



Effect Of Service Quality And Promotion On Consumer Loyalty Mediated By Consumer Satisfaction Among ShopeePay Users On The Shopee E-Commerce Platform

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ABSTRACT

Purpose: This study aims to examine the influence of service quality and promotion on customer loyalty, mediated by customer satisfaction among ShopeePay users on the Shopee e-commerce platform. The background of this research is based on the decline of ShopeePay's ranking as the most recommended digital wallet in 2023.

Methodology: This research adopts a quantitative approach using an explanatory research method. The sample consists of 385 active ShopeePay users, collected through an online questionnaire. Data analysis was conducted using SmartPLS software.

Results: The results indicate that both service quality and promotion have a positive and significant effect on customer satisfaction, and customer satisfaction positively and significantly affects customer loyalty.

Findings: These findings suggest that improving service quality and implementing effective promotional strategies can enhance customer satisfaction and loyalty toward ShopeePay.

Novelty: This research contributes to marketing by focusing on the quality of service and promotion of ShopeePay users in Indonesia, on Shopee e-commerce.

Originality: This research is original and focuses on the use of ShopeePay in Indonesia, particularly in relation to the Shopee e-commerce platform.

Conclusion: This study recommends prioritizing effective ShopeeCare and Home Care service quality to ensure consumers experience security and convenience when transacting using ShopeePay. The study also recommends effective promotional strategies to maintain customer satisfaction and loyalty to ShopeePay.

Type of Paper: research papers

INTRODUCTION

Consumer loyalty is a form of consumer loyalty shown by positive attitudes such as increasing repeat and regular purchases, a willingness to provide recommendations to others, and the belief not to switch to competitor products (Zamili & Tanjung, 2023). According to Prianto & Wahyu in Bungin et al., (2023), consumer loyalty is a consumer response to the evaluation of perceptions of the difference between initial expectations before purchase or other performance standards and the actual performance of the product as perceived after using or consuming the product in question. Once consumers trust a particular brand, they may not consider other brands and will only use the products or services they trust. The impact on businesses is undoubtedly significant (Nuela, 2022).

Service quality is one measure of success in guaranteeing customer satisfaction. Through service quality, a customer can provide an objective assessment in an effort to create customer loyalty (Larasati et al., 2023). In line with previous research according to Nur in Nafsi et al., (2024), one of the factors influencing customer loyalty is service quality. Service quality is used to meet consumer needs and preferences, as well as the suitability of service delivery to meet consumer desires. Quality is based on the consumer's actual experience of the product or service, measured based on consumer requirements, meaning that whether stated or not, realized or only felt, carried out technically or subjectively, can represent targets that move in a competitive market (Hanny & Azis, 2018).

According to Kusuma & Chamariyah, (2023) stated that activities carried out seriously and in various ways in a relatively short period of time to attract consumers to use goods and services are called promotions. Promotion is a form of introducing a product or service to consumers by informing, reminding, persuading to get a response from consumers through the right information, so that consumers who do not know about the product become aware of the product or service offered (Rohani & Susanty, 2024). In line with the above research according to Fandy in (Rizqy et al., 2023) stated that promotion is an activity carried out by companies by influencing consumers directly or indirectly to increase sales turnover through creating exchanges in marketing goods.

Satisfaction comes from the Latin "satis" (meaning good enough, adequate) and "facio" (to do or make). Simply put, satisfaction can be defined as the effort to fulfill something or make something adequate. In general, satisfaction is a person's feeling of pleasure or disappointment arising from comparing a product's perceived performance to their expectations. If performance fails to meet expectations, consumers will be dissatisfied. If performance matches expectations, consumers will be satisfied. If performance exceeds expectations, consumers will be very satisfied or happy (Yulianti et al., 2019). Consumer satisfaction is the level of consumer expectations after comparing the perceived performance of a product or service with their expectations (Indrasari, 2019).

Over time, technological developments have accelerated. One result is the emergence of new habits that shift payment methods from cash to non-cash (Nurelasari et al., 2024). Developments in financial technology (Fintech) have also significantly influenced the growth of non-cash payments. Digital payments have become increasingly popular due to the COVID-19 pandemic, which has restricted activities outside the home. This has encouraged people to shift from cash payments to digital payments, which are easy to use anytime and anywhere without restrictions. This type of payment is beneficial for simplifying transactions and saving money. This is because people no longer need to make conventional payments, such as using conventional currency, and no longer need to queue at bank tellers to deposit money (Meiliyah Ariani et al., 2024). One development in non-cash payments is the digital wallet. A digital wallet is an electronic money service product that is ready to use, easy, fast, and secure (Tazzkiyyaturrohmah, 2018). Current types of digital wallets include ShopeePay, DANA, OVO, Link Aja, and Gopay, making it increasingly easy for people to make digital payments. According to a 2021 report by BOKU.Inc (Boku.Inc), the number of digital wallet transactions in Indonesia from 2020 to 2024 reached US\$28 billion, while e-wallet transaction volume reached 1.7 billion. E-wallet users in Indonesia reached 63.6 million, and this number is expected to grow to 202 million by 2025.

ShopeePay is able to receive or transfer payments to/from user contacts and withdraw balances to users' bank accounts daily using non-cash transactions with balances stored in the Shopee application, this convenience is what makes ShopeePay the number 1 digital payment in 2020-2021 as ShopeePay user data (Nopita et al., 2023). Users can feel satisfied so that it can make users loyal to ShopeePay (Atha et al., 2022). However, in 2023 ShopeePay was in fourth place as the most recommended digital wallet.

According to Insight Asia's E-wallet Industry Outlook 2023 report, of 1,300 urban respondents from Greater Jakarta (Jabodetabek), Bandung, Medan, Makassar, Semarang, Palembang, and Pekanbaru, approximately 74% had used a digital wallet. The most common uses

were for online shopping (79%), top-up (78%), money transfers (78%), and household bill payments (45%). The following is the data on digital wallet usage in 2022.

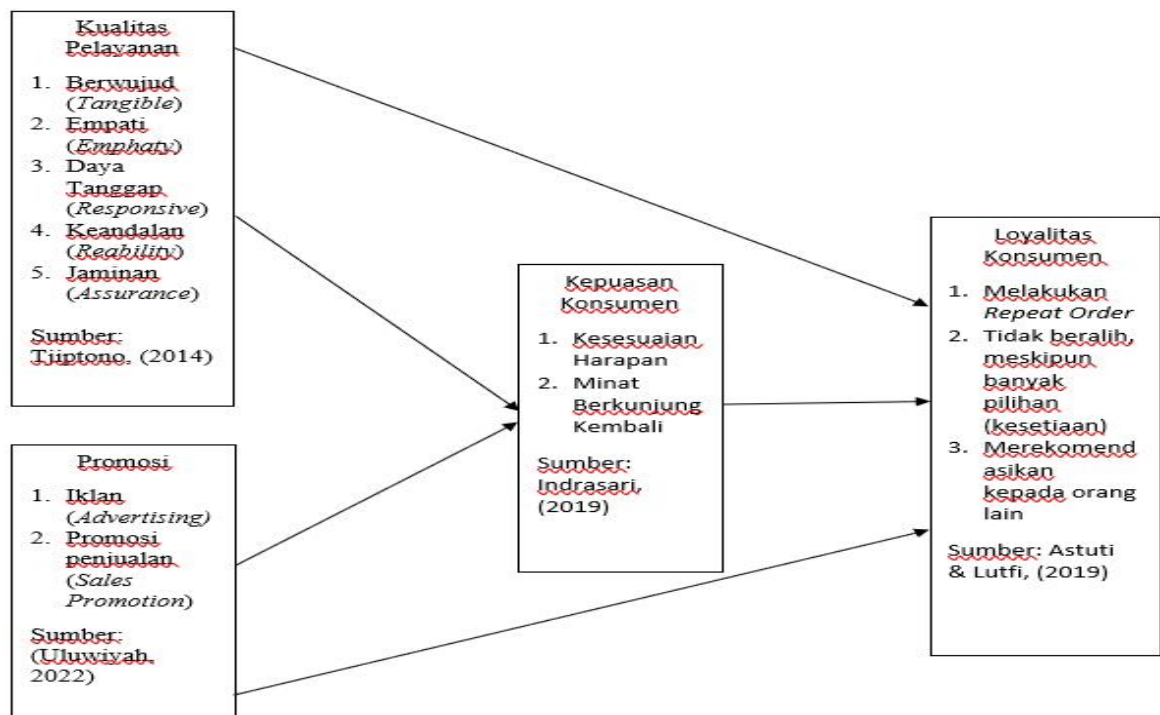
The results of a survey in Indonesia of digital wallet users show a decline in ShopeePay users in 2023. ShopeePay is in the fourth position of the best digital wallet in 2023, which is in contrast to 2020-2021 when ShopeePay was ranked first as the most recommended digital wallet.

METHOD

Research Method

The type of research used by the author is explanatory research. According to explanatory research, it is a research method aimed at explaining the position of the variables to be studied and the relationship and influence between one variable and another. This research uses a quantitative approach. The population in the study must be determined so that researchers can obtain data according to the desired. According to Sugiyono (2023), a population is a generalization area, meaning the area consists of objects or subjects with qualities and characteristics that have been determined by the researcher so that they can be studied and then conclusions drawn. The population in this study were consumers who use the ShopeePay digital wallet on the Shopee e-commerce site in Indonesia. According to Sugiyono (2023), nonprobability sampling is a sampling technique that does not provide equal opportunities or chances for each element or member of the population to be selected as a sample. According to Sugiyono (2023), accidental sampling, also called convenience sampling, is a sampling technique in which samples are selected based on availability or coincidence alone. A measurement scale is an agreement used as a reference to determine the length of the interval in a measuring instrument, so that the measuring instrument, when used in measurements, will produce quantitative data (Sugiyono, 2023). The measurement scale in this study used a nominal scale, used for questions about respondent identity or characteristics, and a Likert scale, used to measure the attitudes, opinions, and perceptions of an individual or group of people regarding social phenomena (Sugiyono, 2023). This study used a 1-5 scale to indicate whether respondents agreed or disagreed with the statements. The scale values are as follows:

Based on the calculation results using the Chochran formula, a total of 384.16 samples were obtained, however, to equalize the sampling of ShopeePay users, it was decided that the required sample was 385 respondents.

Figure 1. Research Framework

A hypothesis is a temporary answer to research. Based on the background, problems, and framework of thinking, it can be formulated that:

The Influence of Service Quality on Consumer Loyalty

Good service quality creates a positive experience for consumers, which in turn builds satisfaction and trust in a brand or service provider. The higher the service quality perceived by consumers, the more likely they are to remain loyal and make repeat purchases. This indicates that better service quality increases consumer loyalty. Conversely, poorer service quality lowers consumer loyalty (Dhirtya & Warmika, 2022). In a highly competitive environment, consumers tend to be loyal to companies that provide fast, responsive, and personalized service.

The Influence of Promotion on Consumer Loyalty

According to consumer behavior theory, consumers tend to show loyalty when they feel valued and receive tangible benefits from their interactions with a brand. Promotion has a positive and significant effect on loyalty, meaning that the better the promotion, the better the level of loyalty (Nasution & Frimayasa, 2022). According to Tjiptono in (Saragih & Prayitta, (2023), promotion is an important element in the marketing mix that plays a role in attracting consumers' attention, persuading them to make purchases, and building long-term relationships with consumers.

The Influence of Service Quality on Consumer Satisfaction

Service quality can be defined as the expected level of excellence and control over that level of excellence in meeting consumer desires (Syahrin et al., 2023). Service quality is a method used by a company related to company performance towards consumers. If the resulting performance is good, it will affect consumer satisfaction. What is produced does not match consumer desires, then there will be a mismatch in consumer expectations in a company. Therefore, if there is consumer satisfaction, it will create consumer loyalty or loyalty to the product or service. Service quality is highly dependent on employee attitudes and performance to produce a positive response from

consumers in terms of the quality of service provided by the company to consumers (Febriatu & Hadita, 2023).

The Influence of Promotion on Consumer Satisfaction

Promotion is a communication activity (through information and persuasion) that cannot be separated, so that both individuals and institutions can interact with each other regarding a product or service being promoted (Budiono, 2021). In increasing consumer satisfaction, it can be achieved through product promotion, according to Buchari Alma's book in Astono & Susilo, (2023) it is stated that communication is designed to explain and convince potential consumers about goods and services with the aim of attracting attention, educating, reminding, and persuading potential consumers. After knowing a product and then using it and consumers feel satisfied, consumers will recommend the product to those closest to them. According to Kotler & Keller, (2016) there are three promotion indicators, namely promotional messages, promotional media, and promotional time.

The Influence of Consumer Satisfaction on Consumer Loyalty

Consumer satisfaction influences many aspects such as building consumer loyalty, enhancing a company's reputation, reducing price elasticity, but also increasing future transaction costs as well as employee efficiency and productivity (Indriyani & Megawati, 2024). Consumer satisfaction is a consumer's evaluation of the performance of a product or service received against their expectations of the product or service (Novia et al., 2020). According to Hidayat et al., (2023), consumer satisfaction is the level of consumer feelings after comparing their expectations. If a consumer feels satisfied with the value provided by a product or service, they are very likely to become a loyal consumer to the product or service used. According to Indrasari, (2019), there are two indicators of consumer satisfaction: conformity to expectations and intention to revisit.

The Influence of Service Quality on Consumer Loyalty through Consumer Satisfaction

Service quality is one of the main factors in creating customer loyalty. When customers receive quality service, whether in terms of speed of response, friendliness, clarity of information, or convenience, they will feel satisfied with their experience. This high level of customer satisfaction then becomes a key factor in building customer loyalty, as customers tend to return and use the service again when they are satisfied with their experience, and may even recommend the product to others, increasing the potential for long-term loyalty (Sulistiyo et al., 2024). According to (Wardhani et al., 2022), good service quality from a company will tend to increase customer satisfaction, which ultimately also contributes to customer loyalty. Customer loyalty will easily be created if consumers are satisfied with the quality of service provided.

The Influence of Promotion on Consumer Loyalty through Consumer Satisfaction

Promotion is a crucial element of a marketing strategy to attract attention and encourage consumers to make purchases. Promotions that align with consumer needs and expectations will increase satisfaction because consumers feel they are receiving more benefits than the price they pay. According to (Rachmad, 2023), consumers who perceive a product as meeting their expectations will be satisfied and remain loyal to the same product. The better and more quality the promotion, the greater the customer satisfaction, which in turn will foster greater customer loyalty (Safira & Lestariningsih, 2021).

RESULTS AND DISCUSSION

RESULTS

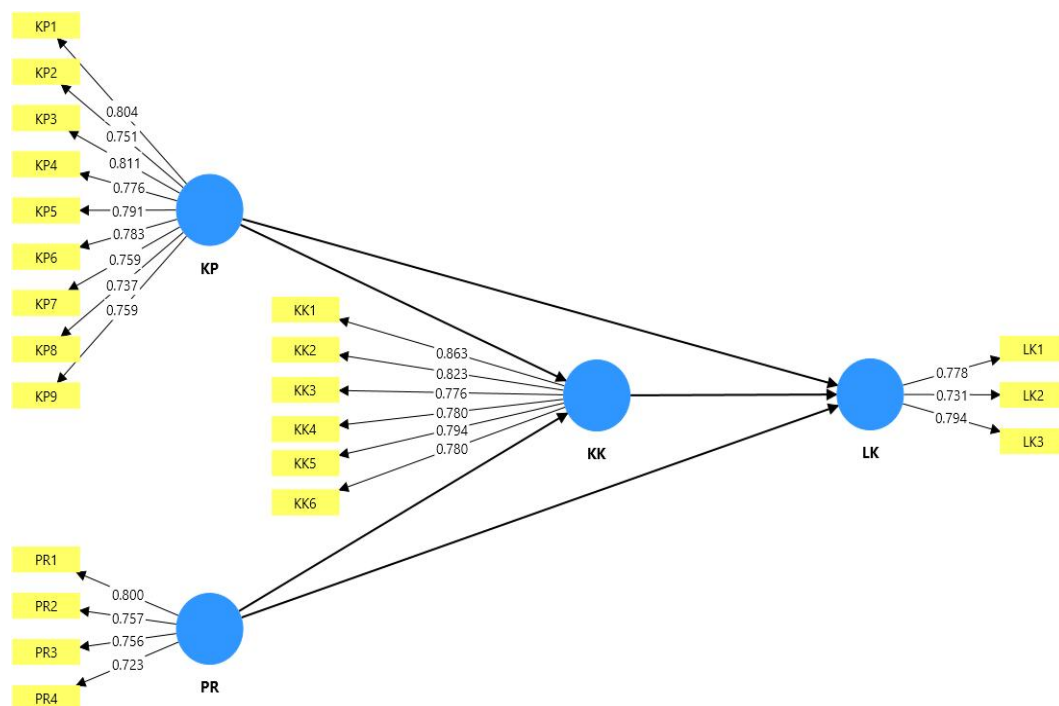
Measurement Model Analysis (Outer Model)

According to Musyaffi et al. (2021), the outer model specifically explains the causality or relationship between latent variables, both dependent (endogenous) and exogenous (independent), and existing indicators or measurements of the variables. Tests conducted on the outer model provide value for reliability and validity analysis.

Convergent Validity

According to Hair Jr et al., (2021), convergent validity is a test conducted to prove whether each research item has similarities between the research variable indicators. To evaluate convergent validity, the Average Variance Extracted (AVE) metric is used, which is the average variance extracted from all indicators in each construct. A variable is determined by having an AVE value of at least 0.5. Convergent validity ensures that each statement item is closely related to the latent variable being measured. In SmartPLS 4, this validity can be seen through the outer loading results table. This table contains numbers for each item, indicating how strongly the item reflects the intended latent variable. Indicator values are considered valid if each indicator explains its latent variable with a value >0.70 . Meanwhile, the measured values (Hair et al., 2021) are as follows:

Figure 2. Loading Factor Results



SmartPLS Program Output, 2025

Table 2. Loading Factor Result

Variabel Laten	Variabel Manifes	Loading Factor	Signifikansi (>0,7)
Kualitas Pelayanan (X1)	KP1	0.804	VALID
	KP2	0.751	VALID
	KP3	0.811	VALID
	KP4	0.776	VALID
	KP5	0.791	VALID
	KP6	0.783	VALID
	KP7	0.759	VALID
	KP8	0.737	VALID
	KP9	0.759	VALID
Promosi (X2)	PR1	0.800	VALID
	PR2	0.757	VALID
	PR3	0.756	VALID
	PR4	0.723	VALID
Kepuasan Konsumen (Z)	KK1	0.863	VALID
	KK2	0.823	VALID
	KK3	0.776	VALID
	KK4	0.780	VALID
	KK5	0.794	VALID
	KK6	0.780	VALID
Loyalitas Konsumen (Y)	LK1	0.778	VALID
	LK2	0.731	VALID
	LK3	0.794	VALID

Source: SmartPLS Program Output, 2025

Table 2 shows that all statement instruments are valid. In addition to being determined based on the loading factor values of each instrument, convergent validity is also measured through the AVE (Average Variance Extracted) value, which determines whether a variable meets the criteria if it has an AVE value >0.5 (Ghozali, 2021). The following are the results of the AVE calculation using SmartPLS 4 software:

Table 3. AVE Value Measurement Results

Variabel	AVE
KP	0.600
PR	0.577
KK	0.645
LK	0.590

Source: SmartPLS Program Output, 2025

Table 3 shows that the AVE value for each variable is >0.50, which means it meets the requirements for convergent validity. Therefore, it can be concluded that the construct has good convergent validity.

Discriminant Validity

According to Hair Jr. et al. (2021), discriminant validity is a test conducted to assess the extent to which a construct is truly different from other constructs based on empirical standards. This test is measured through cross-loading values. If an indicator has a higher correlation value

with each of its latent variables, the model fit is considered good. The cross loading values in this study are presented in table 4 below:

Table 4. Cross Loading Result

	KK	KP	LK	PR
KK1	0.863	0.841	0.646	0.766
KK2	0.823	0.754	0.607	0.701
KK3	0.776	0.651	0.621	0.585
KK4	0.780	0.670	0.578	0.617
KK5	0.794	0.664	0.598	0.583
KK6	0.780	0.606	0.601	0.501
KP1	0.725	0.804	0.582	0.673
KP2	0.648	0.751	0.545	0.610
KP3	0.722	0.811	0.583	0.670
KP4	0.657	0.776	0.539	0.625
KP5	0.660	0.791	0.551	0.607
KP6	0.712	0.783	0.601	0.652
KP7	0.682	0.769	0.558	0.650
KP8	0.618	0.737	0.509	0.623
KP9	0.660	0.759	0.538	0.632
LK1	0.618	0.596	0.778	0.527
LK2	0.506	0.480	0.731	0.455
LK3	0.611	0.571	0.794	0.546
PR1	0.660	0.698	0.563	0.800
PR2	0.589	0.645	0.518	0.757
PR3	0.573	0.581	0.446	0.756
PR4	0.556	0.570	0.491	0.723

Source: SmartPLS Program Output, 2025

Table 4 shows that the cross-loading values have good discriminant validity. This is because the correlation value of the indicator with its construct is higher than the correlation value of the indicator with other constructs. Therefore, it can be concluded that all indicators from all variables used in this study are valid.

Composite Reliability

The next step in this research was to conduct a reliability test. According to Sugiyono (2023), reliability relates to the measure of respondents' consistency in answering the questions contained in the questionnaire. This test was conducted by measuring the composite reliability value and the Cronbach alpha coefficient (α). Research data is considered reliable if the composite reliability value is >0.7 and the Cronbach alpha coefficient is >0.6 . The following composite reliability and Cronbach's alpha results are presented in Table 4.9:

Table 5. Construct Reliability Result

	Cronbach's Alpha	Composite Reliability	Keterangan
KP	0.917	0.931	Realible
PR	0.755	0.845	Realible
KK	0.890	0.916	Realible
LK	0.654	0.812	Realible

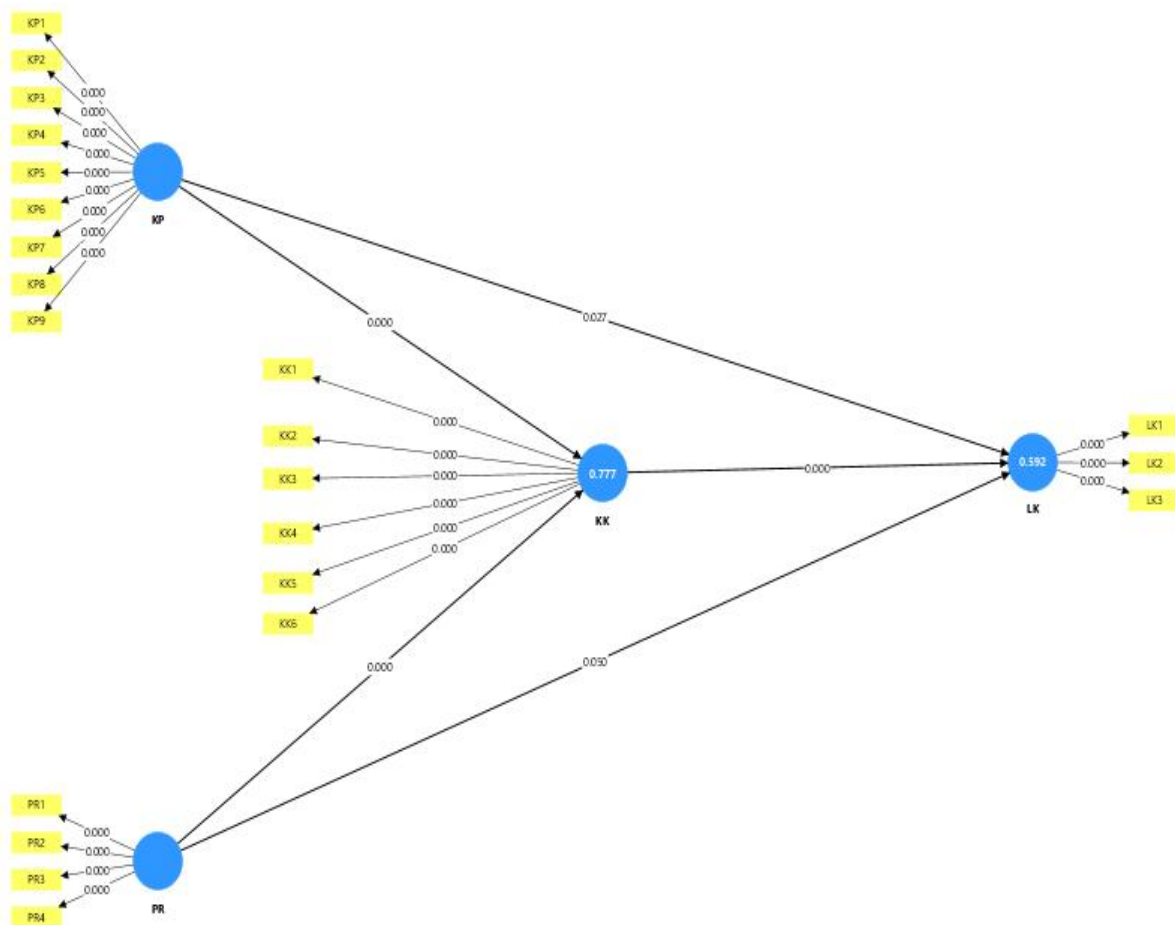
Source: SmartPLS Program Output, 2025

Table 5 shows that the composite reliability and Cronbach's alpha measurements meet the established criteria, with all composite reliability variables having values >0.7 and each variable's Cronbach's alpha coefficient also >0.6 . Therefore, it can be concluded that these measurement results are valid and have a fairly high level of reliability.

Structural Model Analysis (Inner Model)

After testing the outer model and achieving good results in all outer model tests, the next step is to calculate the inner model. The inner model, or structural test, is a test conducted to determine the relationship between one latent variable and another by examining the R-square value and the path coefficient.

Figure 5. Model Bootstrapping Results



R-Square Value

The coefficient of determination test aims to assess the extent to which the model used is able to explain the influence of independent variables jointly on the dependent variable. This can be seen from the resulting R-square value. There are three categories in the R-square value grouping. An R-square value of 0.75 is included in the strong category; a value of 0.50 is included in the moderate category, and 0.25 is included in the weak category (Hair et al., 2021). There are two

dependent variables that have R-square values in this study: customer satisfaction and customer loyalty. The R-square values for these variables can be seen in Table 6 below:

Table 6. R-Square Test Results

	R-square	Model Prediksi
KK	0.777	0.776
LK	0.592	0.589

Source: SmartPLS Program Output, 2025

Based on the table above, the R-square value for the customer satisfaction variable is 0.777. In other words, the customer satisfaction variable is influenced by other variables in the model by 77.7%. The variables influencing customer satisfaction are service quality and promotions. The remaining 22.3% is influenced by factors outside the model.

The R-square value for the customer loyalty variable is 0.592, or in other words, the customer loyalty variable is influenced by other variables in the model by 59.2%. The variables influencing customer loyalty include service quality, promotions, and customer satisfaction. The remaining 40.8% is influenced by factors outside the model.

Q-Square

Goodness of fit can be assessed through the Q-square value. The Q-square value has the same meaning as the coefficient of determination (R-square) in regression analysis. The higher the Q-square value, the better or more appropriate the model is to the data used. The results of the Q-square calculation are as follows:

$$\begin{aligned}
 \text{Q Square} &= 1 - \{(1 - R_1^2) - (1 - R_2^2)\} \\
 &= 1 - \{(1 - 0,777) \times (1 - 0,573)\} \\
 &= 1 - (0,223 \times 0,427) \\
 &= 1 - 0,095221 \\
 &= 0,904 = 90,4\%
 \end{aligned}$$

Based on the calculations above, the Q-Square value was 0.904, or 90.4%. This indicates that 90.4% of the research data's variability can be explained by the research model, while the remaining 9.6% is explained by other factors outside the study. Therefore, this research model has excellent goodness of fit.

Hypothesis Testing Results

Hypothesis testing is conducted using the bootstrapping calculation method, which is divided into two types of tests: direct effect testing and indirect effect testing.

Table 7. Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KK -> LK	0.510	0.512	0.071	7.163	0.000
KP -> KK	0.708	0.708	0.046	15.510	0.000
KP -> LK	0.167	0.165	0.075	2.212	0.027
PR -> KK	0.202	0.202	0.049	4.093	0.000
PR -> LK	0.129	0.130	0.066	1.961	0.050

Source: SmartPLS Program Output, 2025

Service quality has a positive and significant effect on customer loyalty, with a path coefficient of 0.167, or 16.7%. Service quality has a positive and significant effect on customer satisfaction, with a path coefficient of 0.708, or 70.8%. Promotion has a positive and significant effect on customer loyalty, with a path coefficient of 0.129, or 12.9%.

Promotion has a significant and positive effect on customer satisfaction, with a path coefficient of 0.202, or 20.2%.

Customer satisfaction has a positive and significant effect on customer loyalty, with a path coefficient of 0.510, or 51%.

The results of the indirect influence of the service quality and promotion variables on consumer loyalty and consumer satisfaction variables can be seen in the following table 8:

Table 8. Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
KP -> KK -> LK	0.361	0.362	0.054	6.628	0.000
PR -> KK -> LK	0.103	0.104	0.030	3.442	0.001

Soucer: SmartPLS Program Output, 2025

Consumer satisfaction significantly mediates the relationship between service quality and consumer loyalty, with a path coefficient of 36.1%.

Consumer satisfaction significantly mediates the relationship between promotion and consumer loyalty, with a path coefficient of 10.3%.

DISCUSSION

The Influence of Service Quality on Consumer Loyalty

From the results of the first hypothesis test in this study, it can be concluded that the service quality variable has an impact on consumer loyalty. This is supported by the highest outer loading result, namely in item X1.3 of 0.812 with the statement "I received friendly and always responsive service to consumers." This shows that one of the things that supports consumer satisfaction of ShopeePay users is friendly and always responsive service to consumers. Friendly and responsive service is an important factor because with friendliness and responsiveness in resolving problems, consumers will have more trust in the products used. This friendliness and responsiveness are important because friendly and responsive service consistently and highly strengthens the relationship between the company and consumers.

The results of this study are in line with research conducted by Alya et al., (2024) that service quality has a positive and significant relationship with consumer loyalty, this influence is caused by easy, fast, and functional service, thus making it easier for users to transact. Service quality that meets consumer expectations and needs can encourage the creation of long-term profitable relationships between consumers and companies, which will directly contribute to the level of consumer loyalty.

The Influence of Promotion on Consumer Loyalty

Based on the results of the second hypothesis test in this study, it can be concluded that the promotional variable has an effect on consumer loyalty. This is supported by the highest outer loading result, namely in item X2.1 of 0.800 with the statement "I feel the message conveyed in the promotional advertisement is easy to understand and clear." Advertisements that contain clear, relevant messages, and in accordance with consumer needs or expectations can create a positive perception of the product offered. Communicative, interesting, and easy-to-understand messages are also able to build a relationship between consumers and the product, thereby increasing

satisfaction after use. According to Anggraini & Budiarti, (2020) attractive and communicative promotions will be well received by consumers.

The Influence of Service Quality on Consumer Satisfaction

From the results of the third hypothesis test in this study, it can be concluded that service quality has an effect on consumer satisfaction. This is supported by the highest outer loading result, namely in item X1.3 of 0.812 with the statement "I received friendly and responsive service to consumers." This indicates that the friendlier and more responsive to consumers, the higher the consumer satisfaction. In line with research by Sunawan et al., (2022), the higher the quality of service provided, the higher the consumer satisfaction with the product. According to Laetitia et al., (2021), service quality provides a boost that provides a relationship to consumer satisfaction and encourages bonds between consumers and the company.

The Influence of Promotion on Consumer Satisfaction

From the results of the fourth hypothesis test in this study, it can be concluded that the promotion variable has an influence on consumer satisfaction. This is supported by the highest outer loading result, namely in item X2.1 of 0.800 with the statement "I feel the message conveyed in the promotional advertisement is easy to understand and clear". With the ease of conveying messages by ShopeePay, it will increase the number of consumers, because if consumers hear about sales promotions in a trading company, consumers will quickly be interested in going to that company (Naim et al., 2023). According to Aferi et al., (2024) Promotion functions as a communication medium between companies and consumers, attracting consumer attention to buy or utilize services based on their needs and needs.

The Influence of Consumer Satisfaction on Consumer Loyalty

From the results of the fifth hypothesis test in this study, it can be concluded that the consumer satisfaction variable has an influence on consumer loyalty. This is supported by the highest outer loading result, namely in item Z.1 of 0.863 with the statement "ShopeePay has met my expectations in terms of responsive service to consumers". This contributes directly to increasing consumer loyalty, because consumers who feel appreciated and well served tend to continue using the service continuously. The statement item is contained in the expectation match indicator which explains that satisfaction cannot be measured directly but is concluded based on the match or mismatch between consumer expectations, in line with research by Pertiwi et al., (2022) that consumer satisfaction is a post-purchase evaluation of the chosen alternative that provides the same results or exceeds consumer expectations. Overall satisfaction is determined by the match of expectations which is a comparison between perceived performance and expectations. According to Bali, (2022) that when consumers feel satisfied, consumers are likely to stay with the marketed product and will create consumer loyalty.

The Influence of Service Quality on Consumer Loyalty through Consumer Satisfaction

From the results of the sixth hypothesis test in this study, it can be concluded that the service quality variable has an influence on consumer loyalty through consumer satisfaction. Referring to the results of the outer loadings test, the highest value was obtained at 0.811 on the empathy indicator with the item "I received friendly and always responsive service to consumers" and the consumer satisfaction variable with the expectation conformity indicator of 0.863 with the item "ShopeePay has met my expectations in terms of responsive service to consumers". ShopeePay users indicate that friendly and always responsive service to consumers has met user expectations by proving the existence of responsive service to consumers, which indicates that friendly service and responsive service to consumers play a very important role in forming a positive perception of service. Thus, ShopeePay users indicate that positive experiences in friendly service and responsive service are the most important factors in building customer satisfaction and loyalty. This

emphasizes that companies must continue to improve service quality and response to customer problems to maintain and strengthen loyalty in a competitive market.

The results of this study are in line with previous research conducted by Wahyudi & Budiarti, (2019) that service quality has a positive and significant effect on consumer loyalty through consumer satisfaction, in their research also explained that if the level of service quality is higher, consumers will be more loyal after consumer satisfaction is met or increased. Then, research conducted by Enggarwati et al., (2017) explains that good service quality will have a positive influence through consumer satisfaction and the creation of consumer loyalty. So it can be interpreted that the loyalty of ShopeePay users will increase if they feel satisfied with the quality of the service.

The Influence of Promotion on Consumer Loyalty through Consumer Satisfaction

From the results of the seventh hypothesis test in this study, it can be concluded that the promotion variable has an influence on consumer loyalty through consumer satisfaction. These findings indicate that promotions do not directly influence loyalty, but rather through a mediating mechanism in the form of consumer satisfaction. In this case, effective promotions first create a positive perception of the product or service being offered, then this perception generates satisfaction, and ultimately, this satisfaction drives consumer loyalty to the product or service being used.

These results are consistent with the Customer Satisfaction and Loyalty Model, which states that good promotions will create satisfaction, and satisfaction is an important key in creating loyalty. In this context, Kotler & Keller (2016) emphasized that consumer loyalty is greatly influenced by the extent to which a company is able to meet or exceed consumer expectations. If the promotion successfully delivers promising value and these expectations are then met in the consumer's actual experience, then the consumer will feel satisfied, and that satisfaction becomes the main foundation in forming loyalty. Furthermore, according to Tjiptono (2014), a properly designed promotion can increase the perception of value received by consumers. This value then becomes the main basis for assessing satisfaction. When consumers perceive that the promotion provides benefits, convenience, and clear and relevant information, they will grow a sense of satisfaction with the company, which ultimately strengthens the consumer's tendency to remain loyal.

CONCLUSION

Based on data analysis and hypothesis testing results, it can be concluded that customer satisfaction among ShopeePay users is directly influenced by service quality and promotions. Effective service quality and strong promotions can increase customer satisfaction. Furthermore, service quality and promotions also influence loyalty through customer satisfaction. Good service quality and consistent promotions can increase customer satisfaction, which ultimately drives customer loyalty.

This study provides suggestions for the ShopeePay company, namely on the service quality variable, namely in terms of handling problems through ShopeeCare and Home Care in order to improve the services provided to consumers so that consumers can feel safe and comfortable and continue to use ShopeePay as the main choice of consumers, then on the promotional variable, namely in terms of providing vouchers every month, which is a very important thing to be considered by ShopeePay so that consumers do not switch to other products that have or provide vouchers that are much more attractive than ShopeePay. On the variable of consumer satisfaction in the interest of returning, this is an important concern for ShopeePay with many other products that have the same quality promotions, ShopeePay must have a difference from other products which will be a characteristic that ShopeePay has and become an attraction for consumers and ultimately make ShopeePay the main choice of consumers.

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