based on a convenience sample of 395 respondents located in Bandung. Statistical techniques using Smart PLS have been applied. The results of the analysis do not all support the main hypothesis, .In addition, not the dimensions of mobile wallet services have an impact on customer loyalty through customer satisfaction. Furthermore, it was found that perceived security and cost had no impact on customer loyalty.. This study recommends the need for m-wallet providers to support m-wallets and other electronic services to increase the possibility of good control over their technological tools to improve service quality, reduce costs, improve security, develop relationships between the organization and its customers, and learn more about their wishes and aspirations.