

**THE EFFECT OF SERVICE QUALITY  
TOWARDS CUSTOMER LOYALTY (STUDY OF GOPAY)**

**Thesis**

Presented as Partial Fulfillment of the Requirements for the Degree of Bachelor of  
Management (S1)

in International Business Management Program Faculty of Business and Economics  
Universitas Atma Jaya Yogyakarta



**Arranged by:**

**Stanislaus Bagus Satriyoaji**

**Student ID: 201225897**

**FACULTY OF BUSINESS AND ECONOMICS**

**UNIVERSITAS ATMA JAYA**

**YOGYAKARTA**

**2024**

**APPROVAL PAGE**

**THE EFFECT OF SERVICE QUALITY  
TOWARDS CUSTOMER LOYALTY (STUDY OF GOPAY)**

**Compiled by:**

**Stanislaus Bagus Satriyoaji**

**Student ID: 20 12 25897**

**Has been reviewed and approved by:**

**Thesis Advisor**



**Api Adyantari, S.A., M.B.A.**

**6<sup>th</sup> June 2024**

**LETTER OF STATEMENT**  
**Thesis**  
**THE EFFECT OF SERVICE QUALITY**  
**TOWARDS CUSTOMER LOYALTY (STUDY OF GOPAY)**

**Has been prepared and compiled by:**

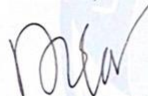
**Stanislaus Bagus Satriyoaji**

**Student ID Number: 20 12 25897**

Has been defended in front of examiners in 12<sup>th</sup> July 2024 and accepted as fulfillment of requirements for the Degree of Sarjana Manajemen (S1) in International Business Management Program Faculty of Business and Economics Universitas Atma Jaya Yogyakarta

**Composition of examination committee**

**Head of Examiner,**




**Elisabet Dita Septriari, S.E., M.Sc., Ph.D.**

**Member of Examiners**



**Api Advantari S.A., M.B.A.**



**Drs. C. Jarot Priyogutomo, MBA**

**Yogyakarta, July 2024**

**Dean of the Faculty of Business and Economics**

**Universitas Atma Jaya Yogyakarta**



**Wenefrida Mahestu N Krisjanti, SE., M.Sc.IB, Ph.D**

FAKULTAS BISNIS  
DAN EKONOMIKA  
UNIVERSITAS ATMA JAYA YOGYAKARTA

## **AUTHENTICITY ACKNOWLEDGEMENT**

**I, Stanislaus Bagus Satriyoaji, hereby declare that I have compiled and  
completed**

**the thesis with the title:**

### **THE EFFECT OF SERVICE QUALITY TOWARDS CUSTOMER LOYALTY (CASE OF GOPAY)**

Is entirely original to me, the researcher. The bibliography of this thesis contains citations for each reference that was used to create it. It has been established that the writings in my final project are genuine and original, and there is no evidence of theft or plagiarism.

Yogyakarta,

The Researcher



Stanislaus Bagus Satriyoaji

I offer my admiration and appreciation to the Almighty God for the bestowed gifts and kindness, which have facilitated the successful accomplishment of my thesis entitled **“THE EFFECT OF SERVICE QUALITY TOWARDS CUSTOMER LOYALTY (STUDY OF GOPAY)”**

Moreover, I would like to convey my deepest appreciation to the following individuals:

1. I am grateful to my father, mother, and brother for their constant encouragement, affection, and prayers during the process of finishing this thesis.
2. I would like to express my gratitude to my supervisor, Miss Api Adyantari, S.A., M.B.A., for her continuous support, direction, patience, and useful recommendations and comments during the entire process of writing this thesis.
3. I am grateful to the rector and teachers of Universitas Atma Jaya Yogyakarta for their guidance, knowledge, and insights during my study.
3. F.M.Chen who accompanied during this research by providing continuous support both physically and mentally for researcher.
4. My friends, who have continuously provided me with support and encouragement in completing this thesis.
5. I am grateful to all the individuals and entities that have assisted in the completion of this thesis, despite the fact that it is not possible to define them individually. May their generosity be properly repaid by God's grace for their assistance in the successful completion of this thesis.

I humbly apologize for any deficiencies and constraints in this thesis, and I trust that the thesis I have written can be advantageous to those who require it.

Yogyakarta, 18<sup>th</sup> March 2024

The one who stated

A handwritten signature in black ink, appearing to read 'Stanislaus' followed by a stylized surname.

Stanislaus Bagus Satriyoaji

## TABLE OF CONTENTS

CHAPTER I .....	1
1.1. Background .....	1
1.2. Research Questions .....	6
1.3. Objective of the study.....	6
1.4. Research Benefits .....	7
1.5. Scope of The Study .....	7
1.6. Writing Systematics.....	8
CHAPTER II.....	9
2.1. E-Wallet.....	9
2.2. Theory of Planned Behavior.....	10
2.3. Service Quality .....	12
2.3.1. Technical quality .....	14
2.3.2. Functional Quality .....	14
2.3.3. Reputational Quality .....	15
2.4. Customer Loyalty .....	16
2.4.1. Attitudinal Customer Loyalty .....	16
2.4.2. Behavioral Customer Loyalty .....	17
2.4. Previous Research .....	17
2.5. Hypothesis Development .....	23
2.5.1. Theory of Planned Behavior .....	23
2.5.2. The effect of service quality towards customer loyalty .....	23
2.6. Theoretical Framework .....	27
CHAPTER III .....	28
3.1. Type of Research .....	28
3.2. Objects, Subjects, and Location of Research .....	28
3.3. Population and Sample.....	28
3.3.1. Population .....	28
3.3.2. Sample .....	28

3.4. Data Collection Method .....	30
3.5. Questionnaire Test Results .....	30
3.5.1. Face Validity .....	30
3.5.2. Pilot Test .....	33
3.5.3. Reliability Test.....	34
3.5. Operational Definition.....	35
3.6. Measurement Data.....	40
3.7. Method of Data Analysis.....	41
3.7.1. Descriptive Statistics.....	41
3.7.2. Structural Equation Model (SEM) - Partial Least Square (PLS).....	41
3.7.3. Hypothesis Testing.....	44
CHAPTER IV .....	46
4.1. Respondents Profile Analysis.....	46
4.1.1. Gender.....	46
4.1.2. Characteristic of Age .....	47
4.1.3. Characteristic of Last Education.....	48
4.1.4. Characteristic of Job .....	49
4.1.5. Characteristic of Salary.....	50
4.2. Statistical Mean Data Analysis.....	50
4.3. SmartPLS Analysis.....	53
4.3.1. Measurement Model Analysis (Outer Model) .....	54
4.3.2. Structural Model Analysis (Inner Model).....	60
4.4. Hypothesis Testing .....	63
4.5. Research Result .....	64
4.5.1. The effect of technical quality towards attitudinal customer loyalty .....	64
4.5.2. The effect of functional quality towards attitudinal customer loyalty .....	64
4.5.3. The effect of reputational quality towards attitudinal customer loyalty ....	65
4.5.4. The effect of technical quality towards behavioral customer loyalty .....	65
4.5.5. The effect of functional quality towards behavioral customer loyalty .....	65
4.5.6. The effect of reputational quality towards behavioral customer loyalty ...	65



4.6. Research Discussion.....	66
4.6.1. There is an insignificant effect of technical quality toward attitudinal customer loyalty.....	66
4.6.2. There is an insignificant effect of functional quality toward attitudinal customer loyalty.....	66
4.6.3. There is a positive and significant effect of reputational quality toward attitudinal customer loyalty .....	67
4.6.4. There is an insignificant effect of technical quality toward behavioral customer loyalty.....	67
4.6.5. There is an insignificant effect of functional quality toward behavioral customer loyalty.....	68
4.6.6. There is a positive and significant effect of reputational quality toward behavioral customer loyalty.....	69
CHAPTER V.....	70
5.1. Conclusion.....	70
5.1.1. Based on the Analysis of the Respondent’s Characteristic .....	70
5.1.2. Based on the result of PLS-SEM.....	70
5.2. Managerial Implications.....	71
5.3. Research Limitation .....	72
5.4. Suggestion For Future Research.....	73
REFERENCES.....	74
APPENDIX	

## LIST OF TABLES

Table 2.1. Previous Research.....	17
Table 3.1. Research Indicator.....	31
Table 3.2. 5 Points of Likert Scale.....	36
Table 3.3. Mean Classification.....	37
Table 4.1. Characteristic by Gender .....	42
Table 4.2. Characteristic by Age.....	43
Table 4.3. Characteristic of Last Education.....	43
Table 4.4. Characteristic of Job .....	44
Table 4.5. Characteristic of Salary .....	45
Table 4.6. Class Interval Division.....	46
Table 4.7. Outer Models (First Test) .....	50
Table 4.8. Outer Models (Second Test) .....	51
Table 4.9. Average Variance Extracted.....	52
Table 4.10. Fornell-Larcker.....	53
Table 4.11. Cross Loading Value for Each Indicator.....	53
Table 4.12. Cronbach Alpha and Composite Reliability .....	54
Table 4.13. Value of $R^2$ .....	55
Table 4.14. Value of $F^2$ .....	56
Table 4.15. Value of $Q^2$ .....	57
Table 4.16. Path Coefficient.....	59

## LIST OF FIGURES

Figure 1.1. E-Wallet Industry Outlook 2023 .....	3
Figure 1.2. List of E-wallet Based on Monthly Active User.....	4
Figure 2.1. Theory of Planned Behavior.....	11
Figure 2.2. Theoretical Framework.....	27
Figure 4.1. Structural Model.....	48
Figure 4.2. Construct Model .....	49
Figure 4.3. Bootstrapping Data.....	58

## **LIST OF APPENDIXES**

APPENDIX 1 Questionnaire.....	74
APPENDIX 2 Spreading the Questionnaire .....	85
APPENDIX 3 Primary Data .....	89
APPENDIX 4 Data Analysis .....	104

**THE EFFECT OF SERVICE QUALITY  
TOWARDS CUSTOMER LOYALTY  
(STUDY OF GOPAY)**

**Stanislaus Bagus Satriyoaji**

**Student ID Number: 201225897**

**Supervisor:**

**Api Adyantari, S.A., M.B.A.**

**ABSTRACT**

The purpose of this study is to investigate the effects between service quality which contain of technical quality, functional quality and reputational quality towards customer loyalty which contain of attitudinal customer loyalty and behavioral customer loyalty. Data were obtained 220 respondents using online survey and analyzed using Partial Least Squares technique. This result examines reputational quality influenced attitudinal and behavioral customer loyalty. In Indonesia, there are small investigation towards e-wallet that use technical quality, functional quality, and reputational quality in e-wallet industry, therefore, this study hoped to add insights on e-wallet industry.

***Keywords:*** *service quality, customer loyalty, technical quality, functional quality, reputational quality, attitudinal customer loyalty, behavioral customer loyalty.*