FACTORS SHAPING THE LOYALTY OF GENERATION Z WEST JAKARTA IN USING GOPAY

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ABSTRACT

This research aims to examine user experience, perceived ease of use, perceived usefulness and user satisfaction with the loyalty of the West Jakarta generation Z in using GoPay. Then user satisfaction as a mediator of user experience on loyalty. The sample used in this research was 177 generation Z from West Jakarta who used the GoPay digital wallet service. Data was obtained through a questionnaire on line using the help of a Google form then distributed via social media using non-probability sampling techniques and convenience sampling methods. Then the data obtained was processed using PLS-SEM assisted by SmartPLS 3.0 software. The results obtained in this research indicate that a) user experience has an influence on satisfaction. b) user experience has no influence on loyalty. c) perceived ease of use has no influence on loyalty. d) perceived usefulness have an influence on loyalty. e) user satisfaction has an influence on loyalty f) user experience has an influence on loyalty through the mediation of user satisfaction. This research was created with the aim of contributing to PT Dompet Anak Bangsa to carry out development by paying attention to aspects that can maintain the loyalty of GoPay users. Such as providing attractive applications to support transaction activities, providing a good experience in transactions, paying attention to the ease of using digital wallets, features that are easy to use and do not require excessive effort in using the GoPay application to carry out transactions to maintain user loyalty.

Keywords: loyalty, user experience, perceived ease of use, perceived usefulness, user satisfaction

1. INTRODUCTION

advances in the era of globalization have had an impact on various sectors of life and have given rise to various types of innovation, including digital payment services . One form of technological innovation in digital payment services is a digital wallet. Digital wallets refer to the use of mobile phones and other electronic devices to support internet-assisted payment activities (Chen, Jiang, & Xiao, 2023). The existence of digital wallets has made it easier for consumers to carry out activities (Naufaldi, 2020). Digital wallets do not require users to open an account and bring cash for transactions so that the user feels a practical impression in transactions (Phan, Ho, & Le-Hoang, 2020).

It is estimated that in 2023 digital wallet users will reach 75.9 million users (Hinduan, Anggraeni, & Agia, 2020). In This increase in digital wallet users needs to be taken seriously and the potential can be seen where all generations have used digital wallets, especially generation Z who were born between 1996 and 2012. Generation Z is a group that is more technology aware than previous generations, they tend to use digital wallets in their financial activities and will continue to use digital wallets because they feel helped by this service (Ipsos, 2020).

Various digital wallet services have emerged in Indonesia , until 2022 GoPay will be the most widely used digital wallet (Insight Asia, 2023). GoPay is a digital wallet service registered and supervised by Bank Indonesia, published by PT Dompet Anak Bangsa. However, in implementing a digital wallet system there are challenges in itself, namely the lack of real

advantages and benefits for users (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023) . Digital wallet service providers need to pay attention to experience its users because technically the system needs to create a good experience for its users. However, in reality, digital wallet users still experience technical problems from service providers that impact the user experience (Subaramaniam, Kolandaisamy, Jalil, & Kolandaisamy, 2020). Several GoPay users complained about technical problems related to the payment system, and balances being held up when making transactions (Andini & Winarno, 2023)

There is still low user satisfaction in using digital wallets which has had an impact on decreasing loyalty (Hidayah, Kusumaningtyas, & Zalia, 2021). User satisfaction can be affected by technical issues that impact the user experience, and a lack of perceived benefits and benefits. This has an impact on users' actions to continue using or stop using because now there are various types of digital wallet services that can be chosen. Remembering that generation Z is also a generation that is critical and *fast switchers* in choosing something (Wijoyo, Indrawan, Cahyono, Handoko, & Santamoko, 2020). Loyalty to GoPay is still considered lacking because even though it is widely used, GoPay has not yet become the main digital wallet for its users (Andini & Winarno, 2023).

Technology Acceptance Model (TAM)
The theory used in this research is *the technology acceptance model* (TAM) to see the impact of acceptance in using technology systems (Sudyasjayanti & Salsabil, 2020). TAM theory is considered capable of describing how technology is received by its users (Hasyim, Addela, & Rahmawati, 2023). TAM is one of the theories that is considered the most powerful and influential in the acceptance of innovation and discusses the extent to which users accept and use technology (Davis, 1989).

User Experience
The positive experience felt by the user will provide a good image of the company and develop the user's interest in becoming a loyal user (Cahyani & Dirgantara, 2022). User experience can be defined as an interaction between a user and a service, company or organization that causes a reaction, is completely personal and implies involvement. users at different levels in the form of rational, emotional, sensory, physical and spiritual (Gentile, Spiller, & Noci, 2007). In the world of digital wallet services, user experience can be seen specifically during and after users make transactions using the digital wallet.

Perceived Ease of Use
Perceived ease of use is widely believed to improve performance, and customers are more likely to adopt a system when they believe that the system is easy to learn and use (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023). Perceived ease of use can be defined as the extent to which users believe that when using a particular system they will be free from excessive effort (Davis, 1989). The easier and more effective a service can be used, the greater the possibility that the service will be accepted by its users

Perceived Usefulness
Perceived usefulness is generally considered a subjective perception that users believe that when using a particular technology it will increase their productivity (Nguyen, Tapanainen, & Nguyen, 2022). Perceived usefulness are also a strong predictor in determining a user's desire to use a particular digital wallet (Beldad & Hegner, 2017). So perceived usefulness are an important factor in using a technological system (Wilson, Kenib, & Tanc, 2018) . Likewise,

when users realize that using a digital wallet application is useful and responsive to their needs, they tend to show a positive attitude (Lim, Ngew, Cheah, Cham, & Liu, 2022).

User Satisfaction
User satisfaction is very important in maintaining a company's long-term success (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023). Then, user satisfaction becomes one of several key elements that can determine the success of implementation in marketing (Lubaba, Rohman, & Surachman, 2022). User satisfaction can be defined as a feeling that arises from the user, which can be in the form of pleasure or disappointment when the user compares the perceived results with the user's expectations (Nugroho, 2021). It is important for companies providing digital wallets to pay attention to, maintain and increase user satisfaction so that users will continue to use the digital wallet service (Liani & Yusuf, 2021).

Loyalty
In general, loyalty refers to the user's attitude of liking a brand and then using it repeatedly, and loyalty indirectly affects the company's survival (Franklyn & Cokki, 2021). Loyalty can be defined as the behavior of users who are committed to purchasing products or services from the same brand repeatedly and consistently, as well as recommending the brand to others (Keni & Japiana, 2022). Along with the widespread use of digital wallets, every digital wallet service needs to offer various advantages so that users can experience the unique advantages of the electronic wallet and ultimately become loyal in using the electronic wallet (Bryan, Keni, Negara, & Dharmawan, 2023).

The Relationship between User Experience and User Satisfaction
The process of forming good experiences can also form good satisfaction. If the user experience and expectations are met it will result in good user satisfaction too. Companies that succeed in providing a good experience can give the impression that the company is serious about understanding and trying to care about the needs of its users so that it can provide satisfaction for its users. (Sudirjo, Purwati, Widyastuti, Budiman, & Manuhutu, 2023). The better the user experience, the higher the user satisfaction (Cahyani & Dirgantara, 2022) (Widarto, Pramesworo, & Rahmawati, 2022).
H1: User experience has an influence on the satisfaction of generation Z in West Jakarta in using GoPay

The Relationship between User Experience and Loyalty
In using digital wallet services, it specifically reveals how important the user experience is while using the service in forming loyalty (Lubaba, Rohman, & Surachman, 2022) . When users feel satisfied, there is a tendency to use it again in the future (Sudirjo, Purwati, Widyastuti, Budiman, & Manuhutu, 2023) . Therefore, brands must create a good impression so that users have the intention to repeat use (Bryan, Keni, Negara, & Dharmawan, 2023). A good user experience can influence user loyalty (Cahyani & Dirgantara, 2022) (Bryan, Keni, Negara, & Dharmawan, 2023).
H2: User experience has an influence on the loyalty of generation Z in West Jakarta in using GoPay

The Relationship between Perceived Ease of Use and Loyalty
Ease of use of an application is believed to improve performance and users are more likely to adopt an application when they believe that the application is easy to learn (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023). Perceived ease of use has a direct influence on loyalty, the higher

the level of convenience offered, the higher the user's loyalty (Dirnaeni, Handrijaningsih, Mariani, & Anisah, 2021).
H3: Perceived ease of use has an influence on the loyalty of generation Z in West Jakarta in using GoPay

The Relationship between Perceived Usefulness and Loyalty
There needs to be benefits from a technology so that users can accept new technology, when it is accepted, users will begin to develop a sense of loyalty towards the service (Faizah & Sanaji, 2022). If consumers have a high perceived usefulness then they will use it again in the future which will give rise to loyalty (Yola & Utama, 2021). The perceived benefits of using a digital wallet, both emotional and functional, can influence user loyalty. The benefits felt by users will influence user loyalty to continue using a service (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023) (Faizah & Sanaji, 2022).
H4: Perceived usefulness have an influence on the loyalty of generation Z in West Jakarta in using GoPay

The Relationship between User Satisfaction and Loyalty
Satisfaction is a strong factor in determining loyalty. If users feel satisfaction then they will develop a loyal attitude, not only loyal, they can even recommend it to other people voluntarily (Cahyani & Dirgantara, 2022). Users tend to build long-term relationships with companies that can give them satisfaction in using a service (Dang, et al., 2023). The satisfaction felt by users will influence them to remain loyal in using a service (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023) (Lubaba, Rohman, & Surachman, 2022) (Cahyani & Dirgantara, 2022).
H5: User satisfaction has an influence on the loyalty of generation Z in West Jakarta in using GoPay

The Relationship between User Experience and Loyalty Mediated by User Satisfaction
Experience is a factor that is considered important for companies in understanding their users, this experience will then have an impact on user satisfaction, if users feel satisfied then they will increase loyalty to the brand (Aziz, Suprapto, & Sudaryoto, 2020) . A collection of quality experiences will strengthen the level of user satisfaction so that users will use the service again in the future (Lubaba, Rohman, & Surachman, 2022).
H6: User experience has an influence on loyalty through the mediation of West Jakarta Generation Z satisfaction in using GoPay.
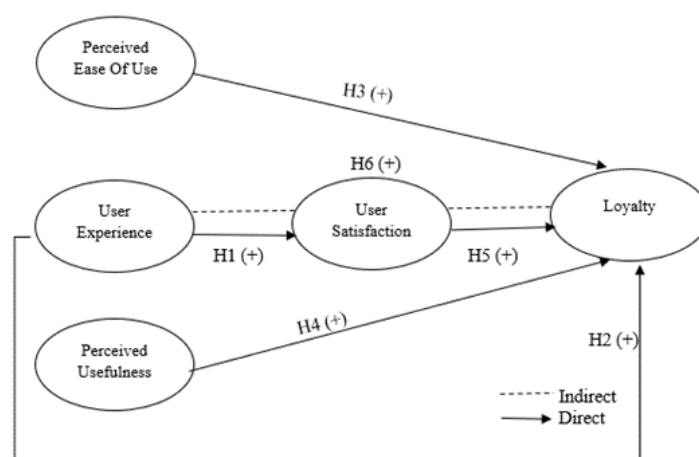

Figure 1. Research Model
Source: Created by the author

2. RESEARCH METHOD

This research uses the generation Z population in West Jakarta, because the West Jakarta area has many schools and universities whose generation Z can be used as research samples. With *non-probability sampling techniques* and *convenience sampling selection methods.* The sample size in this study was 177 generation Z users of the GoPay digital wallet in West Jakarta. Data was obtained through an *online questionnaire* filled in with a Likert scale. Then the data was processed using *structural equation modeling* (SEM) techniques using *SmartPLS* 3.0 software .

Table 1. Research Variable Indicators

Variable	Indicator	Reference
User experience	- Gives a strong impression - Interesting application - Provide a good experience - Nice experience - Experienced in using	(Japutra & Molinillo, 2019) (Tripathi, Malik, Rana, Vishnani, & Srivastava, 2022)
Perceived ease of use	- Easy to learn - Easy to use - Easy transactions - Doesn't require excessive effort	(Safarudin, Kusdibyo, & Senalasari, 2020) (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023)
Perceived usefulness	- Improve the performance - Increase productivity - Increase effectiveness - Saving time - Helpful in managing financial activities	(Safarudin, Kusdibyo, & Senalasari, 2020) (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023)
User satisfaction	- Satisfied - Keep using - Correct choice - According to expectations - Happy to use	(Safarudin, Kusdibyo, & Senalasari, 2020) (Ajina, Joudeh, Ali, Zamil, & Hashem, 2023)
Loyalty	- Use often - Will use in the future - Become the main option - Recommend to others	(Ajina, Joudeh, Ali, Zamil, & Hashem, 2023) (Safarudin, Kusdibyo, & Senalasari, 2020)

3. RESULTS AND DISCUSSIONS

Before testing the hypothesis, it is necessary to test validity and reliability. The validity test can be considered valid if the *loading factor value* is >0.7 and *the average variance extracted value* is >0.5 (Hair, Risher, Sarstedt, & Ringle, 2019).

Table 2. *Loading Factor*
Source: processed SmartPLS 3.0 data and processed by the author

	User Satisfaction	Loyalty	User Experience	Perceived Ease of Use	Perceived Usefulness
US1	0.847				
US2	0.846				
US3	0.868				
US4	0.828				
US5	0.840				
LY1		0.833			
LY2		0.822			
LY3		0.851			
LY4		0.754			
LY5		0.785			
PEOU1				0.827	

PEOU2		0.823	
PEOU3		0.794	
PEOU4		0.726	
PU1			0.803
PU2			0.866
PU3			0.864
PU4			0.774
PU5			0.750
UE1	0.765		
UE2	0.828		
UE3	0.732		
UE4	0.746		
UE5	0.703		

Then the *average variance value* has a value >0.5 which can indicate that each construct can explain at least 50 percent of the variance of the other items (Hair, Risher, Sarstedt, & Ringle, 2019).

Table 3. AVE results
Source: processed SmartPLS 3.0 data and processed by the author

Variable	AVE
User experience	0.572
Perceived ease of use	0.630
Perception usefulness	0.660
User satisfaction	0.715
Loyalty	0.660

The reliability test can be said to be valid if the *composite reliability value* is >0.7 and <0.95 and then the *Conbach's alpha value* which states that the value of the research instrument is reliable provided the value is >0.60 (Hair, Risher, Sarstedt, & Ringle, 2019).

Table 4. *Composite Reliability* & *Cronbach's Alpha Results*
Source: processed SmartPLS 3.0 data and processed by the author

Variable	*Composite Reliability*	*Cronbach's Alpha*
User experience	0.869	0.814
Perceived ease of use	0.872	0.816
Perceived usefulness	0.906	0.873
User satisfaction	0.926	0.903
Loyalty	0.905	0.879

Analysis of the Coefficient of Determination (R^2)
In this research, user satisfaction can be explained by 21.6% of the variables studied and the rest is explained by variables outside this research. Then loyalty can be explained by 60.6% of the variables studied and the rest is explained by variables outside this research.

Table 5 . R^2 Result
Source: processed SmartPLS 3.0 data and processed by the author

Variable	*r-square*	Information
User satisfaction	0.216	Low
Loyalty	0.606	Currently

Predictive Analysis (Q^2)

The aim is to measure observations and estimate variable parameters with a value that is considered good if >0 (Hair, Risher, Sarstedt, & Ringle, 2019). The results of Q^2 in this research have good results and can explain the relationship between the variable constructs in this research.

Table 6. Q^2 results
Source: processed SmartPLS 3.0 data and processed by the author

Variable	Q^2
User satisfaction	0.151
Loyalty	0.376

The hypothesis in this study is supported if the *p-value is* <0.05 to indicate that there is a significant influence, then to find out the relationship between variables in this study it can be seen through the *path coefficients value* which is in the range -1 to +1 which means if the value is -1 then the variable In this study, it shows a negative relationship and a value of +1, so the variables in this study show a positive relationship and the model effect can be seen from the *effect size* (f2 $^)$ which is divided into three parts, namely a small effect of 0.02, a medium effect of 0.15, and a large effect of 0.35 (Hair, Risher, Sarstedt, & Ringle, 2019)

Table 8. Hypothesis Test Results
Source: processed SmartPLS 3.0 data and processed by the author

	β	*p-value*	f^2
User experience → user satisfaction	0.465	0,000	0.276
User experience → loyalty	0.129	0.068	0.026
Perceived ease of use → loyalty	-0.063	0.408	0.005
Perceived usefulness → loyalty	0.177	0.037	0.040
User satisfaction → loyalty	0.615	0,000	0.462
User experience → user satisfaction → loyalty	0.286	0,000	

H1: User experience has an influence on the satisfaction of generation Z in West Jakarta in using GoPay.

Based on the results of data processing, the first hypothesis in this research is supported. User experience has a positive influence on user satisfaction. Then it is statistically significant with a moderate effect on user satisfaction. The experience that GoPay provides to generation Z in West Jakarta can influence their satisfaction in using the GoPay digital wallet service. There are interesting applications, give a strong impression, provide a pleasant experience, provide a good experience. So indirectly users will feel that they are experienced in using GoPay which has an impact on their satisfaction with GoPay.

H2. User experience has an influence on the loyalty of generation Z in West Jakarta in using GoPay.

Based on the results of data processing, the second hypothesis in this study was not supported. User experience has a positive influence on loyalty. However, it is not statistically significant with a small effect on loyalty. There is a possibility that the experience felt by users is not enough to convince users to commit themselves and be loyal to GoPay. Recalling that generation Z is also a *fast switcher generation,* so the experience factor is not considered enough as a strong factor to make generation Z loyal and persist in using GoPay.

H3. Perceived ease of use has an influence on the loyalty of generation Z in West Jakarta in using GoPay.

Based on the results of data processing, the third hypothesis in this study was not supported. Perceived ease of use has a negative influence on loyalty. However, it is not statistically significant with an insignificant effect on loyalty. Generation Z in West Jakarta feels that there are conveniences in using GoPay, but they are not loyal to using the GoPay digital wallet service. It is possible that users do not care about the ease of using GoPay. Because it is known that now there are various digital wallets that offer similar conveniences, so the perceived ease of use cannot make users feel attached to continuing to use them.

H4. Perceived usefulness have an influence on the loyalty of generation Z in West Jakarta in using GoPay.

Based on the results of data processing, the fourth hypothesis in this study is supported. Perceived usefulness have a positive influence on loyalty. Then it is statistically significant with a small effect on loyalty. The usefulness that GoPay provides to generation Z in West Jakarta can influence their loyalty in using the GoPay digital wallet service. The benefits offered by GoPay make GoPay acceptable to its users and users begin to develop a sense of loyalty to GoPay services after experiencing the good benefits they receive.

H5 . User satisfaction has an influence on the loyalty of generation Z in West Jakarta in using GoPay.

Based on the results of data processing, the fifth hypothesis in this research is supported. User satisfaction has a positive influence on loyalty. Then it is statistically significant with a large influence on loyalty. The user satisfaction felt by generation Z in West Jakarta after using the GoPay digital wallet service can influence their loyalty in using the GoPay digital wallet service. The satisfaction felt by GoPay users has become one of the determining factors for GoPay loyalty.

H6. User experience has a positive influence on loyalty through the mediation of West Jakarta generation Z satisfaction in using GoPay.

Based on the results of data processing, the sixth hypothesis in this research is supported. User experience has a positive and statistically significant influence on loyalty through the mediation of user satisfaction. User experience is mediated by perceived satisfaction which can influence their loyalty in using the GoPay digital wallet service. The collection of experiences felt has strengthened the sense of satisfaction which then has an impact on user loyalty to continue using GoPay.

4. CONCLUSIONS AND SUGGESTIONS

The conclusion of this research is that user experience has an influence on the satisfaction of generation Z in West Jakarta in using GoPay. User experience has no influence on the loyalty of generation Z in West Jakarta in using GoPay. Perceived ease of use has no influence on the loyalty of generation Z in West Jakarta in using GoPay. Perceived usefulness have an influence on the loyalty of generation Z in West Jakarta in using GoPay. User satisfaction has an influence on the loyalty of generation Z in West Jakarta in using GoPay. User experience has an influence on loyalty through the mediation of user satisfaction.

Then there is a suggestion for PT Dompet Anak Bangsa, to maintain loyalty by paying attention to the factors that determine loyalty. For example, perceived usefulness, user satisfaction, user

experience, and perceived ease of use. If users feel the benefits, satisfaction, good experience and convenience offered then they will be bound to use the service continuously.

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