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Examining the Effect of Digital Customer Experience on Customer Loyalty through Customer Satisfaction among QRIS Users

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Abstract

This study aims to investigate the influence of viral marketing and brand awareness on consumer purchasing decisions at This study aims to analyze the effect of Digital Customer Experience on Customer Satisfaction and Customer Loyalty among QRIS users in Indonesia. In the era of digital transformation, digital payment providers are required to provide convenient, secure, and efficient services to improve customer satisfaction and maintain customer loyalty. This study employed a quantitative research approach using a survey method. Data were collected through online questionnaires distributed to 150 QRIS users selected using purposive sampling techniques. The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software. The results indicate that Digital Customer Experience has a positive and significant effect on Customer Satisfaction and Customer Loyalty. In addition, Customer Satisfaction also has a positive and significant effect on Customer Loyalty. The findings demonstrate that better digital experiences in QRIS services can increase customer satisfaction and strengthen customer loyalty. This study contributes to the literature on digital payment services and provides practical implications for digital payment providers in improving digital customer experience strategies to enhance long-term customer relationships.

Keywords: Digital Customer Experience, Customer Satisfaction, Customer Loyalty, QRIS, Digital Payment.

1. Introduction

The emergence of digital technology has changed the way consumers interact with service providers, especially in payment systems. QRIS (Quick Response Code Indonesian Standard), an integrated digital payment solution, is one of the fastest growing innovations in Indonesia. However, the ease of use of this technology is not the only factor that determines its adoption; the digital customer experience (DCX) during the payment process is also very important. The interaction between the user and the digital system, including the interface, security, ease of transaction, and post-payment service, are all covered under DCX. A positive experience can increase Customer Satisfaction (CS) and ultimately increase Customer Loyalty (CL) (Nanta et al., 2025). Research on QRIS has so far concentrated on the technical and financial aspects, and there is little research looking at how digital experiences affect customer satisfaction and loyalty, especially in the context of digital payments in Indonesia.

In the context of the digital revolution, the role of digital customer experience (DCX) in increasing customer satisfaction and loyalty among QRIS users is becoming increasingly important. Understanding how DCX influences user perceptions and behavior is crucial as companies adjust to the digital payments revolution. The critical components of this relationship are explained in the next section. According to research, a good digital customer experience can increase customer satisfaction. For example, due to the convenience and effectiveness of digital transactions, QRIS users have a higher level of satisfaction (Nuseir, 2023). Customized experiences, enabled by technologies such as machine learning, increase user engagement, which in turn increases satisfaction (Nazir, 2023). According to a study, a good DCX experience will foster trust and commitment, both of which are critical to customer loyalty (Shibuya, 2024). A consistent and coherent digital experience across all touchpoints increases brand loyalty as consumers feel valued and understood (Rahmasari, 2024). While the advantages of a good digital customer experience are clear, some claim that over-reliance on technology may alienate certain customer segments who prefer more conventional interactions. Maintaining a balance between face-to-face and digital interactions remains essential for effective customer relationship management.

2. Literature Review and Hypotheses Development

Digital Customer Experience on Customer Loyalty

Digital Customer Experience encompasses the totality of a customer's digital interactions with a brand or service, including ease of navigation, interface aesthetics, service speed, and system responsiveness (Lemon & Verhoef, 2016). In the context of digital financial services such as QRIS, DCE includes experience elements such as usability, security, and user-friendliness of digital payment applications. The dimensions of DCE include, according to (Anshu, 2022), Hedonic Experience (enjoyment when using the app); Utilitarian Experience (transactional efficiency and ease); Social Experience (capacity to share experiences); and Customer Interface Quality (visual appeal and interface navigation). Since a pleasant experience will lead to a positive perception of the service, the digital customer experience, according to Lemon & Verhoef (2016), has a significant impact on satisfaction. The features that increase customer satisfaction when using QRIS are ease of navigation, transaction speed, and security. Digital customer experience is an important factor in increasing customer loyalty across multiple channels. Research has shown that a good digital experience can increase customer satisfaction and build loyalty, leading to a cycle that benefits companies in the long run. Several studies have demonstrated this relationship, highlighting the link between digital experience, customer satisfaction and loyalty. According to research, a positive digital experience has a huge impact on customer happiness and retention. For example, the DANA app shows that higher levels of customer

satisfaction and loyalty are a result of better digital experiences (Nöjd, 2020). For OVO users, digital customer experience has a significant impact on loyalty outcomes, accounting for 50.9% of customer loyalty (Nanta et al., 2025).

H1 : Digital Customer Experience has a substantial and positive impact on customer loyalty.

Digital Customer Experience on Customer Satisfaction
Expectation-Confirmation Theory, traditionally explains customer satisfaction by stating that: Before using a service, customers have expectations. After using, they compare the actual results with their initial expectations. When the results exceed expectations, there is positive uncertainty leading to satisfaction. A customer who believes that using the app is simple, safe, and as anticipated will be more likely to be happy in the context of a QRIS. Expectation-confirmation theory (Oliver, 1980) postulates that satisfaction results from a pleasant experience, which in turn leads to loyalty. Satisfied customers are likely to continue using the QRIS and suggest it to others. Customer satisfaction serves as a mediator between digital experience and loyalty. As seen in the IndiHome study, where customer satisfaction is a key predictor of loyalty (Nanta et al., 2025), increased satisfaction from digital interactions leads to increased loyalty.
H2 : Digital Customer Experience has a positive and significant effect on Customer Satisfaction.

Customer Satisfaction on Customer Loyalty
The Attitude-Behavior Loyalty Model theory by Dick & Basu explains loyalty as the result of the interaction between a customer's positive attitude towards a brand and revisit intention. Another study analyzed the effect of customer experience, customer satisfaction, and word of mouth on customer loyalty in Spotify Premium users. The results show that customer experience and word of mouth have a significant effect on customer loyalty, while customer satisfaction does not show a significant effect directly (Abidin et al., 2025) . Another study examines the effect of service quality and customer satisfaction on customer loyalty in the Gopay application. The findings show that customer satisfaction has a positive and significant effect on customer loyalty. (Ferdy et al, 2024) This study examines the effect of product and service quality on customer loyalty through customer satisfaction for Informa consumers in Jakarta. The results show that product and service quality have an effect on customer satisfaction, but customer satisfaction does not have a significant effect on customer loyalty (Aw, 2022).

H3. Customer Satisfaction has a positive and significant effect on Customer Loyalty

Digital customer experience on customer loyalty with customer satisfaction mediation
Referring to the research of (Attar et al., 2023), satisfaction acts as a mediator that bridges the effect of digital experience on loyalty. In the case of QRIS, a positive experience will increase satisfaction, which in turn strengthens loyalty. This study analyzes how the experience of using *digital touchpoints* affects customer loyalty, with *Customer Satisfaction* and *Digital Engagement* as mediating variables. The results showed that *Customer Satisfaction* significantly mediates the relationship between customer digital experience and customer loyalty (Nanta et al., 2025).

H4 : Customer Satisfaction mediates the effect of Digital Customer Experience on Customer Loyalty.

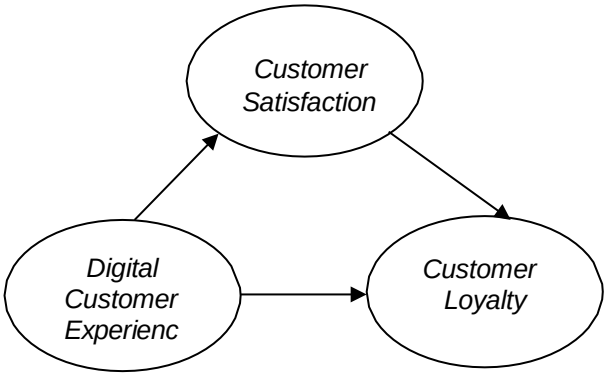


Figure 1. Conceptual Framework

3. Method, Data, and Analysis

This research is a quantitative study with an explanatory approach to test the influence between variables through the Structural Equation Modeling (SEM) model based on Partial Least Squares (PLS). The population in this study are active users of QRIS or digital services who have made digital transactions in Indonesia. Sampling using purposive sampling technique, with criteria: Aged ≥ 17 years; have used QRIS at least 2 times in the last 3 months and understand the use of digital applications for transactions. Number of respondents: 150 people Basis for determination: Referring to Hair et al. (2021), at least 5 times the number of indicators (there are ± 14 indicators → minimum 140 respondents). The instrument used is an online questionnaire via Google Form. Measurement scale: 5-point Likert (1 = Strongly Disagree to 5 = Strongly Agree). Data analysis was carried out with SmartPLS 4.0

4. Results

Respondent Characteristics

Respondents in this study can be categorized into several characteristics, namely gender, age, and occupation. The following table presents a description of the characteristics of the respondents:

Table 1. Respondents Based on Gender

	Gender	Frequency	Percentage (%)
	Male	70	46,7
	Female	80	53,3
Total		150	100

Table 1 shows that the majority of respondents in this study were women, namely 53.3%. This is because most women use the QRIS digital application to make shopping transactions compared to men. From table 1, it can be seen that the number of male respondents is 70 people or 46.7%, while female respondents are 80 people or 53.3%.

Table 2: Respondents by Age

Age Range	Frequency	Percentage (%)
17–25 Years	90	60.0
26–35 Years	35	23.3
36–45 Years	15	10.0
>45 Years	10	6.7
Total	**150**	**100**

Source : Data Primer, 2025

Based on table 2, the highest number of respondents aged 17 to 25 years is 60%. This shows that the majority of users are respondents aged between 18-25 years. Where this age is a potential respondent to understand technology in the digital era and is very fond of digital shopping.

Table 3. Respondents by Occupation

Type of Work	**Frequency**	**Percentage (%)**
Student	65	50,00
PNS/POLRI/ TNI	21	10,00
Private Employee	19	8,18
Miscellaneous	25	13,04
Total	150	100%

Source : Data Primer, 2025

Table 3 shows that the majority of respondents' occupations in this study are students, namely 50%. This is because most digital application users are young people who are always *updated on* technology and like things related to digital.

Measurement Model

The research variables used in this study are the result of a set of indicators obtained from the results of distributing questionnaires so that the resulting data needs to be tested for truth or validity against two components to test construct validity, namely the first convergent validity determined by the *loading factor* and AVE of 0.5. However, because this research is developmental, the *loading factor* value above 0.5 is still acceptable and the AVE value is above

0.50. The reliability test in this study uses two measures, namely *composite reliability* and *Cronbach's alpha*. *Composite reliability* must be above 0.7 and *Cronbach's alpha* above 0.6. If the degree of data reliability is greater than the alpha coefficient, then the calculation results can be considered as a measuring instrument with a good level of accuracy and consistency of thought. Table 4 explains that the *output indicator loading of* each indicator of each variable has met the requirements for the validity of the *loading factor* above 0.6. The following is presented in Figure 2 and Table 4 of the validity and reliability test results.

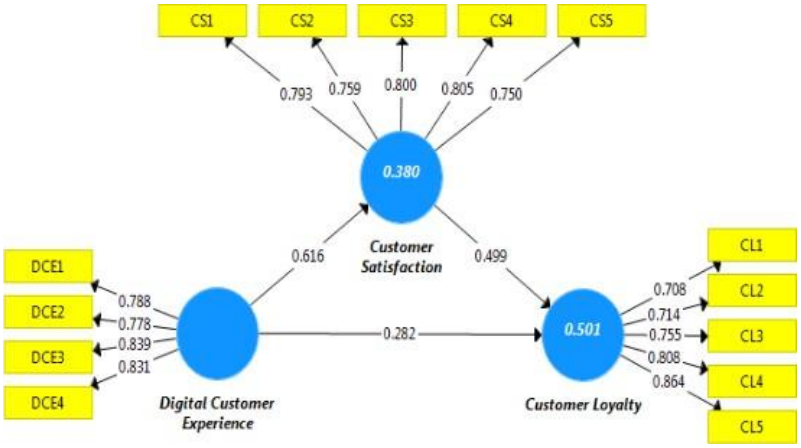


Figure 2 Smart PLS Model

Source : Output SmartPLS, 2025

Table 4. The validity and Reliability test Result

Indicator	*Digitas Customer Experience*	*Customer Satisfaction*	*Customer Loyalty*
DCE1	0,788		
DCE2	0,778		
DCE3	0,839		
DCE4	0,831		
CS1		0,793	
CS2		0,759	
CS3		0,800	
CS4		0,805	
CS5		0,750	
CL1			0,708
CL2			0,714
CL3			0,755
CL4			0,808
CL5			0,864

Source : Output SmartPLS, 2025

Table 5. AVE Result Display

Variable Name	*Average Variance Extracted*
Digital Customer Experience	0,656
Customer Satisfaction	0,611
Customer Loyalty	0,596

Source : Output SmartPLS, 2025

Based on table 4, it can be explained that the *output indicator loadings of* each indicator of each variable have met the requirements for *convergent validity* for reflective constructs with a *loading factor* above 0.6. Furthermore, based on table 5, the value of AVE has met the requirements, which is above 0.5, indicating that the construct explains more than half of the variance of the indicators.

Table 6. Reliability Test Results

Variable Name	*Cronbach's alpha*	*Composite Reliabilty*	Description
Digital Customer Experience	0,808	0,874	Reliable
Customer Satisfaction	0,843	0,887	Reliable
Customer Loyalty	0,828	0,879	Reliable

Source : Output SmartPLS, 2025

Based on table 6, it can be explained that the *Cronbach's alpha* value of *the digital customer experience*, *customer satisfaction* and *customer loyalty* variables has met the requirements for values above 0.6. Likewise, the *composite reliability* value of *the digital customer experience* variable, *customer satisfaction* and *customer loyalty* has also met the requirements for values above 0.7. Overall, the *measurement model* results (*outler model*) have met the requirements so that this research can proceed to the *structural model* (*inner model*).

Structural Model

The statistical method used to test the hypothesis in this study uses *multivariate Structural Equation Modeling (SEM)* techniques with SmartPLS 3.0 *software*. The stages of data analysis with structural models include: compiling path diagrams and structural equations, assessing structural model identification, model interpretation using hypothesis testing. The structural model in PLS is evaluated byusing *R* for the dependent variable, the *path* coefficient value and the t value calculatedfor each *path to* test the significance between variables in the model. The calculated *R* value is used to measure the level of variation in changes in the independent variable on the dependent variable. The higher the $R2$ valuethe better the prediction of the proposed research model. $R2$ values of 0.75, 0.5, and 0.25 for each endogenous latent in the structural model can be interpreted as substantial, moderate and weak. Table 7 below presents the $R2$ values for the dependent variables of *customer satisfaction* and *customer loyalty* research.

Table 7. *Inner Model* R^2Value Results

Variable Name	*R Square*	Interpretation
Customer Satisfaction	0,406	Moderate
Customer Loyalty	0,509	Moderate

Source : Output SmartPLS, 2025

Based on the results of the R^2value in table 7, it is known that the R^2value for the *customer satisfaction* variable is 0.406. This shows that the independent variable (*digital customer experience*) is able to explain the diversity of *customer satisfaction* moderately, which is 40.60% and remaining 50.40% is explained by other variables outside the research model. Meanwhile, for the *customer loyalty* variable, it is known that the R^2value is 0.509. This shows that the *digital customer experience* variable is able to explain the diversity of *customer loyalty* moderately, which is 50.90% and the remaining 40.10% is explained by other variables outside the research model. Furthermore, to obtain the value of *path coefficients* as a basis for information on the level of significance in hypothesis testing, it is done by looking at the results of the analysis using *bootstrapping* on *path coefficients*. *The path coefficients* score indicated by the t calculatedvalue must be above the t tablevalue with an alpha significance level of 5%, which is 1.96. Then the hypothesis formulation is rejected. The results of the analysis with the *bootstrapping* process on *path coefficients* with a 5% confidence level are presented in Figure 3 below:

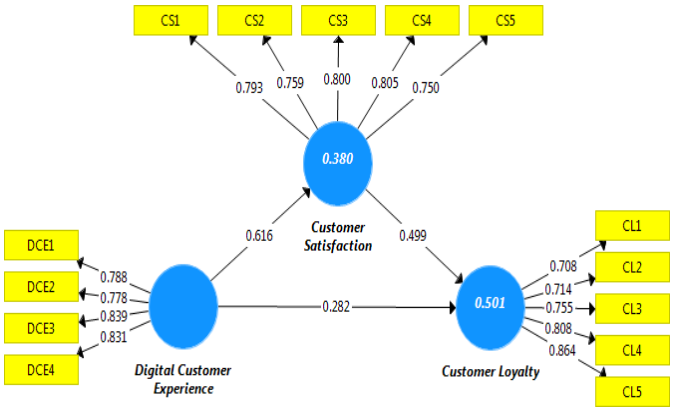


Figure 3. Structural Model

Table 8. *Path Coefficients* Test Results

***Path* between Variables**	**Coefficient**	***t count***	***P Value***	**Summary**
DCE -> Customer Satisfaction	0,637	12,048	0,000	**Significant**
DCE -> Customer Loyalty	0,268	2,992	0,003	**Significant**
Customer Satisfaction -> Customer Loyalty	**0,512**	**6,616**	**0,000**	**Significant**

Source : Output SmartPLS, 2025

The output results presented in table 8 show that the results of the *path coefficients of digital customer experience* variables have a significant effect directly on *customer*

satisfaction with a tcount value 12.048 greater than the t table 1.96. Furthermore, the results of *path coefficients of digital customer experience* variables have a significant effect directly on *customer loyalty* with a tcount value 2.992 greater than the t table 1.96. While the results of *path coefficients* variable *customer satisfaction* has significant effect directly on *customer loyalty* with a tcount value of 6.616 greater than the t table 1.96.

5. Discussion

Hypothesis (H1): *Digital Customer Experience* has a Positive Effect on *Customer Satisfaction of* QRIS Users.

From the test results using SmartPLS, it is obtained t count 12.048> t table of 1.96, which meets the requirements of t count> t table by taking a significance level of 5%. Thus it can be concluded that the first hypothesis is proven, namely that *digital customer experience* has a positive effect on *customer satisfaction of* QRIS users. The existence of a positive effect of *digital customer experience* has a positive effect on *customer satisfaction of* QRIS users, indicating that QRIS always prioritizes digital touchpoints, *quick response, automation and personalization* to increase the number of QRIS users in transactions or making payments using QRIS. This is in accordance with the results of research (Zahra & Lutfie, 2017) showing that the *customer experience* variable has a positive influence on *customer satisfaction.* Furthermore, *customer experience and customer value* simultaneously (together) affect *customer satisfaction*. Research (Vivie et al., 2013) also proves that there is a strong significant positive direct effect between the dimensions of *customer experience quality*, namely *accessibility*, *competence*, *helpfulness*, *personalization,* and *value for time*, on customer satisfaction. Meanwhile, in other dimensions of *customer experience quality*, namely *customer recognition* and *problem solving*, the influence that occurs is only significant positive on satisfaction. Meanwhile, in the dimension of *customer experience quality*, the effect that occurs is only positive on customer satisfaction.

Hypothesis (H2): *Digital Customer Experience* Has a Positive Effect on *Customer Loyalty of* QRIS Users.

From the test results using SmartPLS, it is obtained t count of 2.992> t table of 1.96, which meets the requirements of t count> t table by taking a significance level of 5%. Thus it can be concluded that the second hypothesis is proven, namely that *digital customer experience* has a positive effect on *customer* loyalty for QRIS users. The positive effect of *digital customer experience* on *customer loyalty of* QRIS users in Bogor. Indicates that QRIS always prioritizes speed and ease of service in transactions with QRIS, so that consumers become a little loyal to remain loyal to use QRIS. This is in accordance with the results of research (Alshurideh, 2024) stating that *customer experience* is a strong motivator to maintain *customer relationships* with stores, and this has a direct impact on *customer loyalty*. So that the better the relationship between sellers and consumers, the stronger consumer loyalty to the products they feel the best experience.

Hypothesis (H3): *Customer Satisfaction* Has a Positive Effect on *Customer Loyalty of* QRIS Users.

From the test results using SmartPLS, it is obtained t count of 6.616> t table of 1.96, which meets the requirements of t count> t table by taking a significance level of 5%. Thus it can be concluded that the third hypothesis is proven, namely *customer satisfaction* has a positive effect on *customer* loyalty of QRIS users. The existence of a positive effect of *customer satisfaction* has a positive effect on *customer loyalty* of QRIS users in Bogor.

Indicates that QRIS always establishes an emotional relationship with QRIS users by providing the best service, features or facilities that make it easy for QRIS users to transact anytime and anywhere. So that QRIS users feel satisfaction in using QRIS which of course has an impact on increasing user loyalty to QRIS. This is in accordance with the results of research(Clauss, 2019) which explains that customer satisfaction has a positive impact and has a significant effect on customer loyalty. This study also concluded that the results of the customer value path analysis have a positive and significant effect on customer loyalty through customer satisfaction and the results of the marketing experience path analysis have a positive and significant effect on customer loyalty through customer satisfaction. In line with previous research conducted by (Moise, 2021) which shows that customer satisfaction has a significant positive impact on customer loyalty. This means that when customers are satisfied, it is certain that they will also have loyalty to a service. By maintaining consistent service quality, customers will definitely feel satisfied and followed by customer loyalty to always use the company's services.

CONCLUSION

Based on the results of the analysis and discussion previously described, the first conclusion can be drawn that the first hypothesis is proven, namely that *digital customer experience* affects the *customer satisfaction of* QRIS users. This is in accordance with research (Sudirman et al., 2020), explaining the relationship between expectations of using a product and the implementation of reality after using the product is one form of manifestation that arises when the relationship is as expected or not as expected. So that with a sense of satisfaction after using a product, it is hoped that it will have implications for the company's long-term survival. The second hypothesis is proven that *digital customer experience* affects *customer loyalty of QRIS users*. This is in accordance with the results of research (Kurniawati, 2018), showing that the habit of using the product is proven to have a positive influence on consumer loyalty, for this reason the company continues to strive by implementing strategies so that the product better known so that it affects the habit of using the product. With this, the habits that consumers make in using the product play a very big role in increasing consumer loyalty. The third hypothesis is proven that the third hypothesis is also proven that *customer satisfaction* affects *customer loyalty of* QRIS users. This is in accordance with the results of research (Aji & R A Nurlinda, 2024) proving that customer satisfaction has a positive and significant effect on customer loyalty. The higher the customer satisfaction, the higher the customer loyalty. Service quality has the greatest influence on customer satisfaction. So that the more the company provides good service, it will increase the level of customer satisfaction.

6. Conclusion, Limitations, and Suggestions

Conclusion

In this section, the author presents brief conclusions from the results of the research with suggestions for advanced researchers or general readers. A conclusion may cover the main points of the paper, but do not replicate the abstract in conclusion. Authors should explain the empirical and theoretical benefits, the economic benefits, and the existence of any new findings.

Limitation and suggestions

This study has several limitations that should be considered when interpreting the findings. First, the research employed a cross-sectional design, where data were collected at a single point in time, which limits the ability to observe changes in user perceptions and behavior over time and may affect the interpretation of causal relationships among variables. Second,

the sample consisted of 150 respondents, with the majority being young users aged 17–25 years and students, which may limit the generalizability of the results to other demographic groups who may have different levels of familiarity with digital payment technologies. Third, this study only examined three main variables—digital customer experience, customer satisfaction, and customer loyalty—while other relevant factors such as perceived security, trust, perceived value, service quality, and digital engagement were not included in the model and may also influence customer loyalty in digital payment services. In addition, the use of self-reported questionnaires may lead to potential response bias, as respondents' answers are based on subjective perceptions rather than actual usage behavior. Therefore, future research is recommended to involve larger and more diverse samples, apply longitudinal or mixed-method approaches to better capture behavioral changes over time, and incorporate additional variables to develop a more comprehensive model in explaining customer loyalty in the digital payment ecosystem.

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