The Effect of GoPay Feature Quality, Ease of Use of The Application, And Promotional Strategies On The Loyalty of Universitas Negeri Jakarta Students As Gojek Users With User Satisfaction As An Intervening Variable

Amelia Kellyane Venezy[1], Zaky Maulana Fadhil[2], Osly Usman[3]
[1] Student of Office Administration Education, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia.
[2] Student of Office Administration Education, Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia.
[3]Lecturer Faculty of Economics and Business, Universitas Negeri Jakarta, East Jakarta, Indonesia.
Email: ameliavenezy@gmail.com[1], zakyfadhil678@gmail.com[2], oslyusman@unj.ac.id[3]

Abstract. This study aims to analyze the influence of GoPay feature quality, application ease of use, and promotional strategies on the loyalty of Universitas Negeri Jakarta (UNJ) students as Gojek users, with user satisfaction as a mediating variable. A quantitative approach was employed using a survey method, with questionnaires distributed to 100 active students from the 2022–2024 cohort who have used Gojek and conducted transactions via GoPay. Data were analyzed using path analysis with SmartPLS software. The results show that GoPay feature quality, ease of use, and promotional strategies have a positive and significant effect on user satisfaction. Furthermore, user satisfaction significantly affects student loyalty and mediates the relationship between the independent variables and loyalty. These findings indicate that a positive user experience and attractive promotional offers play a crucial role in enhancing user satisfaction, which in turn fosters stronger user loyalty. This research provides practical insights for Gojek in designing effective digital marketing strategies to retain users, particularly among student segments.

Keywords: GoPay Feature Quality, Application Ease, Promotional Strategy, User Satisfaction, Student Loyalty

INTRODUCTION

In recent years, digital transformation has radically reshaped the landscape of consumer services worldwide, especially in the areas of financial technology and urban mobility. Southeast Asia has emerged as one of the fastest-growing regions for digital economy expansion, with Indonesia leading in mobile-based service adoption.

Gojek, as a homegrown technology platform, has successfully evolved from a ride-hailing app into a multifunctional super-app, integrating services such as transportation, food delivery, logistics, and digital payments through GoPay. According to (Irawan et al., 2016), the proliferation of mobile technology and lifestyle apps has created a shift in consumer preferences, particularly among digital natives who prioritize speed, flexibility, and convenience.

University students, often categorized as digital-native users, form one of the most active and adaptive segments in the digital market. At Universitas Negeri Jakarta (UNJ), internal surveys conducted in 2024 indicated that over 70% of students regularly use Gojek, and approximately 68% rely on GoPay for their digital transactions. These findings underscore the growing dependency of students on integrated mobile applications to meet daily needs—from commuting to financial transactions. The growing reliance on mobile wallets like GoPay is also reinforced by national trends, as data from Bank Indonesia show a significant increase in electronic money transactions in recent years, with GoPay contributing a substantial share to the total volume.

However, in the face of rising competition among digital wallet providers including OVO, DANA, ShopeePay, and GrabPay platform loyalty among students has become increasingly volatile. Many users tend to switch platforms to take advantage of short-term incentives such as cashback and vouchers, making it difficult for service providers to retain users over the long term (Wulandari, 2017). This behaviour suggests that promotional tactics alone may not be sufficient to secure customer loyalty in the long run. As noted by (Septiani et al., 2017), consistent user satisfaction, driven by perceived service quality, ease of use, and well-targeted promotional efforts, plays a more critical role in fostering sustainable engagement.

This study seeks to examine the influence of GoPay feature quality, application ease of use, and promotional strategy on student loyalty toward Gojek, with user satisfaction serving as a mediating variable. By focusing on students at Universitas Negeri Jakarta, this research captures the behavioural patterns of a key demographic within the digital service ecosystem.

Using a quantitative method and structural equation modelling (SEM), the study aims to investigate both direct and indirect effects among the variables to offer a comprehensive understanding of loyalty formation in a highly competitive digital environment. The novelty of this research lies in its integration of three critical factors—feature quality, usability, and promotional strategy with user satisfaction as an intervening mechanism in the context of digital wallet usage among university students.

Unlike previous studies that often treat satisfaction and loyalty in isolation, this study presents a holistic model that reflects real-life user behaviour within app-based ecosystems. The findings are expected to contribute both theoretically, by enriching literature on consumer loyalty in digital platforms, and practically, by offering actionable insights for digital service providers aiming to strengthen long-term user engagement.

LITERATURE REVIEW

Quality Characteristics (X1)

Quality characteristics are an important aspect in assessing the effectiveness of digital financial applications. According to (Kotler & Keller, 2016). features are product elements that are differentiated by competitors. Services such as Gopay are directly affected by the quality characteristics of the dimensions of reliability, user-friendliness, security, clarity, and transactional accuracy which directly affect user convenience and decisions.

Ease of Use (X2)

Ease of use of the application plays an important role in shaping user trust and loyalty. (Jamiah, 2022) state that the ease of use of GoPay has a direct impact on trust and sustainable intentions. Supported by (Ernawati & Noersanti, 2020), the easier the application is to use, the more likely users will continue to use it. This ease-of-use indicator includes simple navigation, fast response, cross-device access, easy-to-understand language, and the ability to learn without assistance.

Promotion Strategy (X3)

Promotion strategy is an important element in the marketing mix that aims to influence consumer decisions. According to (Kotler & Keller, 2016) this strategy includes efforts to inform, persuade, and remind target markets to drive demand. The effectiveness of promotional strategies can be seen from several indicators, such as the use of digital media, incentive offers, frequency and consistency of promotions, message appeal, and the effectiveness of referral or bundling programs.

Customer Satisfaction (Z)

Customer satisfaction is the result of a user's evaluation of their experience in using a service. According to (Kotler & Keller, 2021) satisfaction arises from the comparison between initial expectations and perceived reality. In the context of the GoPay application, the level of satisfaction can be measured through several indicators, such as system quality, information quality, service quality, perceived usefulness, and attitude toward use.

Customer Loyalty (Y)

Customer loyalty reflects a positive attitude and repeated behaviour when using services. Beatty, Kahle, and Homer (Saputri, 2010) state that brand preference, purchase order, and loyalty from long-term obligations can be seen. Student loyalty to Gojek can be used to recommend Gojek preferences, intend to reuse frequency of use and commitment, but there are other options.

Research Framework and Hypothesis

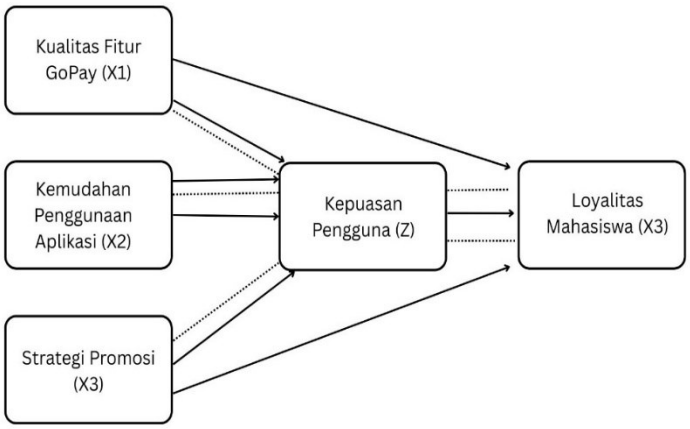

Figure 1. Framework Hypothesis

This study is entitled "The Effect of Go-Pay Feature Quality (X1), Ease of Application Use (X2), and Promotion Strategy (X3) on UNJ Student Loyalty (Y) as a Gojek User with User Satisfaction (Z) as an Intervening Variable." This study aims to determine the extent to which these factors affect user loyalty through user satisfaction as an intermediary. Based on theoretical studies and the results of previous research, seven main hypotheses were formulated. (H1) GoPay feature quality (X1) is expected to have a positive influence on user satisfaction (Z). (H2) Ease of use of the application (X2) is also expected to have a positive effect on user satisfaction (Z). (H3) Promotion strategy (X3) is assumed to have a positive influence on user satisfaction (Z). Furthermore, (H4) user satisfaction (Z) is predicted to have a positive effect on student loyalty (Y). Then, this study also tested three mediation hypotheses, namely (H5) the quality of GoPay features (X1) has a positive effect on student loyalty (Y) through user satisfaction (Z), (H6) ease of use of the application (X2) has a positive effect on student loyalty (Y) through user satisfaction (Z), and (H7) promotional strategies (X3) have a positive effect on student loyalty (Y) through user satisfaction (Z).

METHODS

This study employed a quantitative research approach with a causal-comparative design to examine the effects of GoPay feature quality, application ease of use, and promotional strategy on student loyalty, with user satisfaction as a mediating variable. The research was conducted among active students at Universitas Negeri Jakarta (UNJ), who had used Gojek and completed at least one transaction using GoPay. The selection of this population was based on their relevance as digital-native consumers who frequently engage with mobile-based services in their daily routines.

A total of 100 respondents were selected using purposive sampling, with the main criteria being that participants must be active students from the 2022 to 2024 cohorts and regular users of Gojek services who had transacted using GoPay. The data were collected using a structured questionnaire developed based on validated theoretical constructs. The questionnaire items were designed to measure five main variables: GoPay feature quality, application ease of use, promotional strategy, user satisfaction, and user loyalty. Each item was measured using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree," to capture the respondents' level of agreement with each statement.

The questionnaire was distributed online via Google Forms to ensure efficient data collection and accessibility. Before the full-scale distribution, a preliminary pilot test was conducted to ensure the clarity and reliability of the instrument. The indicators for each variable were adapted from previous empirical studies and aligned with established constructs in digital marketing and consumer behaviour.

After data collection, the responses were cleaned and prepared for analysis using the Structural Equation Modelling (SEM) method with the help of SmartPLS software. SEM was chosen due to its ability to examine complex relationships, including mediation effects, between multiple latent variables simultaneously. The analysis process involved testing the measurement model for validity and reliability, followed by structural model evaluation to test hypotheses and the mediating role of user satisfaction.

This methodological framework allowed the study to rigorously assess the influence of digital service attributes on user satisfaction and loyalty, while also providing empirical evidence relevant to digital marketing strategy development in the context of mobile financial services among university students.

RESULT AND DISCUSSION

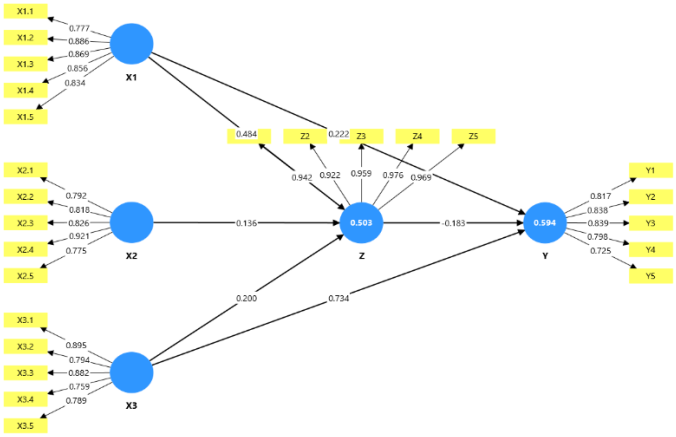

Figure 2: Research Model

All indicators for each construct in this study namely GoPay Feature Quality (X1), Application Ease of Use (X2), Promotional Strategy (X3), User Loyalty (Y), and User Satisfaction (Z) exhibited outer loading values above the recommended threshold of 0.70. For example, indicator X1.2 had the highest loading at 0.886, while X1.1 had the lowest at 0.777. Likewise, the indicators of user satisfaction (Z) showed very strong outer loadings, ranging from 0.920 to 0.976. These values demonstrate that all indicators make a significant contribution in explaining their respective constructs, thereby meeting the criteria for convergent validity.

Reliability testing using Cronbach's Alpha and Composite Reliability also produced excellent results. All constructs had Cronbach's Alpha values above 0.86, and Composite Reliability (rho_c) values exceeding 0.90. For instance, the construct of User Satisfaction (Z) had the highest Cronbach's Alpha value at 0.975, indicating exceptional internal consistency. Additionally, the Average Variance Extracted (AVE) for all constructs exceeded the minimum threshold of 0.50, with AVE values ranging from 0.647 (Y) to 0.910 (Z), thus confirming the convergent validity of each latent variable.

To assess multicollinearity, the Variance Inflation Factor (VIF) was evaluated. Most indicators showed VIF values below 5, indicating no major multicollinearity issue. However, several indicators within the user satisfaction construct (Z), such as Z3 (10.417), Z4 (17.512), and Z5 (12.125), recorded VIF values above the typical cutoff, suggesting the presence of multicollinearity for these items. Despite this, the overall model remains interpretable, but may benefit from refinement in future research to address potential redundancy.

Discriminant validity was tested using the Fornell-Larcker Criterion. The square roots of the AVE for each construct were greater than the correlations with other constructs. For example, the correlation between Z and X1 was 0.701, while the square root of AVE for Z was approximately $\sqrt{0.910} \approx 0.954$. This pattern was consistent across all constructs, confirming that each construct is distinct and well-differentiated within the model.

The R-Square (R^2) value for User Loyalty (Y) was 0.594, meaning 59.4% of its variance is explained by the independent variables and the mediating variable. Meanwhile, User Satisfaction (Z) had an R^2 of 0.503. These values indicate a moderate to strong explanatory power for the model, supporting its validity for testing the structural relationships.

The effect size (f^2) analysis showed varied contributions. Promotional Strategy (X3) had a very large effect on User Loyalty (Y) with an f^2 of 0.872, making it the most dominant predictor. In contrast, GoPay Feature Quality (X1) had a small effect on Loyalty ($f^2 = 0.063$) but a moderate effect on Satisfaction ($f^2 = 0.301$). Ease of Use (X2) had a very small effect on Satisfaction ($f^2 = 0.019$), indicating a weaker contribution. The mediating effect of Satisfaction (Z) on Loyalty (Y) was also small ($f^2 = 0.042$).

These results collectively demonstrate that while all three independent variables GoPay Feature Quality, Application Ease of Use, and Promotional Strategy have a role in shaping satisfaction and loyalty, Promotional Strategy stands out as the most influential factor in this model. This suggests that in the context of student users, consistent exposure to relevant and appealing promotions may play a more critical role than technical or usability factors alone. However, feature quality also contributes meaningfully to satisfaction, highlighting the importance of balancing functional excellence with marketing efforts.

Table 1: Path Coefficient

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X1 -> Y	0.222	0.233	0.124	1.789	0.074
X1 -> Z	0.484	0.475	0.110	4.410	0.000
X2 -> Z	0.136	0.149	0.127	1.065	0.287
X3 -> Y	0.734	0.733	0.090	8.141	0.000
X3 -> Z	0.200	0.195	0.108	1.853	0.064
Z -> Y	-0.183	-0.183	0.112	1.637	0.102

The path coefficient results provide a detailed picture of the relationships among the variables. The relationship between GoPay feature quality (X1) and user satisfaction (Z) was found to be statistically significant (β = 0.484, p = 0.000), which indicates that users perceive high-quality features as a crucial determinant of satisfaction. This supports findings by (Natalia & Ginting, 2018), who concluded that completeness and reliability of application features significantly impact satisfaction. It is also aligned with the study of (Suherlan, 2022), who found that functional features such as security and service integration in GoPay increase user trust and satisfaction.

On the other hand, application ease of use (X2) did not significantly affect user satisfaction (β = 0.136, p = 0.287). Although ease of use is a critical construct in the Technology Acceptance Model (TAM) (Davis, 1989) recent studies suggest that this factor might not independently drive satisfaction. (Nopitasari & Suyatno, 2023), for example, found that ease of use in TikTok Shop did not influence user satisfaction significantly. This may be because students, as digital natives, already expect a baseline level of usability and do not perceive it as a differentiating factor in satisfaction.

he promotional strategy (X3) showed a very strong and significant direct effect on user loyalty (β = 0.734, p = 0.000), confirming that promotional activities like discounts and cashback play a dominant role in influencing continued usage. This result reinforces the findings of (Fiona, 2019) and (Putra & Raharjo, 2021) who reported that promotional strategies are highly effective in forming loyalty, especially when they offer tangible short-term benefits. However, its effect on satisfaction (Z) was only marginally significant (β = 0.200, p = 0.064), which implies that promotions may attract users but do not necessarily enhance their emotional evaluation of the service unless coupled with quality service delivery.

Interestingly, user satisfaction (Z) did not significantly affect loyalty (Y) (β = -0.183, p = 0.102), and this negative coefficient is contrary to many consumer behaviour models. According to the DeLone and McLean IS Success Model (2003), satisfaction is typically a precursor to loyalty. However, our finding echoes what (Darmayasa & Yasa, 2021) described: loyalty might not emerge purely from satisfaction, especially when external factors like competitors' promotions or switching incentives play a stronger role. This also aligns with the study by (Fadli & Rubiyanti, 2021) which showed that promotions do not necessarily lead to loyalty unless reinforced by satisfaction and emotional connection.

Furthermore, the indirect effects (mediation through satisfaction) from X1, X2, and X3 to loyalty (Y) were all insignificant, indicating that satisfaction does not mediate these relationships effectively in this model. This contrasts with previous studies such as those by (Astarini & Fachrodji, 2023), which confirmed the mediating role of satisfaction between promotion and loyalty in healthcare applications. The lack of mediation may suggest that satisfaction alone is insufficient to explain loyalty among student users who tend to be promotion-driven and pragmatic in their app usage behaviour.

In sum, these findings highlight that in the case of university students, promotional strategies are the most powerful direct driver of loyalty. Meanwhile, although feature quality contributes significantly to satisfaction, its impact on loyalty is not directly observed without further emotional or relational engagement. Ease of use, while foundational, appears to be taken for granted and thus has limited influence

on both satisfaction and loyalty. The absence of significant mediation by satisfaction suggests that strategies focusing purely on service enhancement without promotional reinforcement may fall short in cultivating user loyalty within this demographic.

Table 2: Specific Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X3 -> Z -> Y	-0.037	-0.039	0.034	1.079	0.281
X1 -> Z -> Y	-0.088	-0.087	0.060	1.485	0.138
X2 -> Z -> Y	-0.025	-0.025	0.030	0.831	0.406

The specific indirect effects analysis evaluates the mediating role of user satisfaction (Z) in the relationship between the three independent variables—GoPay feature quality (X1), application ease of use (X2), and promotional strategy (X3)—and the dependent variable, user loyalty (Y).

The results indicate that all indirect paths through satisfaction are statistically insignificant, with p-values well above the 0.05 threshold. Specifically, the path from X3 → Z → Y has a coefficient of -0.037 with a p-value of 0.281, from X1 → Z → Y a coefficient of -0.088 (p = 0.138), and from X2 → Z → Y a coefficient of -0.025 (p = 0.406). These findings suggest that user satisfaction does not mediate the relationships between the independent variables and user loyalty in this model.

This outcome contrasts with expectations based on several prior studies. For instance, (Astarini & Fachrodji, 2023) found that user satisfaction plays a mediating role in the relationship between promotion and loyalty, particularly in digital service applications such as Halodoc. Similarly, (Suherlan, 2022) emphasized the importance of feature quality in shaping satisfaction, which in turn leads to loyalty in financial technology platforms. These studies assumed that satisfaction functions as an emotional evaluation process that builds a long-term attachment to a service.

However, the lack of mediation in the current study may be due to several contextual factors. First, promotional strategies (X3), while directly impactful on loyalty, might create transactional rather than emotional engagement, meaning that users respond behaviourally to incentives but do not internalize satisfaction in a way that drives loyalty over time. This supports the argument by (Fiona, 2019) and (Fadli & Rubiyanti, 2021) that promotions alone cannot sustain loyalty without a deeper sense of satisfaction or trust.

Second, the demographic characteristics of the respondents—university students who are digital natives—could influence the result. They may exhibit pragmatic usage behaviour, often prioritizing cost-saving offers over emotional attachment to the service. As noted by (Darmayasa & Yasa, 2021), in such cases, loyalty is more behaviourally driven than attitudinal, making the mediating role of satisfaction less relevant.

Lastly, the negative coefficients in the indirect paths suggest that even when satisfaction increases, it does not necessarily translate into loyalty. This may be due to high availability of substitute services (e.g., OVO, DANA, ShopeePay), which reduces switching costs and weakens the link between satisfaction and retention.

In conclusion, the absence of significant specific indirect effects implies that the influence of GoPay feature quality, application ease of use, and promotional strategy on user loyalty does not depend on user satisfaction. Instead, these factors—especially promotional strategy—work directly on loyalty. This highlights the need for Gojek to balance short-term promotional effectiveness with efforts to deepen customer relationships, which might involve personalization, user experience improvement, or emotional branding strategies, especially among young digital consumers.

CONCLUSION

This study aimed to analyze the influence of GoPay feature quality, application ease of use, and promotional strategy on user loyalty among university students, with user satisfaction as a mediating variable. The results revealed that GoPay feature quality has a significant positive effect on user satisfaction, while promotional strategy has a strong direct influence on user loyalty. However, application ease of use showed no significant effect on satisfaction, and user satisfaction itself did not significantly influence loyalty. Moreover, none of the indirect relationships through satisfaction were statistically significant, indicating that satisfaction does not mediate the relationship between the independent variables and loyalty.

These findings highlight that among student users, promotional strategies are the most dominant factor influencing loyalty, suggesting a preference for tangible and immediate benefits. While high-quality features can enhance user satisfaction, they are insufficient to build loyalty unless coupled with compelling promotional efforts. The absence of a significant role for satisfaction as a mediator suggests that loyalty in this context may be driven more by behavioural responses to incentives than by emotional or attitudinal attachment.

Therefore, service providers such as Gojek should maintain promotional effectiveness while also investing in improving feature quality and developing deeper user engagement strategies to foster long-term loyalty, especially within a highly dynamic and competitive digital payment environment.

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