

THE INFLUENCE OF DIGITAL CUSTOMER EXPERIENCE AND ENJOYMENT ON FLIP E-WALLET E-LOYALTY THROUGH E-TRUST IN MEDAN CITY MILLENIAL GENERATIONS

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ABSTRACT

The digital revolution has changed various business environments, including the financial services industry. In this era, a financial service that called financial technology has been developed. The existence of a digital revolution can present various kinds of innovations in digital payments, one of which is e-wallet. The existence of various e-wallets can lead to increasingly fierce competition to get customer e-loyalty. E-loyalty becomes a top priority in this research because e-loyalty plays an important role in creating a sustainable competitive advantage, so companies can develop better in the long term. The purpose of this study was to find out and analyze the effect of digital customer experience and enjoyment on e-loyalty, e-wallet flip through e-trust in the millennial generation in Medan city. The population in this study was all millennials who had used the Flip application in Medan city. The sampling method used the Non Probability Sampling technique with Purposive Sampling, while the number of samples in this study were 115 respondents. The data analysis method used Structural Equation Modeling-Partial Least Square (SEM-PLS). The results showed that Digital Customer Experience has a positive and significant effect on E-Loyalty, Enjoyment has a positive and significant effect on E-Loyalty, Digital Customer Experience has a positive and significant effect on E-Trust, Enjoyment has a positive and significant effect on E-Trust, E-Trust has a positive and significant effect on E-Loyalty, Digital Customer Experience has a positive and significant effect on E-Loyalty through E-Trust, Enjoyment has a positive and significant effect on E-Loyalty through E-Trust.

Keyword: *Digital Customer Experience, Enjoyment, E-Loyalty, E-Trust*

1. INTRODUCTION

Technology evolves constantly. Internet-supported technology can open people's minds. Technology and information systems' rapid development has affected all aspects of life. The internet is now ingrained in people's minds and has even changed their lifestyles because it supports their information-gathering activities (Alkhowaiter, 2020). According to the 2017 Indonesian Internet Service Providers Association (APJII) survey, 143.2 million people—54.68% of the 262 million population—used the internet in 2017. By early 2022, Reportal data showed that 204.7% of the population used the internet.

Technology and information systems continue to innovate, especially financial technology, to meet community needs like financial services and transaction processing as the internet becomes more widely used. Financial services become easier and more efficient as technology spreads. Financial technology helps people who cannot yet assess financial services make transactions (Rahma, 2018). Financial Technology (Fintech) combines the financial system and technology to replace traditional business models and help the public with financial transactions (Muthukannan et al, 2020). Digital wallets are fast-growing fintech services. Digital wallets are password-protected

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prepaid accounts where users can store money for online purchases like food, goods, and airline tickets (The Economic Times, 2019).

Digital wallets use mobile devices to make payments and fund transfers. To create a cashless society, the government strongly supports e-wallets (Qasim and Shanab, 2016). Bank Indonesia reported IDR 25 trillion in electronic financial transactions in August 2021. IDR 17 trillion in August 2020 was 41% higher (Fintech Report, 2021). Reuse and new users drive e-wallet use. With the rise of digital wallets and financial technology companies (FINTECH) that can lower costs and facilitate transactions between banks, the banking market in the payment system is eroding (Dewi, 2019). BI Fast lowers interbank transaction costs for Bank Indonesia. The maximum inter-bank transfer fee is Rp. 2,500. BI Fast is a national initiative to improve payment system infrastructure for fast, easy, cheap, safe, and reliable economic and financial transactions. Real-time transaction settlement is available 24/7 with BI Fast (Bestari, 2021).

Flip is here because of high bank transfer administration fees. Flip allows free interbank transfers via apps and websites. Due to user queues, the transfer is slow. Sending transactions takes 20 minutes or more. Business hours limit transfers. Flip will process transactions Monday through Saturday from 08.00 to 20.00 WIB, per procedure. If you want to transfer outside working hours, these restrictions will be difficult (Nugroho, 2021). Flip's official website, <https://flip.id>, offers Indonesia's first free interbank transfer service, according to Frequently Asked Questions (2021). Flip, a virtual wallet startup founded in November 2015, is now a PT and has Bank Indonesia approval (BI). Indonesian banks use Flip. BCA, BNI, BNI Syariah, BRI, CIMB, CIMB Syariah, Mandiri, and Muamalat banks offer free transfers. Flip is now a Playstore app for Android and iOS (Flip.id, 2021).

Flip's Founder and Main Director says technology adoption has helped Flip grow. Over seven million customers have used the company to send and receive money from Indonesia and abroad. Online P2P payments, international remittances, e-wallet top-ups, and business solutions are Flip's most popular products. Flip transactions exceed Rp. 2 trillion monthly (Nabila, 2021). Flip has a customer rating of 4.9 on the Appstore and 4.8 on the Playstore. Flip reviews on Facebook and the Appstore have been diverse. Moe and Schweidel (2012) found that customer ratings affect online ratings before a decision depending on how often other customers rate a product or service. Indonesia's top e-wallet, Flip, has many users. Flip has many customer satisfaction reviews to build loyalty. Long-term company growth depends on loyalty. E-loyalty in e-business (electronic loyalty). Service providers must build customer loyalty to keep customers from switching providers (Rintasari and Farida, 2018).

Many complaints that can reduce loyalty, including transactions that often fail, difficult and long refund processes, inefficiency, poor service like customer service not being able to provide the expected answers and solutions and not responding quickly, not recommending to others, and few customers uninstalling Flip. The Flip e-wallet has no customer loyalty. Flip's e-wallet is hard to use and unfriendly to new and existing customers, and it doesn't respond quickly. Flip may lose customers and struggle to gain new ones due to transaction issues. Because acquiring new customers costs almost five times more than retaining old ones, Derakhshanfar and Hasanzadeh (2016) argue that loyalty must be maintained.

To survive and win, a company must keep customers loyal. Loyal customers will recommend products from companies they like to other customers and bring in new customers, which can benefit the company long-term (Widowati, 2016). Improving customer loyalty will boost sales profit immediately (Saputra & Handani, 2016). Improving customer experience can boost loyalty (Chandra, 2014). Customers are won by experience. In the age of digital transformation, digital customer experience creates excellence and value by interacting and engaging customers online. Digital customer experience also helps companies anticipate, respond to, and understand customer needs (Budimansyah, 2022). A good experience can encourage repeat business and loyalty. Customers now seek product information via social media or online reviews. Customers also purchase, pay, and repair ordered services independently (Jati, 2019).

Rahayu and Faulina (2022) found that digital customer experience improves OVO user loyalty. OVO prioritises speed and ease of service in transactions, so consumers become a little loyal to using OVO. This contradicts Primary (2019) findings that customer experience has no impact on loyalty. Ernawati and Prihandono (2017) found that customer experience does not affect loyalty. Online shoppers want fun and experience. Experience-based enjoyment affects online transactions (Lin et al, 2012). Leisure or enjoyment is a person's use of technology to support their activities and bring them joy (Baskara & Sukaatmadja, 2016). Physical effort, time, and accessibility determine comfort. Effects that allow customers to make home-only transactions quickly and easily (Lee et al, 2016).

Convenience strongly predicts website return and measures enjoyable, engaging, and comfortable experiences. Happy and stimulated shoppers are more likely to shop again, browse more, make unplanned purchases, and search for more products and categories (Astria and Wahdiniwaty, 2021). Ipsos (2020) defines convenience as the practicality of using an e-wallet service to save time by not having to carry money or a debit or credit card. Antarwiyati et al. (2010) found that enjoyment influences website e-loyalty. Safitri and Azizah (2021) found that enjoyment does not affect Gopay e-wallet use.

Due to the research gap (inconsistency in the effect of independent variables on the dependent variable), researchers were interested in using objects in the Flip e-wallet to test these variables. This study added intervening variables. The intervening variable mediates the independent-dependent relationship (Sujarweni, 2015). Researchers' intervening variable is E-Trust. Giovanis and Athanasopoulou (2014) explain E-Trust as the foundation of customer-online seller relationships. Consumers trust and show vulnerability online when they feel comfortable (Cheng et al., 2019). (Kim & Peterson, 2017). Building online transaction services requires trust (Ariani, 2018).

Business relies on trust. Creating and retaining customer trust is one way (Wdiyanto, 2016). E-trust affects online customers' risk perception and service evaluation. Because online transactions are risky, e-trust is a factor for customers using digital payment apps (Wongso, 2020). Trust is built through good relationships and communication. Bilgihan (2016) found that trust boosts millennial e-loyalty. This study found that Millennial e-loyalty is most influenced by trust (Bilgihan, 2016).

The authors want to study "The Influence of Digital Customer Experience and Enjoyment on E-Loyalty E-Wallet Flip Through E-Trust in Medan's Millennial Generation" based on the problems and research gaps described above.

2.LITERATURE REVIEW

2.1.Digital Customer Experience

Customer experience refers to the perception of the customer itself, as well as the interpretation of all aspects encountered when interacting or visiting a company or retail. Therefore, customer experience is not only about customers who just want to buy a product but also relates to the atmosphere inside and outside the company or retail, cashiers, and even other customers (Nana, 2016). Consumer experience is a growing priority in marketing research, because consumer experience determines the quality perceived by consumers in competitive competition (Asri, 2020). Digital customer experience (DCX) is an aspect of the customer experience (CX) journey that relates to online platforms such as mobile and desktop, and to digitally mediated experiences such as owned apps and social media content (Qualtrics, 2022). Digital customer experience (DCX) is inseparable from customer experience (CX) which includes all interactions within the company and others in the physical world. If CX is about showing empathy, building trust and human connection, DCX is the online expression of this endeavor (Sitecore, 2021).

2.2.Enjoyment

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Enjoyment is the extent to which a person's response to technology will be fun and happy (Alrushiedat, 2010). According to Wu & Gao (2011) that perceived enjoyment is how an activity is seen as pleasant in itself outside of the perception of an individual regarding knowledge about the usefulness of the activity, so that when an activity can be fun it can generate value and benefits that are felt to be higher than the activity. Enjoyment can also be said as the extent to which a person when using a technology can enjoy using the technology by itself, beyond what is expected of him (Chatzoglou et al., 2009). Cheng (2014) said that enjoyment can be defined as the extent to which an activity using a system is said to be personally pleasing to an individual apart from the things that are liked by the system. An individual will be motivated to do something or repeat what has been done when he feels it is fun compared to the same activity but has no pleasure value (Suki and Suki, 2011).

2.3.E-Loyalty

According to Tjiptono (2016), customer loyalty is defined as repeat purchases. This can happen when a company has so much market share that its products are the only ones available. Based on this, you could also say that brand loyalty comes from a mix of satisfied customers and unhappy customers. According to Kotler and Keller (2016), loyalty is a strong desire to buy or subscribe to the same products or services in the future, even if circumstances or marketing campaigns could cause a change in behavior. Jeon (2017) says that e-loyalty is a customer's attitude that helps online sellers and leads to repeat purchases. E-loyalty is the effect of customer satisfaction on the quality of service. Having loyal customers is very helpful for online businesses, especially since there is a lot of competition in online sales and loyal customers will tell their friends and family to buy from the same company. Chou et al. (2015) said that e-loyalty is a strong commitment to a person or institution that is shown through the use of technology.

2.4.E-Trust

In the minds of customers, trust will develop if the product they buy is able to provide the features or benefits, as well as the value, that customers look for in a product (Gunawan, 2013). According to Hanifati and Samiono (2018), e-trust can be defined as the belief that customers have in a business as a foundation for engaging in financial transactions via the internet. One can make the connection between e-trust and a customer's confidence in an online store to make purchases there (Susanto, 2018). To this point, consumer trust has always been an important factor in the process of maintaining business relationships. This is especially true in e-commerce businesses, which typically require consumers to pay before receiving orders, despite the fact that consumers cannot see or touch the actual product offered other than through pictures. As a result, e-trust in online shopping is frequently determined by the degree to which the actual capabilities of the product satisfy the consumers' expectations regarding its level of quality (Liao, 2013). According to Kotler and Keller (2016), trust can be defined as a company's propensity to rely on other businesses. There are a variety of interpersonal and inter-organizational factors that contribute to trust, including a company's level of expertise, integrity, honesty, and kindness.

3.RESEARCH METHOD

The type of research in this research is associative research, namely research that connects two or more variables (Situmorang, 2017) using a quantitative approach. This research was conducted in Medan City, and the subjects of this study were 115 millennials who use the Flip e-wallet. To test the validity and suitability of the model, Loading Factor, Average Variance Extracted (AVE) and Composite Reliability are used. Data analysis techniques used the Structural Equation Modeling (SEM) method to test the hypotheses in this study.



4.RESULT AND DISCUSSION

4.1.Evaluation of the Measurement Model (Outer Model)

Evaluation of the measurement model or outer model is carried out to assess the validity and reliability of the construct model. The outer model with reflexive indicators is evaluated through convergent, discriminant and composite reliability validity as well as Cronbach alpha for the indicator block (Ghozali and Latan, 2017). In a reflective construct, indicator reliability testing is carried out using a loading factor. Each research indicator measured the loading factor value in each construct. The loading factor value is expected to reach more than 0.7. According to Ghozali (2017) in exploratory research, a value of more than 0.5 is considered adequate. The outer model validity was carried out using convergent validity and discriminant validity. The convergent validity assessment was carried out by looking at the average variance extracted (AVE) value for each construct, stating that the AVE value for each good construct was at least > 0.5 . The loading factor, Composite Reliability and Average Variance Extracted (AVE) values of each construct are measured using the algorithm in the SmartPLS program as follows:

Table 1
Outer Model

Variable	Composite Reliability	AVE	Indicator	Outer Loading	result
<i>Digital Customer Experience (X1)</i>	0.917	0.649	X1.1	0,868	Valid
			X1.2	0,775	Valid
			X1.3	0,857	Valid
			X1.4	0,770	Valid
			X1.5	0,781	Valid
			X1.6	0,777	Valid
<i>Enjoyment (X2)</i>	0.925	0.673	X2.1	0,815	Valid
			X2.2	0,842	Valid
			X2.3	0,764	Valid
			X2.4	0,821	Valid
			X2.5	0,823	Valid
			X2.6	0,854	Valid
<i>E-Loyalty (Y)</i>	0.907	0.620	Y1	0,771	Valid
			Y2	0,842	Valid
			Y3	0,837	Valid
			Y4	0,737	Valid
			Y5	0,721	Valid
<i>E-Trust (Z)</i>	0.887	0.613	Z1	0,735	Valid
			Z2	0,780	Valid
			Z3	0,744	Valid
			Z4	0,880	Valid
			Z5	0,831	Valid
			Z6	0,742	Valid

It is known, on the basis of Table 1, that the majority of the variable indicators utilized in this investigation have an outer loading value that is greater than 0.5. According to Ghozali (2018), an outer loading value that falls somewhere in the range of 0.5 and 0.6 is regarded as adequate for satisfying the requirements of convergent validity. The composite reliability value indicates that the category is adequate for each construct if it satisfies the outer model reliability assessment criteria with a composite reliability value of > 0.7 and the AVE value of each construct in the final model has achieved a value of > 0.5 . In addition, the composite reliability value indicates that the category

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is adequate for each construct if it has a value of > 0.7. As a result, the convergent validity criteria are satisfied by the structural equation model that was proposed.

4.2.Evaluation of the Structural Model (Inner Model)

After the estimated model meets the Outer Model criteria, measurements are then carried out by testing the structural model (Inner Model) by looking at the R-Square (R2) value of the variable. The results of the R-Square (R2) value on variables based on measurement results are shown in Table 4.2 as follows:

Table 2
R-Square

	R Square	R Square Adjusted
E-Loyalty	0.506	0.493
E-Trust	0.417	0.403

Based on Table 2, it is known that the R Square value for the E-Loyalty variable is 0.506, this means that the percentage of Digital Customer Experience and Enjoyment influence on E-Loyalty is 50.6% while the remaining 49.4% is influenced by other variables that are not examined in this study.

The R Square value for the E-Trust variable is 0.417, this means that the percentage effect of Digital Customer Experience and Enjoyment on E-Trust is 41.7%, while the remaining 58.3% is influenced by other variables not examined in this study.

4.3.Direct Effect

Table 3
Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	result
X1 -> Y	0,230	0,239	0,102	2,259	0,024	Sig.
X1 -> Z	0,329	0,331	0,090	3,666	0,000	Sig.
X2 -> Y	0,206	0,205	0,094	2,188	0,029	Sig.
X2 -> Z	0,397	0,401	0,077	5,151	0,000	Sig.
Z -> Y	0,398	0,393	0,117	3,413	0,001	Sig.

Based on Table 3, it can be concluded that the results are as follows:

1. Digital customer experience has a positive and significant effect on Flip e-wallet e-loyalty in the millennial generation of Medan City. The p value of the effect of digital customer experience on e-loyalty (X1 -> Y) is 0.024 with a statistical T value of 2.259 and the coefficient is positive. Therefore the p values <0.05 and T statistics > 1.96 and the coefficients are positive, it can be concluded that digital customer experience has a positive and significant effect on e-loyalty. This shows that the better the customer experience, the higher the e-loyalty felt by the customer.
2. Enjoyment has a positive and significant effect on Flip e-wallet e-loyalty in the millennial generation of Medan City. The p value of the effect of enjoyment on e-loyalty (X2 -> Y) is 0.029 with a statistical T value of 2.188 and the coefficient is positive. Therefore, the p values <0.05 and T statistics > 1.96 and the coefficient is positive, it can be concluded that enjoyment has a positive and significant effect on e-loyalty. This shows that good enjoyment is felt by customers, it will increase e-loyalty.
3. Digital customer experience has a positive and significant effect on Flip e-wallet e-trust in the Medan City millennial generation. The p value of the effect of digital customer experience on e-trust (X1 -> Z) is 0.000 with a statistical T value of 3.666 and the coefficient is positive. Therefore, the p values <0.05 and T statistics > 1.96 and the coefficients are positive, it can be concluded that the digital customer experience has a

positive and significant effect on e-trust. This shows that the better the digital customer experience, the higher the level of e-trust.

4.4. Indirect Effect

Table 4
Indirect Effect

	<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>	<i>result</i>
X1 -> Z -> Y	0,131	0,126	0,042	3,125	0,002	Sig.
X2 -> Z -> Y	0,158	0,159	0,060	2,654	0,008	Sig.

1. Digital customer experience has a positive and significant effect on Flip e-wallet e-loyalty through e-trust in the millennial generation of Medan City. The p value of the indirect effect of digital customer experience on e-loyalty through e-trust (X1 -> Z -> Y) is 0.002 with a statistical T value of 3.125 and a positive coefficient. Therefore, the p values <0.05 and T statistics > 1.96 and the coefficients are positive, it can be concluded that the digital customer experience has a positive and significant effect on e-loyalty through e-trust.
2. Enjoyment has a positive and significant effect on Flip e-wallet e-loyalty through e-trust in the millennial generation of Medan City. The p value of the indirect effect of enjoyment on e-loyalty through e-trust (X2 -> Z -> Y) is 0.008 with a statistical T value of 2.654 and a positive coefficient. Therefore the value of p values <0.05 and T statistics > 1.96 and the coefficient is positive, it can be concluded that enjoyment has a positive and significant effect on e-loyalty through e-trust.

4.5. Discussion

Digital Customer Experience has a positive and significant effect on E-Loyalty

The path coefficient shows that digital customer experience boosts e-loyalty. Thus, Hypothesis 1 is accepted and the digital customer experience is believed to increase Flip e-wallet customer loyalty. The direct effect test shows 0.024, which is less than 0.05. Digital experiences make customers loyal, and vice versa. Flip customers' e-loyalty depends on digital customer experience. Because Flip customers feel every aspect of the digital customer experience. Flip creates a good psychological and functional dimension for customers. Flip's functionality is helpful to customers. Descriptive analysis of the digital customer experience variable yielded a 3.75 analysis result, classifying it as high. This category shows that Flip's customers enjoy digital experiences with Flip. Flip's high digital customer experience indicates customer engagement. The psychological dimension statement in the assurance statement has the highest score of 3.95, which is very high. Customers can use Flip with confidence. It scores 3.59. Flip failed to impress customers. Field monitoring indicates a good Flip digital customer experience. Flip's customer evaluation shows this. Bustamante and Rubio (2017) state that customer experience motivates customers to stay with companies and affects customer loyalty. The better the company-customer relationship, the stronger the customer's perceived product loyalty based on his experience. The best digital customer experience requires a stable online presence, according to Chinn (2022). 65% of customers say their website or app experience is "very important" in recommending a brand. Thus, customer experience includes the company or retail environment, cashiers, and even other customers (Nana, 2016). Rahayu and Faulina (2022) found that digital customer experience improves OVO users' loyalty in the digital age.

Enjoyment has a positive and significant effect on E-Loyalty

The path coefficient shows that enjoyment positively and significantly affects e-loyalty. Hypothesis 2 is confirmed: Flip's enjoyment of customers can increase customer loyalty and vice versa. The direct test shows that 0.029 is less than 0.05. Flip customers generally think Flip e-wallets make transactions easier. Enjoyment as good at 3.76. The Flip e-wallet is generally enjoyable. The customer's answers showed that each statement scored high on pleasure, enjoyment, and fun. Customer enthusiastic about Flip' with a 3.90 high score. Customers love Flip because of its ease of use and many features. 'Using the Flip e-wallet is a positive thing' scored the lowest, 3.69. Flip customers still find transactions less fun. Flip's frequent errors and difficulty make it a negative experience for customers. Flip must focus on positive feelings like comfort and convenience in transactions to keep customers from switching to other e-wallets. E-wallets' special services make them fun. E-wallets are fun for shopping and transactions. Fun dominated this study. This dimension measures an e-overall wallet's quality and customer satisfaction. Customer attitudes affect Flip enjoyment. Field monitoring shows good Flip e-wallet enjoyment. Oktarini & Wardana (2018) found that happy online shoppers are more likely to buy again. Cheng (2014) defined enjoyment as how much the system likes an activity. Nugroho and Hidayat (2017) found that convenience affects loyalty. Astria and Wahdiniwaty (2021) also found that convenience influences Lazada Indonesia repurchases.

Digital Customer Experience has a positive and significant effect on E-Trust

The Path Coefficient shows that digital customer experience boosts e-trust. Hypothesis 3 is supported, indicating that Flip e-wallet customers trust good digital customer experiences. A good Flip experience builds customer trust. The direct test's significance value is 0.000, which is below 0.05. Based on the customer's response, Flip has satisfied them. The descriptive test for the digital customer experience variable yielded 3.59, with 'customers find the appearance of the Flip e-wallet attractive' as the lowest category. An attractive, picture-rich website makes online transactions more enjoyable (Wen et al, 2011). Some customers found the Flip display unattractive, but most did not. Flip must focus on every detail that enhances its appeal to customers. The high-scoring statement "customers feel secure using the Flip e-wallet" scores 3.95. Flip's customers have a good experience, building trust. Flip customers feel confident using Flip e-wallets because Bank Indonesia regulates Flip. Flip must maintain a digital customer experience to keep customers trusting it as an e-wallet. E-trust scored 3.89 in the high descriptive test category. It scores 4.20 in reliability. Flip customer Flip thinks Flip provides enough and good information. 'Flip provides services as promised' has the lowest high category score of 3.74. Flip's services, such as no transaction admin fees, are meeting customer expectations. However, some customers believe Flip has an admin fee in the form of a unique code behind the transfer nominal, which violates its promise. Stewart et al. (2018) said a brand must prove its brand trust by providing maximum service to its users. Update the Flip e-wallet security feature for maximum service. The customer will trust the service provider and use the e-wallet. Rahmanda (2021) found that customer experience affects e-trust significantly.

Enjoyment has a positive and significant effect on E-Trust

The path coefficient shows that enjoyment boosts e-trust. Hypothesis 4 enjoyment increases Flip customer trust—is accepted. The direct test results show that 0.000 is less

than 0.05. Customers trust Flip e-wallet. Flip makes financial transactions as quick as possible to make customers feel comfortable and trust Flip. Flip may need to work to gain customers' trust in the future. Flip must consider customer trust. Enjoyment can bring satisfaction. Enjoyment can boost Flip customer trust. Flip should keep striving for customer satisfaction to build trust. Maintaining customer pleasure, enjoyment, and fun can do this. E-trust is high at 3.89. Flip's e-trust customers are good. Customers trust Flip e-wallets. Reliability statements score the highest, 4.20 in the high category. This shows that customers trust Flip because it meets their needs. The lowest reliability score was 3.74 with the statement "Flip provides services as promised," indicating that some customers don't think Flip provides adequate services and that Flip hasn't kept its promise as the best e-wallet. Customers trust certain services to support their comfort and joy (Oktarini and Wardana, 2018). If a user feels comfortable using a company's services, they will trust them and prioritize them to meet their needs. Kharismawan & Widiyanto (2015) found that enjoyment boosts trust. User comfort boosts service confidence.

E-Trust has a positive and significant effect on E-Loyalty

E-trust positively and significantly affects e-loyalty, according to the path coefficient. This proves Hypothesis 5, that customer trust can inspire loyalty. The direct test shows a significance value of 0.001 less than 0.05. The customer feels trusted and compelled to be loyal to Flip because they agreed and strongly agreed with all statements. To maintain e-loyalty, Flip e-wallet must maintain customer e-trust. The Flip customer who answers most agrees with all statements. Customer e-trust promotes e-loyalty. Flip always provides e-wallets that meet customer needs with a high level of security to maintain e-trust and e-loyalty. Flip builds customer trust and e-loyalty. Flip ensures transaction security and data confidentiality. Trust encourages website shoppers to buy again. Online privacy and security are major concerns for users because any commercial activity involving confidential information requires both. Websites require passwords and credit card information from users (Shukla, 2014). Wibasuri et al. (2018) noted that e-trust is crucial to company-customer relationships. Liani and Yusuf (2021) found that e-trust increases e-loyalty.

Digital Customer Experience has a positive and significant effect on E-Loyalty through E-Trust

Digital customer experience increases e-loyalty through e-trust, according to the path coefficient. Hypothesis 6 is confirmed: digital customer experience can increase e-loyalty with e-trust as a bridging variable. The indirect test results show that 0.002 is less than 0.05. This is because customers agreed to all dominant statements, though some disagreed. Flip knows what the customer wants, so the customer sees more useful things. Thus, Flip will instill trust and e-loyalty. Flip's digital customer experience has been positive. Customer experience builds trust in Flip and encourages loyalty. Trust is crucial to experience-loyalty. Flip has tried to give customers the best despite negative press and competition from other e-wallets. According to Pappas et al. (2014), if you want to make a transaction again, the customer must have previous experience with the same online company, so they can trust the company if it performs well. Al-Maghrabi et al. (2011) found that to increase online re-transactions, companies must give customers a pleasant experience and let them choose the product. Re-transactions online will increase because customers are satisfied and think transacting online is smart (Mohamed, 2014). Customers

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use the service because they trust and like it. Satisfied customers will trust the services. This means that good service and a trusted brand will increase customer loyalty (Xu, 2019). According to Ruparelia et al. (2010), trust can help customers reuse products and services. So users' trust in a service means they trust the company to meet their expectations. Widjieanto (2020) found that DANA digital payment trust mediates customer experience and loyalty.

Enjoyment has a positive and significant effect on E-Loyalty through E-Trust

Through e-trust, enjoyment increases e-loyalty. This proves Hypothesis 7, which states that customer satisfaction affects e-trust and loyalty. The indirect test's significance value is 0.008, below 0.05. Based on customer statements, most customers agree, but some disagree but are good. If customers want to transact online, the company must build and maintain customer trust (Palvia, 2009). Online customers who received good service will trust online transactions (Parastanti et al, 2014). Chiu et al. (2014) suggested that customer pleasure from roles and adventures when transacting online will have a hedonic effect that will positively and significantly increase interest in transacting online again. Customers enjoy Flip. Flip customers' enjoyment builds trust and e-loyalty. Because enjoyment boosts e-trust and loyalty. Online transactions will be more convenient and pleasant if consumers can easily find relevant, accurate, and trustworthy information (Frank, 2012). Trust divided into benevolence, integrity, and trusted ability will increase online re-transactions (Razak et al, 2013). Trust increases reuse intent. Putra (2022) found that safety and comfort affect loyalty.

5.CONCLUSION

This study's Digital Customer Experience variable dominates Flip customers' E-Loyalty. Flip must always offer something new, especially for 22-28-year-olds. Flip e-wallet customers enjoy good digital customer service. Flip should worry about this, especially on the Sense indicator, where customers expect a more attractive Flip. Flip needs to update its features and visuals to appeal to customers. Flip e-wallet customers enjoy themselves, as shown by the highest Fun indicator score. However, since Flip has a low Pleasure indicator, this should also be considered to improve customer satisfaction. Providing top-up services to other e-wallets or QRIS payments can help customers complete daily transactions and evaluate the service. Flip customers trust e-wallets. Flip's overall e-trust is high, but Flip should always work to improve it. Flip's services have disappointed some customers. Customers feel Flip has broken its promise by charging a fee in the form of a unique code behind the transfer, even though the amount is small. Flip must evaluate by eliminating admin costs with this unique code to maintain trust. Flip e-wallet customers have positive e-loyalty. Flip customers are loyal and recommend Flip to others. Customers are hesitant to recommend the Flip e-wallet. Customers struggle to use multiple apps for transactions, and Flip transfers take a long time. Customers do not recommend Flip because BI Fast can process transactions between banks faster, even with a low admin fee. Thus, Flip outperforms BI Fast in remittance speed. Future researchers should include e-WOM, customer satisfaction, and others. Subsequent research can increase the number of samples and broaden the subject. Because this study had only 115 respondents, it is recommended to increase the number of respondents for future research.

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THE INFLUENCE OF DIGITAL CUSTOMER EXPERIENCE AND ENJOYMENT ON FLIP E-WALLET E-LOYALTY THROUGH E-TRUST IN MEDAN CITY MILLENIAL GENERATIONS

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