ANALYSIS OF FACTORS AFFECTING THE LOYALTY OF GOPAY CUSTOMER THROUGH CUSTOMER SATISFACTION

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Abstract

The study aimed to investigate how customer satisfaction for GoPay customers in Jabodetabek is impacted by the interplay of variables such as brand image, loyalty program, and service quality. The study found that while brand image has a favorable but not statistically significant impact on consumer satisfaction, loyalty programs and service quality factors have a considerable positive influence. The purpose of this research is to investigate how customer satisfaction for GoPay customers in Jabodetabek is impacted by the interplay of variables such as brand image, loyalty program, and service quality. Partial Least Square - Structural Equation (PLS-SEM) was the data analysis approach employed in this study, and the data were obtained utilizing a purposive sampling strategy. Descriptive analysis factors, outer loading analysis, construct validity and reliability, path coefficient discriminant validity value, r-square value, and significant indirect impact were also employed in this study. Path coefficient analysis was conducted to understand direct and indirect relationships, and discriminant validity value was used to ensure distinct measurements. The study also considered the R-square value to evaluate the goodness of fit in regression models and explored significant indirect impacts. The findings reveal that, while brand image has a positive influence on consumer satisfaction, this impact is not statistically significant. In contrast, loyalty programs and service quality factors exhibited considerable positive influences on consumer satisfaction. This information contributes valuable insights into the nuanced dynamics of factors affecting consumer satisfaction within the study's context.

Keyword: brand image; loyalty program; service quality; customer satisfaction; customer loyalty

1. Introduction

In Indonesia, GoPay is a well-known electronic wallet. GoPay, a component of the Gojek service ecosystem, was founded in 2016 (Farida et al., 2021). Currently, GoPay is linked with hundreds of Tokopedia merchants and applications, enabling users to send and receive money from other users as well as swiftly and simply transact on all Gojek services, including Tokopedia. GoPay may also be used to pay for a number of other items, including digital services like games and streaming vouchers, as well as online shopping, bill payment, and the purchase of data and credit packages (Styaningsih et al., 2022).

GoPay's success in Indonesia's e-wallet market can be attributed to its strategic focus on building a positive brand image. Recognizing the impact of brand perception on consumer trust and loyalty, GoPay has implemented several key strategies. These include the introduction of loyalty programs to incentivize and retain users, optimizing service costs to demonstrate financial prudence, launching customer-centric promotional campaigns, and consistently improving service quality.

Loyalty program is one of the most important strategies to implement for GoPay. A loyalty One of the most crucial tactics for GoPay to use is a loyalty program. A loyalty program is something a company offers to its clients to entice them to continue using its goods and services (Kristanto et al., 2022). According to Sukendi et al. (2021) GoPay's success in Indonesia's e-wallet scene boils down to how much they prioritize giving users a great experience. They pay close attention to simple things like being understanding, responding quickly, and making sure things work smoothly. According to Pratminingsih et al. (2013), the preference for GoPay among customers compared to alternative payment methods is rooted in their overall satisfaction with the service, a factor that significantly contributes to fostering customer loyalty. Positioned as a prominent E-Wallet in Indonesia, GoPay places a high priority on cultivating and maintaining customer loyalty as one of its central objectives. Recognizing the pivotal role of a positive brand image in establishing trust and lasting connections with users, the study delves into how GoPay strategically shapes and refines its brand perception to resonate positively with its customer base.

2. Literature Review

2.1 Customer Loyalty

The decision of consumers to purchase a certain brand above others in a particular product category is known as brand loyalty. This occurs as a result of customers believing that the brand delivers the ideal product attributes, visual representations, or degree of pricing quality (Giddens et al., 2019). When a competitor's brand is discovered to differ in pricing or other aspects, brand loyalty gives an indication of the likelihood that a customer may move to that brand (David et al., 2019). The degree to which a consumer has a favorable opinion of a brand, is dedicated to that brand, and plans to keep purchasing it in the future is measured by brand loyalty (Kanuk et al., 2020). One way to gauge brand loyalty is by customer retention, customer lifetime value, and customer satisfaction surveys (Barnes et al., 2023).

2.2 Brand Image

According to Kotler et al. (2019), brand image is a notion that customers develop based on their subjective perceptions and feelings. According to Manullang et al. (2020), brand image refers to how customers want to feel, think, and behave toward the brand. Perceptions of brands are long-lasting, shaped by experience, and largely constant (Kanuk et al., 2020). According to Voot et al. (2021) there are four components that make up brand image: user image, brand identity, brand personality, and brand culture. Brand choice probability may rise with a strong brand image (Keller et al., 2022).

2.3 Loyalty Program

According to Oliver et al. (2019), loyalty refers to the customers' unwavering commitment to making consistent purchases of goods or services at a reasonable price from the supplier. According to Kotler et al. (2019), a program is a set of activities or tasks that are planned and carried out to achieve certain goals. According to Glenns et al. (2019), a loyalty program is a service provided by businesses to their customers in order to keep them satisfied with the goods or services they get.

2.4 Service Quality

According to Keller et al. (2019), the level of service quality describes how well a good or service satisfies the needs and preferences of the consumer. The quality of services has an effect on customer satisfaction. Previous studies have shown that customer satisfaction is significantly impacted by service quality (Nazri et al., 2020). A high-quality service is indicated by good service quality. Consequently, each consumer's experience with the products or services they use is a good indicator of their level of satisfaction with those products or services overall (Salehnia et al 2019).

2.5 Customer Satisfaction

When a person compares their impression or perception of the performance of a product or service to their expectations, they are said to be satisfied (Kotler et al., 2018). This is when they feel happy or disappointed. The alignment of consumer expectations and perceptions of the offered goods or services is known as customer satisfaction (Bitner et al., 2018). According to Tjiptono et al. (2019), factors such as product or service quality, pricing, customer service, the physical environment, and consumer experience impact customer satisfaction. When views or impressions of performance falling short of expectations are compared, customer dissatisfaction results. Customers are, nevertheless, extremely delighted and satisfied when performance meets or beyond expectations (Asabi et al., 2019).

3. Material and Method

Participants in this study were those who utilized GoPay services in Jakarta, Bogor, Depok, Tangerang, and Bekasi (JABODETABEK). An online questionnaire (questionnaire) containing Likert Scale measures for each variable's statements was used to perform this study. The application program Smart PLS 3.2.8 is used to process data. This study employed quantitative research methodology. The methodical examination of phenomena through data collection is known as quantitative research (Siahaan et al., 2022). Statistical data analysis is

used to relevant research samples in order to evaluate the hypotheses. There are dependent factors (consumer loyalty), intervening variables (customer satisfaction), and independent variables (brand image, loyalty program, and service quality). In this study, researchers used 100 samples to test the validity of existing hypotheses. There are at least three sample criteria required in this study, namely: be at least 17 years old, GoPay E-Wallet service users who have used its features and services, and have used GoPay E-Wallet services for one year or more

3.1 Design Study

Data is collected through survey methods by compiling data based on indicators per variable which are carried out systematically to obtain the desired information. This study also uses measurements in the form of a Likert scale with five options as follows:

1) Strongly Disagree
2) Disagree
3) Nervous
4) Agree
5) Totally Agree

In this investigation, the researchers employed both primary and secondary data. Primary data was collected through surveys or online questionnaires distributed via social media. On the other hand, secondary data was gathered from diverse online sources, including articles, news, and other pertinent references. Additionally, the author gathered data from reputable websites like Katadata.co.id to acquire information on the count and categorization of Shopee PayLater users in Indonesia.

3.2 Data Analysis

The collected data is analyzed with the help of statistical software, namely SmartPLS 3 and Microsoft Excel. The statistical analysis used includes descriptive statistical analysis. There are several tests carried out in analyzing data, including:

1) Validity test

   The validity test involves evaluating convergent validity and discriminant validity. Convergent validity is examined by assessing outer loading and Average Variance Extracted (AVE). On the other hand, discriminant validity is employed to gauge validity through the Fornell Lacker Criterion and Cross Loading.

2) Reliability test

   In the reliability test, an analysis was conducted on the values of Cronbach's alpha and composite reliability. Data is deemed to exhibit strong reliability if both Cronbach's alpha and composite reliability values exceed 0.7 (>0.7). Conversely, if the values are less than 0.7 (<0.7), it indicates weak reliability in the data.

3) Evaluation Structural Model

   In this stage, the researcher measures the extent to which the model built reflects the relationship between the variables studied. Here are the techniques used in structural model evaluation.

   1. R-Square measurement,
   2. Path Coefficient,
   3. T-statistical analysis;

4. Predictive Relevance;
5. Model Fit (NFI)

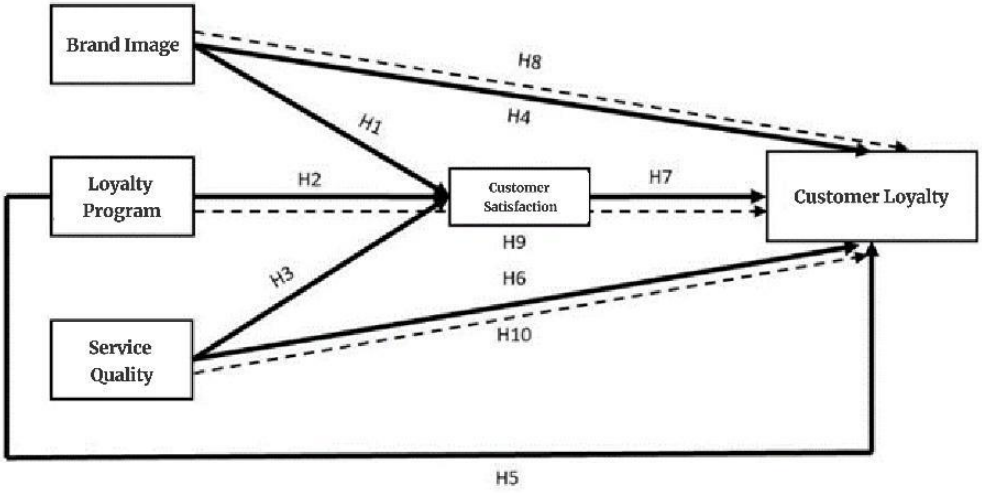

Figure 1. Research Model

4. Result

A. Descriptive Statistics

In this study, questionnaires have been widely disseminated through various online media. The requirements of respondents in this study are GoPay E-Wallet users who have used its features and services. Respondents obtained through the purposive sampling method were as many as 100 active GoPay users who at least used GoPay more than 1 time during the month.

The age range of respondents stating that there were 55 respondents aged 17-5 years (55%), 26-30 years old as many as 26 respondents (26%), 31-40 years old as many as 9 respondents (9%), and 41-50 years old as many as 10 respondents (10%) from a total of 100 respondents. The gender of 100 respondents stating that 55 respondents are female (55%) and 45 respondents are male (45%). The work of 100 respondents stating that as many as 36 respondents are students or university students (36%), 25 respondents work as private employees (25%), 19 respondents work as entrepreneurs (19%), 16 respondents work freelance (16%), 4 respondents as housewives (4%). And out of 100 respondents, there are 29% of respondents with an income range of Rp.0-500,000. 26% of respondents with income of Rp.500,000-2,000,000, 21% of respondents with income of Rp.5,000,000-10,000,000, 20% of respondents with income of Rp.2,000,000-5,000,000, 4% of respondents with income of >Rp. 10,000,000.

B. DESCRIPTIVE ANALYSIS OF VARIABLES

A. Descriptive Analysis of Brand Image Variables

Brand image is a variable in this study which has 5 indicators divided into 6 statements on the questionnaire as the primary source of research data. Descriptive statistics on brand image variables can be seen in table 4.1 below.

Table 2. Descriptive Statistics of Brand Image Variables

Items	Statement	Mean	TCR
X1.1	GoPay is a safe and trusted e-wallet to be used in transactions.	4.59	89
X1.2	GoPay is an E-wallet platform that can help save time in making transactions.	4.4	84.6
X1.3	GoPay applies affordable service fees and in accordance with the quality of services provided.	4.41	85.6
X1.4	GoPay is an E-wallet that rarely experiences technical problems	4.37	84
X1.5	GoPay gives a modern and innovative impression in digital payment services.	4.45	86.4
X1.6	GoPay collaborates with many merchants, making it easier for users to transact.	4.44	85.2
Average		4.44	85.8

Table 2 illustrates the brand image variable that gets the average mean of all statement items of 4.44 while the average TCR value of all statements is 85.8%. This shows that these variables are classified as high categories and can illustrate the influence of brand image on GoPay.

B. Descriptive Analysis of Loyalty Program Variables

Loyalty program is a variable in this study which has 3 indicators which are divided into 6 statements on the questionnaire as the primary data source of the study. Descriptive statistics on loyalty program variables can be seen in table 3 below.

Table 3. Descriptive Statistics of Loyalty Program Variables

Items	Statement	Mean	TCR
X2.1	The existence of the GoPoints system, cashback and discounts are important factors in my decision to use GoPay services	4.31	83
X2.2	I often collect reward points or check special offers on GoPay.	4.29	83.2
X2.3	The GoPoints system, cashback and discounts from GoPay provide more benefits than similar programs from other e-wallets in Indonesia.	4.28	82
X2.4	I am satisfied with the prizes offered by GoPay through the GoPoints system, cashback and discounts.	4.22	81.2
X2.5	The GoPoints system, cashback and discounts from GoPay make me feel more loyal in using GoPay.	4.28	83.8
X2.6	I would recommend GoPay to others because of its GoPoints system, cashback and discounts.	4.29	82.6
Average		4.27	82.6

Table 3 illustrates the loyalty program variable that gets the average mean of all statement items of 4.27 while the average TCR value of all statements is 82.6%. This shows that these variables are classified as high categories and can describe the influence of loyalty programs on GoPay.

C. Descriptive Analysis of Service Quality Variables

Service quality is a variable in this study which has 3 indicators divided into 6 statements on the questionnaire as the primary source of research data. Descriptive statistics on Service quality variables can be seen in table 4 below.

Table 4. Descriptive Statistics of Service Quality Variables

Items	Statement	Mean	TCR

X3.1	When there is a problem, I feel GoPay solves the problem quickly and effectively.	4.22	80.8
X3.2	The time required to complete the transaction with GoPay was in line with my expectations.	4.17	80
X3.3	GoPay customer service is very responsive and communicative in answering questions and providing assistance if needed.	4.23	82
X3.4	I feel safe and comfortable using GoPay for my various transactions.	4.17	81.2
X3.5	GoPay provides clear guidelines on how to use its app.	4.22	81
X3.6	GoPay provides attractive promotions and discounts.	4.24	81
Average		4.20	81

Table 4 illustrates the service quality variable that gets the average mean of all statement items of 4.20 while the average TCR value of all statements is 81%. This shows that these variables are classified as high categories and can illustrate the effect of service quality on GoPay.

D. Descriptive Analysis of Customer Satisfaction Variables

Customer satisfaction is a variable in this study which has 3 indicators divided into 6 statements on the questionnaire as the primary data source of the study. Descriptive statistics on customer satisfaction variables can be seen in table 5 below.

Table 5. Descriptive Statistics of Customer Satisfaction Variables

Items	Statement	Mean	TCR
Y4.1	I am satisfied with GoPay promotions that always suit my preferences and needs	4.45	86.2

Y4.2	I am satisfied that GoPay service fees are affordable and in accordance with the quality of services provided.	4.36	83.4
Y4.3	I am satisfied with the convenience offered by GoPay in complaining problems.	4.44	84.4
Y4.4	I am satisfied with the ease offered by GoPay in accessing each of its features and services.	4.48	86.8
Y4.5	I am satisfied with the transaction security offered by GoPay	4.45	86.4
Y4.6	I am satisfied with GoPay often providing promos in the form of attractive discounts and cashback	4.37	83.6
Average		4.25	85.1

Table 5 illustrates the customer satisfaction variable that gets the average mean of all statement items of 4.25 while the average TCR value of all statements is 85.1%. This shows that these variables are classified as high categories and can illustrate the effect of customer satisfaction on GoPay.

E. Descriptive Analysis of Brand Loyalty Variables

Loyalty program is a variable in this study which has 4 indicators divided into 8 statements on the questionnaire as the primary data source of the study. Descriptive statistics on brand loyalty variables can be seen in table 6 below.

Table 6. Descriptive Statistics of Brand Loyalty Variables

Items	Statement	Mean	TCR
Z5.1	I am used to using GoPay to support my daily activities.	4.45	85.4
X5.2	I prefer to make transactions with merchants that accept payments through GoPay.	4.26	81.8
Z5.3	I tend to choose GoPay when I want to pay bills on online platforms	4.23	81.2

Z5.4	I tend to choose GoPay when I want to pay bills at physical stores.	4.32	82.8
Z5.5	I will stick with GoPay despite more attractive promotions from competitors.	4.41	84.4
Z.5.6	I would recommend Gopay to my friends and family.	4.33	83.2
Z5.7	Even though GoPay administration fees are higher than other E-wallets, I will still use GoPay.	4.36	83.8
Z5.8	I will continue to use GoPay for the next few years.	4.31	82.6
Average		4.33	83.1

Table 6 illustrates the innovation management variables that get the average mean of all statement items of 4.33 while the average TCR value of all statements is 83.1%. This shows that these variables are classified as high categories and can illustrate the influence of customer loyalty on GoPay.

F. DESCRIPTIVE ANALYSIS OF VARIABLES

1. Outer Loading Factor

The results of the outer loading calculation that have been carried out also bring up the final path diagram of the entire indicator as can be seen in figure 6 below:

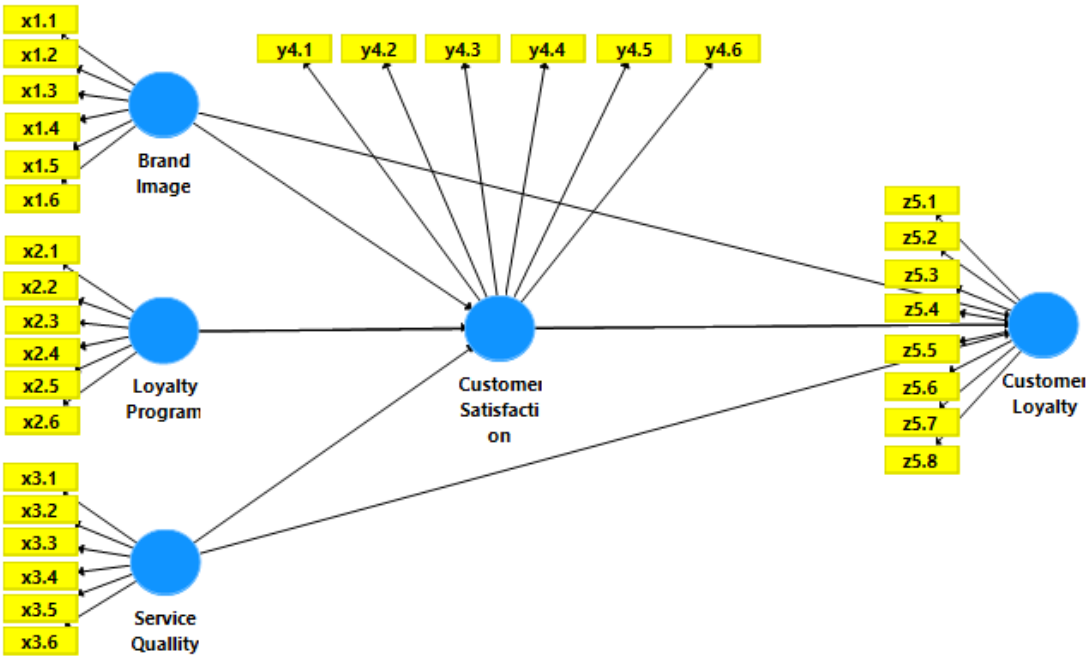

Figure 6. Diagram Path Final

Based on the outer loading calculations that have been carried out, it can be concluded that the data used in this study is in accordance with the rules of testing data using outer loading because the overall indicator is greater than 0.70, so it has been qualified for use in further research.

2. Reliability and Validity Test

Research variables can be said to have good reliability if they have a composite reliability value greater than 0.7 (Hakim et al., 2021). In addition, the variable can be said to be reliable if it has a cronbach alpha value greater than 0.7 as well (Hakim et al., 2021). The average value required to qualify for the validity test using AVE states that the AVE is greater than 0.5 (Saputra et al., 2020).

Table 8. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	0.861	0.866	0.896	0.591
Customer Loyalty	0.905	0.906	0.923	0.601
Customer Satisfaction	0.883	0.887	0.911	0.631

Loyalty Program	0.879	0.882	0.909	0.624
Service Quality	0.89	0.895	0.916	0.645

The results shown in table 4.7 on construct reliability and validity describe a data that has a good value of reliability and validity and is in accordance with data testing rules. This is because the overall composite reliability value and Cronbach alpha value are above 0.70, and the overall Average Variance Extracted (AVE) value is above 0.5.

G. STRUCTURAL MODEL TESTING

R-Square is a definition of a ratio that compares the sum of regression squares with the total sum of squares in research (Alfred et al., 2022).

Table 7. R-Square value

	R Square	**R Square Adjusted**
Customer Loyalty	0.766	0.756
Customer Satisfaction	0.651	0.64

Based on table 7 which shows data related to R-Square values in a study. The customer loyalty variable has a value of 0.766 which means that this variable is influenced 76.6% by the customer satisfaction variable, and the remaining 23.3% is influenced by variables outside the study. Furthermore, the customer satisfaction variable has a value of 0.651 which means that this variable is influenced by brand image, loyalty program, and service quality variables simultaneously by 65.1%, and the remaining 34.9% is influenced by other factors outside the study.

1. Direct Influence Analysis

The next calculation in this study is to calculate the path coefficient as material for analyzing the direct influence of variables. The hypothesis will have a direct effect or the results can be accepted if at the time of calculating the path coefficient the relationship between variables has a T Statistics value of > 1.960 or P Values < 0.05 (Hair et al., 2021).

Table 8. Path Coefficient Results

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**	**Result**

Brand Image -> Customer Loyalty	0.145	0.144	0.08	1.805	0.072	Rejected
Brand Image -> Customer Satisfaction	0.505	0.498	0.087	5.812	0	Accepted
Customer Satisfaction -> Customer Loyalty	0.347	0.337	0.133	2.608	0.009	Accepted
Loyalty Program -> Customer Loyalty	0.477	0.48	0.15	3.188	0.002	Accepted
Loyalty Program -> Customer Satisfaction	0.252	0.258	0.107	2.36	0.019	Accepted
Service Quality -> Customer Loyalty	0.004	0.013	0.111	0.039	0.969	Rejected
Service Quality -> Customer Satisfaction	0.166	0.169	0.091	1.813	0.07	Rejected

Source: Primary Data Processing

The results in the calculation of the path coefficient show the results in the first hypothesis, namely the influence of brand image on customer loyalty. Based on table 11 it can be identified that the relationship between the two has a positive influence, but not significant because the p-value is 0.072>0.05 and in the T statistic is 1.805<1.96. Therefore the first hypothesis was rejected.

The second hypothesis is the influence of brand image on brand satisfaction can be identified that the relationship between the two has a significant influence and in a positive direction. because the p-value is 0<0.05 and the T statistic is 5.812>1.96. Therefore the second hypothesis is acceptable.

The third hypothesis is the influence of customer satisfaction on customer loyalty can be identified that the relationship between the two has a significant influence and in a positive direction. because the p-value is 0.009<0.05 and the T statistic is 2.608>1.96. Therefore the third hypothesis is acceptable.

The fourth hypothesis is the influence of loyalty programs on customer loyalty can be identified that the relationship between the two has a significant influence and in a positive direction. because the p-value is 0.002<0.05 and the T statistic is 3.188>1.96. Therefore the fourth hypothesis is acceptable.

The fifth hypothesis, namely the influence of loyalty programs on customer customer satisfaction, can be identified that the relationship between the two has a significant influence and in a positive direction. because the p-value is 0.019<0.05 and the T statistic is 2.36>1.96. Therefore the fourth hypothesis is acceptable.

The results in the calculation of the path coefficient show results in the sixth hypothesis, namely the effect of service quality on customer loyalty. Based on table 11, it can be identified that the relationship between the two has a positive influence, but not significant because the p-value is 0.969>0.05 and the T statistic is 0.039 <1.96. Therefore the sixth hypothesis is rejected.

The results in the calculation of the path coefficient show results in the seventh hypothesis, namely the effect of service quality on customer satisfaction. Based on table 11, it can be identified that the relationship between the two has a positive influence, but not significant because the p-value is 0.07>0.05 and the T statistic is 1.813<1.96. Therefore the seventh hypothesis is rejected.

2. Indirect Influence Analysis

The next calculation in this study is to calculate the path coefficient as material for indirect influence analysis of several variables. The hypothesis will have a direct indirect effect or the results can be accepted if at the time of calculating the path coefficient the relationship between variables has a T Statistics value of > 1.960 or P Values < 0.05 (Hair et al., 2021).

Table 4.11. Significant Indirect Effect

	Original Sample (O)	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**	**Result**
Brand Image -> Customer Satisfaction -> Customer Loyalty	0.175	0.181	0.084	2.089	0.037	Accepted
Loyalty Program -> Customer Satisfaction -> Customer Loyalty	0.087	0.087	0.049	1.774	0.077	Rejected
Service Quality -> Customer Satisfaction -> Customer Loyalty	0.057	0.058	0.043	1.327	0.185	Rejected

The results of the calculation of significant indirect influences show the results of the eighth hypothesis, namely the influence of brand image on customer loyalty through customer satisfaction. Based on table 12 it can be identified that the relationship between the two has a significant influence and in a positive direction. because the p value is 0.037<0.05 and the T statistic is 2.089>1.96. Therefore, the first hypothesis is acceptable.

The results of the calculation of significant indirect influences show the results of the ninth hypothesis, namely the influence of loyalty programs on customer loyalty through customer satisfaction. Based on table 4.11 it can be identified that the relationship between the two has no influence. because the p value is 0.077>0.05 and the T statistic is 1.744<1.96. Therefore the ninth hypothesis is rejected.

The results of the calculation of significant indirect influences show the results of the tenth hypothesis, namely the influence of service quality on customer loyalty through customer satisfaction. Based on table 4.11 it can be identified that the relationship between the two has no influence. because the p value is 0.185>0.05 and the T statistic is 1.372 <1.96. Therefore the ninth hypothesis is rejected.

5. Discussion

1. Brand Image of Customer Loyalty.

Based on various tests that have been conducted in this study, it illustrates that there is no positive and significant influence between brand image variables and customer loyalty of GoPay users in Jabodetabek. This result is based on a path coefficient which appears that the original sample had a value of 0.145 indicating a positive value, but it is not significant because the p value is 0.072>0.05 and in the T statistic is 1.805<1.96. It can be concluded that GoPay's brand image is a determining factor for GoPay customer loyalty in Jabodetabek, but it is not significant.

The study's revelation that there is no significant positive influence between GoPay's brand image variables and customer loyalty in Jabodetabek implies a need for strategic reassessment. With a path coefficient indicating a positive but statistically insignificant relationship, GoPay should consider revisiting its marketing strategy. Emphasizing other factors such as service quality, pricing, and convenience, which may have a more direct impact on customer loyalty, becomes crucial. Rather than viewing the result as a setback, it provides an opportunity for the company to refine its approach and enhance overall customer satisfaction in order to foster loyalty in the evolving market landscape.

2. **Brand Image to Customer Satisfaction**

Based on various tests that have been conducted in this study, it illustrates that there is a positive and significant influence between brand image variables and customer satisfaction of GoPay users in Jabodetabek. This result is based on the path coefficient which appears that the original sample has a value of 0.505 which indicates a positive and significant value because the p value is 0<0.05 and in the T statistic is 5.812>1.96. It can be concluded that GoPay's brand image is a determining factor for GoPay customer satisfaction in Jabodetabek. This positive outcome suggests that the company's branding efforts are resonating positively with users and contributing significantly to their satisfaction. In response, GoPay may consider reinforcing and leveraging its brand image in marketing strategies, as it evidently plays a pivotal role in fostering customer contentment in the Jabodetabek market.

3. **Customer Satisfaction with Customer Loyalty**

Based on various tests that have been conducted in this study, it illustrates that there is a positive and significant influence between customer satisfaction variables and customer loyalty of GoPay users in Jabodetabek. This result is based on the path coefficient which appears that the original sample had a value of 0.347 which indicates a positive and significant value because the p-value is 0.009<0.05 and in the statistical T is 2.608>1.96. This proves that customer satisfaction is a determining factor for GoPay customer loyalty in Jabodetabek.

This underscores the importance of prioritizing and enhancing customer satisfaction initiatives as they directly contribute to building and maintaining loyalty. GoPay can leverage this information to tailor strategies aimed at continually improving user satisfaction levels, thereby strengthening the bond between the users and the platform.

4. **Loyalty Program to CustomerLoyalty**

Based on various tests that have been conducted in this study, it illustrates that there is a positive and significant influence between loyalty program variables and customer loyalty of GoPay users in Jabodetabek. This result is based on the path coefficient which appears that the original sample has a value of 0.477 which indicates a positive and significant value because the p-value is 0.002<0.05 and in the statistics T is 3.188>1.96. This proves that GoPay customer loyalty programs such as GoPoints, cashback promos, and discounts are determining factors for GoPay customer loyalty in Jabodetabek.

This underscores the effectiveness of GoPay's loyalty initiatives in incentivizing and retaining users in the Jabodetabek market. The company can leverage this insight to further optimize and expand its loyalty programs, tailoring them to meet the preferences and expectations of its user base.

5. **Loyalty Program to Customer Satisfaction**

Based on various tests that have been conducted in this study, it illustrates that there is a positive and significant influence between loyalty program variables and customer satisfaction of GoPay users in Jabodetabek. This result is based on the path coefficient which appears that the original sample had a value of 0.252 which indicates a positive and significant value because the p value is 0.019<0.05 and in the statistics T is 2.36>1.96. This proves that GoPay customer loyalty programs such as GoPoints, cashback promos, and discounts are determining factors for GoPay customer satisfaction in Jabodetabek. This insight emphasizes the effectiveness of GoPay's loyalty initiatives in contributing to user contentment in the Jabodetabek market. To capitalize on this, GoPay can further optimize and tailor its loyalty programs to align with customer preferences, fostering a positive and rewarding experience for users.

6. **Service Quality to Customer Loyalty**

Based on various tests that have been conducted in this study, it illustrates that there is no positive and significant influence between service quality variables and customer loyalty of GoPay users in Jabodetabek. This result is based on a path coefficient which appears that the original sample had a value of 0.004 indicating a positive value, but it is not significant because the p value is 0.969>0.05 and in the statistics T is 0.039<1.96. It can be concluded that the quality of service owned by GoPay is a determining factor for GoPay customer loyalty in Jabodetabek, but it is not significant.

It highlights the need for a detailed examination of customer feedback and preferences to identify areas for improvement in service quality. It serves as an opportunity for GoPay to enhance and refine its service quality initiatives, aligning them more closely with customer expectations and preferences in order to potentially bolster customer loyalty in the competitive market of Jabodetabek.

7. **Service Quality to Customer Satisfaction**

Based on various tests that have been conducted in this study, it illustrates that there is no positive and significant influence between service quality variables and customer loyalty of GoPay users in Jabodetabek. This result is based on a path coefficient which appears that the original sample had a value of 0.166 indicating a positive value, but it is not significant because the p value is 0.07>0.05 and in statistics T is 1.813<1.96. It can be concluded that the quality of service owned by GoPay is a determining factor for GoPay customer satisfaction in Jabodetabek, but it is not significant. his result underscores the need for GoPay to delve deeper into understanding the specific elements of service quality that may not be resonating strongly with users in Jabodetabek. By addressing potential weaknesses identified through customer feedback and market research, GoPay can enhance overall service quality, potentially

influencing customer satisfaction and loyalty in the competitive Jabodetabek market over time.

8. **Brand Image of Customer Loyalty with Customer Satisfaction as Intervening Variables**

Based on various tests that have been conducted in this study, it illustrates that there is a positive but not significant influence between brand image variables and customer loyalty of GoPay users in Jabodetabek on customer satisfaction as an intervening variable. This result is based on a path coefficient which appears that the original sample had a value of 0.175 which indicates a positive value, but it is not significant because the p value is 0.037<0.05 and in statistics T is 2.089>1.96. It can be concluded that GoPay brand image is a determining factor for GoPay customer loyalty in Jabodetabek with customer satisfaction as an intervening variable.

This insight can guide GoPay in refining its branding strategies and focusing on aspects that contribute not only to a positive brand image but also to enhanced customer satisfaction, ultimately influencing loyalty in the competitive Jabodetabek market.

9. **Loyalty Program to Customer Loyalty with Customer Satisfaction as an Intervening Variable**

Based on various tests that have been conducted in this study, it illustrates that there is no positive and significant influence between loyalty program variables and customer loyalty of GoPay users in Jabodetabek with customer satisfaction as an intervening variable. This result is based on a path coefficient which appears that the original sample had a value of 0.087 indicating a positive value, but it is not significant because the p value is 0.077>0.05 and in statistics T is 1.744<1.96.6. It can be concluded that the GoPay loyalty program is a determining factor for GoPay customer loyalty in Jabodetabek with customer satisfaction as an intervening variable, but not significant.

The findings underscore the complexity of the relationship between loyalty programs, customer satisfaction, and loyalty. Further investigation into the specific elements of loyalty programs and their interaction with customer satisfaction may provide insights for GoPay to refine its loyalty initiatives. GoPay needs to explore potential adjustments in its loyalty program strategies to strengthen the link between customer satisfaction and loyalty in the dynamic Jabodetabek market.

10. **Service Quality to Customer Loyalty with Customer Satisfaction as an Intervening Variable**

Based on various tests that have been conducted in this study, it illustrates that there is no positive and significant influence between service quality variables and customer loyalty of GoPay users in Jabodetabek with customer

satisfaction as an intervening variable. This result is based on a path coefficient which appears that the original sample had a value of 0.057 indicating a positive value, but it is not significant because the p value is 0.185>0.05 and in statistics T is 1.372 <1.96. It can be concluded that the quality of GoPay services is a determining factor for GoPay customer loyalty in Jabodetabek with customer satisfaction as an intervening variable, but not significant.

This result prompts GoPay to delve deeper into understanding specific aspects of service quality that may not be strongly influencing customer satisfaction and loyalty in the Jabodetabek market. Further refinement of service quality initiatives, informed by customer feedback and preferences, may contribute to a more substantial impact on customer satisfaction and loyalty over time.

6. Conclusion, Implication, and Recommendation

A. Conclusion

Based on the findings and discussion of research that has been described earlier, as for the conclusions obtained in this study. First, loyalty programs, service quality, customer satisfaction, and brandKimage have a direct positive influenceKon customer loyalty, but brand image does not have a significant influence on brand image directly. Furthermore, brand image has a significant positiveKinfluence on customer loyalty if through customerKsatisfaction, while loyalty programs and service quality have a positive but not significant influence on customer loyalty if through customer satisfaction. Therefore, GoPay customer loyalty in Jabodetabek will increase significantly if the loyalty program and service quality also increase without having to increase customer satisfaction first. However, if GoPay wants toKincrease customer loyalty through brand image significantly, GoPay must first improve customer experience.

B. Implication

The study's implications for GoPay in Jabodetabek suggest that loyalty programs, service quality, customer satisfaction, and brand image all contribute positively to customer loyalty. While brand image alone does not have a direct significant impact, the study reveals its significance when mediated by customer satisfaction.

C. Limitations

The research primarily relies on survey data and self-reported measures, which may be susceptible to response biases and subjectivity. Additionally, the study focuses on a specific geographic region, Jabodetabek, and may not capture variations in user behavior and preferences across diverse locations.

D. Recommendation

Advice that researchers can give to future researchers who will conduct similar research is expected to expand the object and variables of research, prioritizing also to examine factors that have not been explained in this study. The last suggestion is expected to take research data not only from surveys, but also conduct interviews so

that it will add deeper information about the determinants of customer loyalty from GoPay users, especially in the Jabodetabek area.

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