



THE INFLUENCE OF PROMOTIONS, USER EXPERIENCE, AND CUSTOMER SATISFACTION ON SHOPEEPAY E-WALLET USER LOYALTY

Mega Linda Toga Torop¹, Jessica Putri Sinaga²

^{1,2}Sanata Dharma University, Yogyakarta

Email: ¹lindamega9@gmail.com, ²psjessica4@gmail.com

ABSTRACT

In 2023, ShopeePay ranks fourth in frequency, namely 60% as the most widely used e-wallet user in Indonesia. Users can experience the various benefits offered in the form of: cashback, promos, as well as features and application usage flows that are easy to understand so that there are various influences on why consumers remain loyal to using ShopeePay. This research aims to determine the influence of promotions, user experience, and customer satisfaction on loyalty. The type of research method is quantitative with surveys via questionnaires. The sampling technique is by purposive sample with 100 criteria respondents All ShopeePay users are active with at least one transaction a month and have a registered account for at least one year. The data analysis techniques in this research are the classical assumption test, multiple linear regression test processed using SPSS Statistics 25, and hypothesis testing. The research results show that: 1) promotion partially influences loyalty, 2) user experience partially it has no effect on loyalty, 3) customer satisfaction has an effect on loyalty.

Keywords: *shopeepay, promotions, user experience, customer satisfaction*

1. Introduction

The industrial era 5.0 ushers in a new era with increasingly sophisticated efficiency and productivity. This is indicated by the increasing use of the internet, high mobility of people in online activities which is characterized by people becoming increasingly accustomed to carrying out various activities online, such as shopping, ordering food and working, as well as digital-based economic activities through e-commerce, digital wallets, and other platforms. This is proof that we have entered the digital era.

The combination of technology and finance brings *Financial Technology (FinTech)*, an innovation that is revolutionizing the way we manage and access finances. FinTech offers a variety of financial services that are easier, faster and more affordable than traditional financial services. According to Bank Indonesia (2018) *FinTech* is a combination of financial services and technology that has revolutionized business models and ways of transactions. Previously transactions required direct interaction and carrying cash, now they can be done online easily and quickly via *FinTech*.

People are increasingly interested in *FinTech*, especially digital payment systems. This can be seen from the increasing use of digital wallets, online transfers and other online payments. Increasing public interest in *FinTech* encouraging many e-commerce platforms to cooperate with the company *FinTech* others or even build their own digital payment systems. The aim is to make it easier for customers to make payments and increase their competitiveness in the e-commerce market.

One of *e-commerce* the namely Shopee which is building a digital payment system with the company *FinTech* PT AirPay International Indonesia. The digital payment system is ShopeePay. According to Shopee (2020), ShopeePay is *e-wallet* which offers practical

solutions for all financial needs in daily activities. According to the site help.shopee.co.id ShopeePay is not only a digital payment system on the platform *e-commerce* Shopee, however, can carry out transactions *online* outside Shopee, such as bank transfers and transactions *offline* with Merchants who accept payments via QRIS and ShopeePay.

In addition to ShopeePay there is *e-wallet* others used by the public for transactions such as Gopay, OVO, Dana, and LinkAja. Following is the user data *e-wallet* the most widely used in Indonesia in 2023.

Table 1. E-wallet Users in 2023

No	E-Wallet	Percentage of Users
1	Gopay	71%
2	THIS	70%
3	Days	61%
4	ShopeePay	60%
5	LinkAja	27%

Sumber: Databoks (2023)

According to databoks (2023), survey *E-Wallet Industry Outlook 2023* from Insight Asia shows that 1,300 urban residents, 74 percent of whom have used it *e-wallet*. ShopeePay is in fourth place with a slight difference from Dana in terms of users *e-wallet*. ShopeePay has a user proportion of 60 percent, while Dana has a user proportion of 61 percent. The first and second positions are occupied by Gopay with 71 percent users and OVO with a user proportion of 70 percent. LinkAja occupies the lowest position with a user proportion of 27 percent.

Data shows that although ShopeePay is in fourth position in terms of number of users *e-wallet*, but it needs to be researched further whether there are certain influences that make consumers loyal to ShopeePay. According to Kotler and Keller 2009 (in Saragih and Prayitta 2023:22), loyalty is a customer's commitment to continue buying the same goods and services in the future, without being affected by changes in market situations. Consumer loyalty to a product or service can be influenced by several factors such as promotion, *user experience*, and customer satisfaction.

In promoting its services, ShopeePay offers various promos in the form of *cashback*, discounts and free shipping when shopping using the ShopeePay payment method at *e-commerce* Shopee. Payments with ShopeePay via QRIS at various merchants also often provide *cashback*. ShopeePay also promotes its services by providing promo notifications to users. According to Kotler and Keller 2016 (Isnaini and Istiyanto 2023:5), promotion is an activity or marketing strategy designed to increase sales or brand awareness of a product or service.

User experience is one of the factors in consumer loyalty because consumers feel that there is something unique or different about ShopeePay *e-wallet* other. It could be that as long as consumers use ShopeePay they feel safe when making transactions, which makes consumers loyal to use ShopeePay. *User experience* is the user's experience when interacting with a system which includes aspects of behavior, reactions, thoughts, emotions and perceptions (Yudarmawan et al, 2020)

The features provided by ShopeePay are interesting and useful for its users. These features can include security, convenience, and promos provided by ShopeePay to increase customer satisfaction. According to Dewi et al (2018), customer satisfaction is achieved when the product consumed is able to meet the customer's needs, desires and expectations.

Previous research (Kurniah and Awaluddin 2022) shows *user experience* has no effect on loyalty. In contrast to the results of previous research (Pamungkas 2013) stated that *user*

experience influence on loyalty. On the other hand, previous research (Mursyid 2018) states that promotions have no effect on loyalty. However, there is a discrepancy in the results of previous research (Suryanto 2018) stating that consumer satisfaction and promotions partially influence loyalty.

2. Literature Review

2.1 Promotion

According to Handoko (2017:62-72) states that promotion is a field of marketing activities and is communication carried out company to buyers or consumers containing news (*information*), persuade (*persuasion*) and influence (*influence*). Tjiptono 2008:219 (in Samboro and Santoso 2017:4) defines sales promotion as a form of direct persuasion through the use of various incentives that can be arranged to stimulate immediate product purchases. From these two definitions, it can be concluded that promotion is a communication activity carried out to stimulate product purchases. According to Oktavenia & Ardani 2018:3 (in Sari 2021:16) states that there are 4 promotion indicators, namely:

- a. Promotion frequency
- b. Promotional quality
- c. Promotion quantity
- d. Promotion time
- e. Accuracy or suitability of promotional targets

2.2 User Experience

User Experience or user experience according to Raharjo 2017 (in Fadilah 2022:11) is a learning from a person's experience of an object which then becomes a person's reflection of that object. According to Garrett 2011:6 (in Melina 2017:25) *user experience* is a person's experience in using a product or service in the real world. *User Experience* according to Schrepp, M., Hinderks, A., & Thomaschewski, J 2017 (in Fadilah 2022:13) is divided into 6 dimensions, namely:

- a. Attractiveness (*Attractiveness*)
- b. Clarity (*Perspicuity*)
- c. Consumer Efficiency (*Efficiency*)
- d. Consumer Dependency (*Dependency*)
- e. Consumer Stimulation (*Stimulation*)
- f. Novelty (*Novelty*)

2.3 Customer satisfaction

Idris, Sari et al 2019 (in Apriliani, Dwi et al 2020:22) say that customer satisfaction will occur if the customer is satisfied with the service that is in line with expectations, and in accordance with the price and service. According to Rangga and Nalendra (2018: 284) customer satisfaction is the existence of a factor that encourages the emergence of human desires aimed at achieving satisfaction. The following are indicators of customer satisfaction variables proposed by Philip Kotler 2007:206 (in Kusumawati 2015:247), namely:

- a. Satisfied with the product
- b. Satisfied with product choice
- c. Recommend products to others
- d. Have the desire not to switch to another product
- e. Make a repeat purchase

2.4 Loyalty

Loyalty is a condition where someone is loyal to something. Loyalty referred to in this case is customer loyalty to the company by purchasing products or services offered by the company. According to Kotler & Keller 2016 (in Rahayu and Syafe'i 2022:2196) loyalty is persistence in obtaining or using a product or service in the future that remains strong despite the influence of situations and marketing efforts that can influence behavior. Meanwhile, according to Surya and Setyaningrum 2009 (in Hose 2013:75), a customer's loyalty can be measured in the following way:

- a. Repeat purchase
- b. Recommendation
- c. Feelings after purchasing

2.5 Hypothesis Development

Promotion is an activity of communicating a product to customers. According to Farisi and Siregar (2020:152) promotion is one-way communication which aims to inform, persuade or remind people about a product to create an exchange in marketing. Promotional activities can be an indicator of customers increasing their loyalty to the Company. Companies can provide promotions that are varied, easy to access, and provide satisfaction for their customers. In the research of Farisi and Siregar (2020), it was proven that increasing promotions will increase customer loyalty, as well as the research results of Rahayu and Syafe'I (2022) stating that increasing promotions will also increase customer loyalty.

H1: The Effect of Promotions on Loyalty

According to Raharjo 2017 (in Fadilah 2022:11) *user experience* is learning that comes from a person's experience of interacting with an object which then becomes a person's self-reflection on that object. Meanwhile, according to Garrett 2011:6 (in Melina 2017:25) *user experience* is a person's experience in using a product or service in the real world. In research by Wang et al 2006 (in Wongso 2020:4) it shows that there is a positive relationship between *user experience* and customer loyalty. A customer's experience with a product and service can increase customer loyalty.

H2: Influence User Experience towards Loyalty

According to Nainggolan 2018:52 (in Siboro 2020:10) customer satisfaction is the final assessment after purchase or the result of this assessment after combining what the customer feels plus his expectations. Usually a customer who feels satisfied after consuming a product or service will make a repeat purchase, so this pattern can be an indicator of loyalty. According to research conducted by Rafiah (2019), customer satisfaction influences customer loyalty. This is also supported by research conducted by Wahyuni & Widodo (2018) which states that there is a significant influence of customer satisfaction on loyalty.

H3: The Influence of Customer Satisfaction on Loyalty

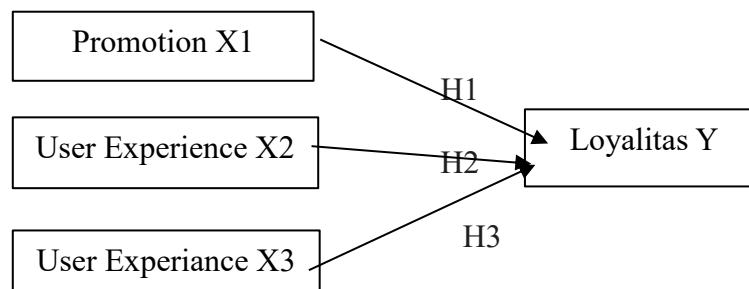


Figure 1. Research Model

3. Research Methods

3.1 Research design

Design or research design according to Karim & Hartati, 2022 (in Maharani et al. 2023: 520) is a research structure that is arranged in such a way that the researcher will then get answers to the research questions. This research uses a quantitative research design with a survey method.

Table 2. Operational definition

Variable	Variable Definition	Indicator	Questionnaire Statement
PROMOTION	<p>Theoretical Definition:</p> <p>According to Handoko (2017: 62-72) states that promotion is a field of activity <i>marketing</i> and is communication carried out by the company to buyers or consumers containing news (<i>information</i>), persuade (<i>persuasion</i>) and influence (<i>influence</i>).</p> <p>Operational definition:</p> <p>Promotion is a method used by ShopeePay to inform, persuade and influence consumers which includes frequency of promotions, quality of promotions, quantity of promotions, timing of promotions, and accuracy or suitability of promotional targets.</p>	Promotion frequency	1. I often see ShopeePay advertisements on social media
		Promotional quality	2. In my opinion, the information provided by ShopeePay is clear
		Promotion Quantity	3. I use ShopeePay because there are lots of promos given
		Promotion time	4. ShopeePay promos are only given at certain times, for example on twin dates (Promo 3.3)
		Accuracy or suitability of promotional targets (Oktavenia & Ardani 2018:3 in Sari 2021:16)	5. I feel confident about making transactions after seeing the ShopeePay advertisement
USER EXPERIENCE	<p>Theoretical Definition:</p> <p>User Experience or user experience according to Raharjo 2017 (in Fadilah 2022:11) is a learning from a person's experience of an object which then becomes a person's reflection of that object.</p> <p>Operational definition:</p>	Attractiveness (<i>Attractiveness</i>)	6. I find using ShopeePay easy because you can make transactions without cash
		Clarity (<i>Perspicuity</i>)	7. I feel that the features provided by ShopeePay are easy to understand
		Consumer Efficiency (<i>Efficiency</i>)	8. I feel that the transaction flow at ShopeePay is structured

	<i>User Experience</i> is the experience and learning after using ShopeePay which then becomes a reflection for the user from this experience.	Consumer Dependency (<i>Dependency</i>)	9. I always use ShopeePay because of its convenience for transactions such as inter-bank transfers, top ups, and merchant promos
		Consumer Stimulation (<i>Stimulation</i>)	10. The appearance of the ShopeePay features is attractive
		Novelty (<i>Novelty</i>) (Schrepp, M., Hinderks, A., & Thomaschewski, J 2017 dalam Fadilah 2022:13)	11. The features provided by ShopeePay follow trends
CUSTOMER SATISFACTION	<p>Theoretical Definition:</p> <p>Idris, Sari et al 2019 (in Apriliani, Dwi et al 2020:22) say that customer satisfaction will occur if the customer is satisfied with the service that is in line with expectations, and in accordance with the price and service.</p> <p>Operational definition:</p> <p>Customer satisfaction is the customer's attitude of satisfaction with the services provided by ShopeePay in accordance with customer expectations.</p>	Satisfied with the product	12. I feel satisfied using ShopeePay
		Satisfied with product choice	13. I am satisfied with the features provided by ShopeePay such as inter-bank transfers, top ups, payments at merchants, as well as a payment method at <i>e-commerce</i> Shopee
		Recommend products to others	14. I would recommend ShopeePay to others
		Have the desire not to switch to another product	15. I feel that only ShopeePay will be used in the long term
		Make a repeat purchase (Philip Kotler 2007:206 in Kusumawati 2015:247)	16. I always use ShopeePay as a tool for transactions
LOYALTY	<p>Theoretical Definition:</p> <p>According to Kotler & Keller 2016 (in Rahayu and Syafe'i 2022:2196) loyalty is persistence in obtaining or using a</p>	Repeat purchase	17. I always use ShopeePay, even though it is available <i>e-wallet</i> others are better

	product or service in the future that remains strong despite the influence of situations and marketing efforts that can influence behavior.	Recommendation	18. I am not easily influenced by people who recommend <i>e-wallet</i> another
	<p>Operational definition:</p> <p>Loyalty is the user's determination to continue using ShopeePay despite the influence of situations and marketing efforts that can influence user behavior.</p> <p>(Surya and Setyaningrum 2009 in Hose 2013:75)</p>	Feelings after purchasing	19. I feel happy after making a transaction via ShopeePay

3.2 Population and Sample

According to Arikunto (in Kusnawan, Agus, Andy, Eso Hernawan, Diana Silaswara, 2020) states that: "Population is the entire object of research". The population in this study are all active ShopeePay users who have had a registered account for at least 1 year. According to Sugiyono 2016:118, the sample is part of the number and characteristics of the population. The sample in this study consisted of 100 respondents who were chosen randomly. The sampling technique was carried out by *purposive sampling*.

3.3 Research data

This research uses a questionnaire as a primary data collection instrument. The questionnaire contains questions asked to respondents using a Likert scale. According to Sugiyono 2012 (in Sumartini, Harahap, Sumartini 2020:30) the Likert scale is a method of measuring a person's opinion using a questionnaire to determine the scale of attitudes towards a particular object. On this scale, each answer is scored 1 to 5, with 1 being “strongly disagree” and 5 being “strongly agree.”

3.4 Data analysis technique

3.4.1 Validity test

According to Janna and Herianto (2021), validity testing is an important step in developing a questionnaire to ensure that the questions asked really measure what you want to measure. Validity refers to the accuracy and suitability of the questions in a questionnaire to the concept or variable you want to measure. Test criteria are as follows.

1. When $r_{count} > r_{table}$ then the statement is declared valid.
2. When $r_{count} \leq r_{table}$ then the statement is declared invalid.

3.4.2 Reliability Test

Sugiyono 2017: 130 (in Cesaria 2020) states that a reliability test is the extent to which measurement results using the same object will produce the same data. Variables are declared reliable with the following criteria.

- a. If r-alpha is positive and greater than r-table then the statement is reliable.
- b. If r-alpha is negative and smaller than r-table then the statement is not reliable.
 - 1) If the Cronbach's Alpha value is > 0.6 then it is reliable.
 - 2) If the Cronbach's Alpha value is < 0.6 then it is not reliable.

According to Priyatno 2013:30 (in Sesaria 2020) states that a variable is said to be good if it has a Cronbach's Alpha value > 0.6 .

3.4.3 Classic assumption test

According to Wahyuni (2020), the classical assumption test is an important step in multiple linear regression analysis using the method *Ordinary Least Square* (OLS). OLS is a method used to estimate regression parameters in a model with one dependent variable and more than one independent variable. The classical assumption test is needed to ensure that the OLS regression results are valid and can be interpreted correctly. Here are some classic assumption tests.

3.4.4 Normality test

According to Ghazali 2018 (in Wahyuni 2020:39) states that the normality test is used to test whether the regression model has residuals that are normally distributed or not. An indicator of a good regression model is having normally distributed data. The method for detecting whether the residuals are normally distributed or not can be done using non-parametric statistical tests *Kolmogorov-Smirnov* (K-S) test. Data distribution can be said to be normal if the significance value is > 0.05 .

3.4.5 Multicollinearity Test

According to Ghazali 2018 (in Wahyuni 2020:40) says that the multicollinearity test detects whether there is a linear correlation between the independent variables in the regression model. A good regression model is free, that is, there is no multicollinearity. To find out whether there are symptoms of multicollinearity or not, that is by looking at the magnitude of the VIF (*Variance Inflation Factor*) and value *Tolerance*.

1. VIF measures how much the variability of an independent variable is influenced by other independent variables. A VIF value < 10.00 indicates multicollinearity.
2. *Tolerance* measures the variability of selected variables that is not explained by other independent variables. Mark *Tolerance* > 0.10 indicates multicollinearity.

3.4.6 Heteroscedasticity Test

According to Sujarweni 2016 (in Triani 2020:32), the heteroscedasticity test aims to determine whether there are differences in residual variance between observation periods. How to predict the presence of heteroscedasticity in a model can be done by looking at the pattern in the image *Scatterplot*, regression where heteroscedasticity does not occur is known by:

1. The data points spread above and below or around the number 0.
2. Data points do not collect only at the top or bottom.
3. The distribution of data points should not form a wavy pattern that widens then narrows and widens again.
4. The distribution of data points is not patterned.

3.4.7 Multiple linear regression

According to Arifin 2017 (in Sari 2019:58) says that multiple linear regression has two or more independent variables and one dependent variable which shows the relationship between the independent variables and the dependent variable. The equations in this research model are as follows.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information:

The equation Y is loyalty, X1 is promotion, X2 is *user experience*, X3 is customer satisfaction, a is a constant, b1, b2, and b3 are regression coefficients, and e is error.

3.5 Hypothesis testing

3.5.1 F Test (Simultaneous Test)

According to Ghozali 2016 (in Sha 2018: 166) says that all independent variables included in the model have a joint influence on the dependent variable. The F test criterion is the F test result $\text{sig} < 0.05$, meaning that there is a significant influence of all independent variables simultaneously on the dependent variable.

3.5.2 t Test (Partial Test)

According to Ghozali 2016 (in Sha 2018: 166) says that the t test aims to determine the influence of each independent variable on the dependent variable. The t test criteria, if $\text{sig } t < 0.05$ then there is a significant relationship between the independent variable and the dependent variable partially.

3.5.3 Coefficient of Determination (adjusted R^2)

According to Ghozali 2016 (in Sha 2018:165) says that the coefficient of determination is used to test *goodness-fit* from the regression model. The coefficient of determination value = 0, meaning that the variation in the dependent variable cannot be explained by the independent variable at all. However, if the coefficient of determination = 1 then the variation in the dependent variable as a whole can be explained by the independent variable. Adjusted R^2 has a value between zero and one.

4. Research Findings and Discussion

This research collected 100 respondents. There were 13 respondents who did not meet the criteria, so the data that could be processed was 87 respondents. The characteristics of respondents based on age level in this study were dominated by ShopeePay users with the age range 19-24 years having a percentage of 90%, ages 25-30 years having a percentage of 6%, and ages 13-18 years having a percentage of 4%. Respondents to this study consisted of 69 respondents who were female and 31 respondents who were male. The majority of respondents' occupations are students with a percentage of 88%, private employees with a percentage of 7%, entrepreneurs with a percentage of 3%, and students with a percentage of 2%. In one month the majority of respondents make transactions 1-2 times with a percentage of 39%, 3-4 times with a percentage of 26%, more than 6 transactions with a percentage of 18%, and 5-6 transactions with a percentage of 17%. Judging from the length of time they have used ShopeePay, most respondents have used ShopeePay for 3-4 years with a percentage of 42%, 1-2 years with a percentage of 38%, less than 1 year with a percentage of 13%, and more than 5 years with a percentage of 7%.

Validity tests have been carried out for each question item in the questionnaire and the results are that the calculated r value is greater than the r table so that all statement items are declared valid. In the reliability test, the Cronbach's Alpha value for the promotion variable was 0.649, the user experience variable was 0.697, the customer satisfaction variable was 0.842, and the loyalty variable was 0.734. So, it can be seen that the Cronbach's Alpha value for each of these variables is greater than 0.6, so it can be concluded that all of these variables are said to be reliable.

The normality test result of the significance asymp (2-tailed) is 0.200. Data distribution can be said to be normal if the significance value is > 0.05 . So it can be said that the data is normally distributed. The multicollinearity test results of the VIF value for the promotion variable are 1.181, the user experience variable is 2.955, and customer satisfaction is 2.787, so each of these three variables shows a VIF value < 10 so it can be said that there are no symptoms of multicollinearity. From the scatter plot results above, it can be seen that the data points do

not form a particular pattern and the data is spread above and below the number 0 on the Y axis, therefore it can be concluded that this research data does not have heteroscedasticity.

Table 3. Multiple Linear Analysis

Model	B	Std. Error	Beta	t	Say.
Constant	-0,203	1,385		-1,46	0,884
Promotion (X1)	0,194	0,053	0,299	3,627	0,000
User Experience (X2)	-0,033	0,091	-0,048	-0,369	0,713
Customer Satisfaction (X3)	0,406	0,084	0,611	4,834	0,000

From table 3, multiple linear analysis is obtained as follows:

$$Y = -0.203 + 0.194X1 - 0.033X2 + 0.406X3$$

The Adjusted R Square value is 0.506 (50.5%), which means that the ability of the promotion, user experience and customer satisfaction variables in explaining the variance of the customer loyalty variable is 50.6%, while the remaining 49.4% is influenced by other independent variables. not tested in this study. The F test value shows that the calculated F value is $30.418 > 2.71$, which means that promotion, user experience and customer satisfaction simultaneously influence customer loyalty.

The results of the t test in this research show that the calculated t value of the promotion variable is 3.627, which is a higher value than the t table of 1.98896, meaning that the promotion variable partially has a significant effect on customer loyalty. T test on variables *user experience* The calculated t value is -0.369, which is smaller than the t table value of 1.98896, meaning that the variable *user experience* partially has no effect on customer loyalty. The t test on the customer satisfaction variable has a calculated t value of 4.834, which is greater than the t table of 1.98896, which means that the customer satisfaction variable partially has a significant effect on customer loyalty.

5. Conclusion

This research found that promotions, user experience, and customer satisfaction simultaneously influence the loyalty of ShopeePay e-wallet users. Promotions partially influence the loyalty of ShopeePay e-wallet users. Partial user experience has no effect on the loyalty of ShopeePay e-wallet users. Customer satisfaction partially influences the loyalty of ShopeePay e-wallet users.

Based on the research results, suggestions for ShopeePay regarding promotions are to utilize various promotional channels so that they can reach a wider market. Promotions can be carried out in collaboration with merchants to offer attractive promos for ShopeePay users. ShopeePay's suggestion regarding customer satisfaction is to innovate in developing new features and services to increase the satisfaction of ShopeePay e-wallet users. Apart from that, it is necessary to strengthen the security system to protect user data and transactions from cyber crime such as phishing links.

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