

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan hasil penelitian dimensi dari kualitas layanan yang baik dari segi kegunaan, kenyamanan, dan keamanan/privasi digital *payment* dapat memberikan kepuasan kepada pelanggan. Hal ini ditandai dengan layanan digital *payment* yang dapat diakses selama 24 jam, sehingga dapat menghemat waktu dalam bertransaksi serta informasi berupa data pelanggan yang bersifat rahasia tetap terjaga dengan aman. Sedangkan desain dari digital *payment* tidak dapat memberikan kepuasan kepada pelanggan, melainkan desain digital *payment* yang sangat menarik dan beragam membuat pelanggan menjadi loyal, sehingga pelanggan akan terus menggunakan digital *payment*.

Kepuasan pelanggan juga berpengaruh terhadap loyalitas pelanggan dimana pelanggan merasa puas dengan kualitas layanan digital *payment* akan memiliki rasa loyal tetap menggunakan dan merekomendasikan kepada orang lain. Loyalitas pelanggan ditandai dengan adanya kenyamanan, desain, serta keamanan/privasi yang diberikan oleh layanan digital *payment* kepada pelanggan pada saat bertransaksi. Pada penelitian ini kepuasan pelanggan dapat memediasi pengaruh kualitas layanan digital *payment* terhadap loyalitas pelanggan, hal ini dipengaruhi oleh kegunaan, kenyamanan, serta keamanan/privasi yang diberikan oleh digital *payment* kepada pelanggan yang menggunakannya.

5.2 Implikasi Manajerial

Hasil dari penelitian diketahui bahwa kepuasan pelanggan memediasi pengaruh kualitas layanan dengan dimensi kegunaan, kenyamanan, dan keamanan/privasi digital *payment* terhadap loyalitas pelanggan. Kualitas layanan yang baik serta memadai dapat meningkatkan kecepatan, kemudahan, dan kenyamanan bagi pelanggan yang mengarah pada kepuasan pelanggan, loyalitas pelanggan, serta dapat meningkatkan kepercayaan pelanggan (Oyedele et al., 2018; Sari et al., 2020; Haq & Raja, 2018). Oleh sebab itu untuk menjaga serta meningkatkan kualitas layanan digital *payment* dari segi kegunaan dan kenyamanan harus terus memberikan fungsi alternatif yang dapat memberikan kemudahan dalam menggunakan digital *payment* yang dapat membangun loyalitas pelanggan.

Sistem keamanan/privasi yang dirasakan, digital *payment* harus terus menerus melakukan pembaharuan, penjadwalan *maintenance* secara berkala sehingga sistem keamanan/privasi pada digital *payment* terhindar dari serangan peretas yang menimbulkan kecemasan mengenai kebocoran informasi pribadi. Pengelolaan informasi yang baik dan sesuai dengan aturan sebagai upaya mengembangkan keamanan/privasi.

Kepuasan pelanggan menjadi faktor penghubung antara kualitas layanan digital *payment* dan loyalitas pelanggan. Oleh sebab itu, manajemen perlu mewujudkan dan mengembangkan nilai - nilai yang akan memberikan keuntungan serta keberlanjutan dimasa yang akan datang.

5.3 Keterbatasan dan Saran Penelitian

Pertama, responden yang didominasi usia 15 tahun – 21 tahun dan mayoritas pekerjaan adalah pelajar/mahasiswa, hal ini belum dapat menggambarkan kriteria dengan kelahiran 1981-1997 (generasi Y) sebagai pengguna digital *payment* (QRIS). Oleh karena itu penulis menyarankan untuk memperluas kriteria penelitian yakni seluruh masyarakat sehingga penelitian lebih objektif.

Kedua, diketahui bahwa hasil uji hipotesis kualitas layanan dari segi desain digital *payment* tidak memiliki pengaruh pada kepuasan pelanggan dan kegunaan digital *payment* tidak berpengaruh positif terhadap loyalitas pelanggan. Hal ini dapat disebabkan desain digital *payment* yang kurang menarik sehingga pelanggan merasa tidak puas, serta kegunaan digital *payment* yang hanya memberikan kepuasan kepada pelanggan. Sehingga saran kepada peneliti selanjutnya untuk menambahkan beberapa indikator pertanyaan pada variabel kualitas layanan dengan dimensi desain dan kegunaan sehingga dapat dianalisis lebih rinci.

Ketiga, variabel kepuasan pelanggan pada penelitian ini dijadikan mediator tunggal. Oleh karena itu penelitian dimasa yang akan datang dapat menambahkan variabel mediator atau moderator lainnya seperti variabel kepercayaan yang dapat mempengaruhi atau memperkuat hubungan kualitas layanan dan loyalitas pelanggan.

Keempat, pada implikasi manajerial yang terdalem dalam suatu penelitian bersifat sugestif, sehingga pembaca perlu cermat dalam melakukan generalisasi informasi.

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LAMPIRAN

LAMPIRAN 1 KUESIONER PENELITIAN

Kepada. Yth. Bapak/Ibu/Saudara/i Responden

Di Tempat.

Perkenalkan, saya Lucia Rahayu Christianti Lengan Geroda mahasiswi Program Studi Magister Manajemen Universitas Atma Jaya Yogyakarta yang sedang melakukan penelitian mengenai "**PERAN KEPUASAN PELANGGAN SEBAGAI VARIABEL PEMEDIASI TERHADAP KUALITAS LAYANAN DIGITAL *PAYMENT* DAN LOYALITAS PELANGGAN**". Kuesioner ini ditujukan kepada Bapak/Ibu/Saudara/i yang menggunakan QRIS sebagai alat bertransaksi kurang lebih 4 - 5 kali dalam kurung waktu 3 bulan terakhir.

Kuesioner ini digunakan untuk mengumpulkan data primer yang semata-mata hanya untuk keperluan penelitian, sehingga seluruh informasi yang Bapak/Ibu/Saudara/i berikan di dalam kuesioner ini sepenuhnya akan dijaga kerahasiaannya. Oleh karena itu, saya mengharapkan kesediaan Saudara/i untuk berpartisipasi dalam mengisi kuesioner penelitian ini. Atas perhatian dan waktunya, saya ucapkan terimakasih, Tuhan Yesus Memberkati.

Hormat saya

Lucia Rahayu C. Lengan Geroda

(Peneliti)

A. Identifikasi Responden

Isilah identitas diri anda dengan mengisi bagian yang sudah disediakan berilah tanda checklist (√) pada kotak alternative yang sudah disediakan

1. Jenis Kelamin:

Laki-laki

Perempuan

2. Usia:

15 tahun - 21 tahun

22 tahun - 28 tahun

29 tahun - 36 tahun

37 tahun - 42 tahun

> 42 tahun

3. Pekerjaan:

Pelajar / Mahasiswa

Karyawan Swasta / Pengusaha

Aparatur Sipil Negara (ASN)

Lainnya.....

4. Apakah pernah menggunakan QRIS dalam waktu 3 bulan terakhir? Apabila tidak, maka tidak perlu melanjutkan pengisian kuesioner

Ya

Tidak

5. QRIS apa yang sering anda gunakan?

Mobile Banking

Dompot Digital (GOPAY, OVO, Shopeepay, DANA, LinkAja)

6. Dalam waktu 3 bulan terakhir, rata-rata perbulan saya menggunakan QRIS sebanyak:

1 kali - 3 kali

4 kali – 7 kali

> 7 kali

B. Petunjuk Pengisian Kuesioner

Mohon memberikan penilain objektif dengan memberi tanda ceklis (√) pada kolom yang telah disediakan untuk menjawab pernyataan.

Keterangan:

1. Sangat Tidak Setuju (STS)
2. Tidak Setuju (TS)
3. Netral (N)
4. Setuju (S)
5. Sangat Setuju (SS)

C. Kuesioner

1. Kegunaan

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|--|-----|----|---|---|----|
| 1. | QRIS mudah untuk digunakan | | | | | |
| 2. | Dalam bertransaksi saya lebih efektif menggunakan QRIS | | | | | |
| 3. | Menggunakan QRIS dapat meningkatkan aktivitas pekerjaan saya | | | | | |
| 4. | Saya dapat melakukan transaksi 24 jam/hari menggunakan QRIS | | | | | |
| 5. | Banyak manfaat yang saya peroleh dengan menggunakan QRIS | | | | | |

2. Kenyamanan

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|--|-----|----|---|---|----|
| 1. | Saya lebih nyaman melakukan transaksi menggunakan QRIS | | | | | |
| 2. | QRIS dapat diakses dengan mudah dimana saja | | | | | |
| 3. | QRIS dapat menghemat waktu dalam transaksi | | | | | |
| 4. | Menggunakan QRIS saya tidak perlu mengisi nominal pembayaran | | | | | |

3. Desain

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|---|-----|----|---|---|----|
| 1. | Umumnya tampilan QRIS sangat beragam | | | | | |
| 2. | Bagi saya desain QRIS sangat menarik | | | | | |
| 3. | Desain QRIS di rancang dengan baik sehingga dapat di pahami dan tidak membuang waktu saya | | | | | |

4. Keamanan/privasi

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|---|-----|----|---|---|----|
| 1. | Saya percaya keberadaan QRIS mengurangi beredarnya uang palsu | | | | | |
| 2. | QRIS memberikan jaminan perlindungan dalam transaksi saya | | | | | |
| 3. | Saya yakin QRIS tidak menyalahgunakan informasi pribadi | | | | | |
| 4. | Tidak adanya resiko peretas saat menggunakan QRIS | | | | | |

5. Kepuasan Pelanggan

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|--|-----|----|---|---|----|
| 1. | Saya senang menggunakan QRIS sebagai alat transaksi | | | | | |
| 2. | Secara keseluruhan saya merasa puas menggunakan QRIS | | | | | |
| 3. | QRIS sangat praktis untuk digunakan | | | | | |
| 4. | Saya mengambil keputusan yang tepat menggunakan QRIS | | | | | |
| 5. | Saya sangat merekomendasikan QRIS kepada orang lain | | | | | |

6. Loyalitas Pelanggan

| No | PERTANYAAN | STS | TS | N | S | SS |
|----|--|-----|----|---|---|----|
| 1. | Saya lebih mudah bertransaksi menggunakan QRIS | | | | | |
| 2. | Saya memilih QRIS dari pada opsi transaksi lainnya | | | | | |
| 3. | Saya setia menggunakan QRIS | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 4. | Saya akan tetap menggunakan QRIS dimasa depan | | | | | |
|----|---|--|--|--|--|--|



LAMPIRAN 2 JAWABAN RESPONDEN

| KE G0 1 | KE G0 2 | KE G0 3 | KE G0 4 | KE G0 5 | KE Y0 1 | KE Y0 2 | KE Y0 3 | KE Y0 4 | DS 01 | DS 02 | DS 03 | KEP RI01 | KEP RI02 | KEP RI03 | KEP RI04 | KP 01 | KP 02 | KP 03 | KP 04 | KP 05 | LO Y0 1 | LO Y0 2 | LO Y0 3 | LO Y0 4 |
|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------|----------|----------|-------------|-------------|-------------|-------------|----------|----------|----------|----------|----------|---------------|---------------|---------------|---------------|
| 5 | 5 | 5 | 5 | 5 | 5 | 1 | 2 | 3 | 4 | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 |
| 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
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| 4 | 4 | 4 | 4 | 4 | 3 | 5 | 5 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 2 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 2 | 3 |
| 4 | 4 | 3 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
| 4 | 4 | 3 | 4 | 5 | 5 | 5 | 3 | 3 | 3 | 4 | 4 | 5 | 3 | 3 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 |
| 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 3 | 3 | 2 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 5 | 3 | 3 | 3 | 4 | 3 | 5 | 3 | 3 | 3 | 4 | 3 | 3 |
| 5 | 5 | 3 | 5 | 4 | 3 | 4 | 2 | 4 | 3 | 3 | 4 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
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| 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 |
| 5 | 5 | 3 | 5 | 5 | 5 | 5 | 2 | 5 | 3 | 3 | 5 | 5 | 5 | 4 | 3 | 5 | 5 | 5 | 5 | 3 | 5 | 5 | 4 | 5 |
| 5 | 5 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 2 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 |
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| 4 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 | 3 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 3 | 3 | 2 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 2 | 2 |
| 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 3 | 4 | 4 |
| 5 | 4 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 3 |
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| 4 | 2 | 3 | 5 | 4 | 3 | 3 | 2 | 3 | 3 | 3 | 3 | 4 | 3 | 4 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 2 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
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| 5 | 3 | 3 | 5 | 4 | 3 | 4 | 4 | 2 | 3 | 3 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 |
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| 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | |
| 4 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 5 | 3 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 4 | |
| 4 | 3 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | |
| 4 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 4 | 4 | |
| 3 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 4 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 4 | 5 | 4 | |
| 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 5 | 4 | 3 | 5 | 5 | 3 | 4 | 4 | |
| 3 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 3 | |
| 3 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 4 | 3 | 5 | 3 | 5 | 4 | |
| 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | |
| 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 3 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | |
| 5 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 3 | 5 | 3 | 4 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 3 | 4 | |
| 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 4 | 4 | 5 | 3 | 5 | 4 | 3 | |
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| 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 3 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 3 | 5 | 4 | |
| 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 4 | 3 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | |
| 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 4 | 5 | |
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| 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 3 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 3 | |
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| 4 | 3 | 4 | 5 | 5 | 4 | 5 | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 3 | 5 | 5 | |
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| 5 | 4 | 3 | 4 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 4 | 5 | 3 | 5 | 3 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | |
| 4 | 5 | 4 | 3 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 3 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 3 | 4 | 5 | 4 | 5 | |
| 5 | 4 | 4 | 5 | 3 | 5 | 4 | 3 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 3 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | |
| 5 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | |
| 5 | 4 | 3 | 5 | 4 | 3 | 5 | 5 | 4 | 3 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | |
| 4 | 4 | 5 | 3 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 4 | |
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| 5 | 5 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 5 | 3 | 5 | 5 | 4 | 3 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | |
| 4 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 3 | 5 | 4 | 3 | 5 | 4 | 5 | |
| 5 | 3 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 3 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 3 | 5 | 4 | 5 | 5 | 5 | |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 |
| 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 |
| 4 | 5 | 4 | 3 | 5 | 5 | 5 | 4 | 3 | 3 | 5 | 3 | 4 | 3 | 5 | 4 | 5 | 3 | 4 | 4 | 5 | 3 | 3 | 5 | 3 |
| 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 |
| 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 |
| 5 | 4 | 3 | 5 | 5 | 4 | 3 | 4 | 5 | 3 | 5 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 |
| 5 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 |
| 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 4 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 |
| 4 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 3 | 3 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 4 | 4 | 5 |
| 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 |
| 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 |
| 4 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 5 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 |
| 5 | 4 | 5 | 4 | 5 | 4 | 3 | 5 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 |
| 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 5 |
| 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 3 |
| 5 | 5 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 3 | 3 |
| 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 |
| 5 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 5 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 4 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 3 | 4 | 3 | 5 | 3 | 1 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 5 | 4 | 3 | 2 | 4 | 4 |
| 5 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 5 | 3 | 3 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 3 |
| 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 |

| | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 4 | 2 | 2 | 2 | 4 | 3 | 4 | 2 | 2 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 3 | 4 | 3 | 3 | 3 | 2 | 2 | 3 | 2 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 4 | 3 | 3 | 2 | 3 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 3 | 2 | 2 | 4 | 4 | 3 | 3 | 2 | 4 | 3 | 3 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 5 | 5 | 3 | 3 | 3 | 4 | 4 | 5 | 3 | 4 | 4 | 5 | 5 | 5 |
| 5 | 4 | 3 | 4 | 3 | 4 | 3 | 5 | 3 | 4 | 3 | 4 | 5 | 4 | 4 | 3 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 |
| 4 | 5 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 4 | 4 | 4 | 3 | 4 | 3 | 4 | 4 | 2 | 4 | 3 | 3 | 4 | 4 | 3 | 2 | 3 | 3 | 4 | 4 | 3 | 3 | 3 | 3 | 3 |
| 5 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 |
| 2 | 3 | 2 | 4 | 3 | 3 | 4 | 2 | 2 | 4 | 4 | 4 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 2 | 4 | 3 | 3 | 4 | 2 |
| 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 5 | 4 | 3 |
| 4 | 5 | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 |
| 5 | 5 | 3 | 2 | 4 | 5 | 5 | 5 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 | 5 | 5 | 5 |
| 5 | 4 | 4 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 3 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 5 | 3 | 5 | 4 | 4 | 4 | 4 | 2 | 4 | 5 | 5 | 4 | 4 | 1 | 1 | 4 | 4 | 5 | 5 | 3 | 4 | 4 | 3 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 2 | 4 | 4 | 4 | 5 | 5 | 4 | 2 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 3 | 5 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 3 | 3 | 2 | 4 | 4 | 5 | 4 | 4 | 5 | 5 | 4 | 4 |
| 5 | 5 | 3 | 5 | 4 | 3 | 3 | 3 | 2 | 2 | 3 | 3 | 5 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 3 | 3 | 3 | 2 | 3 |
| 3 | 3 | 4 | 2 | 4 | 3 | 4 | 3 | 3 | 4 | 3 | 4 | 5 | 3 | 3 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 3 |
| 3 | 4 | 3 | 4 | 3 | 4 | 3 | 3 | 4 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 4 |
| 4 | 4 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 3 | 5 | 3 | 4 | 4 | 5 |
| 3 | 4 | 4 | 4 | 4 | 3 | 3 | 3 | 4 | 3 | 3 | 4 | 4 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 |
| 3 | 4 | 3 | 4 | 4 | 4 | 3 | 4 | 4 | 3 | 3 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 |
| 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 3 | 3 | 4 | 4 |
| 4 | 4 | 3 | 4 | 4 | 5 | 3 | 3 | 4 | 5 | 5 | 4 | 4 | 3 | 5 | 5 | 4 | 4 | 3 | 3 | 5 | 5 | 5 | 4 | 5 |
| 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |

LAMPIRAN 3 HASIL OLAH DATA SMARTPLS 3.0

Outer Loading Sebelum Eliminasi

| | Desain | Keamanan/Privasi | Kegunaan | Kenyamanan | Kepuasan Pelanggan | Loyalitas Pelanggan |
|---------|--------|------------------|----------|------------|--------------------|---------------------|
| DS01 | 0,711 | | | | | |
| DS02 | 0,852 | | | | | |
| DS03 | 0,791 | | | | | |
| KEG01 | | | 0,629 | | | |
| KEG02 | | | 0,756 | | | |
| KEG03 | | | 0,695 | | | |
| KEG04 | | | 0,722 | | | |
| KEG05 | | | 0,712 | | | |
| KEPRI01 | | 0,593 | | | | |
| KEPRI02 | | 0,755 | | | | |
| KEPRI03 | | 0,767 | | | | |
| KEPRI04 | | 0,747 | | | | |
| KEY01 | | | | 0,786 | | |
| KEY02 | | | | 0,562 | | |
| KEY03 | | | | 0,723 | | |
| KEY04 | | | | 0,637 | | |
| KP01 | | | | | 0,773 | |
| KP02 | | | | | 0,776 | |
| KP03 | | | | | 0,727 | |
| KP04 | | | | | 0,739 | |
| KP05 | | | | | 0,739 | |
| LOY01 | | | | | | 0,754 |
| LOY02 | | | | | | 0,690 |
| LOY03 | | | | | | 0,798 |
| LOY04 | | | | | | 0,827 |

Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE) Sebelum Eliminasi

| | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|---------------------|------------------|-----------------------|----------------------------------|
| Desain | 0,697 | 0,829 | 0,619 |
| Keamanan/Privasi | 0,685 | 0,809 | 0,517 |
| Kegunaan | 0,745 | 0,830 | 0,496 |
| Kenyamanan | 0,618 | 0,774 | 0,466 |
| Kepuasan Pelanggan | 0,806 | 0,866 | 0,564 |
| Loyalitas Pelanggan | 0,768 | 0,852 | 0,591 |

Outer Loading Sesudah Eliminasi

| | Desain | Keamanan/Privasi | Kegunaan | Kenyamanan | Kepuasan Pelanggan | Loyalitas Pelanggan |
|---------|--------|------------------|----------|------------|--------------------|---------------------|
| DS01 | 0,712 | | | | | |
| DS02 | 0,852 | | | | | |
| DS03 | 0,791 | | | | | |
| KEG02 | | | 0,763 | | | |
| KEG03 | | | 0,741 | | | |
| KEG04 | | | 0,729 | | | |
| KEG05 | | | 0,729 | | | |
| KEPRI02 | | 0,773 | | | | |
| KEPRI03 | | 0,787 | | | | |
| KEPRI04 | | 0,803 | | | | |
| KEY01 | | | | 0,821 | | |
| KEY03 | | | | 0,737 | | |
| KEY04 | | | | 0,659 | | |
| KP01 | | | | | 0,773 | |
| KP02 | | | | | 0,775 | |
| KP03 | | | | | 0,725 | |
| KP04 | | | | | 0,739 | |
| KP05 | | | | | 0,741 | |
| LOY01 | | | | | | 0,752 |
| LOY02 | | | | | | 0,694 |
| LOY03 | | | | | | 0,797 |
| LOY04 | | | | | | 0,827 |

Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE) Sesudah Eliminasi

| | <i>Cronbach's Alpha</i> | <i>Composite Reliability</i> | <i>Average Variance Extracted (AVE)</i> |
|---------------------|-------------------------|------------------------------|---|
| Desain | 0,697 | 0,829 | 0,619 |
| Keamanan/Privasi | 0,694 | 0,831 | 0,621 |
| Kegunaan | 0,726 | 0,829 | 0,549 |
| Kenyamanan | 0,593 | 0,785 | 0,551 |
| Kepuasan Pelanggan | 0,806 | 0,866 | 0,564 |
| Loyalitas Pelanggan | 0,768 | 0,852 | 0,591 |

Cross Loading

| | Desain | Keamanan/ Privasi | Kegunaan | Kenyamanan | Kepuasan Pelanggan | Loyalitas Pelanggan |
|---------|--------|----------------------|----------|------------|-----------------------|------------------------|
| DS01 | 0,712 | 0,403 | 0,324 | 0,385 | 0,278 | 0,362 |
| DS02 | 0,852 | 0,473 | 0,477 | 0,535 | 0,450 | 0,510 |
| DS03 | 0,791 | 0,371 | 0,460 | 0,447 | 0,480 | 0,527 |
| KEG02 | 0,380 | 0,377 | 0,763 | 0,517 | 0,502 | 0,459 |
| KEG03 | 0,399 | 0,466 | 0,741 | 0,526 | 0,517 | 0,422 |
| KEG04 | 0,472 | 0,410 | 0,729 | 0,418 | 0,516 | 0,560 |
| KEG05 | 0,357 | 0,410 | 0,729 | 0,485 | 0,554 | 0,482 |
| KEPRI02 | 0,385 | 0,773 | 0,477 | 0,449 | 0,544 | 0,496 |
| KEPRI03 | 0,395 | 0,787 | 0,424 | 0,513 | 0,542 | 0,487 |
| KEPRI04 | 0,459 | 0,803 | 0,425 | 0,523 | 0,513 | 0,552 |
| KEY01 | 0,456 | 0,509 | 0,596 | 0,821 | 0,592 | 0,611 |
| KEY03 | 0,364 | 0,391 | 0,441 | 0,737 | 0,500 | 0,480 |
| KEY04 | 0,500 | 0,511 | 0,395 | 0,659 | 0,378 | 0,447 |
| KP01 | 0,370 | 0,474 | 0,502 | 0,534 | 0,773 | 0,585 |
| KP02 | 0,384 | 0,536 | 0,559 | 0,490 | 0,775 | 0,579 |
| KP03 | 0,328 | 0,424 | 0,514 | 0,471 | 0,725 | 0,571 |
| KP04 | 0,429 | 0,489 | 0,540 | 0,499 | 0,739 | 0,592 |
| KP05 | 0,462 | 0,603 | 0,533 | 0,523 | 0,741 | 0,625 |
| LOY01 | 0,447 | 0,477 | 0,548 | 0,493 | 0,635 | 0,752 |
| LOY02 | 0,376 | 0,469 | 0,412 | 0,541 | 0,498 | 0,694 |
| LOY03 | 0,465 | 0,500 | 0,506 | 0,541 | 0,628 | 0,797 |
| LOY04 | 0,557 | 0,550 | 0,534 | 0,577 | 0,650 | 0,827 |

R-Square

| | R -Square | R -Square Adjusted |
|---------------------|-----------|--------------------|
| Kepuasan Pelanggan | 0,637 | 0,631 |
| Loyalitas Pelanggan | 0,701 | 0,695 |

Q-Square

| | SSO | SSE | Q ² (=1- SSE/SSO) |
|---------------------|----------|----------|---------------------------------|
| Desain | 825,000 | 825,000 | |
| Keamanan/Privasi | 825,000 | 825,000 | |
| Kegunaan | 1100,000 | 1100,000 | |
| Kenyamanan | 825,000 | 825,000 | |
| Kepuasan Pelanggan | 1375,000 | 899,545 | 0,346 |
| Loyalitas Pelanggan | 1100,000 | 654,987 | 0,405 |

Uji Hipotesis (*Bootstrapping*)

| | <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> |
|---|----------------------------|------------------------|-----------------------------------|---------------------------------|-------------------|
| Desain -> Kepuasan Pelanggan | 0,038 | 0,038 | 0,054 | 0,697 | 0,486 |
| Desain -> Loyalitas Pelanggan | 0,167 | 0,172 | 0,051 | 3,290 | 0,001 |
| Keamanan/Privasi -> Kepuasan Pelanggan | 0,319 | 0,323 | 0,058 | 5,523 | 0,000 |
| Keamanan/Privasi -> Loyalitas Pelanggan | 0,095 | 0,097 | 0,048 | 1,995 | 0,047 |
| Kegunaan -> Kepuasan Pelanggan | 0,373 | 0,365 | 0,056 | 6,712 | 0,000 |
| Kegunaan -> Loyalitas Pelanggan | 0,050 | 0,050 | 0,055 | 0,916 | 0,360 |
| Kenyamanan -> Kepuasan Pelanggan | 0,205 | 0,207 | 0,062 | 3,328 | 0,001 |
| Kenyamanan -> Loyalitas Pelanggan | 0,192 | 0,185 | 0,058 | 3,321 | 0,001 |
| Kepuasan Pelanggan -> Loyalitas Pelanggan | 0,471 | 0,472 | 0,057 | 8,271 | 0,000 |

Uji Hipotesis Secara Tidak Langsung Melalui Mediasi

| | <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> |
|---|----------------------------|------------------------|-----------------------------------|---------------------------------|-------------------|
| Desain -> Kepuasan Pelanggan -> Loyalitas Pelanggan | 0,018 | 0,017 | 0,025 | 0,697 | 0,486 |
| Keamanan/Privasi -> Kepuasan Pelanggan -> Loyalitas Pelanggan | 0,150 | 0,152 | 0,032 | 4,635 | 0,000 |
| Kegunaan -> Kepuasan Pelanggan -> Loyalitas Pelanggan | 0,176 | 0,173 | 0,035 | 4,954 | 0,000 |
| Kenyamanan -> Kepuasan Pelanggan -> Loyalitas Pelanggan | 0,097 | 0,098 | 0,033 | 2,929 | 0,004 |