

The Effect of Perceived Usefulness, Brand Image, and Promotion on Gopay E-Wallet User Loyalty in Semarang City

Monica Puspadewi Widyastuti^{1*}, Yohan Wismantoro²

¹⁻² Dian Nuswantoro University, Indonesia

* Corresponding Author: e-mail : 211202106914@mhs.dinus.ac.id

Abstract: This study aims to analyze the factors influencing GoPay user loyalty in Semarang. The background of this research is based on the high penetration of e-wallet services in Indonesia, which is increasingly competitive, with many service providers such as OVO, DANA, ShopeePay, and LinkAja offering various promotional programs. The research method used a quantitative approach through a survey of 120 active GoPay user respondents, then the data was analyzed using the SmartPLS application. The results showed that promotions did not significantly influence user loyalty, while perceptions of usefulness and brand image had a positive and significant influence. This indicates that user loyalty is not only built through short-term incentives, but is more determined by perceptions of service benefits and trust in the brand image. These findings emphasize the importance of companies not only relying on promotional strategies, but rather focusing more on improving service quality, feature innovation, and consistency in maintaining brand reputation. With the right strategy, GoPay is expected to maintain a loyal user base amidst the increasingly fierce e-wallet competition in Indonesia.

Keywords: Brand Image; E-Wallet; Perceived Usefulness; Promotion; User Loyalty

1. Introduction

The 2000s marked the beginning of the development of financial technology (fintech) in Indonesia, marked by the increasing use of e-banking services and the subsequent expansion into various other digital services. The development of fintech is inseparable from several driving factors, including the rapid growth of e-commerce, the accelerated digitalization of MSMEs, and government policy support for digital economic transformation (OJK, 2024). Indonesia currently has 221 million internet users and 233 million smartphone users, with Millennials and Gen Z dominating at 68.7% as the largest fintech users. Indonesia currently has 221 million internet users and 233 million smartphone users, with Millennials and Gen Z dominating the fintech sector, accounting for 68.7% of the population. This dominance of the productive age group creates significant opportunities for the fintech industry to grow rapidly because they tend to be adaptive to technology and open to digital services. The need for fast, efficient, and secure financial services is increasing along with the modern, practical lifestyle, encouraging fintech to continuously innovate in features, transaction security, and user convenience. Furthermore, increasing digital literacy and public trust in electronic payment systems are strengthening the fintech ecosystem in Indonesia, making it a sector with significant potential to drive future digital economic growth.

Fintech is an innovation in the financial services industry that utilizes technology to create a more efficient, affordable, and widely accessible transaction system (OJK, 2024). Bank Indonesia, through Regulation Number 19/12/PBI/2017, groups fintech into five categories, namely (1) Payment, Clearing, and Settlement, which includes digital wallets (e-wallets), electronic funds transfer services, and payment system support infrastructure, (2) Market Support, which provides information services and financial product aggregators, (3) Investment and Risk Management, which includes digital investments and algorithm-based financial planning, (4) Lending, Financing, and Funding, which includes digital lending platforms and peer-to-peer lending, and (5) Other Financial Services, which includes other technology-based financial services such as insurtech and financial management applications.

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Of these five categories, payment system services such as e-wallets are the form of fintech that is closest to people's daily lives because they provide the convenience of non-cash transactions and support the realization of a cashless society.

The rapid development of this industry is also evident in the growth of Indonesia's digital economy. E-ConomySea, (2022) report shows that the value of Indonesia's digital economy reached USD 77 billion in 2022 and is projected to grow to USD 130 billion by 2025. The main drivers of this growth come from the e-commerce, online transportation, digital media, and online tourism sectors. In line with this, digital payment transactions also show a significant upward trend. Bank Indonesia, (2024) recorded the value of digital banking transactions reaching IDR 15,881.53 trillion in 2024, a growth of 16.15% compared to the previous year. This growth indicates a shift in public behavior, with people increasingly accustomed to using digital payment methods over conventional cash-based methods.

One of the most popular digital payment services in Indonesia is the digital wallet (e-wallet), which has now become an essential part of people's lives when making transactions. This service not only covers payments at merchants and online purchases, but is also increasingly expanded with additional features such as fund transfers, bill payments, and PayLater facilities that provide greater flexibility for users. The practicality, security, and flexibility offered by e-wallets make them the primary choice compared to conventional payment methods, especially among urban communities who demand efficiency in all their activities. Among the various platforms available, GoPay holds the top position with a high level of popularity and a significant level of continued use, reflecting consumer trust in this service. GoPay's superiority is further strengthened by its integration into the Gojek application, so users not only benefit from payment transactions at partner merchants but also access to various other financial features, from balance transfers and digital product purchases to PayLater services that increasingly support the modern lifestyle of Indonesians.

Despite GoPay's high popularity, the primary challenge is maintaining user loyalty amidst increasingly fierce competition from other e-wallets such as OVO, DANA, ShopeePay, and LinkAja, all of which are aggressive in offering attractive services and promotions. Customer loyalty plays a strategic role in the e-wallet industry because the cost of acquiring new users tends to be high, while easy digital access allows users to quickly switch to competing services that offer greater benefits, whether through cashback, discounts, or loyalty programs. This situation requires service providers to be able to provide differentiation that focuses not only on short-term promotions, but also on creating a consistent user experience, service satisfaction, transaction security, and trust in the platform. By understanding the factors that truly influence user loyalty, companies can develop more effective long-term strategies, so that users are not only attracted to the service because of temporary incentives, but also feel an emotional and rational attachment to continue using GoPay despite the many other e-wallet options on the market.

Despite GoPay's high popularity, the primary challenge is maintaining user loyalty amidst increasingly fierce competition from other e-wallets such as OVO, DANA, ShopeePay, and LinkAja, all of which are aggressive in offering attractive services and promotions. Customer loyalty plays a strategic role in the e-wallet industry because the cost of acquiring new users tends to be high, while easy digital access allows users to quickly switch to competing services that offer greater benefits, whether through cashback, discounts, or loyalty programs. This situation requires service providers to be able to provide differentiation that focuses not only on short-term promotions, but also on creating a consistent user experience, service satisfaction, transaction security, and trust in the platform. By understanding the factors that truly influence user loyalty, companies can develop more effective long-term strategies, so that users are not only attracted to the service because of temporary incentives, but also feel an emotional and rational attachment to continue using GoPay despite the many other e-wallet options on the market.

Another factor is brand image, which reflects consumer perceptions of a brand's identity, reputation, and values. A positive brand image fosters trust and an emotional bond between consumers and the brand. In the context of e-wallets, a strong brand image can be a key differentiator amidst fierce competition and serve as the foundation for user loyalty (Syifa et al., 2024). Although previous research has highlighted the influence of perceived usefulness, promotions, and brand image on satisfaction or purchase intention, studies specifically examining the relationship between these factors and GoPay user loyalty are limited. Furthermore, research focusing on local contexts, such as Semarang, is also limited. Semarang, as a large city with high levels of technology penetration and population mobility, represents a potential market for e-wallet service providers.

Research by Asikin & Nurshyfa, (2023) found that promotional methods such as cashback and discount strategies can increase e-wallet user loyalty. However, research by Affifatusholihah and Sari (2024) showed that promotions do not always have a significant impact on loyalty, but rather predominantly increase short-term usage intentions. Thus, there remains a gap regarding how GoPay promotions play a role in building long-term loyalty. Research by Astianita & Lusia, (2022) confirms that brand image plays a significant role in shaping consumer loyalty in the Shopee marketplace. However, another study by Suarantalla et al., (2024) found that brand image does not always have a direct effect on loyalty, but is more effective when mediated by customer satisfaction.

2. Literature Review

User Loyalty

User loyalty is a long-term commitment from consumers to continue using a particular product or service, despite the presence of many alternative options on the market. This loyalty reflects not only repeat purchasing behavior but also emotional attachment, ongoing satisfaction, and a high perceived value for the service. In the context of digital services such as e-wallets, loyalty is increasingly complex because consumers are faced with the ease of switching to other brands offering attractive promotions or new features. Therefore, digital companies need to build loyalty through a combination of functional factors, such as tangible benefits perceived by users, and emotional factors, such as trust and a positive brand image.

According to Permono & Pasharibu, (2021) user loyalty indicators include repeat purchases, which refers to repeated use of a service; word of mouth, which refers to a user's willingness to recommend a service to others; and reject another, which refers to the rejection of competing products. These indicators are relevant in the context of e-wallets, as the success of a platform is determined not only by the number of transactions made by users but also by how strongly users persist despite being offered incentives by competitors. This aligns with the findings of Satrio & Putri, (2023) who emphasize the importance of loyalty as key to the long-term sustainability of digital businesses, given the highly competitive nature of this industry.

These factors are becoming increasingly relevant due to the high penetration of digital financial services in urban areas. Fierce competition from other e-wallets like OVO, DANA, and ShopeePay requires GoPay to maintain user loyalty through a strong differentiation strategy. If loyalty is built solely through temporary promotions, users are likely to easily switch to other platforms offering greater benefits. Therefore, further research is needed to identify the dominant factors that truly influence GoPay user loyalty, whether it is more influenced by perceived usefulness or emotional factors such as brand image and overall satisfaction.

Perceived Usefulness

Perceived usefulness is one of the main variables in the Technology Acceptance Model (TAM) proposed by Davis, (1989). This variable plays a crucial role in explaining why individuals are willing to accept and use new technology. Perceived usefulness is defined as a person's level of belief that using a system or technology can improve their performance. In a business context, perceived usefulness applies not only to information technology but can also be adapted to explain why consumers decide to remain loyal to a product or service, as they perceive tangible benefits from its use. Therefore, the greater the perceived benefits consumers experience, the greater their likelihood of maintaining a relationship with the brand or company.

The relationship between perceived usefulness and customer loyalty can be understood through the added value perceived by consumers. When a product or service is proven to increase efficiency, effectiveness, or productivity, consumers will have a positive experience that forms a favorable attitude toward the brand. This positive experience forms the basis for building trust, which ultimately encourages consumers to make repeat purchases, resist switching to competitors' products, and recommend the product to others. In other words, perceived usefulness serves as a bridge between the user experience and the consumer's decision to remain loyal.

Customer loyalty indicators such as word-of-mouth, repeat purchases, and rejecting others are closely related to perceived usefulness. If consumers perceive a product as providing significant benefits, they tend to share this positive experience with others through word of mouth (Satrio & Putri, 2023). Furthermore, the satisfaction of experiencing tangible benefits also makes consumers willing to reject offers from other brands, as they are already

convinced of the added value of the product they are using. This pattern suggests that perceived usefulness can create a psychological effect in the form of an emotional attachment to the product, ultimately strengthening consistent customer loyalty over the long term.

Previous research also supports the hypothesis that perceived usefulness has a positive and significant effect on customer loyalty. Maryanto & Kaihatu, (2021) explain that the stronger a consumer's perception of a product's usefulness, the more likely they are to continue using that brand, despite competitors' marketing efforts. This aligns with the primary objective of TAM, which is to understand how external factors such as product quality and user experience can influence long-term consumer attitudes and behavior. Therefore, the first hypothesis (H1), which states that perceived usefulness has a positive and significant effect on customer loyalty, is accepted, as the perceived usefulness of consumers is a fundamental factor determining the sustainability of their loyalty.

H1: Perceived Usefulness has a positive and significant effect on customer loyalty.

Brand Image

Brand image is a crucial aspect in building relationships between a company and its consumers. According to Astianita & Lusia, (2022) brand image reflects consumers' feelings and overall perceptions of the organization or a particular product line. Brand image is formed not only by product quality but also by communication, service, and consumer experiences interacting with the brand. In line with this, Hanifa & Nurdin, (2021) state that brand image is what consumers think and feel when they hear or see a brand name. This means that brand image is subjective and formed through personal experiences, media exposure, and social interactions. In other words, brand image acts as a collective perception that connects a company's identity with the emotional value felt by consumers.

Brand image indicators can be explained through several dimensions. Astianita & Lusia, (2022) suggest that brand image indicators include brand identity, brand attitude and behavior, and brand trust. Brand identity reflects the physical identity inherent in a brand or product, such as a logo, corporate identity, distinctive colors, and slogans that differentiate it from competitors. This identity serves as a primary identifier, making it easier for consumers to remember and recognize the brand. Brand attitude and behavior refer to the brand's communication and interaction with consumers in conveying the benefits and value it offers. Meanwhile, a trusted brand demonstrates a level of consumer trust built through positive experiences, consistent product quality, and fulfilled brand promises. If a brand succeeds in building trust, consumers will be more encouraged to make repeat purchases and recommend the brand to others.

A positive brand image has been shown to have significant implications for fostering consumer loyalty. Kusumawati & Rahayu, (2021) emphasized that the more positive a brand's image, the more likely consumers are to remain loyal to that product or service. This is because a strong brand image provides not only functional value but also emotional and symbolic value inherent in consumers. Consumer loyalty built on brand image will provide long-term benefits for the company, such as increased repeat sales, more efficient marketing costs, and a stronger brand reputation in the market. Therefore, brand image needs to be consistently managed through marketing strategies oriented toward quality, consumer experience, and effective communication to create sustainable value for the company.

H2: Brand image has a positive and significant effect on customer loyalty.

Promotion

Promotion is a crucial strategy used by companies to strengthen their presence in the eyes of consumers and compete in an increasingly competitive market. According to Sri & Darman, (2022) promotion aims not only to introduce products or services but also to create a lasting impression in the minds of consumers, enabling companies to survive in the competition. Promotion is also an effective communication tool that can build brand awareness, strengthen a company's image, and encourage consumers to make purchases. Similarly, Permono & Pasharibu, (2021) state that promotion is a communication effort undertaken by companies with the aim of introducing products or services to consumers in order to increase sales and generate profits. Therefore, it is understandable that promotion is not a stand-alone activity, but rather part of a comprehensive marketing strategy to strengthen relationships with consumers, build loyalty, and create a competitive advantage in the market.

Promotional effectiveness can be measured through specific indicators. That there are four main indicators that serve as the basis for evaluating promotions: frequency, quality, quantity, and timing. Promotional frequency relates to how often promotions are conducted within a specific timeframe, thus increasing consumer exposure to the product being offered. Promotional quality measures how effectively a promotion attracts attention, conveys a

message, and generates consumer interest. Promotional quantity indicates the variety of promotional activities undertaken, whether through print, digital, or specific events. Meanwhile, promotional timing relates to the precise selection of a strategic period or momentum to ensure the promotion reaches its target consumers optimally. Furthermore, the accuracy of promotional targets is also a determining factor in success, as without clear targeting, promotions risk not having a significant impact even with high intensity. Thus, the combination of these indicators provides a comprehensive picture of the extent to which promotional effectiveness can influence consumer behavior.

Promotions are not merely a tool for increasing short-term sales, but also play a strategic role in building consumer loyalty to a brand. Promotions that are carried out consistently, communicatively, and precisely targeted can form an emotional connection between consumers and the brand. This is important because consumer loyalty is a long-term asset for a company that is more valuable than simply increasing sales momentarily. In the context of today's digital competition, continuous and integrated promotions across various media platforms are also increasingly important for maintaining brand relevance amidst changing consumer behavior. Therefore, the success of a promotion is not only measured by the increase in sales volume within a certain period, but also by how effective the promotional strategy is in strengthening the brand image, creating positive experiences, and building sustainable long-term relationships with consumers.

H3: Promotion has a positive and significant effect on customer loyalty.

3. Research Method

This study uses a quantitative approach with a survey method to examine the influence of perceived usefulness, brand image, and promotion on GoPay user loyalty in Semarang City. The quantitative approach was chosen because it is suitable for analyzing relationships between variables objectively through statistical data processing. The study population was all GoPay users in Semarang City, but because the exact number was unknown, the sample size was determined using the Lemeshow formula, which resulted in a minimum of 100 respondents. To strengthen validity, this study involved 120 respondents selected using a purposive sampling technique. The respondent criteria were domiciled in Semarang City, at least 17 years old, and having used GoPay at least three times in the last three months. These criteria were established to ensure that respondents had sufficient experience so that their answers reflected real perceptions regarding GoPay use. Data collection was conducted through an online questionnaire using Google Forms with a Likert scale of 1–5, where 1 indicates "strongly disagree" and 5 indicates "strongly agree." Primary data was obtained directly from respondents, while secondary data came from literature, official publications, and scientific articles relevant to the e-wallet study. Data analysis used the Partial Least Squares -based Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4.0 software. The analysis stages included convergent and discriminant validity tests, reliability tests to assess indicator consistency, structural model evaluation to assess inter-variable relationships and R-square values, and hypothesis testing using t-statistics and p-values at a 5% significance level. Through this approach, the study is expected to provide a comprehensive picture of the factors influencing GoPay user loyalty in Semarang City.

4. Results and Discussion

Descriptive analysis describes data obtained from respondents, including descriptive data to explain their conditions or situations. This data plays a crucial role in providing additional insights related to the research findings.

Table 1. Respondent Characteristics

Characteristics	Frequency	Percentage (%)
Gender		
Man	42	35
Woman	78	65
Age		
< 21 years	34	28,3
21-30 years	65	54,2
31-40 years	18	15
> 40 years	3	2,5
Work		
Students	12	10
Student	62	51,7
Private sector employee	36	30
Businessman	10	8,3
Frequency of Use		
1-4 times/month	50	41,7
>4 times/month	70	58,3

The data presented provides an overview of the characteristics of the respondent groups in this study. Most of the respondents were female, with a total of 78 respondents or 65%, and 42 men or 35%. In terms of age, respondents ranged from under 21 years to over 40 years. The largest age group was 21–30 years old, covering 54.2% of the total respondents, followed by those aged <21 years old at 28.3%. The majority of respondents were students with the largest percentage, namely 51.7% of the total respondents, followed by private employees at 30%, then students at 10%, and entrepreneurs at 8.3%. The frequency of use was more than 4 times a month with the highest percentage, namely 58.3% and 1-4 times a month at 41.7%.

There are two factors to consider in a convergence test, one of which is the outer loading value. Outer loading indicates the extent to which each indicator in the measurement instrument represents the construct variable being tested.

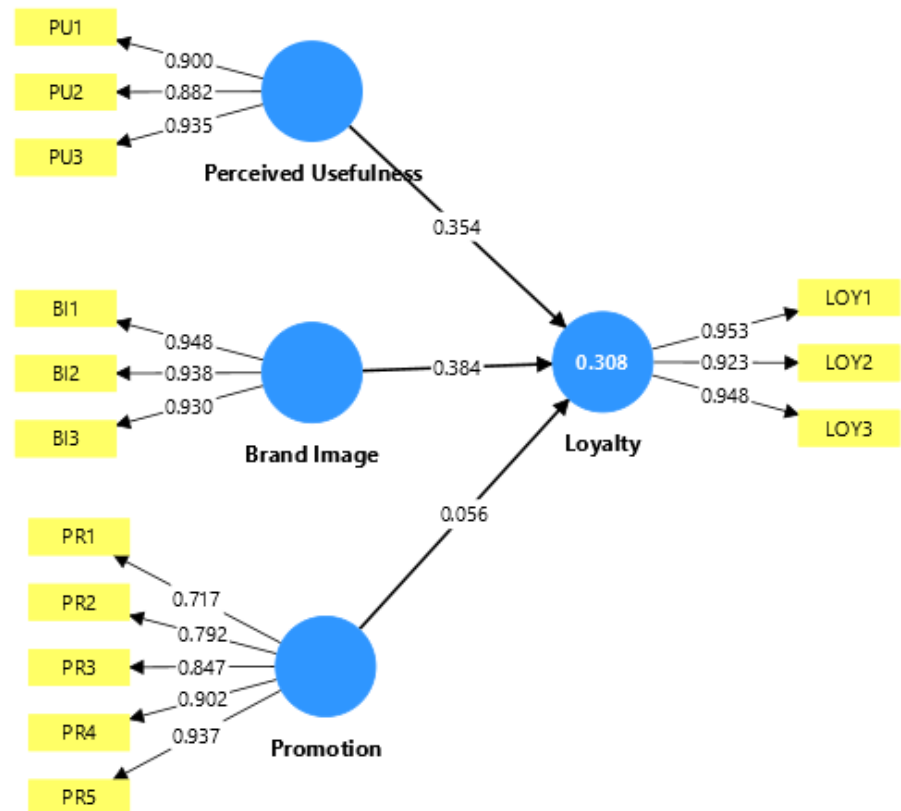


Figure 1. Outer Model Loading Factor

Table 2. Convergent Validity Loading Factor

Variables	Indicator	Outer Loading
Perceived Usefulness	PU1	0,900
	PU2	0,882
	PU3	0,935
Brand Image	BI1	0,948
	BI2	0,938
	BI3	0,930
Promotion	PR1	0,717
	PR2	0,792
	PR3	0,847
	PR4	0,902
	PR5	0,937
Loyalty	LOY1	0,953
	LOY2	0,923
	LOY3	0,948

Outer loading results, all variables in this study have met validity standards because the loading factor value for each indicator exceeds 0.7. Some theories also explain that a value above 0.6 is sufficient (Wijaya et al., 2021).

Table 3. Average Variance Extraced (AVE)

Variables	Average Variance Extraced (AVE)
Perceived Usefulness	0,905
Brand Image	0,938
Promotion	0,839
Loyalty	0,941

The Average Variance Extracted (AVE) test shows that all variables have adequate validity with values above 0.5. The higher the AVE value, the stronger the research model, because this indicates that the variables used play a significant role in representing the construct being tested (Edeh et al., 2023).

The reliability tests used in this study were Cronbach's alpha and composite reliability, which function to assess the consistency of indicators against the constructs being developed. The minimum standard for Cronbach's alpha is 0.6, and for composite reliability 0.7 (Edeh et al., 2023).

Table 4. Cronbach's Alpha and Composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability
Perceived Usefulness	0,891	0,932
Brand Image	0,932	0,957
Promotion	0,930	0,924
Loyalty	0,936	0,959

The test results showed a composite reliability of more than 0.7 and Cronbach's alpha of more than 0.6, meaning that all variables have good reliability, so they can effectively represent the concepts or theories that form the basis for the construct.

Table 5. R Square

Variables	R Square
Loyalitas	0,308

The R square value for the Loyalty variable of 0.308 indicates that the variables in the model are able to indicate 30.8% of the variation in the loyalty variable and 69.2% is influenced by other factors.

Tabel 6. Goodness of Fit (GoF)

	Saturated Model
SRMR	0,055
D_ULS	0,317
D_G	0,303
Chi_square	198,408
NFI	0,860

The research model was stated to have good Goodness of Fit (GoF) because the SRMR value was 0.055 (<0.08) and the NFI was 0.860 (>0.80) indicating that the model was suitable for use.

Hypothesis testing, this test is carried out using the bootstrapping method, where acceptance or rejection of the hypothesis is determined based on the significance value (P-Value) and the T statistical test.

Table 7. Significance Test of T-statistic and P-value

Influence	Original Sample	Standard Deviation	T-Statistic	P-Value	Information
Perceived Usefulness (X1) – Loyalty (Y)	0,354	0,080	4,410	0.000	Accepted
Brand Image (X2) – Loyalty (Y)	0,384	0,070	5,496	0.000	Accepted
Promotion (X3) – Loyalty (Y)	0,056	0,121	0,467	0,320	Rejected

The Influence of Perceived Usefulness on Loyalty

The analysis results explain that Perceived Usefulness has an influence on loyalty, with a T-statistic of 4.410 and a P-value of 0.000. Because the T-statistic is greater than 1.96 and the P-value is less than 0.05, the hypothesis stating that Perceived Usefulness has a positive and significant influence on loyalty can be accepted. The results of this study are in line with previous research conducted by (Setyaningrum & Waluyo, 2025). This can be explained because high perceived usefulness will increase consumer confidence that the service or product used truly provides real benefits in their activities, thus fostering satisfaction that continues to form loyalty. When users perceive the added value and efficiency of a system, they tend to form emotional bonds and repeat usage behavior, which ultimately strengthens the commitment to remain loyal to using the product or service. In other words, loyalty is not only influenced by emotional factors, but also by rational experiences that show that the use of the product truly supports their goals and needs.

This suggests that perceived usefulness plays a fundamental role in shaping a user's positive experience with a product or service. The greater the perceived usefulness, the higher the level of satisfaction and trust, which ultimately encourages repeat use as a form of loyalty. In the context of modern business competition, users tend to stick with services that are perceived to increase efficiency, effectiveness, and productivity. Thus, perceived usefulness not only influences the initial decision to use a service but also serves as an important foundation for creating long-term brand engagement (Davis, 1989).

The influence of Brand Image on Loyalty

Brand image has an influence on loyalty, with a T-statistic of 5.496 and a P-value of 0.000. Because the T-statistic is greater than 1.96 and the P-value is less than 0.05, the hypothesis stating that brand image has a positive and significant influence on loyalty can be accepted. The results of this study are in line with previous research conducted by (Apriliani, 2019). This can be explained that a strong brand image is able to instill a positive impression in the minds of consumers regarding the quality, reliability, and consistency of a product or service. This positive perception makes consumers more confident and comfortable to continue using the brand compared to competitors, thus encouraging the formation of loyalty. In other words, loyalty is created because consumers believe that the chosen brand not only meets functional needs but also provides emotional and symbolic value that is difficult to replace. This is in line with Keller, (1993) view, which emphasizes that a strong brand image plays an important role in shaping consumer preferences and loyal behavior.

Loyalty is influenced not only by product quality alone, but also by how the brand is perceived in the long term. Brands with a positive image tend to build stronger emotional attachments because consumers feel a psychological connection to the brand. This bond is reflected in consumers' tendency to make repeat purchases even when similar products are offered by competitors. In the context of modern marketing, brand image is even seen as a form of intangible asset that can increase company value sustainably. This theory is reinforced by Aaker, (1991) who states that brand equity, which is formed in part by brand image, can create competitive advantage and long-term loyalty.

Brand image functions as one of the most critical differentiators in highly competitive markets, especially in contexts where consumers are presented with a vast array of product alternatives that often exhibit relatively similar levels of quality and performance. In such circumstances, consumers' perceptions and emotional connections to a brand become decisive factors that shape their purchase behavior and long-term commitment. A strong and positive brand image not only fosters recognition and trust but also creates psychological value that goes beyond the functional benefits of the product itself, thereby making consumers more inclined to remain loyal despite the presence of competitive offerings. The more favorable and consistent the associations attached to a brand such as reliability, prestige, innovation, or customer orientation the stronger the likelihood that consumers will develop sustainable loyalty grounded in both affective attachment and rational evaluation.

Consequently, companies that strategically invest in building and reinforcing their brand image through superior product quality, engaging and persuasive marketing communications, and the delivery of enjoyable, memorable customer experiences are more likely to establish a durable competitive advantage in retaining customers.

The Influence of Promotions on Loyalty

Promotions have no effect on loyalty, with a T-statistic of 0.467 and a P-value of 0.320. Because the T-statistic is less than 1.96 and the P-value is greater than 0.05, the hypothesis that promotions have a positive and significant effect on loyalty is rejected. This finding aligns with previous research conducted by Astianita & Lusia, (2022), which stated that promotions have no effect on loyalty. This can be explained by the fact that promotions typically only provide a short-term effect in attracting consumer interest, but are not strong enough to create emotional attachment or long-term loyal behavior. Consumers tend to view promotions as a temporary incentive; once the promotion stops or decreases, consumers will easily switch to other brands offering more attractive promotions. Therefore, although promotions can increase sales momentarily, they are not the main factor in building sustainable customer loyalty (Kotler & Keller, 2016).

Customer loyalty is a multidimensional construct that is influenced by long-term factors such as product quality, customer satisfaction, brand image, and overall service experience, all of which contribute to shaping consumers' trust and emotional connection with a brand. When these elements are consistently fulfilled, customers are more likely to demonstrate genuine loyalty, reflected not only in their repeated purchases but also in their willingness to recommend the brand to others. Conversely, strategies that rely heavily on excessive promotions may create the illusion of loyalty while, in reality, undermining the brand's perceived value, since consumers may view the brand as attractive only during discount periods or when price reductions are offered. Such conditions tend to generate what is known as spurious loyalty, where consumer behavior is driven by temporary economic incentives rather than by a deep-seated commitment to the brand. This type of loyalty is fragile and unsustainable in the long term because it lacks the attitudinal component that sustains consumer-brand relationships beyond transactional benefits. Therefore, cultivating long-term loyalty requires organizations to move beyond short-term promotional tactics and focus on strengthening intrinsic value drivers such as superior product quality, a positive customer experience, and a strong brand identity, which together can foster sustainable loyalty that withstands competitive pressures.

In today's era of increasingly fierce market competition, consumers are faced with a wide variety of brand choices that often offer relatively similar levels of quality and price, making it more difficult for companies to rely solely on promotions as a differentiating factor. While promotions may succeed in capturing temporary attention or stimulating short-term purchase behavior, if they are not accompanied by substantial improvements in service quality or meaningful product differentiation, they are likely to be perceived merely as routine marketing tactics that provide little or no additional value to customers. This superficial impact limits their ability to foster a lasting bond between consumers and the brand, since true loyalty requires deeper engagement beyond transactional incentives. Accordingly, promotions cannot function as a stand-alone determinant of loyalty without the reinforcement of other critical elements such as positive customer experience, consistent product performance, and the assurance of long-term satisfaction. Empirical evidence supports this view, as demonstrated by Agmeka et al., (2019) in their study of the retail industry in Ghana, which revealed that although promotional activities may enhance consumers' immediate satisfaction, their long-term effect on loyalty is minimal, since genuine loyalty is more strongly influenced by service quality and the trust that consumers place in the brand. This finding underscores the importance for companies to shift their strategic focus from purely short-term sales boosts driven by promotions toward a more holistic approach that prioritizes trust-building, service excellence, and the creation of memorable customer experiences, which together serve as sustainable drivers of customer loyalty in highly competitive markets.

5. Conclusions

Based on the findings, it can be concluded that user loyalty toward GoPay in Semarang is more strongly influenced by perceived usefulness and brand image rather than by promotions. This result indicates that users are not merely seeking short-term benefits from promotional incentives but place greater value on the tangible advantages that support their daily financial activities, as well as the trust they have in a strong brand image. Promotions were found to have no significant effect on loyalty, as they only stimulate short-term usage without fostering emotional attachment or long-term commitment. In contrast, when the service is able to provide convenience, efficiency, and a consistently positive experience, sustainable loyalty is more likely to emerge and remain resilient against competitors' offers. Therefore, GoPay's strategy should not solely focus on delivering promotions, but rather emphasize enhancing service quality, developing features that are relevant to user needs, and maintaining a consistent brand reputation. By prioritizing these factors, GoPay has a greater opportunity to retain a loyal user base amid the increasingly intense competition in Indonesia's e-wallet industry.

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