

## Research Article

**The Influence of Gamification, Coin Rewards, and Monthly Events on Shopee Customer Loyalty: An Islamic Business Ethics Perspective**Risni Rigina Melati<sup>1</sup>, Indra Setiawan<sup>1</sup>, Sugiyo<sup>1</sup> and Makhda Intan Sanusi<sup>1</sup><sup>1</sup> Sekolah Tinggi Agama Islam Mulia Astuti Wonogiri, Indonesia; e-mail : [risnirigina10@gmail.com](mailto:risnirigina10@gmail.com) [indrasnab@gmail.com](mailto:indrasnab@gmail.com) [gienilakencana@gmail.com](mailto:gienilakencana@gmail.com) [intan.elhay@gmail.com](mailto:intan.elhay@gmail.com)\* Corresponding Author : [risnirigina10@gmail.com](mailto:risnirigina10@gmail.com) [indrasnab@gmail.com](mailto:indrasnab@gmail.com)

**Abstract:** The rapid development of e-Commerce has encouraged companies to implement various digital marketing strategies to increase customer loyalty, including gamification elements, coin rewards, and monthly events. These strategies not only serve to increase user engagement but also have the potential to shape consumption behavior, which needs to be reviewed from an Islamic business ethics perspective. Furthermore, the inconsistency of previous research findings regarding the influence of these three variables on customer loyalty is an important basis for conducting this research. This study aims to analyze the influence of gamification elements, coin rewards, and monthly events on Shopee customer loyalty among students of STAI Mulia Astuti Wonogiri, both partially and simultaneously, from an Islamic business ethics perspective. This study employed a quantitative approach with explanatory research. The study population was STAI Mulia Astuti Wonogiri students, with a sample of 85 respondents determined using the Cochran formula and purposive sampling technique. Data were collected through a Likert-scale questionnaire and analyzed using multiple linear regression with the aid of SPSS. The results showed that partially, gamification and coin rewards had a positive and significant effect on customer loyalty, while monthly events had no significant effect. However, simultaneously, all three variables significantly influenced customer loyalty, contributing 57.6%. From an Islamic business ethics perspective, this strategy is permissible as long as it is implemented honestly, transparently, and does not contain elements of gharar, maysir, or practices that harm consumers.

**Keywords:** Coin Rewards; Customer Loyalty; Gamification; Islamic Business Ethics; Monthly Events.**1. Introduction**

Advances in digital technology and the increasing use of smartphones have accelerated the development of the e-commerce sector in Indonesia. According to World Bank data, the number of mobile phone subscribers in Indonesia will reach approximately 351 million by 2023, surpassing the population of approximately 281 million. (Bank, 2024) This condition indicates the high level of digital technology penetration in people's lives. Furthermore, e-commerce development has increased since the Covid-19 pandemic, which encouraged people to shift to online shopping activities. A report by Sirclo and Katadata Insight Center shows that the pandemic accelerated the growth of e-commerce and increased consumption through digital community services. In fact, e-commerce users in Indonesia are projected to reach 208.55 million by 2024. (SIRCLO & Center, 2021)

Amidst increasingly fierce e-commerce competition, companies are required to present innovative digital marketing strategies to maintain customer loyalty. One e-commerce platform that has shown significant growth in Indonesia is Shopee. According to iPrice and Similarweb data, Shopee was the marketplace with the largest number of visitors in Indonesia from 2022 to 2025. Shopee's strength lies not only in its ease of transactions but also in its implementation of various digital marketing strategies such as gamification, coin rewards, cashback, free shipping vouchers, and monthly events such as 7.7, 9.9, and 12.12 promotions. (DindingKaca, 2020)

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Gamification is the application of game elements such as points, levels, leaderboards, and rewards into non-game platforms to increase user engagement.(Jeremiah & Tarigan, 2023) In addition, Shopee also implements a coin reward system that is given to customers after completing certain transactions as a form of appreciation and stimulus for repeat purchases.(Ismalia & Fasa, 2024) Furthermore, monthly events, held regularly each month, can generate user enthusiasm and increase transaction volume through various promotions and massive discounts. These strategies have been proven to increase user engagement and strengthen customer loyalty to the e-commerce platform.(Ari Dewi et al., 2022)

The development of digital marketing strategies also raises ethical issues, particularly from the perspective of Islamic business ethics. The implementation of gamification, coin rewards, and monthly events have the potential to foster consumer behavior and impulsive buying if used excessively. In Islam, business activities must be conducted based on the principles of honesty, fairness, and transparency, and free from gharar (unclear), maysir (unlawful betting), tadlis (unlawful gambling), and other manipulative practices.(Nurjanah et al., 2024) Therefore, digital marketing strategies not only need to be assessed based on their effectiveness in increasing customer loyalty, but also their compliance with sharia principles must be assessed so that they continue to provide benefits for consumers and business actors.(Chani-fah, 2021)

This research is based on the increasingly dominant use of gamification strategies, coin rewards, and monthly events in modern e-commerce marketing practices, particularly on the Shopee platform. Furthermore, there are inconsistencies in previous research results regarding the influence of these variables on customer loyalty. Research conducted by Apriana Elizabeth Taruli, Arianis Chan, and Pratami Wulan Tresna in 2021 showed that gamification had a positive and significant effect on customer engagement among Shopee users. Research by Mafrukhatul Mausufah in 2022 found that gamification and monthly events had a significant effect on customer loyalty, while coin rewards had no significant effect. Meanwhile, research by Da'watul Khoiriyah in 2024 showed that gamification and monthly events had a positive effect on customer engagement among Shopee users. These differences in research results indicate a research gap that requires further study, particularly in the context of customer loyalty and the perspective of Islamic business ethics.

The novelty of this study lies in the integration of gamification elements, coin rewards, and monthly events into Shopee customer loyalty using an Islamic business ethics perspective. Previous research generally focuses only on the influence of digital marketing strategies on customer engagement or loyalty in general, without linking them to sharia values. Furthermore, this study used students at the Mulia Astuti Wonogiri Islamic College, the majority of whom are Muslim and characterized as active e-commerce users. Therefore, it is relevant to assess the suitability of Shopee's digital marketing strategy with Islamic muamalah principles. Based on the description, this study aims to analyze the influence of gamification elements, coin rewards, and monthly events on Shopee customer loyalty among STAI Mulia Astuti Wonogiri students, both partially and simultaneously, from the perspective of Islamic business ethics. This research is expected to provide academic contributions in the development of sharia-based digital marketing studies and serve as evaluation material for e-commerce companies to ensure that their marketing strategies remain effective and in accordance with Islamic values.

## 2. Literature Review

### Consumer Behavior

Consumer behavior is a crucial aspect in understanding how customers make decisions about using a product or service. According to Kotler and Keller, consumer behavior involves how individuals identify needs, seek information, evaluate alternatives, ultimately make a purchasing decision, and conduct post-purchase evaluations.(Kotler et al., 2012) This process is dynamic because it can change based on experience, new information, and environmental influences. Thus, consumer behavior is not static, but rather evolves over time and through consumer interactions with various marketing stimuli.

Consumer behavior is influenced by various interacting factors, such as psychological factors (motivation, perception, attitude), social factors (family, reference groups), as well as cultural and economic factors.(Sudirjo et al., 2024) These factors shape individual preferences and consumption patterns, allowing each consumer to behave differently even when exposed to the same product. In modern marketing, understanding these factors is crucial for companies to design targeted strategies that meet consumer needs. Consumer behavior is

closely linked to the consumption experience. Consumers evaluate products not only for their functionality but also for the emotional experience they experience while using the product or service. Consumer experience plays a crucial role in shaping customer satisfaction, repeat purchases, and loyalty. Therefore, companies need to create positive and memorable experiences to retain customers long-term. With the rapid development of digital technology, consumer behavior has undergone significant changes, particularly with the advancement of technology and e-commerce platforms. Consumers have become more active in seeking information, comparing products, and sharing experiences through social media. This results in purchasing decisions being influenced not only by needs but also by digital interactions and innovative marketing strategies. In this study, strategies such as gamification, coin rewards, and monthly events are forms of stimulus designed to influence consumer behavior, both rationally and emotionally, ultimately increasing customer loyalty.

### **E-Commerce**

Laudon and Traver in their research describe E-Commerce as the use of the internet and digital network technology to support various business operational processes, including information gathering, planning, production, distribution, and customer service.(Meliza et al., 2024) According to Chaffey and Ellis Chadwick, e-commerce is the use of the internet for business transactions involving the buying and selling of products, services, and information. Adi Nugroho argues that e-commerce is a method of selling and purchasing products and services over the internet. Overall, e-commerce provides and offers cost efficiency, flexibility in use, convenience, more complete and clear information, and a wider choice of products for consumers.(Az-Zahra, 2024)

#### **Shopee**

Shopee is a mobile app-based e-commerce platform that is currently growing rapidly in Indonesia. It entered the Indonesian market in December 2015. The platform is owned by the Sea Group and was initially launched simultaneously in seven countries: Singapore, Malaysia, Thailand, Taiwan, Indonesia, Vietnam, and the Philippines. Sea Group aims to improve the well-being of consumers and small businesses through the use of technology. Shopee provides various features for sellers, enabling them to manage their online stores and upload content from other platforms like Instagram or Facebook. Shopee offers a wide range of daily necessities and offers users the convenience of shopping online, without having to visit a store in person, saving time and money. Shopee has become a popular shopping app, ranked number one on the Play Store and the App Store in Indonesia, with over 100 million downloads and a 4.7 rating.

From an Islamic legal perspective, the Shopee app is often referred to as *simsaroh* (brokerage). This is a buying and selling practice in which one party sells another's goods and receives a fee in return. As an intermediary between sellers and buyers, *simsaroh* is also usually called a broker, namely someone who plays the role of a third party who markets goods belonging to suppliers based on a cooperation agreement, therefore in terms of sharia, his position is equivalent to a representative who is authorized by the owner of the goods.(Ilma & Tanzilulloh, 2023)

#### **Gamifikasi**

The increasing accessibility of technology, particularly on mobile devices, is encouraging businesses to adopt gamification as a tool to facilitate consumer engagement. This effort aims to create stronger customer engagement within digital marketing strategies. Gamification, understood as “gamification refers to the use of game design in a non-game context”.(Eisingerich et al., 2019) According to Eisingerich, gamification is the application of game elements to activities that are not actually related to games.

According to Manuela, which is in line with Eisingerich's view, gamification is the use of game elements in a non-game context. They found that gamification can increase trust, which ultimately has a positive effect on intention to use E-Commerce, purchase frequency, and desire to make repeat purchases. Ease of use and usability of an E-Commerce platform also influences consumers' intentions to use it.(Aparicio et al., 2021) Manuela emphasized that gamification can encourage certain behaviors. Gamification means incorporating game elements into websites, services, online communities, content, marketing campaigns, and internal company processes to stimulate targeted audience action. Gamification typically involves elements such as points, levels, challenges, badges, awards, and competitions to increase customer engagement.(Aini & Husna, 2025)

### **CoinReward**

Shopee's in-app coin rewards are incentives in the form of an internal digital currency given to users as part of the app's gamification system. These coins serve as rewards for certain activities, such as post-purchase reviews, daily check-ins, participating in events, playing Shopee games, and providing reviews.(Risma, 2023)

Shopee Coins offer various benefits to users. These coins can be used as discounts, with each coin equaling 1 rupiah. For example, a user with 10,000 coins can enjoy a 10,000 rupiah discount on purchases. Shopee Coins can also be exchanged for various vouchers available in the app. These coins also serve as a means of payment at a number of merchants partnering with Shopee. Furthermore, Shopee Coins can be used to play various in-app games, enhancing the interactive experience for users. With these various uses, Shopee Coins are a crucial element in increasing user engagement and loyalty.(Pintar, 2022)

### **Monthly Event**

Monthly events are regular programs held by Shopee on specific dates each month. During these events, Shopee offers various promotions for its users. Offers typically include free shipping vouchers for all payment methods, discounts from participating sellers, flash sales, shopping coupons, cashback in the form of Shopee coins, and various other benefits. Shopee holds various events on special dates each month, usually on twin dates or often called "beautiful dates," such as events 7.7, 8.8, 9.9, and 10.10. During these monthly events, Shopee usually offers discounts on a number of products such as fashion, electronics, and household appliances, as well as shipping discounts with no minimum purchase.(Zulfa, 2023)

### **Customer Loyalty**

According to Kotler & Keller, customer loyalty is a very deep commitment to repurchase or support a product/service in the future, despite situational influences and marketing efforts from competitors.(Taufiq et al., 2025) According to Sinulingga and Sihotang in their book "Consumer Behavior: Strategy and Theory," customer loyalty is part of a consumer's attitude or mentality, reflected in a positive view of a company. Loyal customers demonstrate a commitment to continually repurchase a product or service and are willing to recommend it to others. Therefore, customer loyalty is crucial to the prosperity of all businesses.(Elizar et al., 2020)

### **Islamic business ethics**

Islamic business ethics is a set of moral values and principles derived from the Qur'an, hadith, ijma', and qiyas that regulate human behavior in business activities to align with the goals of Islamic law (maqashid al-shariah). Islamic business ethics is not only oriented towards achieving profit, but also emphasizes aspects of justice, honesty, responsibility, and the benefit of all parties involved, as well as the prohibition of usury, gharar, and maisir, in order to create a business that is blessed and brings universal good.(Ibrahim & Huda, 2025)

According to Djakfar in the Meliza journal, Islamic business ethics are various business activities in various forms which are basically not limited, but still have limitations on how to obtain and manage assets, namely they must follow the provisions of halal and haram.(Meliza et al., 2024) This means that business activities must be carried out while remaining based on the provisions of sharia as stated in the Qur'an and hadith, therefore, sharia is the main value that guides the strategic direction and technical steps of business actors.(Prasetia et al., 2022)

Islamic business ethics are morals that serve as the foundation for conducting business activities in accordance with Islamic values. Business people who adhere to Islamic business ethics need not feel anxious or worried, because every action is based on rules believed to be good and correct. Ethical, moral, and ethical values serve as both a guide and a driving force, shaping people into better individuals. Islamic business ethics utilizes the Qur'an and Hadith as primary references for carrying out proper business practices.(Wati & Arif, 2022) Allah SWT says in Surah An-Nisa' verse 29 which means "O you who believe, do not consume each other's wealth in a false way, except by means of commerce that is carried out mutually between you. And do not kill yourselves; indeed Allah is Most Merciful to you."

There are five principles in Islamic business ethics: honesty or truth (shiddiq), justice ('adl), transparency (tabligh), public welfare (maslahah), and responsibility (amanah). According to Aprianto, shiddiq means truth. Truth is not only reflected in speech and language but must also be realized through concrete actions. In contemporary business practice, the term shiddiq is often equated with the meaning of "truth" or honesty, which is closely related to the integrity of business actors in upholding moral values and business

ethics.(Aprianto et al., 2020) The business world is required to be run honestly, with integrity, and able to compete healthily. Reliability in modern business includes responsibility for workload and timeliness, such as fulfilling promises, timely delivery, quality of service, and continuous product quality improvement, while avoiding fraudulent practices and lies, including conveying information that does not correspond to the condition of the product being marketed. Honesty can also be seen from three main aspects, namely honesty in the implementation of contracts and their terms, loyalty in providing quality goods and services, and loyalty in building healthy working relationships within the company. These three aspects are closely related to trust, because trust built on the basis of truth is the main foundation in business activities.

The principle of justice in Islamic business ethics is a fundamental value that must be applied by every business actor. Justice is defined as placing something in its proper place, giving rights to those who deserve it, and refraining from injustice in every business activity. Islam requires business actors to be fair in transactions, pricing, using scales, and fulfilling the rights and obligations of the parties involved. This is in line with the word of Allah SWT in Surah An-Nahl verse 90, which reads, "Indeed, Allah commands justice, good deeds, and assistance to relatives. He (also) forbids cruelty, evil, and hostility. He teaches you lessons so that you will always remember."

Tabligh means to convey, and nothing is hidden or transparency, which is one of the principles that is strongly emphasized in Islamic business practices. This is emphasized by Allah SWT in the Qur'an, Surah Al-Baqarah verse 282, which recommends that every transaction, especially those related to debts and receivables within a certain period, be recorded in writing. This verse contains a message about the importance of openness or transparency and clear recording in every transaction to prevent disputes and protect the rights of all parties so that no one is harmed. According to Aprianto, tabligh means to convey, the principle of tabligh requires business actors to convey product information honestly and in accordance with the actual conditions, without hiding quality, and using language that is clear and easily understood by all levels of society.(Aprianto et al., 2020)

Islamic business ethics emphasizes that every economic activity must not only be oriented towards personal interests, but must also provide benefits to society at large. as Allah SWT says in Surah Al-Mumtahanah verse 8, which means "Allah does not forbid you to do good and act fairly towards those who do not fight you in matters of religion and do not expel you from your hometown. Indeed, Allah loves those who act fairly." This verse emphasizes the importance of doing good and being fair in social relations. This paragraph contains the value that business activities should make a positive contribution to the social environment, including through providing useful products, creating jobs, improving community welfare, and caring for environmental sustainability.

Trust is a moral obligation to maintain and fulfill the trust that has been given. Trust is also defined as responsibility and credibility, a trait that reflects a person's honesty and commitment to carrying out their obligations. In business activities, trust is a fundamental element in every transaction. The absence of honesty and accountability can create imbalance and even chaos in business life. Therefore, a trustworthy attitude encourages the creation of customer trust, which is ultimately reflected in customer loyalty to the business actor.(Suherlan et al., 2022) The principle of trust requires business actors to keep promises, carry out commitments, and be responsible for the rights and obligations to customers, business partners, and employees fairly and professionally.

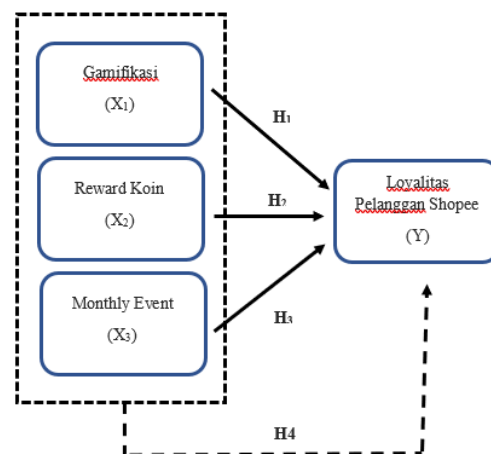
### 3. Proposed Method

This study uses a quantitative approach with explanatory research to analyze the influence of gamification elements, coin rewards, and monthly events on Shopee customer loyalty from an Islamic business ethics perspective. The quantitative approach was used because the research focuses on objectively examining the relationships between variables through statistical analysis.(Sugiyono, 2022) Meanwhile, explanatory research aims to explain the causal relationship between variables while testing the hypotheses that have been formulated..(Darma, 2021) The research was conducted at the Mulia Astuti Wonogiri Islamic College during the period December 2025 to March 2026.

The study population was all 524 students of STAI Mulia Astuti Wonogiri. The sampling technique used non-probability sampling with a purposive sampling method, namely selecting respondents based on certain criteria so that the data obtained is in accordance with the

research needs. Determination of the number of samples was carried out using the Cochran formula so that 85 respondents were obtained. The respondent criteria included students who had the Shopee application, were at least 18 years old, actively used the Shopee application, and had made a purchase transaction at the Shopee monthly event. The independent variables in this study consisted of gamification elements ( $X^1$ ), coin rewards ( $X^2$ ), and monthly events ( $X^3$ ), while the dependent variable was customer loyalty ( $Y$ ). Data collection was carried out through distributing questionnaires using a five-point Likert scale, ranging from strongly disagree to strongly agree. The Likert scale was used to measure respondents' attitudes, perceptions, and opinions towards the phenomenon being studied.

The conceptual framework of this study illustrates the relationship between gamification, coin rewards, and monthly events as independent variables toward customer loyalty as the dependent variable. This framework is developed based on previous studies and Islamic business ethics principles.



**Figure 1.** Conceptual Framework

Based on the conceptual framework and previous studies, the hypotheses proposed in this study are as follows:

H1: Gamification has a positive and significant effect on Shopee customer loyalty.

H2: Coin rewards have a positive and significant effect on Shopee customer loyalty.

H3: Monthly events have a positive and significant effect on Shopee customer loyalty.

H4: Gamification, coin rewards, and monthly events simultaneously have a positive and significant effect on Shopee customer loyalty.

## Results and Discussion

To demonstrate the quality of this research, an internal reliability test was first conducted. Reliability is the degree of consistency of a measuring instrument with respect to the object being measured, ensuring that the research instrument is trustworthy and reliable. Decision-making was based on the Cronbach's Alpha value, where a variable is considered reliable if its Cronbach's Alpha value is greater than 0.60.

**Table 4.1** Reliability Test Results

| Variabel                | Cronbach's Alpha | Critical Value | Description |
|-------------------------|------------------|----------------|-------------|
| Shopeee Gamification    | 0,883            | 0,60           | Valid       |
| Coin Reward             | 0,895            | 0,60           | Valid       |
| Monthly Event           | 0,869            | 0,60           | Valid       |
| Shopee Customer Loyalty | 0,932            | 0,60           | Valid       |

**Source:** Data processed 2026

The table above shows that all variables in this study had a Cronbach's Alpha value greater than 0.60. Therefore, it can be concluded that all research instruments are reliable and suitable for use as data collection tools.

Multiple linear regression analysis was used to analyze and test the research hypotheses, as well as to determine the influence of Shopee gamification, coin rewards, and monthly events on Shopee customer loyalty among STAI Mulia Astuti Wonogiri students. In this study, multiple linear regression testing was conducted using IBM SPSS Statistics. The results of this test can be seen in the following table:

**Table 4.2** Multiple Linear Regression Test

| Model               | Coefficients <sup>a</sup> |       |                    | t     | Sig. |
|---------------------|---------------------------|-------|--------------------|-------|------|
|                     | Unstandardized Co-        |       | Standardized Coef- |       |      |
|                     | efficients                |       | ficients           |       |      |
|                     | B                         | Beta  | Beta               |       |      |
| (Constant)          | 4.636                     | 2.496 |                    | 1.858 | .067 |
| Shopee Gamification | .426                      | .137  | .354               | 3.107 | .003 |
| Coin Reward         | .402                      | .132  | .344               | 3.039 | .003 |
| Monthly Event       | .220                      | .134  | .158               | 1.638 | .105 |

a. Dependent Variable: Shopee Customer Loyalty

**Source:** Data processed 2026 2.314

Based on the multiple linear regression analysis results table above, the coefficient values for each independent variable are as follows: Shopee gamification (X1) is 0.426, coin reward (X2) is 0.402, and monthly event (X3) is 0.220. Based on the multiple linear regression analysis, the gamification and coin reward variables have a positive and significant effect on Shopee customer loyalty. This indicates that Shopee's gaming features, points system, rewards, and awards can increase user engagement, thus encouraging repeat purchases and customer loyalty. Meanwhile, the monthly event variable did not have a significant effect on customer loyalty. This condition indicates that monthly promotions such as 7.7, 8.8, or 12.12 tend to only increase short-term transactions and are not capable of building sustainable customer loyalty.

A partial test (t-test) was used to examine the regression coefficients for each independent variable to determine the extent of the influence of the independent variables on the dependent variable. The decision-making process in the t-test was conducted by comparing the calculated t-statistic with the t-table value as the critical point.

Based on Table 4.2, the Shopee gamification variable obtained a calculated t-value of 3.107, which is greater than the t-table value of 1.98826, with a significance level of  $0.003 < 0.05$ . These results indicate that the hypothesis is accepted, indicating that Shopee gamification has a significant effect on Shopee customer loyalty among STAI Mulia Astuti Wonogiri students. This indicates that Shopee's game features, challenges, points, and rewards can increase user engagement and encourage customer loyalty. Gamification not only provides entertainment but also creates a more interactive and enjoyable shopping experience. The results of this study align with Eisingerich's theory, which states that gamification is the application of game elements in non-game contexts to increase customer engagement. This study also supports previous research that suggests gamification can increase customer loyalty and customer engagement among Shopee users.

The coin reward variable obtained a calculated t-value of  $3.039 > 1.98826$  with a significance level of  $0.003 < 0.05$ . These results indicate that the coin reward hypothesis is accepted, indicating that coin rewards significantly influence Shopee customer loyalty among

STAI Mulia Astuti Wonogiri students. The coin reward system is considered capable of providing benefits and a positive experience for users, thus encouraging customers to continue using the Shopee app. Coin rewards provide tangible benefits to users because they can be used for discounts, voucher exchanges, or other in-app benefits. This reward system can encourage customers to continue making transactions and using the Shopee app repeatedly. The greater the perceived benefits, the higher the tendency for customers to remain loyal to the Shopee platform. These findings indicate that rewards are an effective digital marketing strategy in retaining customers.

Meanwhile, the monthly event variable obtained a calculated t-value of 1.638, which is smaller than the t-table value of 1.98826 with a significance level of  $0.105 > 0.05$ . These results indicate that the monthly event hypothesis is rejected, indicating that monthly events do not significantly influence Shopee customer loyalty among STAI Mulia Astuti Wonogiri students. Monthly promotional programs such as 7.7, 8.8, 9.9, and 12.12 are capable of increasing customers' purchase intentions and transactions in the short term, but are not strong enough to build sustainable customer loyalty. Consumers tend to take advantage of promotions only during the event and do not always make repeat purchases afterward. This indicates that customer loyalty is not only influenced by temporary promotions, but also by the user experience, satisfaction, and long-term benefits perceived by consumers.

The F-test aims to determine the extent to which independent variables simultaneously or jointly influence the dependent variable. Decision-making in the F-test is done by comparing the calculated F-value with the F-table. If the calculated F-value is greater than the F-table, then the independent variable is declared to have a significant effect. Furthermore, if the significance value is less than 0.05, then the independent variables can be declared to have a joint effect on the dependent variable. The results of the F-test conducted using the SPSS program can be seen in the following table:

**Table 4.3 F Statistical Test**

ANOVA<sup>a</sup>

| Model      | Sum of Squares | df | Mean Square | F      | Sig.              |
|------------|----------------|----|-------------|--------|-------------------|
| Regression | 1546.982       | 3  | 515.661     | 38.969 | .000 <sup>b</sup> |
| Residual   | 1071.842       | 81 | 13.233      |        |                   |
| Total      | 2618.824       | 84 |             |        |                   |

a. Dependent Variable: Shopee Customer Loyalty

b. Predictors: (Constant), Monthly Event, Coin Reward, Gamification

**Source:** Data processed 2026

Based on the F-test above, the calculated F-value is greater than the F-table value, which is  $38.969 > 2.72$ , and the significance value is  $0.000 < 0.05$ . The results indicate that Shopee gamification, coin rewards, and monthly events simultaneously influence customer loyalty Shopee customer loyalty among STAI Mulia Astuti Wonogiri students.

he coefficient of determination (Adjusted R-Square) test aims to measure the extent to which the independent variables are able to explain the variation in the dependent variable. The results of the coefficient of determination test in this study were obtained using SPSS and are presented in the following table:

**Table 3.5** Determination Statistical Test Adjusted R Square

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .769 <sup>a</sup> | .591     | .576              | 3.638                      |

a. Predictors: (Constant), Monthly Event, Coin Reward, Gamification

**Source:** Data processed 2026

ased on the results of the testing, the Adjusted R Square value is 0.576, or 57.6%. Therefore, it can be concluded that Shopee's gamification, coin rewards, and monthly events collectively contribute 57.6%, while the remainder is influenced by factors outside the research. These results indicate that Shopee's digital marketing strategy plays a significant role in increasing user loyalty, particularly through interactive experiences and providing direct benefits to consumers.

From the perspective of Islamic business ethics, gamification, coin rewards, and monthly events are permissible as long as they are implemented honestly and transparently, and free from gharar (unlawful betting), maysir (gambling), or manipulative practices that harm consumers. Implementing a digital marketing strategy that complies with Sharia principles can create a fair and mutually beneficial relationship between the company and its customers. Thus, customer loyalty is formed not only by economic factors but also by a sense of trust and fairness in transactions.

### Comparison

The research results show that gamification elements, coin rewards, and monthly events have a positive influence on Shopee customer loyalty. This finding aligns with current conditions in the e-commerce industry, which increasingly relies on digital-based engagement strategies to retain users amidst increasingly fierce platform competition. Currently, various marketplaces compete not only on price and product quality, but also on creating interactive user experiences through gaming features, points systems, cashback, and regular promotional events.

This study demonstrated that gamification can increase customer loyalty because the interactive features in the Shopee app can encourage sustained user engagement. This aligns with modern e-commerce trends, which show that consumers tend to be more active on platforms that provide a pleasant and non-monotonous experience. These findings support the 2021 study by Apriana Elizabeth Taruli, Arianis Chan, and Pratami Wulan Tresna. (Taruli et al., 2021), and Triyani's 2021 research also found that gamification has a significant positive influence on Shopee user loyalty by 30.3%. (Triyani, 2021)

The coin reward variable also showed a positive influence on customer loyalty. Current conditions show that reward systems are one of the main strategies used by digital companies to retain customers. Reward programs are considered effective because they provide direct economic benefits to customers, whether in the form of discounts, cashback, or shopping points. These results support the 2024 study by Syah Rani Augie Safitri and Meiffa Herfianti, which stated that gamification elements such as points and rewards in the Shopee app can increase user loyalty. (Rani et al., 2025)

The monthly event variable showed no significant effect on Shopee customer loyalty among STAI Mulia Astuti Wonogiri students. The results of this study indicate that the monthly event program only has a short-term impact on consumer interest, but is not strong

enough to foster sustainable customer loyalty. Customer loyalty is usually formed from consistent app usage experiences such as ease of transactions, service quality, and perceived long-term benefits. These results align with research conducted by Mafrukhatul Mausufah in 2022, which found that monthly events significantly influence customer loyalty. This discrepancy is likely due to differences in respondent characteristics and user participation levels in Shopee's monthly event program. In this study, student respondents were likely more attracted to features that provide immediate benefits, such as coin rewards, compared to periodic event programs.

From an Islamic business ethics perspective, this study's findings demonstrate that gamification strategies, coin rewards, and monthly events are acceptable as long as they do not contain elements of *gharar* (unlawful gambling), *maisir* (gambling), fraud, or excessive consumer behavior. In practice, Shopee provides information about promotions and reward systems openly so consumers can understand the mechanisms. However, current conditions also indicate that overly aggressive digital marketing strategies have the potential to encourage impulsive buying behavior. Therefore, the implementation of customer loyalty strategies must adhere to the principles of honesty, transparency, and benefit to align with Islamic business ethics values. Overall, this study contributes by demonstrating that the combination of digital engagement strategies and an Islamic business ethics approach can be an important consideration in developing customer loyalty systems in the e-commerce industry. This research also provides an empirical illustration that customer loyalty in the digital era is not only built through functional aspects, but also through interactive experiences and perceived ethical values.

#### 4. Conclusions

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