

MARKETING | RESEARCH ARTICLE

# QRIS ShopeePay User Loyalty: The Role of Customer Satisfaction in Mediating Service Features and Brand Image

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## ABSTRACT

Integrating technology into service features and branding strategies is key to maintaining customer loyalty and satisfaction in the digital era. This study aims to analyze the influence of service features and brand image on customer loyalty, mediated by customer satisfaction among Gen Z users of QRIS services in Malang City. Using a quantitative approach with a cross-sectional method, data collection was conducted through a survey of 112 respondents selected using purposive sampling. This study employs Partial Least Squares (PLS) 3.0 analysis to examine the relationships between variables. The findings indicate that service features positively and significantly affect customer loyalty. However, brand image does not have a substantial direct impact on customer loyalty. Both service features and brand image positively and significantly influence customer satisfaction. Furthermore, customer satisfaction significantly mediates the relationship between service features, brand image, and customer loyalty.

**Keywords:** Marketing Management, Service Features, Brand Image, Customer Satisfaction, Customer Loyalty.

**JEL Code:** M31, D12 M37, L86.

## I. Introduction

In the digital era, technological developments play a significant role in driving the growth of the digital economy in Indonesia. The government supports this digital transformation through various strategic policies, such as developing the Digital Economic Zone in Batam and the Education Special Economic Zone in Malang. This step aims to create a more advanced and inclusive digital ecosystem. In addition, Indonesia is also becoming a digital economy leader in the ASEAN region by encouraging the adoption of the QR Code Indonesian Standard (QRIS) as a more efficient and integrated transaction method.

The use of QRIS in Indonesia continues to experience rapid growth. The government targets 45 million users by 2023 and 2.5 million transactions by 2024 (Antara News, 2023). In East Java, this increase is driven by various Bank Indonesia programs aimed at expanding access to digital payment services (kontan.co.id, 2024). One of the rapidly growing digital wallets in this ecosystem is ShopeePay. This digital wallet offers various superior features, such as digital payments via QRIS for fast and easy transactions, free transfer fees to bank accounts and fellow ShopeePay users, as well as PayLater and Spinjam services that allow



users to make interest-free installments and get low-interest cash loans supervised by the Financial Services Authority (OJK) (Shopeepay.co.id, 2024).

The popularity of ShopeePay is increasing, especially among Generation Z, which dominates the population of Malang City. As an educational city with many students, Malang City is one of the areas with a relatively high level of digital transaction usage. Based on a survey conducted by IPSOS, ShopeePay is currently the digital wallet with the highest number of users in Indonesia, outperforming competitors such as Ovo, GoPay, Dana, and LinkAja (Tempo.co, 2020). This survey measures satisfaction, loyalty, and user perceptions of digital wallets. The results show that ShopeePay has a strong appeal thanks to its features, which make digital transactions easy. However, although ShopeePay is increasingly used, obstacles can still affect customer satisfaction, such as failed transactions or delays in payment confirmation. This can reduce user satisfaction and impact ShopeePay's brand image as a reliable digital wallet. Previous research shows that service features and brand image affect customer satisfaction and loyalty. Good service features, such as ease of transactions and speed of service, tend to increase user satisfaction. Conversely, if users often experience problems in transactions, they can switch to other digital wallets that are considered more reliable (Aprilyanti & Putra, 2022). Based on the SOR (Stimulus-Organism-Response) theory (Hovland et al., 1953), customer satisfaction is a mediating variable between service features and customer loyalty. In the context of ShopeePay, service features act as a stimulus that affects customer satisfaction, ultimately impacting their loyalty. In other words, if ShopeePay's service features can increase customer satisfaction, users will be more loyal and continue using the service. Conversely, users who often experience transaction problems could switch to another digital wallet. This research will further analyze how service features and brand image affect ShopeePay customer loyalty, with customer satisfaction as a mediating variable. The primary focus of this research is Generation Z in Malang City, because this age group has a high level of technological adoption and is more critical of the quality of the digital services they use. This research is hoped to provide insight for ShopeePay in improving its service features and brand image to meet user needs and maintain customer loyalty, especially in the Generation Z segment, a potential market in Malang City. Bank Indonesia to expand digital services. ShopeePay, as one of the digital wallets that uses QRIS, is increasingly popular thanks to features such as practical payments, free transfers, SpayLater, and Spinjam.

According to an IPSOS survey (Tempo.co, 2020), ShopeePay is the digital wallet with the highest number of users in Indonesia, ahead of Ovo, GoPay, Dana, and LinkAja. This survey measures user satisfaction, loyalty, and perceptions of digital wallets. With the continued growth of digital transactions, ShopeePay and similar services have an important role in supporting the digital economy ecosystem in Indonesia. The problem statement in this research is focused on addressing several specific issues related to the impact of service features, brand image, and customer satisfaction on Gen Z users' loyalty to ShopeePay's QRIS services in Malang City. The key research questions to be explored are as follows:

1. Does the service feature influence the loyalty of Gen Z customers who use the QRIS service on ShopeePay in Malang City?
2. Does the brand image influence the loyalty of Gen Z customers who use the QRIS service on ShopeePay in Malang City?
3. Does customer satisfaction influence the loyalty of Gen Z customers who use the QRIS service on ShopeePay in Malang City?
4. Does the service feature influence the customer satisfaction of Gen Z users of the QRIS service on ShopeePay in Malang City?
5. Does the brand image influence the customer satisfaction of Gen Z users of the QRIS service on ShopeePay in Malang City?
6. Does customer satisfaction mediate the relationship between service features and loyalty among Gen Z users of the QRIS service on ShopeePay in Malang City?
7. Does customer satisfaction mediate the relationship between brand image and loyalty among Gen Z users of the QRIS service on ShopeePay in Malang City?

These questions are important as they aim to uncover how various factors, such as service features, brand perception, and satisfaction, contribute to building customer loyalty, especially among the technologically savvy Gen Z demographic. The results of this study will help provide deeper insights into the drivers of loyalty and satisfaction, as well as the effectiveness of ShopeePay's services in the context of Malang City. This research is crucial as it aims to identify the factors that can enhance customer satisfaction and strengthen their loyalty to ShopeePay services. Customer satisfaction plays a pivotal role in maintaining ShopeePay's position as a leader in the digital wallet market. The findings of this study hold strategic value for ShopeePay managers, policymakers in the digital economy sector, and businesses relying on digital payment systems. The results of this research are expected to provide insights to improve service quality, enhance brand image, and strengthen customer loyalty amid the rapid growth of the digital ecosystem.

## II. Literature Review and Hypothesis Development

This research uses the SOR Theory as the grand theory. The SOR theory proposed by Hovland et al. (1953) is a classic communication model influenced by psychological theory, where humans are positioned as the main object in the communication process. This theory explains that the stimulus (S) delivered through mass media can affect the organism (O) directly and produce a predictable response (R). (Effendi, 2003) In the stimulus-response concept, the effect that arises is a specific reaction to a particular stimulus, so there is a match between the message conveyed and the response produced by the communicant.

The study by Kim et al. (2020) demonstrates that the Stimulus-Organism-Response (SOR) theoretical framework can be extended by incorporating modern stimuli such as social media and digital advertising. In this context, digital stimuli can trigger more complex consumer behavioral responses than traditional mass media. Social media, for instance, not only delivers information but also enables two-way interaction, shapes consumer perceptions, and influences purchasing decisions in a more personalized manner. On the other hand, criticism of the SOR theory is presented by Pan et al. (2024), who highlight its limitations in the context of online learning. They emphasize that in digital environments, perceptual variables such as perceived usefulness and ease of use play a crucial role that the classical SOR model does not fully capture. This suggests that responses to stimuli are not always predictable in a linear manner, indicating the need for a more flexible and contextual application of the theory. By integrating these perspectives, the present study seeks to apply the SOR theory within a more contextualized framework, aligning it with the dynamics of the current digital ecosystem, particularly in understanding Generation Z's consumer behavior regarding the use of ShopeePay's QRIS payment services. This approach is not only applicable in communication studies but also in understanding human behavior in general. The stimulus acts as a message that individuals receive through various forms of communication. At the same time, the organism plays a role in processing the message based on individual emotions, perceptions, and thoughts. The resulting response can be an action, a change in attitude, or even a rejection of the message. Thus, the SOR theory provides a systematic conceptual framework for explaining how communication and media influence human mindset and behavior.

Service features are additional characteristics or elements in a product or service designed to provide added value to customers. Usmara (2003) calls service features the uniqueness inherent in products to meet user needs, while Kotler & Keller (2016) emphasize that these features aim to strengthen product appeal. (Fandy, 2014) adds that service features include ease of use, speed, flexibility, innovation, and service capabilities to meet customer needs. According to (Poon, 2007), several indicators can be used to measure service features, such as easy access to information, diversity in transaction services, diversity of features, and product innovation. In the context of ShopeePay QRIS, easy access to information means that users can quickly view their transaction history and balance through an intuitive interface. Transaction service diversity allows users to choose various payment methods, while feature diversity includes information systems that support the user experience. Product innovation is also an important indicator, where the development of new in-app features plays a role in improving the digital transaction experience.

Brand image is a consumer's view or perception of a brand that helps them assess products, especially when their understanding is limited. (Roslina, 2010) calls brand image a clue in assessing a product, while Fandy (2005) relates it to product descriptions and consumer confidence in specific brands. Brand image measurement can be seen from several aspects. (Hasugian, 2015) mentions three leading indicators: strength, uniqueness, and favorability. (Ferrinadewi, 2008) adds that brand image can also be measured through brand association and positive attitude towards the brand. Brand associations are formed based on the attributes, benefits, and consumer experience of the product, which gets stronger along with the use and exposure of the brand. In addition, a positive attitude towards the brand includes the belief that it can meet consumer needs and has a uniqueness that distinguishes it from other brands. Customer loyalty is a customer's commitment to use a product or service repeatedly. Griffin (2016) defines it as repeated purchases within a specific period, while Tjiptono & Chandra (2016) emphasize customer trust in the brand manifested through consistent purchases. Gremler and Brown add that loyalty includes positive attitudes, such as recommending products to others. Customer loyalty can be measured through two dimensions, namely satisfaction and retention, according to Bagram (2012). Indicators include satisfaction after purchase, trust in the brand, willingness to reuse services, and resistance to competitor attraction. (Halim et al., 2021) adds that loyalty is also reflected in word-of-mouth communication, disinterest in switching to competitors, and the tendency to buy more products from the same company.

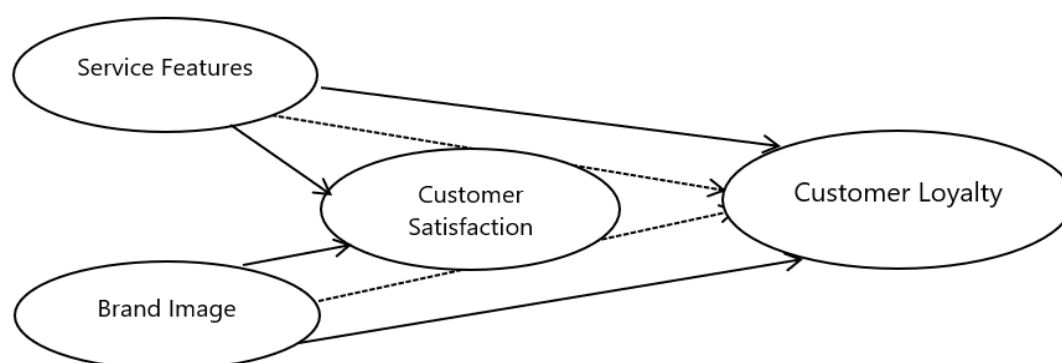
Customer satisfaction is a feeling of pleasure or disappointment that arises after comparing expectations with the reality of the performance of a product or service (Kotler & Armstrong, 2013; Tjiptono & Chandra, 2016). This satisfaction is influenced by the quality of products and services that the company prioritizes (Tzavlopoulos et al., 2019). According to Fandy (2014), customer satisfaction is measured through matching expectations, interest in revisiting, and willingness to recommend services. Other factors that play a role include product quality, service quality, emotions, and costs (Juwandi, 2004). The first hypothesis, which proposes a positive and significant effect of service features on customer loyalty, is supported by research conducted by Nur'aeni et al. (2021). The study shows that service features significantly affect customer loyalty, where increasing the quality-of-service features will increase the number of loyal customers. The study explains that when a company can provide high-quality service features such as ease of access, speed of service, convenience, and clarity of information, it can enhance customer satisfaction. This satisfaction then encourages customers to continue using the product or service consistently. Moreover, satisfied customers are likelier to recommend the product to others, fostering strong customer loyalty. This shows that the quality-of-service features can influence customer decisions to continue using a product or service.

The second hypothesis, which links brand image to customer loyalty, is based on research by Chandra (2002), which states that a strong brand image provides a competitive advantage, increasing customer loyalty. This suggests that when a brand is perceived positively by consumers, it can stand out among competitors and foster long-term customer relationships. Additional support comes from a study by Naully & Saryadi (2021), which found that brand image significantly influences consumer loyalty. A positive brand image reflects the consumer's perception of the product's quality, reliability, and the company's credibility. As a result, customers are more likely to remain loyal and continue using the brand. Therefore, a good brand image is important in building customer loyalty, as it fosters trust and attachment that lead to continued use and long-term commitment. Thus, a good brand image can make customers more loyal to the product or brand. The third hypothesis, which states that customer satisfaction positively affects customer loyalty, is supported by research (Urfany & Muthohar, 2022) and (Siswadi, 2020). This study shows that the higher the service quality, the higher the customer loyalty. The better the service quality, the higher the customer satisfaction, encouraging customers to remain loyal to the product or service. High customer satisfaction is a key driver for customers to continue using the product and avoid switching to competitors. This aligns with marketing theories that suggest companies that meet or exceed customer expectations can build long-term relationships. Therefore, companies must improve service quality to maintain sustained customer loyalty.

The fourth hypothesis, which states that service features positively affect customer satisfaction, is reinforced by research from Nur Hapizah & Yulia Hendri Yeni (2024) and Meileny & Wijaksana (2020). Their

studies highlight the significant role that well-designed service features, such as ease of access and prompt response times, play in enhancing customer satisfaction. These service features directly contribute to creating a more seamless and efficient customer experience, positively impacting customer perceptions of the service. For instance, when customers can easily access a service and receive quick responses to their inquiries or concerns, it saves them time and builds trust in the service provider. As a result, the overall satisfaction level of customers increases, which is crucial for fostering loyalty and encouraging repeat usage. This body of research emphasizes that service features are not merely supplementary aspects of service delivery but key components that can significantly improve the customer's overall experience. The fifth hypothesis, which links brand image with customer satisfaction, is based on research by (Ma'azah & Prasetyo, 2023) and (Umma et al., 2023). Their research shows that a positive brand image directly influences customer satisfaction, where the stronger the brand image, the higher the level of satisfaction experienced by customers. A good brand image enhances customers' perceptions of the product or service and improves their overall satisfaction. Therefore, brand image is not just a marketing tool, but also a fundamental factor that affects customer satisfaction.

The sixth hypothesis, which suggests the mediating role of customer satisfaction in the relationship between service features and customer loyalty, is supported by research conducted by Nur Hapizah & Yulia Hendri Yeni (2024) and Meileny & Wijaksana (2020). The study reveals that high-quality service features, such as fast response times and ease of access, significantly contribute to customer satisfaction, boosting customer loyalty. Customer satisfaction is a mediator between service features and loyalty, meaning that while good service initially attracts customers, their satisfaction fosters long-term loyalty. This emphasizes the need for companies to focus on improving service features and ensuring customer satisfaction to build lasting loyalty. The seventh hypothesis, which proposes the mediating role of customer satisfaction in the relationship between brand image and customer loyalty, is based on the research of Naully and Saryadi (2021). The study found that customer satisfaction acts as a mediator in the relationship between brand image and customer loyalty, suggesting that a strong brand image, through customer satisfaction, can increase consumer loyalty. When customers are satisfied with a product or service, they are more likely to remain loyal to the brand. This shows that a positive brand image is a marketing tool and a key factor influencing customer satisfaction and loyalty. High satisfaction, resulting from positive experiences with the brand image, strengthens the relationship between the customer and the brand, even amidst numerous alternatives in the market. Overall, each hypothesis proposed in this study is supported by various previous studies that show a significant relationship between service features, brand image, customer satisfaction, and customer loyalty. The following is the research conceptual framework:



**Figure 1. Conceptual Framework**

- H1: Service features affect customer loyalty
- H2: Brand image affects customer loyalty
- H3: Customer satisfaction affects customer loyalty
- H4: Service features affect customer satisfaction

- H5: Brand image affects customer satisfaction
- H6: Customer satisfaction mediates service features on customer loyalty
- H7: Customer satisfaction mediates brand image on customer loyalty

### III. Research Method

This study employs a quantitative approach grounded in positivism, which emphasizes objective measurement and the generalization of findings. This approach examines phenomena by collecting data from a specific population or sample using systematically designed research instruments. The data collected is then analyzed statistically with the primary aim of testing the hypotheses that have been previously formulated (Sugiyono, 2022). This method focuses on collecting large amounts of data to obtain representative results, according to Asnawi (2011).

The population in this study refers to generation Z users of the QRIS service ShopeePay application in Malang City. Sugiyono (2016) states that a population is a generalization of objects or subjects with specific qualities and characteristics to study. This study focuses on individuals classified as Generation Z who are active users of the QRIS service through the ShopeePay application in Malang. Generation Z generally includes those born between 1997 and 2012, who are currently in their teenage to early adulthood years, and are known for their high adaptability to digital technology. The selection of Generation Z as the target population is based on their dominant role in utilizing digital services and their unique characteristics in terms of technology usage, decision-making, and brand loyalty. However, the exact number of individuals in this population is difficult to determine due to the lack of publicly available data on QRIS ShopeePay users and the constantly changing number of users over time. Therefore, this population is categorized as infinite, making it challenging for researchers to calculate its size accurately. This limitation is also due to the absence of a definitive list or clear quantitative boundaries, leading the study to emphasize sampling techniques appropriate for populations with indeterminate sizes.

According to Sugiyono (2016), the sample is part of the population with the same characteristics and can represent the entire population. In this study, the number of samples and populations cannot be known with certainty, so the sample size is determined based on the theory of (Malhotra, 2006), which suggests that the sample size should be at least four to five times the number of variables. Based on this, this study used 112 samples obtained from calculating 4 times 28 (the number of statement items), using nonprobability sampling methods with purposive sampling methods. The data collection technique in this study was distributing questionnaires in the form of Google Forms through WhatsApp and Instagram social media. This study uses inferential analysis with the Partial Least Squares (PLS) test, fulfilling the inner, outer, and mediation models.

### IV. Results and Discussion

#### 4.1. Statistical Result

##### 4.1.1. Convergent Validity

**Table 1. Outer Loading**

Variable	Item	Loading factor value	Description
Service Features (X1)	X1.1	0,830	Valid
	X1.2	0,763	
	X1.3	0,775	
	X1.4	0,824	
	X1.5	0,810	
	X1.7	0,740	
	X1.8	0,796	
	X1.9	0,785	

Variable	Item	Loading factor value	Description
Brand Image (X2)	X2.1	0,792	
	X2.2	0,723	
	X2.3	0,775	
	X2.4	0,770	
	X2.5	0,754	
Customer Loyalty (Y)	Y.1	0.778	
	Y.2	0.726	
	Y.3	0.706	
	Y.5	0.752	
	Y.6	0.714	
	Y.7	0.756	
	Y.8	0.705	
Customer Satisfaction (Z)	Y.9	0.756	
	Z.1	0.797	
	Z.2	0.786	
	Z.3	0.785	
	Z.4	0.819	

All the indicators used in this study meet the requirements for convergent validity, meaning that each indicator effectively represents its respective variable.

**Table 2. Average Variance Extracted**

Variable	AVE value	Description
Service Features (X1)	0,582	Valid
Brand Image (X2)	0,626	
Customer Loyalty (Y)	0,635	
Customer Satisfaction (Z)	0,543	

All variables in this study have an Average Variance Extracted (AVE) value above 0.50. These results indicate that the indicators used can explain the latent variables well.

#### 4.1.2. Discriminant Validity

**Table 3. Cross-Loading Value**

	Brand Image (X2)	Service Features (X1)	Customer Satisfaction (Z)	Customer Loyalty (Y)
X1.1	0.685	0.830	0.623	0.702
X1.2	0.609	0.763	0.625	0.645
X1.3	0.671	0.775	0.567	0.639
X1.4	0.587	0.824	0.575	0.612
X1.5	0.636	0.810	0.581	0.626
X1.7	0.702	0.740	0.594	0.569
X1.8	0.636	0.796	0.65	0.658
X1.9	0.693	0.785	0.651	0.633
X2.1	0.792	0.621	0.579	0.512
X2.2	0.723	0.624	0.613	0.563
X2.3	0.775	0.62	0.521	0.598
X2.4	0.770	0.632	0.564	0.549
X2.5	0.754	0.646	0.588	0.634
Y.1	0.633	0.675	0.576	0.778
Y.2	0.619	0.664	0.572	0.726
Y.3	0.654	0.606	0.619	0.706
Y.5	0.578	0.599	0.575	0.752

	Brand Image (X2)	Service Features (X1)	Customer Satisfaction (Z)	Customer Loyalty (Y)
Y.6	0.573	0.577	0.585	0.714
Y.7	0.457	0.532	0.632	0.756
Y.8	0.435	0.528	0.617	0.705
Y.9	0.458	0.553	0.646	0.756
Z.1	0.517	0.554	0.797	0.652
Z.2	0.604	0.556	0.786	0.655
Z.3	0.695	0.687	0.785	0.646
Z.4	0.575	0.649	0.819	0.652

The cross-test results show that all items have values above 0.7, higher for the measured variables than for other variables.

#### 4.1.3. Composite Reliability

**Table 4. Composite Reliability**

	Composite Reliability	Cronbach Alpha	Description
Service Features (X1)	0,914	0,93	Reliable
Brand Image (X2)	0,82	0,874	
Customer Loyalty (Y)	0,88	0,905	
Customer Satisfaction (Z)	0,809	0,874	

A variable is considered reliable if Cronbach's Alpha and Composite Reliability values exceed 0.7. The table above shows that all variables are reliable.

#### 4.1.4. R-Square

**Table 5. R-Square**

	R Square	R Square Adjusted
Customer Satisfaction (Z)	0,637	0,630
Customer Loyalty (Y)	0,747	0,740

This study shows that service features and brand image affect customer satisfaction by 63.7% and loyalty by 74.7%. Other factors influence the rest. The R-Square value for customer satisfaction is 0.637 and for customer loyalty is 0.747, indicating a moderate model.

#### 4.1.5. Mediating Test

**Table 6. Path Coefficient**

	T Statistik	P Value	Description
Customer Satisfaction → Customer Loyalty	4,740	0,000	Significant
Service Features → Customer Satisfaction	4,217	0,000	Significant
Service Features → Customer Loyalty	3,130	0,002	Significant
Brand Image → Customer Satisfaction	3,449	0,001	Significant
Brand Image → Customer Loyalty	0,858	0,392	Not Significant
Service Features → Customer Satisfaction → Customer Loyalty	3,112	0,002	Significant
Brand Image → Customer Satisfaction → Customer Loyalty	2,761	0,006	Significant

The path coefficient test results show that customer satisfaction is important in increasing customer loyalty. Service features and brand image have a significant effect on customer satisfaction, but only service features have a direct influence on loyalty. Brand image only affects loyalty if mediated by customer satisfaction.

## 4.2. Discussion

Based on the hypothesis testing that has been described, it is concluded that the effect of service features and brand image on loyalty through customer satisfaction, as described above, is explained in the following discussion:

### 4.2.1. Service Features Affect Loyalty

Service features have a significant influence on customer loyalty. This can be seen from the path coefficient results, which show a statistical T value of 4,740 and a P value of 0.000. In line with previous research by (Nur'aeni dkk., 2021) and (Jatmiko dkk., 2013). Ease of access, service diversity, features, and product innovation are important in increasing customer satisfaction and attachment to services. In the context of ShopeePay, the ease of transactions through QRIS is the main factor that strengthens customer loyalty. Therefore, developing relevant and innovative features is key to retaining customers. So, hypothesis 1 is accepted.

### 4.2.2. Brand Image Affects Customer Loyalty

Hypothesis 2 is rejected in this study because it states that brand image influences loyalty. However, the results of the study state that brand image has no direct effect on customer loyalty, as indicated by the path coefficient value with a T-statistic of 0.858 and a P-value of 0.392, which means it is not significant. Even though ShopeePay is known as a trusted digital wallet service, this does not necessarily make customers loyal. Other factors, such as user experience and benefits, have more influence on loyalty. This finding contradicts the study by Naully and Saryadi, which stated that brand image positively influences customer loyalty. In contrast, this study aligns with the research by Epin-Nurazis (which shows that loyalty is more influenced by customer satisfaction than brand image alone. While a strong brand image can create a positive perception, fostering loyalty without satisfying the user experience is insufficient.

### 4.2.3. Customer Satisfaction Affects Customer Loyalty

Customer satisfaction has a positive and significant effect on loyalty, with a path coefficient T-statistic value of 4.740 and a P value of 0.000. The main findings show that customers who are satisfied with the QRIS feature on ShopeePay are likelier to recommend the service to their closest people, which strengthens loyalty through word-of-mouth. In this case, the researcher accepts hypothesis 3. This finding aligns with the study by (Lestari et al., 2024), which states that customer satisfaction has a significant positive effect on customer loyalty. The research was conducted among students using the Dana application in the Management Department at Sam Ratulangi University, Class of 2023. Satisfied Dana app users tend to be more loyal in using the app for future transactions. This indicates that the higher the level of customer satisfaction, the greater the likelihood they will continue using the same service in the future.

### 4.2.4. Service features affect customer satisfaction

Service features positively and significantly affect customer satisfaction with a path coefficient T-statistic value of 4.217 and a P value of 0.000, so hypothesis 4 is accepted. Ease of access, transaction efficiency, and additional features such as promos and security increase customer satisfaction, creating a better experience. This high satisfaction ultimately strengthens customer loyalty, as evidenced by the path coefficient value of satisfaction on loyalty with a T-statistic of 4.740 and a P-value of 0.000. Satisfied customers are more likely to return to the service and recommend it, strengthening loyalty through word-of-mouth.

### 4.2.5. Brand Image Affects Customer Satisfaction

Brand image has a positive and significant effect on customer satisfaction with a path coefficient value of T statistic 3.449 and P value 0.001, so hypothesis 5 is accepted. Customers who positively perceive a brand tend to be more trusting and comfortable using it. Brand reputation, quality, and consistency increase satisfaction, creating a sense of security because customers believe the product or service is as expected. This increased satisfaction also contributes to customer loyalty, where satisfied customers are more likely to use the service continuously and recommend it to others.

#### 4.2.6. Customer Satisfaction Mediates Service Features on Customer Loyalty

Service features significantly affect customer loyalty, with satisfaction as a mediator, with a statistical T value of 3.112 and a P value of 0.002, so the hypothesis is accepted. When services meet expectations, customers are more likely to keep using and recommending them, strengthening the brand image and attracting new customers. Therefore, innovation and responsiveness of service features are key factors in increasing satisfaction and building sustainable customer loyalty.

#### 4.2.7. Customer Satisfaction Mediates Brand Image on Customer Loyalty

This study shows that brand image significantly affects customer loyalty, with satisfaction as a mediator, with a statistical T value of 2.761 and a P value of 0.006, so the hypothesis is accepted. Customers with a positive perception of the brand tend to feel satisfied, which ultimately increases their loyalty. However, brand image alone is insufficient; usage experience remains a significant factor in retaining customers. This result aligns with Silvia Putri et al.'s (2024) research, which found that customer satisfaction mediates the relationship between brand image and loyalty for Indomie customers in Kartasura. The study confirms that satisfaction plays an important role in strengthening loyalty, where satisfied customers are more likely to be loyal and recommend products. Epin-Nurazis (2024). Research supports these findings, showing that brand image can increase customer loyalty through satisfaction. Even if customers perceive a brand positively, they can switch if their usage experience is unsatisfactory. Therefore, companies must ensure product and service quality that matches customer expectations to maintain loyalty.

## V. Conclusion

Based on the results of hypothesis testing, this study concludes that service features significantly affect customer loyalty, so the first hypothesis is accepted. Customer satisfaction also influences customer loyalty, supporting the third hypothesis positively. In addition, service features increase customer satisfaction, and brand image positively affects customer satisfaction, so the fourth and fifth hypotheses are accepted. Furthermore, customer satisfaction mediates the relationship between service features and customer loyalty, as well as the relationship between brand image and customer loyalty, which supports the sixth and seventh hypotheses. However, brand image does not directly influence customer loyalty, so the second hypothesis is rejected. The findings of this study confirm that customer satisfaction plays a key role in enhancing loyalty. While a strong brand image can build trust, a satisfying user experience remains the primary factor in maintaining customer loyalty. Therefore, companies must continuously develop innovative service features and ensure the quality of their products or services to sustain customer satisfaction and loyalty. Theoretical Implications: This study reinforces the role of customer satisfaction as a mediator in the relationship between service features, brand image, and customer loyalty. These findings strengthen the theory that loyalty is influenced by brand perception and the user experience with the service. Managerial Implications: For businesses, the results indicate that increasing customer loyalty requires more than just building a strong brand image; high-quality service features must also be supported. Enhancing accessibility, security, and service innovation is essential to ensuring customer satisfaction and long-term loyalty.

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