

Customer Churn Intention And Retention Strategy In A Digital Loyalty Program. Case Study Of The Eraspac

Niat Pelanggan Untuk Berhenti Berlangganan Dan Strategi Retensi Dalam Program Loyalitas Digital. Studi Kasus The Eraspac

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ABSTRACT

This research explores customer churn and retention in Indonesia's competitive electronic retail sector, focusing on Eraspac, a digital loyalty app by PT EraX. Despite a structured, incentive-based program, the app faces high churn rates, indicating deeper strategic issues. Using a quantitative survey of 164 participants (active, churned, and non-users), the study analyzes factors like perceived value, user experience (UX), satisfaction, and engagement, employing SEM-PLS for analysis. Findings show that perceived value and UX significantly influence customer satisfaction, but satisfaction and engagement do not reduce churn intention. Key churn drivers include low perceived program benefits, poor UX during point redemption, and weak emotional ties to the brand. A SWOT and QSPM analysis prioritized strategies such as integrating AI and data analytics for personalized loyalty experiences, gamification to boost emotional engagement, and redesigning UX—especially in reward redemption. The study bridges a gap between satisfaction and loyalty by emphasizing emotional engagement at digital touchpoints. It offers practical guidance for PT EraX to enhance Eraspac through UI/UX improvements, personalized rewards, and strategic use of AI. Limitations include reliance on self-reported data and omitted behavioral variables. Overall, the research highlights that reducing churn requires more than satisfaction—it demands emotionally resonant, personalized, and tech-driven experiences.

Keywords: Digital Loyalty, Churn Prediction, User Experience, Personalization, Customer Satisfaction, Customer Engagement, Retention Strategy.

ABSTRAK

Penelitian ini mengkaji tingkat churn dan retensi pelanggan di sektor ritel elektronik yang kompetitif di Indonesia, dengan fokus pada Eraspac, aplikasi loyalitas digital yang dikembangkan oleh PT EraX. Meskipun memiliki program insentif yang terstruktur, aplikasi ini menghadapi tingkat churn yang tinggi, menunjukkan adanya masalah strategis yang lebih mendalam. Menggunakan survei kuantitatif terhadap 164 peserta (pengguna aktif, yang berhenti, dan non-pengguna), studi ini menganalisis faktor-faktor seperti nilai yang dirasakan, pengalaman pengguna (UX), kepuasan, dan keterlibatan, dengan menggunakan SEM-PLS untuk analisis. Temuan menunjukkan bahwa nilai yang dirasakan dan UX secara signifikan mempengaruhi kepuasan pelanggan, tetapi kepuasan dan keterlibatan tidak mengurangi niat berhenti. Faktor utama yang menyebabkan berhenti termasuk manfaat program yang dirasakan rendah, pengalaman pengguna yang buruk saat penukaran poin, dan ikatan emosional yang lemah dengan merek. Analisis SWOT dan QSPM memprioritaskan strategi seperti integrasi AI dan analitik data untuk pengalaman loyalitas yang dipersonalisasi, gamifikasi untuk meningkatkan keterlibatan emosional, dan perancangan ulang UX—terutama dalam penukaran hadiah. Studi ini menjembatani kesenjangan antara kepuasan dan loyalitas dengan menekankan keterlibatan emosional di titik kontak digital. Ia memberikan panduan praktis bagi PT EraX untuk meningkatkan Eraspac melalui perbaikan UI/UX, hadiah yang dipersonalisasi, dan penggunaan strategis AI. Batasan penelitian termasuk ketergantungan pada data yang dilaporkan sendiri dan variabel perilaku yang diabaikan. Secara keseluruhan, penelitian ini menyoroti bahwa mengurangi churn memerlukan lebih dari sekadar kepuasan—ia membutuhkan pengalaman yang resonan secara emosional, personal, dan didorong oleh teknologi.

Kata Kunci: Loyalitas Digital, Prediksi Churn, Pengalaman Pengguna, Personalisasi, Kepuasan Pelanggan, Keterlibatan Pelanggan, Strategi Retensi.

1. Introduction

In an era of increasingly rapid digital transformation, the electronic retail industry in Indonesia is facing extraordinary competitive pressure. Technological advances and shifting consumer preferences are pushing companies to not only focus on acquiring new customers but also on strengthening the loyalty of existing customers. One strategy that is widely used is digital loyalty programs, which aim to retain customers by providing attractive incentives. According to research by Tadepally et al. (2024), a loyalty program designed with a personalization approach can increase customer retention by 27% in the digital-based retail sector.

PT EraX has launched the Eraspace loyalty program to respond to this trend, as the market leader in distribution and retail of electronic devices in Indonesia. Based on the 2023 financial report, the company recorded revenue growth of 21.56% to IDR 60.14 trillion but still faces significant challenges in the form of high levels of customer churn in the Eraspace program. The average churn rate in the electronic retail industry is in the range of 25–30% per year (Badmus, 2024), and this figure shows that customer loyalty has not been optimally built even though incentives have been provided.

Several previous studies have explored the factors that influence customer loyalty. Karvand et al. (2024) emphasize the importance of consistent customer experience and the value of tangible benefits from loyalty programs. On the other hand, Ijomah, Idemudia, & Eyo-Udo (2024) show that the use of big data analytics can help understand customer behavior more accurately and be proactive in designing retention strategies. However, there is still a research gap regarding the effectiveness of digital loyalty programs in Indonesia, which can be studied quantitatively, especially with a focus on active users, churn users, and potential users from Eraspace.

This gap is the basis of this research. Even though there are incentive programs and retention strategies implemented by EraX, obstacles are still found in customer engagement, low perceived value, and user experience design that is not yet optimal. Value-based churn and friction-based churn are the main obstacles to retaining customers. Therefore, a quantitative approach is needed to objectively measure the relationship between the level of customer satisfaction, perception of program benefits, ease of application, and the decision to stay in the program.

This research will use quantitative survey methods to collect data from three categories of respondents: active users, lapsed users, and non-users. Through this approach, statistical analysis will be carried out on variables that influence customer churn and loyalty, as well as evaluating the effectiveness of Eraspace program features based on user perceptions and behavior. Thus, this research identifies problems and offers data-based solutions in improving customer retention strategies.

Academically, this research will expand the literature in the field of digital marketing management, especially regarding the effectiveness of technology-based loyalty programs. From a practical side, the research results will become a reference for PT EraX in developing retention strategies that are more relevant, competitive, and based on empirical evidence. It is hoped that this research can make a real contribution to increasing customer loyalty and strengthening Eraspace's position in the Indonesian electronic retail market.

PT EraX is a public company founded in 1996 and has developed into one of the largest distribution and retail groups for telecommunications and electronic equipment in Indonesia. The company has an extensive distribution network with more than 120 global brand partners, including Samsung, Apple, Xiaomi, Oppo, and Vivo. Until 2023, EraX operated more than 1,700 retail outlets throughout Indonesia through various retail brands such as Erafone, iBox, Samsung Experience Store by Erafone, Urban Republic, and Erafone & More. The omnichannel

approach promoted by EraX is also integrated with digital platforms such as Eraspace.com and the Eraspace mobile application, which support digital-based business strategies.

As part of its digital transformation and customer retention strategy, EraX launched eraspace, an application-based digital loyalty program designed to increase customer engagement, extend customer lifetime value (CLV), and reduce churn rates. Eraspace provides various features, such as accumulating points from transactions, exchanging points for products or vouchers, receiving exclusive promotional notifications, and integrating with digital payment systems. This program is accessed via a mobile application that can be downloaded for free on the Google Play Store and Apple App Store.

Since launch, Eraspace has recorded well over 1 million downloads, but only a portion of those users actively participate in its loyalty activities. This data shows that there is great potential as well as challenges in managing user retention. Based on the company's internal report (EraX, 2023), the contribution of customer transactions using Eraspace is still relatively low compared to the total sales volume, which indicates the urgency to carry out a systematic program evaluation.



Figure 1. App Download Trends and Number of Active Users (2021–2023)
(Sumber: Data Estimasi Internal EraX, 2024)

With the number of downloads of the Eraspace application that has reached one million users, but only a small portion are active, there is a phenomenon called by Verhoef (2003) as retention without loyalty, namely use without attachment, which risks triggering long-term churn if the user experience is not improved.

Apart from offering points-based incentives, Eraspace also has personalized offers and tiered membership features to improve user experience. However, there are still various obstacles, such as the complexity of the point exchange process, lack of customer understanding of the benefits of the program, and limited promotions that are local or exclusive to certain channels. Therefore, evaluation of this program needs to be carried out using a data-based approach to produce recommendations that are more accurate and user-oriented.



Figure 2. Eraspace program flow

Going forward, EraX plans to strengthen integration between Eraspace and its entire digital ecosystem to create a more comprehensive and personalized customer experience. This step includes utilizing customer analytical data, integration with external loyalty partners, and improving the application UX/UI. This research is part of this effort, namely to help companies quantitatively understand the extent to which Eraspace has met customer expectations and how much influence it has on user retention.

The Eraspace loyalty program faces difficulties in customer retention and maintaining user engagement amidst stiff competition with similar programs. One of the major hurdles identified has been a pronounced level of customer churn, which translates into a low level of program adoption by prospective users, reduced activity of consumers already enrolled, and their shifting loyalties to competing loyalty programs. Some prime factors causing churn in eraspace include a lack of customer awareness and understanding of the benefits attached to the program, limitations in incentives and point redemption flexibility, and an overall poor user experience concerning application navigation and utilization of available features.

The aerospace program currently faces major challenges in retaining active customers. Liu (2007) stated that flexibility in exchanging points and clarity of rewards are one of the main determinants in users' loyalty decisions towards digital applications. Meanwhile, local research by Hapsari et al. (2020) strengthens the Indonesian context by stating that customer satisfaction and perceived value from digital loyalty programs directly influence their intention to continue using the application.

Compared to the competitors, Eraspace has a low perceived value. The program's customers feel that the benefits do not compare favorably with those of other loyalty programs that offer higher cash back, more frequent promotions, and point exchange options that permit transactions at offline stores. This situation leads to value-based churn, whereby customers abandon the loyalty program thinking that the benefits it offers are far from being in correspondence with the efforts of collecting points. Adding on to this are technical hitches that many of the former users face, giving the third set of reasons for churning: there is poor application navigation intuitiveness, a very convoluted understanding of point exchange, and outsiders not knowing how to make use of promotions being run.

If this problem is not tackled soon, Eraspace will see even higher churn rates, a loss of market share, and the diminishing efficacy of its loyalty program in retaining customers. Strategies that will tackle this kind of churn should include broad communication strategies to raise customer awareness, optimize user experience through improvements in navigation of the application, and raise the perceived value of benefits through attractive and flexible incentives. Moreover, Eraspace should build re-engagement strategies to draw back their former users through exclusive offerings and more relevant promotions. Approaching with greater strategy and orientation toward customer satisfaction can allow Eraspace to reduce rates of churn, increase customer loyalty, and increase competitiveness in the loyalty program market.

2. Literature Review

Theory of Customer Churn

Customer churn is defined as the rate of losing customers within a certain time period. In the context of loyalty programs, churn occurs when customers no longer see the value of the program or find a more attractive alternative. According to Kotler & Keller (2016), churn is caused by a mismatch between expectations and the value received.

Customer Satisfaction Theory

Customer satisfaction is one of the main foundations for retaining customers and preventing churn. Oliver (1999) defines satisfaction as a consumer's emotional response to the experience of consuming a product or service, which occurs when perceptions of actual performance meet or exceed initial expectations. In the context of digital loyalty programs, customer satisfaction has an important role in creating sustainable loyalty.

Perceived Value Theory

Perceived value is the customer's perception of the benefits they receive compared to the sacrifices incurred. This value is subjective but greatly influences loyalty. According to Zeithaml (1988), the higher the perceived value (reward relevance, points flexibility), the higher the probability of customer retention. Liu (2007) adds that perceived value is an important mediating variable between satisfaction and loyalty.

User Experience (UX) Theory

UX relates to how easy and enjoyable it is for users to interact with an application. UX theory from Norman (2013) states that interface design, ease of navigation, and clarity of features greatly influence a user's decision to continue using an application. Van Doorn et al. (2010) emphasize that poor UX is often a trigger for churn, especially in digital-based services. In eraspace, UX will be measured through user perceptions of the appearance, navigation, and practicality of the application.

Customer Engagement Theory

Customer engagement is the level of customer involvement in actively interacting with a brand or service. Brodie et al. (2011) and Hollebeek et al. (2023) define engagement as a combination of cognitive, affective, and behavioral dimensions that reflect customer ties to the platform. In the application context, engagement can be seen through login frequency, point exchange activities, and participation in promotions.

Retention Strategy and Customer Lifetime Value (CLV)

A customer retention strategy is an approach designed to retain customers in the long term by minimizing churn and maximizing loyalty. One strategic approach that is widely used in marketing management is the concept of Customer Lifetime Value (CLV), namely the estimation of the net profit value that can be obtained from a customer during the business relationship. Reichheld and Sasser (1990) stated that an increase in customer retention rates by 5% can result in an increase in profitability of 25–95%, showing how important it is to retain existing customers rather than just focusing on acquiring new customers.

Review of Related Literature

Various studies have examined the dynamics of customer loyalty in the context of digital loyalty programs, especially regarding factors that influence churn intentions and retention strategies. Research by Panjaitan (2021) shows that digital loyalty programs contribute positively to customer loyalty, with satisfaction as the main mediator. This study

highlights the importance of perceived usefulness and user experience in building long-term relationships between customers and brands.

Conceptual Framework

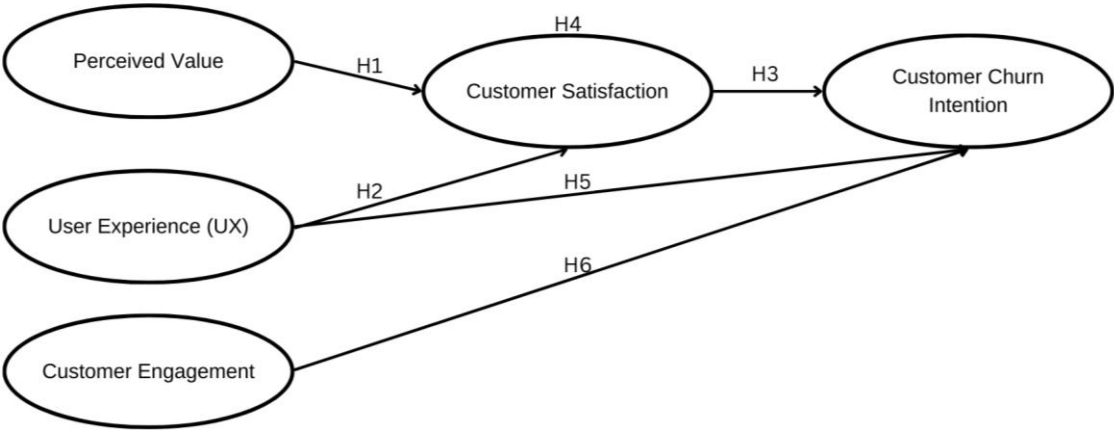


Figure 3. Conceptual Framework of Customer Churn Intention
(Source: Kim et al. (2023); Abidin et al. (2025); Jain & Suranan (2024); Gün & Söyük (2025))

3. Research Method
Research Design

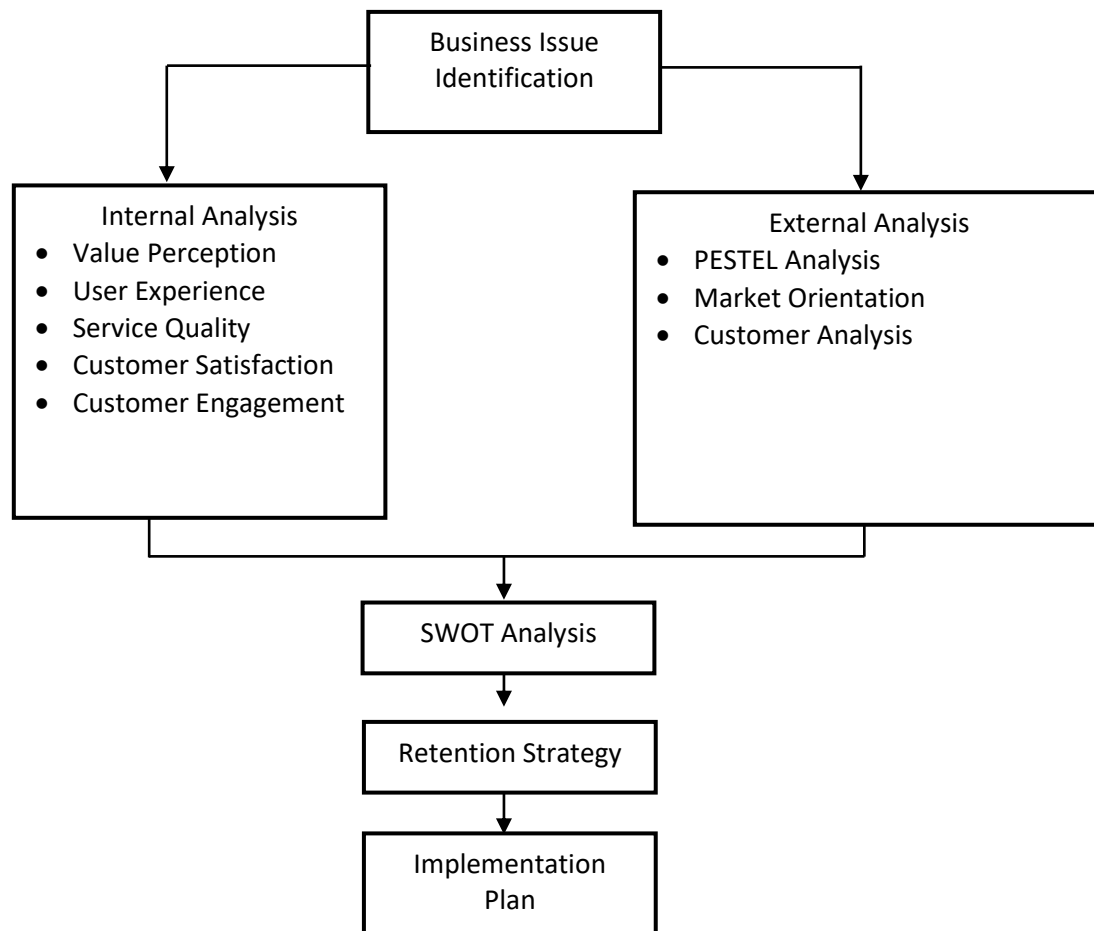


Figure 4. Research Design

Internal Analysis

1. Perceived Value
2. User Experience
3. Service Quality
4. Customer Satisfaction
5. Customer Engagement

Eksternal Analysis

1. PESTEL Analysis
2. Market Orientation
3. Customer Analysis

SWOT Analysis

The SWOT matrix is used in formulating strategies by combining four factors, namely Strength, Weakness, Opportunity, and Threats. These four factors include the company's internal and external conditions (Qanita, 2020). Here's a detailed breakdown:

Strengths:

- a. Theoretical Foundation and Research-Driven Insights: The research is grounded in well-established theories of customer churn, satisfaction, perceived value, user experience, and retention strategies. This solid theoretical base enhances the credibility of the findings.

- b. Customer Satisfaction and Retention Focus: The focus on customer satisfaction, a key driver of loyalty, aligns with the goal of reducing churn. Measuring customer satisfaction through various indicators ensures a comprehensive understanding of user needs.
- c. Retention Strategy Development: The incorporation of Customer Lifetime Value (CLV) theory in the retention strategy allows the Eraspac program to focus resources on high-value customers, making it a strategic and long-term approach to customer retention.

Weaknesses:

- a. Limited Use of Big Data Analytics: The current system does not fully leverage big data analytics, which limits the ability to perform advanced customer segmentation and churn prediction.
- b. User Experience Issues: The application has been criticized for not having an optimal user experience, with issues in navigation and point exchanges. This friction can contribute to churn, particularly in a digital environment where ease of use is paramount.
- c. Lack of Personalization: As research shows, the lack of personalized loyalty programs (as opposed to generic one-size-fits-all approaches) can lead to disengagement. Eraspac has yet to implement personalized offers at scale.

4. Result and Discussion

Internal Analysis

Perceived Value

In the context of the Eraspac digital loyalty program, perceived value, or the value felt by customers, is one of the crucial factors that influences customers' decisions to stay or leave the program. Based on the results of the survey and quantitative analysis carried out, there are several main findings related to perceived value.

First, many active and non-active users feel that the benefits of the Eraspac loyalty program are not fully commensurate with the effort they put into collecting points. The results of the questionnaire show that the average scores for statements such as "I feel the benefits of Eraspac prizes are commensurate with my efforts" and "The prizes offered are in line with my needs" are in the moderate category but have not reached the very satisfied category. Such an outcome indicates a gap between customer expectations and the actual benefits they experience. Second, compared to other loyalty programs, Eraspac is considered less competitive in terms of point redemption flexibility and promotional relevance. This situation leads to value-based churn, where customers leave the program because they believe the value they receive is less than what other programs provide. Third, the process of exchanging, which is considered less practical, and limited promotions also worsen the perception of value. Customers want a loyalty program that offers convenience in exchanging rewards as well as promotions that are more frequent and varied, according to their needs.

In a theoretical framework, these findings strengthen the concept of Soegoto (2013), which states that perceptions of value greatly determine customer loyalty. If perceived value is low, then the likelihood of churn will increase. Apart from that, in accordance with Liu's (2007) theory, perceived value is also an important mediating variable that shapes customer satisfaction before ultimately influencing loyalty intentions or churn. Thus, the perceived value analysis in this research indicates that despite Eraspac offering various benefits, customers have not fully realized the optimal value. This implies the need to increase the flexibility of prizes, ease the process of redeeming points, and prepare more personalized promotions to increase customer value perceptions of the Eraspac program.

User Experience (UX)

User experience (UX) factors also play an important role in determining customer loyalty toward the Eraspac application, apart from perceived value. The survey and analysis

results revealed several key points about UX. Even though the appearance of the Eraspace application is generally considered attractive, many users, especially those who have churned, complain about navigation difficulties. Statements such as "The Eraspace application is easy to use" and "I understand the function of each available feature" get an average score that is only at the quite satisfied level, not yet reaching the very satisfied category. This result shows that overall, the user interface is not yet completely intuitive.

Another dominant complaint is the complexity of the points exchange process and the lack of clarity in promotional information. Many users feel that the point redemption process is complicated and information related to promotions is not conveyed optimally in the application. Such frustration leads to friction-based churn, where customers stop using the app not because it lacks utility, but because the interaction feels uncomfortable. Based on UX theory from Norman (2013), ease of navigation, speed of access, and clarity of features greatly influence the continuity of application use. The results of this research are consistent with the theory that users who feel their digital experience is less than smooth tend to have higher churn intention.

In terms of data, scores for indicators such as ease of use, clarity of features, and lack of technical glitches also show there is giant room for improvement, especially in optimizing the application design to make it more user-friendly. User experience analysis in this research indicates that although Eraspace has developed an application that is quite visually attractive, aspects of functionality, ease of use and clarity of instructions still need to be significantly improved to support user retention.

Service Quality

Service quality is another important element in maintaining customer loyalty in the Eraspace application. In the context of digital loyalty programs, service quality is not only assessed by the quality of the physical products sold but also by how well the application-based service system is able to meet user expectations. Based on survey results, the quality of Eraspace's services is still considered inconsistent by some users, both active and churned. This sentiment is reflected in scores on indicators such as ease of claiming points, speed of service, and response to technical problems, which do not fully reach the very satisfied category.

Some of the main points of findings related to service quality include

1. Service responsiveness exists. Many users report slow customer service responses to complaints related to application use, especially regarding points exchange or promo validation.
2. System reliability: Some users experience errors or bugs when accessing certain features in the application, such as when they want to exchange points or during the payment process using loyalty vouchers.
3. Clarity of information: Many respondents felt that the explanation regarding how the loyalty program works (how to collect points, point validity period, promo conditions) was incomplete and not transparent enough in the application, thus causing confusion.

According to Amin (quoted by Alyusfin, 2021), poor digital service quality characterized by unclear information and slow responsiveness—significantly reduces customer satisfaction and increases the risk of churn in the e-service quality theory. This analysis indicates that even though Eraspace has provided various loyalty program features, the quality of its service, both from the technical side of the application and from the customer support side, still needs to be improved. Improvements in service quality will contribute directly to improving user experience, customer satisfaction, and ultimately reducing churn rates.

Customer Satisfaction

Customer satisfaction is one of the important outcomes from the combination of perceived value, user experience, and service quality in the Eraspac loyalty program. The level of customer satisfaction determines whether customers will remain loyal to the application or move to another loyalty program.

The survey results yielded several key findings about the satisfaction level of Eraspac users. The average score indicates that customers are quite satisfied with their experience using the application, but they have not yet reached full satisfaction. Indicators such as "I am satisfied with the experience of using Eraspac" and "The program meets my expectations" indicate a small gap between initial expectations and the actual experience felt by users. Promo claims and ease of using loyalty features were the two factors most frequently mentioned by respondents as causes of dissatisfaction. Many customers feel that the point exchange process is quite complex and promotions are less relevant to their needs, causing the experience of using the application to feel less than satisfactory.

According to customer satisfaction theory (Soegoto, 2013), the level of customer satisfaction includes aspects such as program benefits, user experience, and service quality, which enhance satisfaction levels and help maintain customer loyalty. If the loyalty program does not match the effort they expend (collecting points, looking for promos, exchanging prizes), satisfaction levels tend to decrease and increase the intention to churn. Statistically, in this research model, customer satisfaction acts as a mediating variable: perceived value and user experience will form the level of satisfaction, which then influences churn intention. This means that increasing customer satisfaction is the main key to reducing the churn rate in the Eraspac program. In other words, this analysis shows that user satisfaction with the Eraspac application is still not optimal, and there is a real need to improve. This includes aspects of program benefits, user experience, and service quality to enhance satisfaction levels and better maintain customer loyalty.

Customer Engagement

Customer engagement is an important aspect in maintaining user loyalty to the Eraspac application. Engagement here includes cognitive, emotional, and behavioral involvement, demonstrated through activities such as regular logins, point redemptions, participation in promotions, and app recommendations to others.

The survey results revealed several key findings about the customer engagement level of Eraspac users. Even though there is a fairly large percentage of active users (42.7% of total respondents), the level of engagement is still relatively low in terms of active behavior, such as regularly exchanging points and participating in promotional programs. This data suggests a passive usage pattern — users may download an app and occasionally open it but not interact much further. Scores for indicators such as "I am satisfied with the promo provided" and "I would recommend Eraspac to others" are in the moderately positive category but not optimal. This data suggests that while users appreciate some aspects of the program, they do not yet have a strong emotional attachment to the app.

This low level of engagement is directly correlated with churn intention. According to Mahayani's (2022) theory, weak engagement increases the risk of customers switching to competing applications because there is no emotional bond strong enough to retain them. The main obstacles to increasing engagement at Eraspac were identified as

1. Lack of promotions that really attract attention,
2. Lack of gamification or interaction features that make users feel "actively involved,"
3. A less intensive communication program aims to build emotional closeness with users.

Thus, customer engagement analysis shows that even though Eraspac has a decent user base, their engagement level is still low. To increase loyalty and reduce churn,

engagement- strengthening strategies are needed, such as challenge-based loyalty programs, personalized push notifications, and more interactive and sustainable promotional activities.

Churn Intention

Churn intention, or the customer's intention to stop using the Eraspace application, is an important indicator in evaluating the effectiveness of this digital loyalty program. Measuring churn intention provides an early picture of the risk of losing customers, as well as the main causal factors behind that decision.

According to the results of a survey conducted on active users, inactive users, and potential Eraspace users, several important findings were obtained. The level of churn intention among respondents is relatively high, especially among users who are no longer active (churned customers). They scored quite high on statements such as "I am considering stopping using Eraspace" and "I find other loyalty programs more attractive." This indicates that the current loyalty program is not strong enough to retain its user base. The main reasons that drive churn intention are

1. Customers perceive low value in the Eraspace loyalty program because they believe the benefits do not justify the effort required to collect points.
2. The user experience is less than optimal, especially regarding application navigation and complexity in the point redemption process.
3. Service quality is considered less responsive to customer complaints or technical problems.
4. Customers experience a low level of engagement when they feel less involved in the program, either actively or emotionally.

The results of this analysis are in line with the concept proposed by Kim et al. (2023) and Badmus (2024), that churn intention in digital loyalty programs is This is strongly influenced by a combination of internal factors, including perceived value, user experience (UX), customer satisfaction, and customer engagement. If any of these factors fail to meet customer expectations, then intent to abandon the program will increase significantly. Respondents from the non-user group (who have shopped on the EraX network but have never used Eraspace) also showed the potential for churn intention in the future. They express hesitation about using an app if the loyalty program does not appear to offer superior value or experience compared to other programs. Thus, the churn intention analysis in this research confirms that the risk of churn at Eraspace is quite high if comprehensive improvements are not immediately made to perceived value, user experience, and service quality. Reducing churn intentions must be a top priority to maintain the sustainability and growth of customer loyalty in the Eraspace program.

Eksternal Analysis

PESTLE Analysis

PESTLE analysis helps understand how external factors outside the company's control affect business strategy, especially in the development and sustainability of digital loyalty programs such as PT EraX's Eraspace. The following is an analysis of the first three factors: political, economic, and social.

Political

The current stability of the Indonesian government provides a business climate that is relatively conducive to the development of the digital economy. However, there has been an important shift in regulations, especially with the enactment of the Personal Data Protection Law (UU PDP) in 2022. This law requires companies that manage customer data, including loyalty programs such as Eraspace, to guarantee the security and confidentiality of user

information. Failure to comply with these regulations can damage reputation and public trust. Apart from that, the government has also shown support for digital transformation through incentives and strategic policies, such as digitalizing MSMEs, which can open up collaboration opportunities for Eraspace in the future.

Economy

Post-pandemic recovery conditions still leave uncertainty in people's purchasing power. Consumers are becoming more selective in how they spend their money, and loyalty programs that offer immediate benefits such as discounts or cashback are becoming more relevant in maintaining consumer interest. On the other hand, exchange rate fluctuations and rising prices of electronic goods added pressure to consumer spending. In these conditions, programs like Eraspace have strategic potential as a differentiation tool that provides added value in purchases but must be supported by an easy points exchange system and tangible benefits. Apart from that, the very tight price competition in the e-commerce industry requires Eraspace to remain competitive, especially because big players such as other programs also have loyalty programs with faster and more flexible rewards.

Social

Changes in Indonesian consumer behavior are also a challenge and an opportunity. Millennials and Gen Z, as the majority of digital users, have high expectations for personalization, speed of service, and intuitive user experience. They tend to only be loyal to brands that can provide a pleasant experience and immediate benefits. On the other hand, even though internet penetration and application use are high, the level of digital literacy in various regions is still not evenly distributed. This creates a gap in people's understanding of how app-based loyalty programs like Eraspace work. Therefore, program communication, user education, and feature simplification are crucial aspects in increasing engagement and reducing churn.

Technology

The rapid development of digital technology in Indonesia opens up great opportunities as well as challenges for the development of loyalty programs like Eraspace. The integration of technologies such as big data, artificial intelligence (AI), and machine learning is now the standard in designing personal and adaptive loyalty programs. Unfortunately, based on research findings, Eraspace has not This technology has been fully exploited to its potential. The lack of personalization and conventional recommendation systems cause loyalty programs to feel generic and irrelevant to the needs of each customer. In addition, a suboptimal user experience shows that application interface development has not yet followed modern UX standards, which demand speed, ease of navigation, and responsive design. To remain competitive, EraX needs to accelerate the adoption of advanced technologies to improve system efficiency, predict customer behavior, and automate loyalty campaigns.

Legal

Legal aspects have a significant influence on the operations of digital programs, especially those that rely on collecting and processing user data. As previously mentioned, the implementation of the Personal Data Protection Law requires every digital company to maintain customer data transparency and security. On the other hand, regulations related to e-commerce, digital taxes, and consumer protection also continue to be updated along with the growth of the digital ecosystem in Indonesia. If Eraspace does not comply with the latest legal provisions, both in terms of protecting consumer rights, digital transaction systems, and implementing promotions, then the breach could have legal and reputational impacts.

Therefore, managing legal and compliance risks must be a priority in the strategy for managing loyalty applications.

Environmental

Even though they don't seem directly related to digital applications, environmental factors are now increasingly being paid attention to by consumers and are becoming part of the brand image. Awareness of sustainability is increasing rapidly, especially among the younger generation, who tend to choose brands that care about the environment. For programs like Eraspac, this is a strategic opportunity to integrate environmentally friendly elements in program design, for example by encouraging loyalty points that can be exchanged for green donations, e-vouchers for environmentally friendly products, or reward features for customers who make sustainable purchases. These steps will improve the company's image and strengthen emotional engagement with customers who have values and preferences for environmental issues.

Market Orientation

Market orientation refers to the extent to which a company places customer needs and desires at the center of all its business and operational strategies. In the context of the Eraspac loyalty program, a market-oriented approach is critical considering the rapidly changing dynamics of digital consumer behavior, as well as intense competition from other loyalty programs. Based on research findings, EraX through Eraspac has not fully adopted a strong market orientation approach. Even though various loyalty features are available, such as collecting points, exclusive promos, and gift exchange, these features have not been fully adapted to various customer preferences. Many users stated that the program benefits felt less relevant to their needs, and the points exchange system was considered too complicated. Such feedback shows that the company has not optimally absorbed and responded to insights from the market in a sustainable manner.

According to Purwianti (2021), companies with high market orientation will do three main things consistently: (1) collect market information and customer needs systematically, (2) disseminate this information to all organizational units, and (3) follow up with a quick response in the form of strategy or product/service innovation. In the context of Eraspac, these steps have not been implemented comprehensively. For example, customer behavior data (such as transaction habits, types of promos they are interested in, or reasons for churn) has not been utilized optimally to develop personal and competitive loyalty programs. Thus, a shift in strategy from product-driven to customer-driven is needed. The change includes improving customer data analytics capabilities, mapping needs based on user segments (active, disabled, potential), and agile feature updates based on market feedback. Implementing a stronger market orientation will help Eraspac increase the perception of program value in the eyes of customers, accelerate innovation based on real needs, and ultimately strengthen user loyalty and retention.

Customer Analysis

Table 1. Customer Analysis

Variable		Outer Loading	AVE	Cronbach's Alpha	Rho_A	CR
Customer Engagement	M1	0,794	0,673	0,842	0,876	0,892
	M2	0,772				
	M3	0,813				
	M4	0,779				

Perceived Value	X1.1	0,811	0,596	0,830	0,833	0,880
	X1.2	0,784				
	X1.3	0,730				
	X1.4	0,727				
	X1.5	0,803				
User Experience	X2.1	0,742	0,577	0,755	0,767	0,845
	X2.2	0,826				
	X2.3	0,762				
	X2.4	0,702				
Customer Satisfaction	X3.1	0,841	0,624	0,799	0,801	0,869
	X3.2	0,803				
	X3.3	0,778				
	X3.4	0,857				
Churn Intention	Y1	-0,311	0,433	0,719	0,419	0,614
	Y2	0,772				
	Y3	0,689				
	Y4	0,751				

The results of the construct validity and reliability test showed that in general all variables in the model had adequate measurement quality. First, in terms of convergent validity, the outer loading indicator of almost all items is above the recommended minimum value, which is 0.7. This shows that each indicator is able to represent its respective constructs quite well. For example, all indicators of the Customer Engagement construct (M1–M4) have an outer loading between 0.772 to 0.813, and the Customer Satisfaction construct (X3.1–X3.4) even achieves the highest outer loading at 0.857. Even though there is one indicator on Churn Intention (Y1) with a negative loading (-0.311), this parameter requires special attention because it can damage the integrity of the construct and should be considered for removal from the model..

Furthermore, for Average Variance Extracted (AVE), all main constructs—except Churn Intention—have AVE values above the minimum limit of 0.5. The highest AVE value is found in Customer Engagement (0.673), indicating that more than 67% of the variance of the indicator is explained by the construct. In contrast, the Churn Intention construct has an AVE value of just 0.433, which means it is still below the suggested threshold, indicating that this construct is not strong enough to represent its indicators consistently. This reinforces the findings of the previous outer loading, and shows the need for revisions to this construct. In terms of construct reliability, all variables (except Churn Intention) showed good Cronbach's Alpha and Composite Reliability (CR) values, which were above 0.7. The Customer Engagement construct, for example, has Cronbach's Alpha of 0.842 and a CR of 0.892, which indicates excellent internal consistency between items. Meanwhile, the CR value for user experience is also at the ideal number, namely 0.845. However, the churn intention construct again showed weakness, with a Cronbach's alpha of only 0.719 and a CR of 0.614 — the lower limit of an acceptable minimum, but still indicating potential reliability problems. The Rho_A value for this construct is only 0.419, which is far below the minimum standard of 0.7, further supporting the conclusion that this construct is the weakest among all the variables in the model.

Overall, this measurement model has quite good validity and reliability for most of the main constructs, especially customer engagement, perceived value, user experience, and customer satisfaction. However, the Churn Intention variable requires re-evaluation, both in terms of question items and the preparation of the indicators, to ensure that the results of the SEM-PLS reflect the relationship between variables in a valid and reliable manner.

Table 2. Hypothesis test, Uji Hubungan menggunakan SEM PLS

Hipotesis	Relationships Between Variables	Path Coefficient	Mean	Standard Deviation	T-Statistic	P-Value
H1	Perceived Value ---> Customer Satisfaction	0,567	0.575	0.101	5.600	0.000
H2	User Experience ---> Customer Satisfaction	0,224	0.218	0.105	2.129	0.034
H3	Customer Satisfaction ---> Churn Intention	0,12	0.063	0.171	0.704	0.481
H4	Perceived Value ---> Customer Satisfaction ---> Churn Intention	0,068	0.037	0.099	0.689	0.491
	User Experience ---> Customer Satisfaction ---> Churn Intention	0,027	0.013	0.046	0.592	0.554
	Customer Satisfaction ---> Churn Intention	-0,157	-	0.245	0.642	0.521
H5	User Experience ---> Churn Intention	-0,158	-	0.171	0.924	0.356
H6	Customer Engagement ---> Churn Intention					

H1: Perceived Value → Customer Satisfaction

The results of the analysis show that hypothesis H1, which states that perceived value influences customer satisfaction, is proven to be significant. The path coefficient value of 0.567 shows that the influence is forceful and positive, which means that the higher the benefit value felt by customers, the higher their level of satisfaction with the Eraspace loyalty program. The T-statistic value of 5.600 far exceeds the significance threshold of 1.96, and the p-value of 0.000 indicates very high significance ($p < 0.001$). This finding is in line with the theory of Kim et al. (2023), which states that perceived value is one of the main determining factors of customer satisfaction in the context of service consumption and loyalty programs. Thus, these results confirm that customer perceptions of the value of the Eraspace program are a key element in building satisfaction.

H2: User Experience → Customer Satisfaction

We also proved the significance of Hypothesis H2, namely that user experience influences customer satisfaction, albeit with a weaker influence than H1. The path coefficient value of 0.224 shows that user experience has a positive influence on customer satisfaction, although not as strong as the influence of perceived value. The T-statistic value of 2.129 is still above the threshold of 1.96, and the p-value of 0.034 indicates that this effect is significant at the 95% confidence level. These results show that although UX is not the only dominant factor, improving the convenience, navigation, and ease of use of applications remains an important element in creating customer satisfaction. This finding is in line with Norman's (2013) theory and various other studies that emphasize the role of UX in digital interactions that lead to loyalty.

H3: Customer Satisfaction → Customer Churn Intention

Customer satisfaction has an effect on churn intention, indicating that this relationship is not statistically significant. Even though the direction of the effect is in line with expectations (negative, with a path coefficient of 0.120), the T-statistic value is only 0.704 and the p-value is 0.481, far above the significance limit of 0.05. This means that even though previous theories and research such as Soegoto (2013) or Kim et al. (2024) consider customer satisfaction a strong predictor in reducing churn intention, in the case of Eraspace, this relationship is not statistically proven. This anomaly could be caused by other factors outside of satisfaction that

more dominantly influence a customer's decision to leave the program, such as a mismatch in prize benefits, a competitor's program that is more attractive, or a customer's weak emotional attachment to the brand.

H4a: Mediation of Customer Satisfaction in the Perceived Value → Churn Intention relationship

Hypothesis H4, namely the indirect influence of perceived value on churn intention through customer satisfaction, consists of two paths: H4a (direct path) and H4b (indirect/mediated path). In H4a, the direct influence of Perceived Value on Churn Intention is also not significant, with a path coefficient of 0.068, T-Statistic 0.689, and p-value 0.491. This means that customers' perceived value of the program does not directly encourage them to stay or abandon the application.

H4b: Mediation of Customer Satisfaction in the User Experience → Churn Intention relationship

H4b, namely the indirect effect of Perceived Value → Customer Satisfaction → Churn Intention, is also not significant, considering that the mediation path through Customer Satisfaction (which is not significant in H3) weakens the total effect. Statistically, the mediation effect will only be significant if both paths ($X \rightarrow M$ and $M \rightarrow Y$) are significant, which is not the case here. This means that perceived value is only able to influence satisfaction but is not strong enough to reduce churn intention either directly or indirectly.

H5: User Experience → Churn Intention relationship

The results of testing hypothesis H5, namely, user experience has a direct effect on churn intention, show that this relationship is not statistically significant. The path coefficient value of -0.157 indicates a negative direction of influence, in accordance with the theoretical assumption that the better the user experience, the less likely the user will leave the program. However, the T-statistic is only 0.642 and the p-value is 0.521, far above the significance threshold of 0.05. This indicates that the user experience in using the Eraspac application, such as navigation comfort and ease of redeeming points, although important, is not strong enough to directly influence the customer's decision to stay or churn. These findings show that UX alone is not the main determinant of churn intention if it is not supported by perceived value or strong emotional attachment.

H6: Customer Engagement → Customer Churn Intention

Hypothesis H6, namely, customer engagement influences churn intention, also shows an insignificant relationship. Even though the direction of the effect is negative, as expected (path coefficient -0.158), the T-statistic value is only 0.924 and the p-value is 0.356, so it does not meet the significance requirements. This The findings indicate that the level of customer involvement in the Eraspac application, including login frequency, interaction with promotions, and participation in loyalty programs, is insufficient to create a bond that can effectively reduce customers' intention to churn. These findings emphasize that engagement that is passive or only at the behavioral level may not be able to produce emotional effects or long-term commitment to the brand.

Overall Results of Hypothesis Testing

Based on the results of the SEM-PLS analysis, of the six hypotheses proposed, only two were proven to be statistically significant, namely H1 (Perceived Value → Customer Satisfaction) and H2 (User Experience → Customer Satisfaction). This study shows that customers' perceived value and good user experience have an important role in shaping the level of satisfaction with the Eraspac loyalty program. However, the results also show that customer satisfaction has no significant effect on churn intention (H3), and the indirect influence of perceived value and user experience on churn intention through customer satisfaction (H4a and H4b) is also not significant. In addition, the direct relationship from user experience (H5) and customer engagement (H6) to customer intention to churn was also

proven to be insignificant. Overall, these results illustrate that customer satisfaction can indeed be shaped by the quality of perception and experience but is not strong enough to prevent churn directly. This study shows that churn intention is most likely influenced by other variables that have not been captured in this model, such as emotional attachment, comparison with competing programs, or external factors such as more aggressive promotion of other programs.

These findings provide several important directions for Eraspace management. First, companies need to focus on increasing perceived value and UX significantly, because both have been proven to contribute directly to customer satisfaction. This can be done by improving the points exchange system, We are expanding relevant reward options and simplifying the application's appearance and flow to enhance user-friendliness. Second, because satisfaction has not been proven to reduce churn directly, it is necessary to build deeper long-term loyalty drivers, such as content personalization, emotional value-based rewards, and referral programs that encourage social engagement. In addition, loyalty teams need to strengthen engagement not only functionally (for example, push promos) but also emotionally, such as through storytelling, brand ambassadors, or community features. By building a more personal and meaningful attachment, customers not only feel satisfied but also like they have a special relationship with the brand—which is ultimately more effective in reducing churn intention.

SWOT Analysis

Table 3. Result of SOWT Analysis

Strengths	Weaknesses
1. The visual appearance of the application is considered attractive by most users (UX)	1. The benefits of the loyalty program are not commensurate with the customer's efforts (Perceived Value)
2. Customer satisfaction acts as an important mediating variable (Customer Satisfaction)	2. The process of exchanging points is considered less practical and promotions are limited (Perceived Value)
3. The percentage of active users is quite large (Customer Engagement)	3. Application navigation is not yet completely intuitive (UX)
4. The loyalty program has a high perceived value (perceived value), proven to be able to increase customer satisfaction. (Customer Analysis)	4. Slow service response to user complaints (Service Quality)
5. The application UX is quite good and contributes to Customer Satisfaction (Customer Analysis)	5. There are errors/bugs in application features (low system reliability) (Service Quality)
	6. Lack of information and unclear loyalty program (Service Quality)
	7. The level of customer satisfaction is at a fairly satisfied level, not yet optimal (Customer Satisfaction)
	8. Low perceived value triggers churn (Churn Intention)
	9. Suboptimal user experience and complicated redeem process (Churn Intention)

10. Eraspac is not yet optimal in utilizing technology (lack of AI, UX is not yet modern) (PESTLE Analysis)	
Opportunities	Threats
1. Opportunity to increase perceived value through personalized promotions and ease of redeem system (Perceived Value)	1. Less competitive than competitor loyalty programs (Perceived Value)
2. Huge room for improvements to a more user-friendly design (UX)	2. Lack of attractive promotions, lack of gamification features, and weak program communication (Customer Engagement)
3. Opportunities to strengthen engagement through gamification, personalization and challenge-based loyalty (Customer Engagement)	3. The level of churn intention is quite high, especially for inactive users (Churn Intention)
4. Loyalty programs with direct benefits (cashback, discounts) are more popular (PESTLE Analysis)	4. People's purchasing power is still under pressure after the pandemic & prices of electronic goods have increased (PESTLE Analysis)
5. Millennials and Gen Z demand fast, personalized and enjoyable digital experiences (PESTLE Analysis)	5. Competitor loyalty programs are more responsive and adaptive (Market Orientation)
6. Technological developments (AI, big data, ML) open up opportunities for loyalty program innovation (PESTLE Analysis)	6. Dependence on functional engagement (for example promos or notifications) which are easily ignored or imitated by competitors. (Customer Analysis)
7. Opportunities to shift from a product-driven to a customer-driven approach through increasing analytical capabilities and user segment mapping (Market Orientation)	
8. Development of elements emotional value And brand attachment could be a new approach to suppress churn (Customer Analysis)	
9. Implement personalization, gamification, or storytelling strategies to build stronger emotional bonds. (Customer Analysis)	
10. Potential to strengthen UX and perceived value through improving the reward system, simplifying applications, and community-based referral programs. Customer Analysis)	

QSPM Matrix

Based on the calculation results in the QSPM matrix, it can be concluded that the most recommended customer retention strategy for Eraspac is "Adopting technology such as AI for automation, intelligent recommendations, and interactive services" with the highest total score of 4.21. This strategy is considered the most capable of exploiting the company's internal strengths and external opportunities, as well as overcoming existing weaknesses and threats. This high score shows that digital transformation by utilizing the latest technology such as

artificial intelligence (AI), machine learning, and automation can strengthen the effectiveness of customer service, provide more personalized product recommendations, and create a more sophisticated and efficient user experience. The strategy with the second highest score is "Building emotional loyalty through gamification, storytelling and fun interactions" with a score of 4.04. This strategy has the advantage of creating a strong emotional bond with users through a fun and interactive experience. Elements such as loyalty challenges, digital prizes, and inspiring narratives can increase customer engagement, especially in the context of increasingly fierce digital platform competition.

The strategy "Improving user experience through intuitive interfaces and data-driven personalization features" earned a score of 3.77. This result shows that UX and personalization are still important components in retaining users. Although not as advanced as the previous two strategies, this approach is still crucial because user experiences that are intuitive and tailored to individual preferences have been proven to increase customer satisfaction and frequency of use. The strategy with the lowest score is "Increasing perceived value through attractive promos, exclusive rewards, and easy redeem features," which received a score of 3.25. Even though it still has positive value, this strategy is considered less than optimal in answering Eraspac's main strategic challenges. This phenomenon is most likely due to customer perceptions that existing loyalty programs are still not valuable enough, and current promotions are considered less attractive or practical. Therefore, this strategy should be used as a support or complement to other strategies that have a more holistic impact.

These QSPM results emphasize the importance of a proactive and interactive technology approach as the main pillar of Eraspac customer retention. By placing AI and gamification as a top priority, and supported by positive UX and a perception of value reinforced through incentives, Eraspac can create memorable, competitive, and sustainable customer experience.

Retention Strategy

Table 4. Retention Strategy

Strategy Description	RANK	TAS
Adopt technologies like AI for automation, intelligent recommendations, and interactive services.	1	4,21
Build emotional loyalty through gamification, storytelling, and fun interactions.	2	4,04
Improve user experience through intuitive interfaces and data-driven personalization features.	3	3,77
Increase perceived value through attractive promos, exclusive rewards and easy redeem features.	4	3,25

Based on the results of the QSPM analysis that has been carried out, the customer retention strategy that has the most potential to be implemented by Eraspac is the strategy of adopting technology such as AI for automation, intelligent recommendations and interactive services. This strategy received the highest score, namely 4.21, indicating that a modern technology-based approach is very relevant to the company's internal and external conditions. The application of AI can increase efficiency and personalize services, for example in the form of intelligent chatbots, contextual notifications, and recommendation systems that are able to accurately read user preferences. This greatly contributes to increasing customer satisfaction and strengthening their loyalty. The second strategy that also has a big influence on customer retention is building emotional loyalty through gamification, storytelling and fun interactions, with a QSPM score of 4.04. This strategy targets the psychological aspects of customers by building emotional closeness through enjoyable and meaningful experiences. Features like

loyalty challenges, points achievements, badges, and a strong brand narrative can encourage users to stay engaged in the app ecosystem, not just for functional value but because of emotional engagement.

The strategy of improving user experience through an intuitive interface and data-driven personalization features is also noteworthy despite having a slightly lower score, at 3.77. This strategy supports the success of the previous two strategies by ensuring that all application elements can be easily accessed and tailored to individual customer needs. Good UX and accurate personalization are the main foundations in forming positive The focus is on enhancing perceptions and encouraging users to continue using the service. Meanwhile, the strategy of increasing perceived value through attractive promos, exclusive rewards, and easy redeem features obtained the lowest QSPM score, namely 3.25. Nevertheless, this strategy remains relevant as a complement to strengthening the value perceived by customers. Providing well-targeted promotions, rewards that seem exclusive, and an efficient point exchange system can strengthen the loyalty program as a whole and reduce the possibility of customers feeling disadvantaged or underappreciated.

An effective customer retention strategy for Eraspace needs to focus on integrating advanced technology with an emotional approach and optimal user experience. Companies should prioritize technology adoption and gamification as a top priority while continuing to perfect UX and strengthen the perceived value of loyalty programs to create solid, sustainable customer loyalty that is difficult for competitors to imitate.

5. Conclusion

This research aims to understand the main factors that influence customer churn intention and formulate customer retention strategies in the Eraspace digital loyalty program. Based on data analysis using SEM-PLS on 164 respondents, several important findings were obtained:

Perceived Value and User Experience were proven to significantly influence Customer Satisfaction, with path coefficients of 0.567 and 0.224 respectively ($p < 0.05$). This means that customer perceptions of the benefits of the program and the comfort of using the application are the main keys in forming satisfaction.

However, Customer Satisfaction does not have a significant effect on Churn Intention, nor do the Customer Engagement variables and indirect effects through mediation. This shows that satisfaction alone is not strong enough to prevent churn without emotional attachment and tangible benefit value.

These findings imply that emotional factors, competitor perceptions, and program design play a major role in shaping customers' decisions to stay or stop using loyalty apps.

Theoretically, this research makes a contribution by emphasizing the importance of distinguishing between factors that form satisfaction and factors that prevent churn, as well as the need to consider emotional loyalty and perceived relative value in digital application-based retention strategies. From a practical side, the results of this research provide an empirical basis for PT EraX to improve the Eraspace design, especially in terms of personalization of benefits, a more intuitive UX, and strengthening emotional elements in loyalty.

The limitations of this research lie in: (1) not using actual behavioral data (log data), (2) using self-reported surveys which are prone to response bias, and (3) not including external variables such as competitor programs or price factors.

For further research, it is recommended that:

Integrate actual user behavior data (user log, redemption history) with quantitative analysis. Apply predictive models such as machine learning for more accurate churn detection. Exploring psychological variables such as brand attachment, switching costs, and trust, which can explain customer emotional attachment in more depth. By understanding that churn does

not only stem from lack of satisfaction, but also from a lack of emotional connection and unimpressive experiences, this research encourages a more strategic and holistic retention approach for the future of digital loyalty in Indonesia.

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