

THE ROLE OF CASHLESS PAYMENT CONVENIENCE AND TRANSACTION EXPERIENCE ON CONSUMER LOYALTY TOWARD CULINARY MSMEs IN TEBING TINGGI CITY

Ananda Alfiah¹, Anisa Agustina², Didik Gunawan³, Willy Cahyadi⁴

Sekolah Tinggi Ilmu Ekonomi (STIE) Bina Karya, Tebing Tinggi

E-mail: anandaalfiya28@gmail.com¹, anisaagustina803@gmail.com², didikgunawan63@gmail.com³, bkcahyadi@gmail.com⁴

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Abstract

This study examines the influence of the ease of cashless payments and transaction experiences on consumer loyalty toward culinary MSMEs in Tebing Tinggi City, where intense competition and low repurchase rates pose significant challenges to business sustainability. Using a quantitative *explanatory* approach with the *Partial Least Squares Structural Equation Modeling (PLS-SEM)* method, data were collected from 96 respondents via *accidental sampling*. The results indicate that the ease of cashless payments has a positive and significant effect on consumer loyalty, with a dominant contribution compared to transaction experience. Transaction experience was also found to have a positive and significant effect on consumer loyalty. Together, these two variables explain 64.6% of consumer loyalty, while the remaining 35.4% is influenced by other factors not examined in this study. These findings provide strategic implications for MSME operators to optimize digital payment systems and improve transaction quality, and serve as a basis for local government policies to accelerate MSME digital transformation programs in the digital era.

Keywords: *convenience of cashless payments; Tebing Tinggi City; customer loyalty; transaction experience; MSMEs*

INTRODUCTION

The city of Tebing Tinggi is one of the regions experiencing rapid growth in MSMEs, particularly in the culinary sector. The high number of business operators has created intense competition, making consumer loyalty a key factor in maintaining stable revenue and business development. In this highly competitive environment, consumers have many alternatives to choose from, leading to a higher tendency to switch to other businesses. Culinary MSME operators are required to adapt to current business developments, as only businesses that are responsive to the times can survive (Sinurat et al., 2021). This is compounded by the current digital era, where the adoption of cashless payments such as QRIS, e-wallets, and mobile banking has transformed people's transaction patterns from one that was originally reliant on cash to one that is more flexible and efficient (Indah et al., 2025).

The issue is that not all MSMEs in Tebing Tinggi are ready to adopt cashless payments, while consumers are quick to switch to competitors due to the abundance of available alternatives. A less-than-smooth transaction experience or one that falls short of expectations is one of the triggers for this switch. As a result, it is difficult to maintain customer loyalty, and business owners have not yet fully optimized the use of digital technology to build customer retention. This phenomenon can be observed through transaction data from MSMEs across several districts in Tebing Tinggi City in 2025, presented as follows.

Table 1: Average Transactions and Consumer Loyalty of Culinary MSMEs in Tebing Tinggi City in 2025

Month	Total Transactions	Cash Payments	Non-Cash Payments	New Customers	Repeat Customers	Repurchase rate (%)
January	120	85	35	78	42	35%
February	110	80	30	75	35	32%
March	135	90	45	85	50	37%
April	100	70	30	68	32	32%
May	145	95	50	90	55	38%
June	130	85	45	82	48	37%
July	150	95	55	92	58	39%
August	140	90	50	88	52	37%
September	125	85	40	80	45	36%
October	155	95	60	95	60	39%
November	145	90	55	90	55	38%
December	165	100	65	100	65	39%

Source: Direct Interviews with Owners of Culinary MSMEs in Tebing Tinggi City (Data processed in 2026)

Table 1 shows that the number of transactions by food-related MSMEs in Tebing Tinggi City fluctuated throughout 2025. Although there were increases in certain months, the percentage of customers making repeat purchases remained in the range of 32% to 39%. This indicates that consumer loyalty remains relatively low and unstable. Furthermore, while cashless payments are gradually increasing, they have not yet become the dominant method compared to cash payments.

The convenience of cashless payments and the experience felt during or after a transaction can serve as a relevant strategy to differentiate a business from its competitors. When consumers experience the ease of making cashless transactions without the hassle of having to provide exact change or worrying about running out of change, they tend to develop a preference for that business. Similarly, a smooth and fast transaction experience fosters trust and comfort, strengthening the emotional bond between consumers and MSMEs (Nurhayati & Efendi, 2021).

Research conducted by Vivian & Utama (2024) found that ease of use influences mobile banking customer loyalty through satisfaction as a mediator. Mujito et al. (2026) and Gunawan et al. (2024) demonstrated that customer experience and service quality influence consumer loyalty. Nasution (2025) revealed that the integration of fintech such as QRIS and e-wallets increases consumer loyalty toward MSMEs. Nadia & Firmansyah (2025) stated that service features significantly influence consumer loyalty. Swastika (2024) also adds that the ease, convenience, and security of cashless payments influence customer satisfaction and loyalty toward MSMEs in the coffee shop business.

There are several research gaps that need to be addressed, particularly in the context of culinary MSMEs in Tebing Tinggi City. First, there is a regional context gap, as most studies have been conducted in large cities with high digital penetration, whereas Tebing Tinggi City has unique characteristics, including low adoption of cashless payments and unstable consumer loyalty. Next is the mediation variable gap, as it has not been tested whether transaction satisfaction mediates the influence of cashless payment convenience and transaction experience on loyalty, especially since data indicates that an increase in cashless payments is not always followed by a consistent increase in repeat purchases. Next is the moderation role gap, as factors such as age or digital literacy have not been considered as variables that strengthen or weaken the relationships between variables. Finally, there is the integration gap with local digital infrastructure, as technical issues such as unstable internet connections or limited outreach from payment service providers can affect transaction experiences and impact consumer loyalty. Thus, research that specifically examines, in a manner, the influence of the ease of cashless payments and transaction experiences on the loyalty of culinary MMSME consumers in Tebing Tinggi City both directly and through the mediation of consumer satisfaction is highly relevant to conduct.

The urgency of this study stems from the importance of customer loyalty for the sustainability of culinary MSMEs in Tebing Tinggi City amid intense competition and digital transformation. Low repurchase rates and the suboptimal adoption of cashless payments indicate a gap between technological advancements and business owner readiness. If not addressed promptly, MSMEs risk losing customers, experiencing declining revenue, and falling behind in the digital ecosystem. Conversely, increasing loyalty through the convenience of cashless payments and a positive transaction experience can foster business stability and local economic growth. Therefore, this study is crucial for providing empirical evidence to help MSMEs formulate appropriate strategies for navigating the digital era, serving as a foundation for the government's economic development strategies, and offering additional reference

material for future researchers. Based on this gap, the research questions for this study are: (1) Does the ease of cashless payments influence consumer loyalty toward culinary MSMEs in Tebing Tinggi City? (2) Does the digital transaction experience influence consumer loyalty toward culinary MSMEs in Tebing Tinggi City? and (3) Do the ease of cashless payments and the digital transaction experience simultaneously influence consumer loyalty toward culinary MSMEs in Tebing Tinggi City? In line with these research questions, the objective of this study is to analyze the influence of the ease of cashless payments and digital transaction experiences on consumer loyalty toward culinary MSMEs in Tebing Tinggi City, both partially and simultaneously.

LITERATURE REVIEW

Customer Loyalty

Consumer loyalty is the primary dependent variable in this study. According to Fadli Alamsyah (2023), consumer loyalty is defined as a consumer's commitment to maintaining a long-term relationship with a business, as reflected in repeat purchasing behavior, sustained preference, and a willingness to recommend the business to others. This definition emphasizes that loyalty is not merely a matter of repeat purchasing behavior, but also encompasses aspects of attitude and advocacy. Based on Fadli Alamsyah (2023), the indicators of consumer loyalty used in this study are the intention to repurchase, satisfaction with MMSME services, trust in MSMEs, willingness to recommend to others, and emotional attachment to MSMEs.

The Convenience of Cashless Payments

J. Wang et al. (2023) define cashless payments as payment transactions conducted using digital instruments and interfaces, typically involving telecommunications and the internet, which result in a reduction or displacement of physical currency use. This study employs the Technology Acceptance Model (TAM) developed by Davis (1989). TAM explains that users' acceptance of technology is determined by two main factors: *perceived ease of use* and *perceived usefulness*. The ease of cashless payment systems also plays a role in enhancing customer convenience, which can ultimately lead to increased loyalty (Kumar Chaudhary et al., 2024).

Therefore, the ease of cashless payments is defined as a situation in which, when conducting transactions using digital payment systems, customers find the process more efficient, faster, safer, and more convenient. Based on the above definition, the indicators of the ease of cashless payments include: ease of access to digital payment systems, transaction processing speed, data and transaction security, ease of understanding digital payment features, and the availability of various cashless payment options.

Transaction Experience

R. Wang & Chan (2025) define the transaction experience as consumers overall evaluation and perception during the payment process, which includes cognitive and affective responses to the payment method used. The main findings of this study indicate that the transaction experience acts as a mediator between consumers' perception of the value of a payment method and their willingness to pay. In other words, a positive transaction experience will increase consumers willingness to pay and ultimately build loyalty. Based on this definition, the indicators of transaction experience are: the speed of digital transaction services, the clarity of transaction information, the security of personal data, the ease of navigating the payment system, and the convenience of the transaction.

METHOD

Conceptual Framework

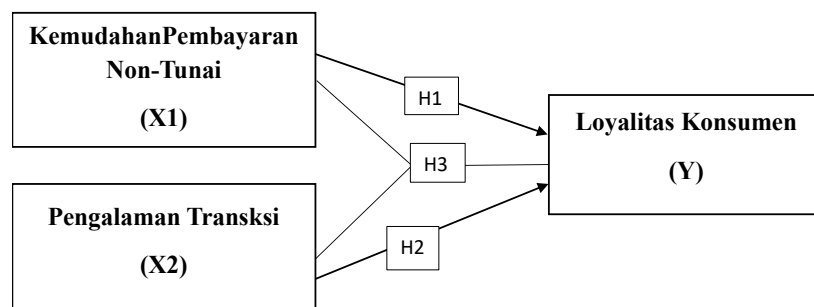


Figure 1. Conceptual Framework

Hypotheses

H1: The ease of cashless payments has a significant effect on consumer loyalty.

H2: Transaction experience has a significant effect on consumer loyalty.

H3: The ease of cashless payments and transaction experience simultaneously have a significant effect on consumer loyalty.

Research Method

This study employs a quantitative approach using explanatory research methodology, with the aim of elucidating the causal relationship between the ease of cashless payments and transaction experiences on consumer loyalty toward culinary MSMEs. This approach was chosen because the study focuses on testing hypotheses and empirically measuring the relationships between variables (Ammara Jauza & Albina, 2025). The research was conducted in Tebing Tinggi City, North Sumatra Province, with a study period from November 2025 to March 2026. This location was chosen due to the high number of culinary MSMEs and the still limited adoption of cashless payments, making it relevant to examine consumer loyalty in the context of the digital transformation of MSMEs.

The population of this study consists of all consumers of culinary MSMEs in Tebing Tinggi City. Since the exact size of the consumer population is unknown, the sample size was determined using Cochran's formula, which is commonly used for large or poorly defined populations (William G. Cochran, 1977). Thus, the sample size used in this study was 96 respondents. This number is considered to meet the criteria for a sufficient sample for data analysis. The sampling technique used was non-probability sampling with the accidental sampling method, in which respondents encountered directly who met the research criteria were selected as the sample.

The data sources for this study consist of primary and secondary data. Primary data was collected through questionnaires distributed to consumers of culinary MSMEs in Tebing Tinggi City and interviews with business owners. Meanwhile, secondary data was obtained from reputable scientific journals, official reports, and relevant previous studies. The data collection methods used were observation and questionnaire distribution. The research instrument used was a questionnaire with a five-point Likert scale, ranging from strongly disagree to strongly agree.

In this study, the data analysis method used was Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was chosen because it is suitable for research aimed at developing theory and predicting relationships between variables, and does not require normally distributed data or a large sample size (Hair et al., 2021). The evaluation was conducted in two main stages: measurement model evaluation and structural model evaluation.

RESULTS AND DISCUSSION

Results

Respondent Characteristics by Age

The majority of survey participants were aged 17–24, totaling 69 people, or about 71.9%. There were 21 people aged 25–34, and 5 people aged 35 and older. Only 1 person was under 17 years of age. Thus, it can be seen that the majority of consumers of culinary MSMEs in Tebing Tinggi City who use cashless payments are young people, particularly those aged 17–24. This indicates that young people prefer to use digital payment technology in their daily lives. Of the 96 survey participants, 37 were men and 59 were women. This indicates that women constitute the majority in this study.

Evaluation of the Measurement Model (*Outer Model*)

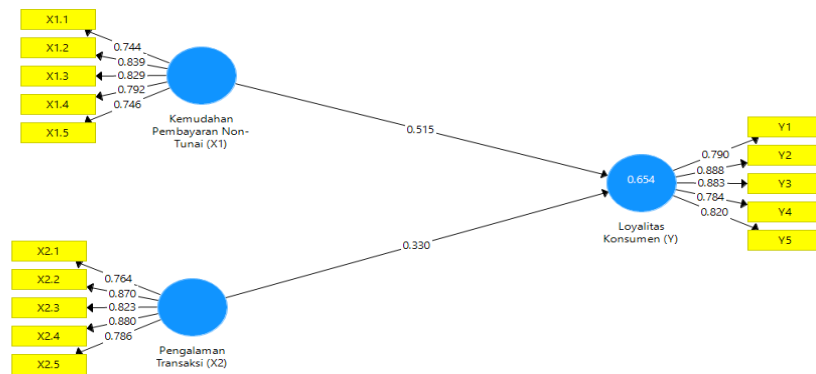


Figure 2 Outer Model

Validity Test

Convergent Validity

Table 4. Results of the Instrument Validity Test Using Factor Loadings

	Ease of Non-Cash Payments (X1)	Consumer Loyalty (Y)	Transaction Experience (X2)
X1.1	0.744		
X1.2	0.839		
X1.3	0.829		
X1.4	0.792		
X1.5	0.746		
X2.1			0.764
X2.2			0.870
X2.3			0.823
X2.4			0.880
X2.5			0.786
Y1		0.790	
Y2		0.888	
Y3		0.883	
Y4		0.784	
Y5		0.820	

Source: Processed primary data (2026)

Based on Table 4, all factor loadings have exceeded the 0.7 threshold. This means that every indicator in this study has an adequate level of validity. Thus, it can be concluded that each indicator in this study is valid. Therefore, these indicators can be used to measure the research variables effectively.

Discriminant Validity

Table 5. Results of the Instrument Validity Test Using Cross-Loading

	Ease of Non-Cash Payments (X1)	Consumer Loyalty (Y)	Transaction Experience (X2)
X1.1	0.744	0.572	0.607
X1.2	0.839	0.740	0.673
X1.3	0.829	0.644	0.714
X1.4	0.792	0.573	0.631
X1.5	0.746	0.552	0.616
X2.1	0.689	0.640	0.764
X2.2	0.701	0.581	0.870

X2.3	0.663	0.586	0.823
X2.4	0.708	0.655	0.880
X2.5	0.621	0.634	0.786
Y1	0.634	0.790	0.657
Y2	0.688	0.888	0.663
Y3	0.661	0.883	0.626
Y4	0.626	0.784	0.524
Y5	0.666	0.820	0.660

Source: Processed primary data (2026)

Based on **Table 5** above, it can be seen that all values have a stronger correlation with their own variables than with other variables. This means that these indicators are valid overall.

Reliability Test

Table 6. Calculation of AVE, Cronbach's Alpha, and Composite Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Ease of Non-Cash Payments (X1)	0.850	0.860	0.893	0.626
Customer Loyalty (Y)	0.890	0.892	0.920	0.696
Transaction Experience (X2)	0.883	0.883	0.915	0.682

Source: Processed primary data (2026)

Based on **Table 6** above, it can be seen that *the Cronbach's Alpha values* for Consumer Loyalty are 0.890, for Ease of Cashless Payments are 0.850, and for Transaction Experience are 0.883. From these results, it is clear that all indicators are reliable in measuring the respective latent variables. This means that these indicators can be trusted to measure Consumer Loyalty, Ease of Cashless Payment, and Transaction Experience effectively.

Structural Model Evaluation (Inner Model)

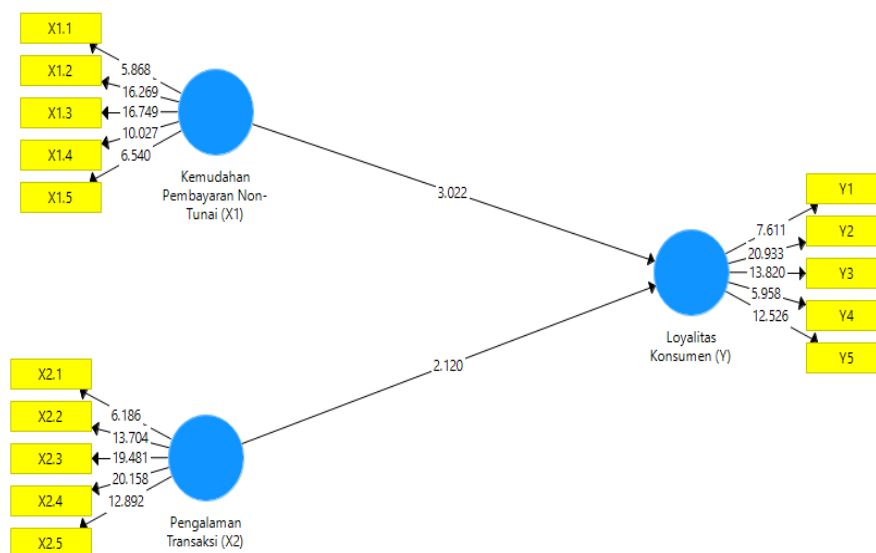


Figure 3. Structural Model (Inner Model)

R² Results (R-square)

Table 7. Correlation Values (r²)

	R-Square Adjusted R-Square	
Consumer Loyalty (Y)	0.654	0.646

Source: Processed primary data (2026)

Based on the results of the calculation of the using *bootstrapping* in **Table 7**, above, the value of *r²* for Consumer Loyalty (Y) is 0.646, which means that the contribution of Ease of Non-Cash Payments (X1) and Transaction Experience (X2) is 64.6%, while the remaining 35.6% is attributed to other variables not discussed in this study.

Direct Effect Testing

Table 8. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P-Values
Ease of Non-Cash Payments (X1) -> Consumer Loyalty (Y)	0.515	0.466	0.170	3.036	0.003
Transaction Experience (X2) -> Customer Loyalty (Y)	0.330	0.367	0.155	2.131	0.034

Source: Processed primary data (2026)

F-Test (Simultaneous)

The F-test was performed manually, yielding the following results:

$$fh = \frac{0,646 / 2}{(1 - 0,646) / (96 - 2 - 1)}$$

$$fh = \frac{0,323}{0,003806}$$

$$fh = 84,86$$

The manual calculation yielded a calculated F-value of 84.87. With a 5% significance level, 2 degrees of freedom in the numerator, and *n* = 93, the critical F-value is 3.09. The calculated F-value (84.87) is greater than the critical F-value (3.09). Therefore, it can be concluded that the third hypothesis is accepted. This means that Ease of Non-Cash Payments (X1) and Transaction Experience (X2) have a combined effect on Consumer Loyalty (Y).

Discussion

H1: The ease of non-cash payments has a significant effect on consumer loyalty.

Based on the test results in Table 8, the t-statistic value for the relationship between Ease of Cashless Payment (X1) and Consumer Loyalty (Y) is 3.036 with a significance level of 0.003. This result indicates a t-statistic ≥ 1.96 and a significance level ≤ 0.05, so H1 is accepted. This finding indicates that the easier, faster, safer, more understandable, and more diverse the cashless payment options are at culinary MSMEs in Tebing Tinggi City, the higher the consumer loyalty, as reflected in repeat purchases, satisfaction, trust, recommendations, and emotional attachment. This is consistent with the findings of Swastika (2024), who stated that the ease, convenience, and security of *cashless* payments influence customer satisfaction and loyalty at coffee shop. Although the *original sample* value of 0.515 is considered moderate, this indicates that there are other factors beyond the ease of cashless payments that influence consumer loyalty. Arief et al. (2023), in their study of culinary MSMEs, identified that price,

taste, location, product quality, and promotions also influence customer loyalty. Thus, the ease of cashless payments is an important determinant but not the only factor shaping consumer loyalty in culinary MSMEs.

H2: Transaction experience has a significant effect on consumer loyalty.

Based on the test results in Table 8, the t-statistic value for the relationship between Transaction Experience (X2) and Consumer Loyalty (Y) is 2.131 with a significance level of 0.034. This result indicates a t-statistic ≥ 1.96 and a significance level ≤ 0.05 , so H2 is accepted. This finding indicates that the more positive the transaction experience perceived by consumers including the speed of digital services, clarity of information, security of personal data, ease of navigation, and convenience of transactions the higher the consumer loyalty toward culinary MSMEs in Tebing Tinggi City. These results are consistent with the research by Mujito et al. (2026) and Gunawan et al. (2024), which showed that customer experience and service quality influence consumer loyalty.

The *original sample* value of 0.330 is relatively lower than the effect of the ease of cashless payments (0.515), but its effect remains statistically significant. The study by Nadia & Firmansyah (2025) reinforces this finding by stating that service features have a significant effect on customer loyalty. Anisha Putri Octavianti & Sampurno Wibowo (2024), in their study of the Mr. Mangkok culinary MSME in Bandung, also showed that *experience quality* has a positive effect on consumer loyalty, where positive experiences create a lasting impression and strengthen long-term customer relationships.

H3: The ease of cashless payments and the transaction experience have a significant effect on consumer loyalty.

Based on an R-squared value of 0.646 (64.6%), it is evident that the combined contribution of the ease of cashless payments and transaction experience to consumer loyalty is 64.6%, while the remaining 35.4% is attributed to other variables not examined in this study, such as service quality, brand trust, promotions, and price. These findings indicate that, simultaneously, both independent variables have a significant influence on consumer loyalty. This is reinforced by Nasution (2025), who revealed that the integration of *fintech* such as QRIS and *e-wallets*, which encompass aspects of convenience and transaction experience, increases consumer loyalty toward MSMEs. Swastika (2024) also emphasized that the ease, convenience, and security of *cashless* payments collectively influence customer satisfaction and loyalty.

Thus, when culinary MSMEs in Tebing Tinggi City are able to offer both cashless payment convenience and a positive transaction experience simultaneously, consumer loyalty will be stronger than if only one of these variables were optimized. However, there remains a 35.4% influence from other factors such as price, taste, location, product quality, and promotions, as identified by Arief et al. (2023), which MSME operators must consider when building consumer loyalty holistically.

CONCLUSION

Based on the results of a study conducted on culinary MSMEs in Tebing Tinggi City, it can be concluded that the ease of cashless payments and the transaction experience have a positive and significant influence on consumer loyalty, both partially and simultaneously. The analysis results indicate that the ease of cashless payments is the most dominant variable influencing consumer loyalty compared to the transaction experience. This means that the easier, faster, safer, more user-friendly, and more diverse the digital payment options provided by MSME operators, the higher the likelihood that consumers will make repeat purchases, feel satisfied, trust the business, recommend it, and develop an emotional attachment to the business. On the other hand, transaction experience was also proven to make a tangible contribution to increased consumer loyalty, where positive experiences including service speed, clarity of information, personal data security, ease of system navigation, and comfort during the transaction process can create a lasting impression and encourage consumers to return for future transactions. Simultaneously, these two variables account for 64.6% of consumer loyalty, indicating that consumer loyalty toward culinary MSMEs in Tebing Tinggi City is strongly influenced by the ease of non-cash payments and the quality of the transaction experience perceived by customers, while the remaining 35.4% is influenced by other variables such as price, taste, location, product quality, and promotions. For food-related MSMEs in Tebing Tinggi, the findings of this study provide strategic insights: increased customer loyalty can be achieved by optimizing user-friendly cashless payment systems and enhancing the quality of the customer transaction experience. This is crucial given the high level of competition among food-related MSMEs in the region and the still-low rate of repeat purchases. By implementing payment digitalization strategies and improving the transaction experience, MSME operators can reduce the cost of acquiring new customers, increase purchase frequency, and foster brand advocacy through word-

of-mouth recommendations. For local governments, particularly the Tebing Tinggi City Cooperative and MSME Agency, the results of this study can serve as a basis for policy in formulating digitalization mentoring and training programs for MSMEs, including outreach on the use of QRIS, e-wallets, and other digital payment platforms, while simultaneously strengthening local digital infrastructure such as internet connection stability in culinary hubs. The government can also accelerate the digital transformation of MSMEs as part of efforts to achieve regional economic resilience amid the dynamics of the digital economy. For future academics and researchers, this study opens opportunities to develop more comprehensive research models by incorporating mediating variables such as transaction satisfaction, moderating variables such as age or digital literacy, and expanding the scope to include non-culinary MSMEs to achieve broader generalizability.

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