



**THE INFLUENCE OF CUSTOMER ENGAGEMENT, PERCEIVED EASE OF  
USE AND CONVENIENCE ON CUSTOMER LOYALTY AMONG  
SHOPEEPAY USERS WITH PERCEIVED VALUE AS A MEDIATING  
VARIABLE**

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**ABSTRACT**

*The development of digital technology has led to an increase in the use of digital wallets, including ShopeePay, as a practical and efficient transaction tool. Customer loyalty is a key factor for ShopeePay to maintain its competitiveness amid increasingly fierce competition. This study aims to analyze the effect of Customer Engagement, Perceived Ease of Use, and Convenience on Customer Loyalty, with Perceived Value as a mediator variable. This research uses a quantitative approach with a survey method of ShopeePay users. The data analysis technique used is Partial Least Square-Structural Equation Modeling (PLS-SEM) to test the relationship between research variables. The results of this study are expected to provide deeper insight into the factors that influence ShopeePay customer loyalty. Practically, the results of this study can help ShopeePay in designing more effective marketing strategies, increasing customer engagement, and increasing the comfort and ease of use of their services in order to maintain customer loyalty.*

**Keywords:**

*Customer Engagement, Perceived Ease of Use, Convenience, Perceived Value, Customer Loyalty, ShopeePay*

**A. INTRODUCTION**

Customer loyalty has become a central aspect of marketing and digital financial services since it ensures the long-term sustainability of a business. Loyalty is not merely repeated purchasing behavior but also a firm commitment to maintain a continuous relationship with the service provider (Kim et al., 2024). In digital environments, loyalty is both behavioral and attitudinal, reflected through continuous usage, positive emotional attachment, and resistance to competitor promotions (Rozina Imtiaz et al., 2022; Purwaningrum et al., 2022). Trust is also a key determinant since strong user-provider relationships promote future usage intentions (Yosep Kristianto Wedy et al., 2025).

In the digital payment industry, loyalty becomes a crucial competitive asset. Loyal customers contribute to profitability by being less price-sensitive, reducing acquisition costs, and improving customer lifetime value (Arslan, 2020; Abbas et al., 2023; Kautsiro & Awolusi, 2020). In a highly substitutable market such as fintech and e-wallets, loyalty helps maintain transaction volume and resilience against competitors (Karim et al., 2022; Obafemi et al., 2023).

In Indonesia, the rapid expansion of the digital payment ecosystem has intensified competition among e-wallet providers such as OVO, DANA, GoPay, and ShopeePay. Electronic money transactions reached IDR 401 trillion in 2022 (Bank Indonesia, 2023), and users can easily switch platforms based on promotions or user experience (Wati et al., 2024). ShopeePay, with over 103 million active users as of Q3 2025 (Sea Limited, 2025), faces a churn rate of 15–20% annually due to strong market competition (Statista, 2025). Therefore, maintaining customer loyalty becomes a strategic priority for ShopeePay to ensure sustainability in the fintech sector. ShopeePay operates within the Shopee e-commerce ecosystem, which has grown rapidly in Indonesia. Shopee, founded in 2015 under SEA Group, has become the most visited e-commerce

platform in the country, supported by innovative features and a strong marketplace structure (Lazirkha et al., 2022; Asih, 2024). With the increasing adoption of digital payments and the growing number of e-commerce users—reaching 180.6 million users in 2023 (BPS, 2024) ShopeePay plays a strategic role in supporting seamless online and offline transactions. (Arifin et al., 2025).

Despite its strong ecosystem integration, ShopeePay still faces loyalty challenges. Users frequently switch digital wallets due to convenience, ease of use, and attractive rewards. According to the Technology Acceptance Model (TAM), perceived ease of use influences usage intention and loyalty (Fauzi et al., 2022). Meanwhile, customer engagement creates emotional and cognitive bonds, encouraging long-term loyalty (Barari et al., 2021; Hu & Chaudhry, 2020). Convenience also shapes user decisions, especially in fast-paced urban lifestyles, although results vary across contexts (Islam et al., 2024; Khaled et al., 2020).

Given ShopeePay's broad features including cashback programs, QRIS integration, and merchant networks perceived value becomes an important mediator that strengthens the relationship between ease of use, engagement, convenience, and loyalty (Haq et al., 2022; Effendi & Radianto, 2022). However, previous studies show mixed results regarding these relationships, indicating the need for deeper investigation within the ShopeePay context. (Arifin et al., 2024)

## **B. RESEARCH METHOD**

The research method used in this study was a quantitative approach, with data collection using an online questionnaire (Google Form). This approach was chosen to allow researchers to objectively and systematically measure ShopeePay users' perceptions of the variables Customer Engagement, Perceived Ease of Use, Convenience, Perceived Value, and Customer Loyalty. The sampling technique used purposive sampling, meaning only respondents meeting certain criteria were included, such as active ShopeePay users aged 18–50 and those who had previously made transactions using ShopeePay. Thus, only respondents with actual experience using the service could provide relevant assessments.

The research instrument used a Likert scale of 1–7, which assessed the extent to which respondents agreed with statements regarding ease of use, engagement, perceived value, convenience, and loyalty. Data collected from 40 respondents were analyzed using Partial Least Squares – Structural Equation Modeling (PLS-SEM). The PLS-SEM method was chosen because it can test direct and indirect relationships and interrelationships between variables in complex models.

The analysis was conducted in two major stages:

Outer Model – testing the validity and reliability of indicators to ensure the instrument is suitable for use. Inner Model – testing the influence between variables, including the mediating effect of Perceived Value. This method allows researchers to obtain a robust statistical picture of how level of engagement, ease of use, and convenience influence user loyalty, both directly and through perceived value.

## **C. RESEARCH AND DISCUSSION RESULT**

This research was conducted to determine the influence of Customer Engagement (CE), Perceived Ease of Use (PEOU), and Convenience on Customer Loyalty (CL) with Perceived Value (PV) as a mediating variable for ShopeePay users. The analysis used Partial Least Square (PLS-SEM) with a total of 40 respondents. The research results show that there are direct and indirect relationships between variables that shape user perceptions of value and loyalty. These findings provide an understanding that loyalty is not only formed from technical aspects, but also from the user's perceived value and emotional closeness to the platform.

**Table 1 of relationships between variables**

No	Relationship between variables	Path Coefficient	T-Statistic	P-Value	Explanation
H1	Customer Engagement → Customer Loyalty	0.237	> 1.96	< 0.05	Significant
H2	Perceived Ease of Use → Perceived Value	0.042	< 1.96	> 0.05	Not significant
H3	Convenience → Customer Loyalty	0.184	< 1.96	> 0.05	Not significant
H4	Customer Engagement → Perceived Value	0.495	> 1.96	< 0.05	Significant
H5	Perceived Value → Customer Loyalty	0.601	> 1.96	< 0.05	Significant
H6	Convenience → Perceived Value	0.396	> 1.96	< 0.05	Significant
H7	CE → PV → CL	Indirect Sig	> 1.96	< 0.05	Accepted
H8	PEOU → PV → CL	Indirect Sig	> 1.96	< 0.05	Accepted
H9	C → PV → CL	Indirect Sig	> 1.96	< 0.05	Accepted

Source: Smart PLS output

The results in Table 1 show that Customer Engagement has a significant influence both directly and indirectly through Perceived Value. The coefficient of 0.237 on the CE → CL path indicates that user involvement is proven to increase their loyalty. These findings confirm that users' intense interactions with ShopeePay features create emotional closeness that impacts long-term commitment to the platform.

Furthermore, Customer Engagement also has the greatest influence on Perceived Value, namely 0.495. This figure indicates that engagement not only builds an emotional connection, but also increases the user's perception that ShopeePay provides high benefits. This high score on the CE → PV path explains why engagement is the main motor in forming loyalty. Convenience, although it has no direct significant effect on Customer Loyalty (0.184), still shows a strong contribution to Perceived Value with a coefficient of 0.396. This shows that convenience of use—ease of transactions, speed of processing, and flexible access—influences perceived benefits more than building direct loyalty. In other words, convenience increases value, and value then increases loyalty.

**Table 2 R-Square**

Variabel Endogen	R-Square	Interpretasi
Perceived Value	0.54	Moderate
Customer Loyalty	0.62	Moderate–Strong

Source: smart PLS output

The R-Square value in Table 2 shows that Perceived Value can be explained by the CE, PEOU and Convenience variables by 54%. This means the model has good explanatory power and illustrates that user-perceived value is formed from a combination of technical and emotional experiences. Meanwhile, Customer Loyalty has an R<sup>2</sup> value of 0.62, which shows that user loyalty can be explained quite strongly by three main variables, especially Perceived Value (0.601). Perceived Ease of Use shows the smallest influence on Perceived Value, only 0.042. This indicates that ShopeePay users have considered ease of use as a standard feature that is no longer a differentiating factor. With the highly competitive e-wallet industry, technical ease is only a baseline, not the main factor in forming value or loyalty. Perceived Value then becomes the most dominant variable in forming Customer Loyalty with the highest coefficient value, namely 0.601. This finding is important because it shows that loyalty arises when users feel the application provides benefits greater than the effort and risk they expend. In other words, value is at the core of the decision to continue using ShopeePay. (Fristya et al., 2024).

Apart from the direct relationship, mediation pathways also strengthen these findings. Perceived Value is proven to mediate the influence of CE, PEOU, and Convenience on Customer Loyalty. When these variables raise perceived value, user loyalty increases significantly. This confirms that value creation is a key strategy in retaining users in the digital financial services industry. Overall, the research model shows that user loyalty is not solely determined by technical factors, but is more influenced by the overall experience that includes engagement, convenience, and perceived usefulness. ShopeePay needs to strengthen its value-based marketing strategy to retain users amidst increasingly fierce competition. Loyalty is formed from a combination of consistently positive experiences, not just easy-to-use app features.

#### **D. CONCLUSIONS AND SUGGESTIONS**

Based on the results of research on the influence of Customer Engagement, Perceived Ease of Use, and Convenience on Customer Loyalty with Perceived Value as a mediating variable on ShopeePay users in Indonesia, it can be concluded that user loyalty is formed through a combination of emotional, functional factors, and perceived benefits they feel while using the service. Customer Engagement has a direct and strong influence on both Perceived Value and Customer Loyalty, indicating that active user involvement in features, promotions, and application interactions can build emotional closeness that increases their loyalty. Convenience is also proven to play a significant role in shaping value perceptions and contributing, both directly and indirectly, to loyalty, where users feel high ease, efficiency, and flexibility in daily transactions. In contrast, Perceived Ease of Use has a relatively small influence, indicating that ease of use has become a basic standard for digital applications and is not a major differentiating factor in increasing value or loyalty. The most important finding of this study is that Perceived Value is the most dominant factor influencing Customer Loyalty, while also being a key mediator that strengthens the relationship between other variables and user loyalty. Therefore, ShopeePay is advised to continue improving its engagement program, strengthening the convenience and speed of service, and enriching the tangible benefits experienced by users through promotions, cashback, exclusive features, and a consistent transaction experience, while maintaining a simple and easy-to-use interface. For further research, it is recommended to involve a larger number of respondents and additional variables such as trust, satisfaction, or perceived risk to broaden understanding of the factors influencing digital wallet user loyalty in Indonesia, as well as considering the use of qualitative methods to explore user perspectives more deeply.

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