

THE EFFECT OF EASE OF TRANSACTIONS AND DISCOUNTS ON CUSTOMER LOYALTY AND THE IMPACT ON CUSTOMER SATISFACTION OF FUND USERS (CASE STUDY OF CONSUMERS AT KANAYA MOBILE & BRILINK STORES IN SEI RAMPAH)

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Abstract

This study aims to determine the effect of Ease of Transactions and Discounts on Customer Satisfaction and their impact on Customer Loyalty Dana Users. This research was conducted on Dana users at Kanaya Ponsel & Brilink Stores located in Sei Rampah, Serdang Bedagai. This type of research is a quantitative descriptive research. The research sample was 96 respondents with a sampling technique using a purposive sampling technique. The research data was obtained using a google form questionnaire. The data analysis method uses the path analysis method with the help of the SPSS Statistics 25 analysis program. The results show that: 1). Ease of transaction has a significant effect on customer satisfaction. 2). Discounts have no significant effect on customer satisfaction. 3). The ease of transactions has a significant effect on customer loyalty. 4). Discounts have no significant effect on customer loyalty. 5). Satisfaction Satisfaction has a significant effect on customer loyalty. 6). Customer satisfaction has an impact on the ease of transactions on customer loyalty 7). Customer satisfaction has no impact on discounts on customer loyalty.

Keywords: *Customer Loyalty, Customer Satisfaction, Ease of Transactions, Discounts.*

1. INTRODUCTION

In the current era, economics and technology are facing developments, one of which is in Indonesia. Technology has become a basic need for society in Indonesia, one of which is currently experiencing development is Fintech or often called Financial Technology. E-wallet or digital wallet is a combination of technology and a financial system. One of Fintech is Dana. Dana is a digital financial service that can be accessed on a smartphone. Dana was founded in 2018, Dana is a digital wallet organized by PT Espay Debit Indonesia Koe, Dana is an Indonesian startup company operating in the financial technology sector which provides facilities that help Indonesian people to make non-cash and non-card transactions. There are several features provided by the Dana application, namely, fund balances, withdrawing balances, sending money, saving cards, setting bills, purchasing credit top-ups and paying bills.

With the development of e-wallets, many other e-wallets have emerged, causing competition to become tighter to the point that organizations have to make efforts to make customers satisfied with goods or services and be able to meet customer expectations. This research was conducted in Sei Rampah, specifically at the Kanaya Mobile Shop which provides E-Wallet Refills located on Jl. Negara. This research focuses on fund users who top up at the Kanaya Mobile Shop which provides E-Wallet Balance Refill services. on Jl. Negara. With sales table data from refilling fund balances at E-Wallet balance refill shops as follows.

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Table 1.1 Data on Sales of Special Refill Funds at the Kanaya Mobile Shop on Jl. Negara from July to December 2022

No	Month	Sale Kanaya Shop
1	July	19,000,000
2	August	18,000,000
3	September	19,000,000
4	October	16,000,000
5	November	17,000,000
6	December	20,000,000

Source: Toko Kanaya Refill E-Wallet Balance on Jl. Negara 2022

Based on Table 1.1, it is known that Kanaya stores that provide Dana balance top-ups, their sales data experienced a decline from July to November. Meanwhile, December experienced an increase due to the New Year celebrations, according to researchers' assumptions, the decrease in July to November was due to a decrease in customer loyalty among fund users in Sei Rampah which was caused by several factors, namely, the perception of ease of transactions, discounts and customer loyalty. In running a business, loyalty is an important point because by making loyal customers the benchmark for determining the goodness of a service, satisfied Dana customers will stay with Dana and become satisfied, but customers who are less loyal to Dana will easily switch to other services. What often becomes a problem is that sometimes each customer has different feelings of loyalty when using the services provided by the company, for example, customers hope that the services provided are easy to use and have affordable prices, but these expectations are inversely proportional to expectations so that customers are disappointed. . In this case, to increase the level of loyalty among fund customers, researchers conducted a pre-survey of 30 fund users in Sei Rampah (Case Study of Kanaya Mobile Phone Consumers), with the pre-survey results as follows.

Table 1.2 Pre-Survey of Customer Loyalty of Fund Users among Kanaya Mobile & Brilink Shop Consumers

No	Statement	Agree	Don't agree
1	I top up my fund balance 2 times a week	36.7% (11 Respondents)	63.3% (19 Respondents)
2	I have used all fund services	40% (12 Respondents)	60% (18 Respondents)
3	I am willing to recommend the fund to others	43.3% (13 Respondents)	56.7% (17 Respondents)
4	I am not interested in other services and am loyal to the funds	30% (9 Respondents)	70% (21 Respondents)

Source: Processed Data (2023)

From the results of the table above, it can be seen that 36.7% of Dana users answered yes to the section I top up my fund balance twice a week, while 63.3% of Dana users answered no. And in the second statement it can be seen that 40% of Dana users answered yes to the section I have used all Dana services, while 60% of Dana users answered no. In the third statement, 43.3% of fund users answered yes to I am willing to recommend funds to other people, 56.7% answered no. To the question I am not interested in other services and am loyal to funds, 30% answered yes, while 70% answered no. From the survey given, it turns out that customer satisfaction influences

customer loyalty. Based on research results (Tanuwijaya, 2022), it shows that customer loyalty has an influence on customer satisfaction. In maintaining the loyalty of fund users in order to meet customer expectations in using Dana application services, companies need to pay attention to several factors that can increase the loyalty of Dana users in Sei Rampah (Case Study at Brilink and E-Wallet Refill Shop Jl. Negara) such as ease of transactions, discounts and customer satisfaction so that Dana users continue to use Dana and love Dana's services. One of the customer needs is the need for convenience in making payments, such as the services provided by Dana. Funds are one of the means that aims to facilitate customer transactions, the easier it is to use funds, the customers will be loyal and conversely, the more difficult it is to use funds, the less loyal customers will be. Loyal customers will stay, whereas disloyal customers will leave their funds. Over time, an application will experience developments that are difficult for users to follow, one of which is the development of the Dana digital wallet.

Customer Loyalty

Customer loyalty is a deeply held commitment to purchase and support a preferred product or service again in the future even though situational influences and marketing efforts have the potential to cause customers to switch. (Kotler and Keller, 2016).

Ease of Transactions

Perceived Ease of Use (Perceived Ease of Use) can convince users that the information technology to be applied is easy and is not a burden for the user. (Jogiyanto, 2017).

Discount

Price Discount, is a savings offered to consumers from the normal price of a product, which is stated on the product label or packaging. (Kotler and Keller, 2016).

Customer satisfaction

Customer satisfaction is a person's feeling of happiness or disappointment as a result of a comparison between perceived and expected achievements or products. (Kotler and Kotler, 2016).

2. RESEARCH METHOD

Types of research

The type of research that will be used is quantitative methods. According to (Sugiyono, 2019), quantitative methods can be meant as a research method based on the philosophy of positivity, used to study groups as well as definite samples. Data collection applies research instruments, and data analysis is quantitative with the aim of testing confirmed hypotheses.

Location and Research Period

1. Research sites

This research was conducted at the Kanaya Mobile & Brilink Shop in Sei Rampah, precisely on Jl. Negara, Sei Rampah City, Kec. Medium Bedagai, North Sumatra.

2. Research Period

The research period starts from February to July 2023.

3. RESULTS AND DISCUSSION

Linear Regression Results Equation I

		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients
	Model	B	Std. Error	Beta
1	(Constant)	5,737	,989	
	Ease of Transactions	,178	.073	,261
	Discount	.211	,099	,227

a. Dependent Variable: Customer Satisfaction

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Based on these results, the linear regression equation has formulation: $Z = b_0 + b_1X_1 + b_2X_2 + \epsilon_1$, so we get the equation:

$$Z = 5.178 + 0.158X_1 + 0.550X_2 + \epsilon_1.$$

The description of the multiple linear regression equation above is as follows following:

- The constant value (b_0) of 5.737 shows the magnitude of the customer satisfaction variable if the ease of transaction variable and the discount variable are equal to zero.
- The regression coefficient value of the transaction ease variable (b_1) is 0.178, indicating the large role of the transaction ease variable on the customer satisfaction variable assuming the discount variable is constant. This means that if the transaction ease variable factor increases by 1 value unit, then the customer satisfaction variable is predicted to increase by 0.178 value units assuming the discount variable is constant.
- The discount variable regression coefficient value (b_2) is 0.211, indicating the large role of the discount variable on the customer satisfaction variable assuming the ease of transaction variable is constant. This means that if the discount variable factor increases by 1 value unit, it is predicted that the customer satisfaction variable will increase by 0.211 value units assuming the ease of transaction variable is constant.

Linear Regression Results Equation II

Model		Coefficients ^a		
		Unstandardized Coefficients		Standardized Coefficients Beta
		B	Std. Error	
1	(Constant)	5,266	1,305	
	Ease of Transactions	,052	,085	,063
	Discount	,372	,115	,334
	Customer satisfaction	,311	,117	,259

a. Dependent Variable: Customer Loyalty

Source: Data processed from attachment 4 (2023)

Based on these results, the linear regression equation has formulation: $Y = b_0 + b_3X_1 + b_4X_2 + b_5Z + \epsilon_2$, so we get the equation: $Y = 3.953 + 0.029X_1 + 0.997X_2 + 0.283Z + \epsilon_2$

The description of the multiple linear regression equation above is as follows following:

- The constant value (b_0) of 5,266 shows the magnitude of the customer loyalty variable if the transaction ease variable, product discount variable and customer satisfaction variable are equal to zero.
- The regression coefficient value of the transaction ease variable (b_3) is 0.052, indicating the large role of the transaction ease variable on the customer loyalty variable assuming the discount variable and customer satisfaction variable are constant. This means that if the transaction ease variable factor increases by 1 value unit, then the customer loyalty variable is predicted to increase by 0.052 value units assuming the discount variable and customer satisfaction variable are constant.
- The regression coefficient value of the discount variable (b_4) is 0.372, indicating the large role of the discount variable on the customer loyalty variable assuming that the ease of transaction variable and the customer satisfaction variable are constant. This means that if the discount variable factor increases by 1 value unit, it is predicted that the customer loyalty variable will increase by 0.372 value units assuming that the ease of transaction variable and the customer satisfaction variable are constant.
- The regression coefficient value of the customer satisfaction variable (b_5) is 0.311, indicating the large role of the customer satisfaction variable on the customer loyalty variable assuming that the ease of transaction variable and the discount variable are

constant. This means that if the customer satisfaction variable factor increases by 1 value unit, it is predicted that the customer loyalty variable will increase by 0.311 value units assuming that the ease of transaction variable and the discount variable are constant.

Discussion

1. The Effect of Ease of Transactions on Customer Satisfaction

Based on the results of the analysis of hypothesis 1, it can be seen that ease of transactions influences customer satisfaction. From the results of the research conducted, it is known that Dana users at the Kanaya Mobile & Brilink Shop feel that Dana is easy to learn, when an application is easy to learn, users will be interested in opening and using the application. The results of this research are in accordance with the results of research conducted by (Safrika, Rahman Lubis, 2018) where previous research shows that ease of transactions influences customer satisfaction. And according to (Kotler and Kotler, 2016) customer satisfaction is a person's feeling of happiness or disappointment as a result of a comparison between perceived and expected achievements or products. So it can be seen that when the user feels the ease of learning to use an application is appropriate, the user will feel satisfied.

2. The Effect of Discounts on Customer Satisfaction

Based on the results of the analysis of hypothesis 2, it can be seen that discounts have an effect on customer satisfaction. From the results of the research conducted, it is known that Dana users at the Kanaya Mobile & Brilink Store are interested in Dana because of the discounts given every month. When the discounts given are in line with customer expectations, the customers will be satisfied. This is the same as research conducted by (Juni Siska, 2022), where the research shows that discounts have an effect on customer satisfaction. According to (Kotler and Keller, 2016) Price Discount is a savings offered to consumers from the normal price of a product, which is stated on the product label or packaging. So it can be seen that the discount given by the Dana company is enough to satisfy Dana users at the Kanaya Mobile & Brilink Shop so it cannot yet make customers feel satisfied.

3. The Effect of Convenience Transactions on Customer Loyalty

Based on the results of the analysis of hypothesis 3, it can be seen that ease of transactions has no effect on customer loyalty. From the results of research conducted, it is known that Dana users at the Kanaya Mobile & Brilink Shop feel that overall Dana is not easy to use. The results of this research have different results from research conducted by (Pratiwi et al., 2022) where the results of this research show that ease of transactions influences customer loyalty. And according to (Jogiyanto, 2017), Perceived Ease of Use can convince users that the information technology to be applied is easy and is not a burden for the user. So it can be seen that if an application that is used is difficult, the user will switch to another application.

4. The Effect of Discounts on Customer Loyalty

Based on the results of the analysis of hypothesis 4, it can be seen that discounts have an effect on customer loyalty. From the results of the research conducted, it is known that Dana users at the Kanaya Mobile & Brilink Store are interested in Dana because of the discounts given when making transactions. When the discount is in accordance with the customer's wishes, they will try to be loyal to the company. The results of this research, there are similarities in results with research conducted by (Susilawati et al., 2022) where the results of this research show that discounts have an effect on customer loyalty. And according to (Kotler and Keller, 2016) Price Discount, is a savings offered to consumers from the normal price of a product, which is stated on the label or packaging of the product. So it can be seen that if the discount given by the company is in line with customer expectations, then customer loyalty will increase or customers will become loyal.

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5. The Influence of Customer Satisfaction on Customer Loyalty

Based on the results of the analysis of hypothesis 5, it can be seen that customer satisfaction has an influence on customer loyalty. From the results of the research conducted it is known that Dana users at the Kanaya Mobile & Brilink Store are willing to recommend Dana to other people, when customers are satisfied they will be willing to recommend other people and be loyal to use them. products they like. The results of this research are in accordance with the results of research conducted by (Tanuwijaya, 2022) which shows that customer satisfaction influences customer loyalty. And according to (Kotler and Kotler, 2016) customer satisfaction is a person's feeling of happiness or disappointment as a result of a comparison between perceived and expected achievements or products. So it can be seen that when customers are satisfied with a product's advantages, they will try to be loyal to that product and are willing to recommend the product they like.

6. The Effect of Ease of Transactions on Customer Loyalty Through Customer Satisfaction

Based on the results of the analysis of hypothesis 6, it can be seen that ease of transactions influences customer loyalty through customer satisfaction. From the calculation results obtained, it shows that the indirect influence through the customer satisfaction variable is greater than the direct influence on the customer loyalty variable. Meanwhile, according to Dana users at the Kanaya Mobile & Brilink Store, Dana is easy to use. When an application is easy to use, customers will remain loyal and not look for other alternatives. The results of this research are in accordance with the results of research conducted by (Safrika, Rahman Lubis, 2018) which shows that customer satisfaction influences the ease of transactions and customer loyalty. And according to (Kotler and Keller, 2016) customer loyalty is a deeply held commitment to purchase and support a preferred product or service again in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch. So it can be seen that when customers are satisfied with the expected results of a product, they will not move to look for other alternatives, this will make customers loyal.

7. The Effect of Discounts on Customer Loyalty Through Customer Satisfaction

Based on the results of the analysis of hypothesis 7, it can be seen that discounts have no effect on customer loyalty through customer satisfaction. This can happen, based on the calculation results obtained, it shows that the indirect effect through the customer satisfaction variable is smaller than the direct effect on the customer loyalty variable. Meanwhile, according to Dana users at the Kanaya Mobile & Brilink Store, they are not interested in the discount given, when the discount given does not match the customer's expectations, they will be disappointed and switch to another product. The results of this research do not match the results of research conducted by (Tanuwijaya, 2022) which shows that customer satisfaction has an effect on discounts. And according to (Kotler and Kotler, 2016) customer satisfaction is a person's feeling of happiness or disappointment as a result of a comparison between perceived and expected achievements or products. So it can be seen that when the discount given does not match the customer's expectations, the customer will feel disappointed and switch to another product

4. CONCLUSION

This research tries to answer the research objective, namely to determine the effect of ease of transactions and discounts on customer loyalty and its impact on customer satisfaction with the use of funds in Sei Rampah (Case Study of Consumers at Kanaya Mobile & Brilink Stores in Sei Rampah) Hypothesis testing results using linear regression analysis Multiple and path analysis shows that:

1. The first hypothesis is accepted. Ease of transactions influences customer satisfaction.
2. The second hypothesis is accepted. Discounts influence customer satisfaction.
3. The third hypothesis is rejected. Ease of transactions influences customer loyalty.
4. The fourth hypothesis is accepted. Discounts influence customer loyalty.
5. The fifth hypothesis is accepted. Satisfaction influences customer loyalty.
6. Sixth hypothesis. Customer satisfaction can mediate the ease of transactions on customer loyalty.
7. The seventh hypothesis is rejected. Customer satisfaction cannot mediate discounts on customer loyalty.

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