



Unveiling the determinant factors of go club program loyalty in a super application

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ABSTRACT

Article History

Received: 27 November 2023

Revised: 15 February 2024

Accepted: 6 March 2024

Published: 1 August 2024

Keywords

Brand loyalty

Digital loyalty program

Super application.

This research aimed to analyze the factors affecting super application brand loyalty with the emergence of digital loyalty programs in Indonesia. A strong super-application has gained popularity and sustained customer demand due to Indonesia's smartphone industry expansion. To achieve this objective, a quantitative-qualitative approach utilizing Structured Equation Modeling (SEM) and interviews was employed. Ten-fold indicators determined the sample size, while convenience sampling gathered 392 respondents. The software for data analysis is SmartPLS 4.1.0.0. The results indicate the acceptance of eight hypotheses and the rejection of the remaining two. Playfulness is positively affecting attitudes and loyalty program usage. Next, affective commitment positively affects attitude and loyalty program usage. Next, reward attractiveness positively affects attitude. Finally, the relationship between attitude, usage, satisfaction, and loyalty is significant. The determinant factors of brand loyalty were playfulness, reward attractiveness, and affective commitment. The theoretical contribution is that the impact of loyalty programs on brand loyalty reveals that factors like playfulness and affective commitment influence attitudes and usage, despite gamification's potential moderating effect. The practical implication is that Gojek should improve its loyalty program strategy by diversifying the range of rewards and integrating gamification, particularly in-app games, to maintain user engagement and brand loyalty.

Contribution/Originality: The research contributes to understanding loyalty programs' impact on brand loyalty among super applications. It reveals that factors like playfulness and affective commitment influence attitudes towards loyalty programs, confirming their influence on brand satisfaction and loyalty. However, people do not accept gamification as a moderating effect.

1. INTRODUCTION

The role of smartphone technology in daily human life has significantly increased, and its development is undeniable (Brown, McGregor, & McMillan, 2014). This is evident from the extensive promotion and widespread utilization of smartphones in society, which has gained significant momentum in recent years. For instance, Indonesia has been at the forefront of this trend, with around 170 million people using smartphones in 2020, making it the fourth largest country globally in terms of users (Newzoo, 2020). Furthermore, Statista Research Department (2022) predicted that the number of smartphone users is expected to rise significantly, reaching an estimated 82.45% at 239 million of the population by 2026. This increasing penetration has provided a tremendous

opportunity for developing and using mobile-based applications. Remarkably, Indonesia ranked third among Asian countries in 2020 for the total downloads of mobile applications, with 7 billion downloads (Databoks, 2021). One mobile-based application that stands out amidst the proliferation is the super application.

The super application is a versatile application that provides a diverse range of services, all accessible from a single platform (Arviana, 2020). Therefore, it can be characterized as a comprehensive application that serves as the primary support for various services (Steinberg, 2020). Owing to its multifaceted nature, it has become an integral part of the daily lives of its users (KPMG, 2019). In Indonesia, there are numerous super application brands, including Gojek, Shopee, Grab, Tokopedia, Lazada, JD ID, BliBli, Bukalapak, and Traveloka. The COVID-19 pandemic has not hindered the continued growth of the development. The surge in market interest in the super application has fueled its increasing popularity. The high number of super application users in Eastern countries is a testament to the growing market interest. At the forefront of the market is the WeChat application, which boasts an impressive 1.24 trillion users. The Alipay, Grab, Gojek, Paytm, and Careem applications have gained 230 million, 187 million, 170 million, 150 million, and 48 million users, respectively (Mallick, 2022).

Because many people in Eastern countries are new to the Internet and have not yet accessed traditional banking services, there is higher demand for super applications in these regions. Additionally, there are differences in design thinking between the West and East, which contributes to the popularity of super applications in Eastern countries (Mallick, 2022). Their increasing popularity and positive perception in society are not only driven by user interest but also by their overall benefits. Ipsos conducted a 2022 survey in six Southeast Asian countries, and the Grab application ranked highest with an index score of 63%, followed by Shopee and Lazada at 52% and 42%, respectively. Gojek, Tokopedia, Traveloka, AirAsia, BliBli, Bukalapak, GCash, Touch n Go eWallet, Lineman, Be, and Zig were also included in the survey, with index scores ranging from 3% to 22%. The survey employed four indicators, namely, user experience, engagement, awareness, and usefulness (Rahadi, 2022).

The increasing number of super applications certainly creates fierce competition in the industry and offers transportation, e-commerce, payments, food delivery, and grocery shopping services. The super application competition in transportation services can be seen from the market share value in revenue. For example, in Q1 2022, the Gojek application four-wheeled transportation service (GoCar) controlled around 25% of the Indonesian market share, while the Grab service (GrabCar) experienced a decrease in market share from 35% to 32% (Sheng, 2022).

In the fiercely competitive superapplication industry, strategies to maintain customer loyalty and retention have become critical for businesses. Developing and sustaining this loyalty is a top priority and a vital characteristic of a successful business environment (Iglesias, Markovic, Bagherzadeh, & Singh, 2020; Panjaitan, 2021). Meanwhile, customer satisfaction plays a crucial role in increasing loyalty and maintaining a favorable business environment. Good service and customer satisfaction are the key determinants of the possibility of customers' returns (Panjaitan, 2021). Satisfaction is the sequential assessment of service features, which may be positive or negative (Kiseleva, Nekrasova, Mayorova, Rudenko, & Kankhva, 2016). This assessment includes the perspectives and expectations of customers regarding service quality. A high level of the variable is the first step in winning customer loyalty (Kiseleva et al., 2016).

Loyalty and customer retention are crucial to maintaining a business in a competitive industry. The effect of company commitment on increasing retention was first examined by Dawkins and Reichheld (1990), where high retention levels lead to increased customer net present value (Ahmad & Buttle, 2002). In addition, having a good level of retention gives a business a good reputation in a competitive market (Magatef & Tomalieh, 2015).

A way to increase customer loyalty and retention is to provide a loyalty program to increase satisfaction by providing prizes (Breugelmans & Liu-Thompkins, 2017). Based on several studies, these programs have been shown to increase customer retention rates by providing increased satisfaction and benefits (Koo, Yu, & Han, 2020; Xie & Chen, 2014). Furthermore, (Yi & Jeon, 2003) view them as essential for fostering brand loyalty.

The loyalty program must match the characteristics of the service or product. For example, a loyalty program with good consumeristic or tangible benefits significantly contributes to customer satisfaction and trust in the FMCG industry (Corbishley, Mason, & Meintjes, 2020). Based on some of the explanations, the program can increase customer loyalty, satisfaction, and retention. However, it is necessary to pay attention to the selection of benefits or rewards according to the industry where the program is implemented.

The loyalty program is well-known and widely applied in various industries, such as hotels, aviation, and shopping centers. Many companies in the digital industry, including Gojek, Shopee, and Tokopedia, have decided to implement a loyalty program as one of their services. Moreover, many digital industries implement loyalty programs with gamification and tier system rewards. Gamification is using game components and mechanisms in a product with no game context or category to improve service capabilities and the customer experience of using them (Kristian & Napitupulu, 2022). Meanwhile, a tier reward system offers prizes based on customer levels in a loyalty program. This system encourages customers to return and engage in transactions by offering better rewards as their loyalty level or tier increases (Kristian & Napitupulu, 2022).

Based on the synthesise of previous research findings, the researchers identify that there is still limited research to examine the effect of playfulness, reward attractiveness, and affective commitment on attitudes towards loyalty program and loyalty program usage. Moreover, the moderating role of gamified loyalty program will increase the loyalty program usage. Therefore, the researchers formulated comprehensive conceptual framework for understanding the determinant factors of brand loyalty from loyalty program characteristic and gamification perspective. The research objective is to examine the determinant factors that influence loyalty to the Gojek brand in the presence of the GoClub program.

2. LITERATURE REVIEW

The stimulus-organization-response (S-O-R) theory is crucial for comprehending consumer behavior, particularly about ride-hailing applications (Ali & Song, 2023; Nguyen et al., 2023; Zhang, Zhang, & Ma, 2023; Zhu, Fang, & Lim, 2023). This study employs the S-O-R framework as a theoretical model to investigate factors that influence in ride-hailing applications. We regard the stimulation or input from the ride-hailing platform as the primary trigger. Previous studies have examined relative advantage (Zhu et al., 2023), reward (Nguyen et al., 2023) and affective commitment (Ali & Song, 2023; Zhu et al., 2023), online interaction (Zhang et al., 2023) as stimuli. Simultaneously, the organism encompasses the user's internal variables, such as perception and attitude. The previous study examined attitude and usage as organisms (Ali & Song, 2023; Fauzi & Sheng, 2021; Zhu et al., 2023). The term 'response' refers to the consumers' reaction or behavior in response to the stimulus. The previous study examined the satisfaction (Nguyen et al., 2023) and loyalty (Zhang et al., 2023) as responses. By employing this theory, this research aims to methodically investigate and examine the factors that impact consumer loyalty in the swiftly evolving digital ecosystem.

To comprehend the utilization and contentment of loyalty programs in ride-hailing applications, it is crucial to consider the factors of playfulness (Priyadarshini, Sreejesh, & Anusree, 2017; Sundjaja, Savina, Yuli, & Hardianto, 2022; Van Der Heijden et al., 2020; Zhang et al., 2023), reward attractiveness (Nguyen et al., 2023; Phuc, 2019; So, Danaher, & Gupta, 2015; Sundjaja et al., 2022; Zhang et al., 2023), and affective commitment (Ali & Song, 2023; Evanschitzky, Iyer, Plassmann, Niessing, & Meffert, 2006; Rather, Tehseen, Itoo, & Parrey, 2019; Sundjaja et al., 2022). Playfulness encompasses the delight and satisfaction experienced by users during their engagement with loyal programs. Reward attractiveness refers to the degree of appeal of the incentives or prizes provided by the program (Sundjaja et al., 2022). Simultaneously, affective commitment centers on the emotional engagement and affective connections formed between the user and the brand (Sundjaja et al., 2022). It is essential to incorporate these three components to comprehensively analyze the factors that impact consumer utilization and contentment with loyalty programs. A knowledge of gamified loyalty programmes, which include using game elements in the

structure of loyalty programmes, add another dimension to the design and improvement of the effectiveness of loyalty programmes in ride-hailing apps (Groening & Binnewies, 2021; Taruli, Chan, & Tresna, 2020).

Prior studies have yielded valuable understanding regarding the correlation among playfulness, the appeal of rewards, emotional commitment, and loyalty towards gamified loyalty programs and the utilization and contentment of loyalty programs (Rodrigues, Oliveira, & Costa, 2016; Sundjaja et al., 2022). Prior research indicates that elevated playfulness, sufficient reward appeal, and solid emotional engagement can enhance user engagement in loyalty programs (Hwang & Choi, 2020; Liu, Shao, Liu, & Zhao, 2021; Phuc, 2019). Moreover, the incorporation of gamification elements has demonstrated its efficacy in enhancing consumer interaction and engagement within loyalty programs.

2.1. Hypothesis Development

Our study posits that playfulness, as a fundamental component in consumer engagement with loyalty programs, will positively impact consumer attitudes toward loyalty programs and loyalty program usage (Zhang et al., 2023). Prior research has identified playfulness as contributing to creating positive and enjoyable consumer experiences during interactions with loyalty programs (Van Der Heijden et al., 2020). This concept is intricately linked to the exhilaration and favorable emotions that emerge when engaging in a loyalty program, with the anticipation that it will enhance consumer attitudes toward the program and usage experience (Priyadarshini et al., 2017; Sundjaja et al., 2022; Van Der Heijden et al., 2020; Zhang et al., 2023). Consequently, our initial hypothesis suggests that as consumers perceive higher levels of playfulness, their attitudes toward loyalty programs and loyalty program usage become more positive.

Next, our study posits that the attractiveness of rewards provided by loyalty programs, will positively influence consumer attitudes toward loyalty programs and loyalty program usage (Phuc, 2019; Sundjaja et al., 2022). Prior studies indicate that consumers respond more favorably to loyalty programs that provide appealing and valuable incentives (Zhang et al., 2023). The attractiveness rewards play a vital role in enhancing positive relationships between consumers and loyalty programs in this context (Nguyen et al., 2023; Zhang et al., 2023). The more interactive rewards offered by a loyalty program, the more favorable the consumer's perception of the program (Sundjaja et al., 2022; Zhang et al., 2023).

Next, our study posits that affective commitment influences consumer attitudes toward loyalty programs. Affective commitment is a component of consumer loyalty towards a brand or service through positive consumer assessments of loyalty programs (Evanschitzky et al., 2006). Previous studies suggest that individuals with strong emotional attachment to a brand or service are more likely to exhibit a favorable attitude towards the brand's loyalty program (Ali & Song, 2023; Sundjaja et al., 2022). Therefore, the researcher proposes the hypothesis statement as follows:

H₁: Playfulness positively affects attitude toward loyalty program.

H₂: Playfulness positively affects loyalty program usage.

H₃: Reward attractiveness positively affects attitude toward loyalty program.

H₄: Reward attractiveness positively affects loyalty program usage.

H₅: Affective commitment positively affects attitude toward loyalty program.

H₆: Affective commitment positively affects loyalty program usage.

Next, our study posits that there is a positive relationship between attitudes toward loyalty programs and the utilization of loyalty programs (Putra, Hartoyo, & Simanjuntak, 2017; Sundjaja et al., 2022). Prior research has established that the attitude toward loyalty programs is a crucial factor in determining the level of consumer participation in a brand's or platform's loyalty program (Sundjaja et al., 2022). A favorable disposition towards a loyalty program indicates a favorable assessment of the program's worth, advantages, and characteristics (Putra et

al., 2017). The potential consequences of these speculative findings may offer a more distinct perspective on the factors that motivate consumers to embrace and use loyalty programs (Nguyen et al., 2023).

Next, our study posits that gamified loyalty programs play a moderating role in the relationship between attitude toward loyalty programs and loyalty program usage (Kristian & Napitupulu, 2022; Sundjaja et al., 2022). With the increasing popularity of gamification in marketing and customer management strategies, the question of how these game elements influence the use of loyalty programs is becoming increasingly relevant (Kristian & Napitupulu, 2022). Prior studies indicate that implementing gamified loyalty programs can alter the correlation between attitudes toward a loyalty program and consumer engagement (Sundjaja et al., 2022). Thus, this hypothesis suggests that incorporating game elements into loyalty programs will influence the connection between attitudes toward loyalty programs and the usage of such programs. It indicates that the impact of attitudes on usage will be affected by the presence and extent of adoption of game elements in the program. Therefore, the researcher proposes the hypothesis statement as follows:

H₁: Attitude toward loyalty program positively affects loyalty program usage.

H₂: Gamified loyalty program moderates the relationship between attitude toward loyalty program and loyalty program usage.

Next, our study posits that the customer will feel satisfied after using the loyalty program. Prior studies indicate a positive correlation between a consumer's frequency of utilizing a loyalty program and their level of satisfaction with the overall experience (Dirsehan & Cankat, 2021). Utilizing loyalty programs actively enables consumers to fully capitalize on the advantages and rewards provided, fostering favorable engagements between consumers and brands (Panjaitan, 2021). Gaining a more profound comprehension of this relationship can serve as a foundation for devising more efficient management tactics to enhance consumer contentment within the framework of loyalty programs (Dirsehan & Cankat, 2021).

Finally, our study posits that the customer will be loyal to the brand after feeling satisfied with the loyalty program (Muhammad, Rozi, & Supriyanto, 2021). Utilizing a loyalty program positively influences brand loyalty (Nastasoiu & Vandebosch, 2019). Consumers' perception of satisfaction with loyalty programs leads to more substantial and committed relationships with the brand (Zhang et al., 2023). Prior studies indicate that customers who are content with loyalty programs exhibit higher levels of loyalty and are inclined to sustain their purchasing patterns towards brands that provide loyalty programs (Figueiredo, 2019). Therefore, the researcher proposes the hypothesis statement as follows:

H₃: Loyalty program usage positively affects loyalty program satisfaction.

H₄: Loyalty program satisfaction positively affects brand loyalty.

Figure 1 illustrates the proposed model.

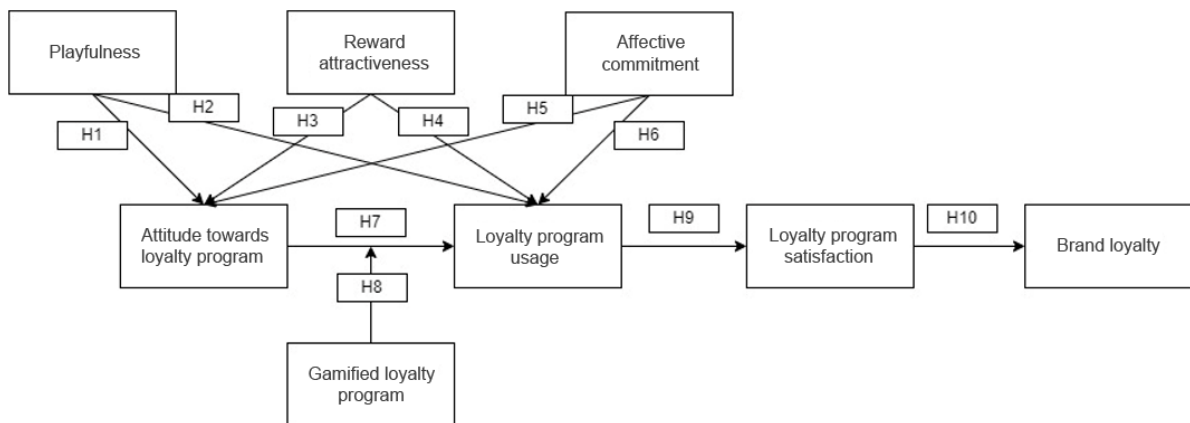


Figure 1. Proposed model.

3. METHODS

To gain a comprehensive understanding of the background and issues, the literature on the development of mobile application users, the emergence of the super application, competition, customer loyalty, retention, and loyalty programs should be examined. In addition, a search was conducted for theoretical literature relevant to the model, and an informed analysis was carried out by incorporating these sources.

The research model selected is the development of previous results with research variables, namely playfulness, reward attractiveness, affective commitment, attitude toward loyalty programs, loyalty program usage, and gamified loyalty programs (Sundjaja et al., 2022). In addition, two new variables, namely loyalty program satisfaction and brand loyalty, were also integrated (Dirsehan & Cankat, 2021). In preparing the questions, references were obtained from various journals, and the questions were modified to have topics suitable for research. The readability test was conducted to obtain input from respondents regarding their understanding of the questionnaire. Similarly, the questionnaires were distributed through online media such as survey platforms, LINE, WhatsApp, and Instagram.

The Gojek application users who had used the GoClub feature and resided in the jabodetabek area were the selected respondents in this study. The technique was convenient sampling with a minimum sample size of 10 times the number of indicators (Memon et al., 2020). The total number of respondents was 543, but only 392 met the criteria. The eligibility requirements for respondents included being at least 18 years of age, actively utilizing the Gojek application, and possessing knowledge about the GoClub loyalty program. By meeting these criteria, the respondents were qualified to provide relevant and insightful feedback on the research topic.

The indicators of playfulness, reward attractiveness, affective commitment, attitude toward loyalty programs, loyalty program usage, and gamified loyalty program were adapted from the previous research (Sundjaja et al., 2022). The indicators of loyalty program satisfaction and brand loyalty were adapted from the previous research (Dirsehan & Cankat, 2021) and measured using a Likert scale (1 = strongly disagree; 6 = strongly agree). To assess the validity of the content, three GoClub users were asked to assess each item and suggest an alternative.

The data analysis technique used to test the structural model and the level of influence of each variable is partial least squares (PLS) regression. PLS regression is a data analysis technique used to test the value of latent variables for predictive purposes (Chin & Marcoulides, 1998). The two analyses used are the outer and the inner models. In addition, confirmatory factor analysis was tested for its reliability and validity using indicator loadings, VIF, Cronbach's α , composite reliability rhoC, and HTMT. The path analysis test matrix included R square, path coefficients, p-values, and t statistics. Interviews were also conducted to obtain validation from respondents through sample representatives on hypotheses.

4. RESULTS AND DISCUSSIONS

Table 1's descriptive analysis revealed a balanced proportion of respondents based on gender, with 208 female respondents accounting for 53.1% and 184 male respondents for 46.9%. Furthermore, there were 333 respondents (85%) in the age range of 18–30 years, and 59 (15%) were above 30 years. Based on the level of education, there were 193 (49.3%), 176 (44.9%), 12 (3.1%), 10 (2.6%), and 1 (0.3%) respondents having the last education in senior high school, bachelor degree, master degree, junior high school, and doctoral degree, respectively. In addition, 186 (47.4%), 119 (30.4%), 29 (7.4%), 21 (5.4%), and 37 (9.4%) respondents had jobs as students, private employees, civil servants, entrepreneurs, and other jobs. Based on the domicile of residence, 197 (50.3%), 81 (20.7%), 50 (12.8%), 39 (9.9%), and 25 (6.4%) respondents live in DKI Jakarta, Tangerang, Bekasi, Bogor, and Depok, respectively.

The result showed that 224 (57.1%) respondents often make transactions on the Gojek application, while 168 (42.9%) rarely transact. Furthermore, based on the membership level of the GoClub loyalty program, 149 (38%),

109 (27.8%), 92 (23.5%), and 42 (10.7%) respondents have Citizen, Boss, Juragan, and Anak Sultan membership levels.

Table 1. Descriptive analysis of respondents' profile.

Item	Frequency	Percentage	Item	Frequency	Percentage
Gender			Age (Years):		
Female	208	53.1	18 – 25	279	71.2
Male	184	46.9	26 – 30	54	13.8
Education			31 – 35	20	5.1
Senior high school	193	49.3	36 – 40	12	3.1
Bachelor degree	176	44.9	> 45	16	4.1
Master degree	12	3.1	41 – 45	11	2.8
Junior high school	10	2.6	Occupation		
Doctoral degree	1	0.3	Student	186	47.4
Transaction frequency (Time/Week)			Private sector employee	119	30.4
Often (>3)	224	57.1	Government employee	29	7.4
Rarely (<3)	168	42.9	Entrepreneurship	21	5.4
Membership tier			Others	37	9.4
Warga (Tier 1)	149	38	Domicile		
Bos (Tier 2)	109	27.8	DKI Jakarta	197	50.3
Juragan (Tier 3)	92	23.5	Tangerang	81	20.7
Anak Sultan (Tier 4)	42	10.7	Bekasi	50	12.8
			Bogor	39	9.9
			Depok	25	6.4

Testing was carried out in two stages, namely the reflective, or outer, and the structural, or inner, models. The outer model is a PLS-SEM evaluation related to the relationship between latent variables (dependent or independent) and the measurement of design items (Chin & Marcoulides, 1998). Meanwhile, the inner model predicts the existing relationships between latent variables (Chin & Marcoulides, 1998). Multicollinearity is also needed to determine the correlation between independent variables that have similarities. This test is conducted with a tolerance value greater than 0.10 or a variance inflation factor (VIF) value smaller than 10 (Petter, Straub, & Rai, 2008). Discriminant validity is calculated by the HTMT (Heterotrait-Monotrait Ratio of Correlations) model, measuring the average correlations of the indicators across constructs. The results are presented in Table 2. To ensure that the discriminant validity between the two constructs is valid, the value must be below 0.9 (Henseler, Ringle, & Sarstedt, 2015), as presented in Table 3.

Table 2. Multicollinearity, validity, and reliability test results.

Construct	Items	Mean	Loading (λ)	VIF	AVE	CR
Playfulness	PLAY1	4.92	0.858	2.149	0.745	0.921
	PLAY2	5.02	0.872	2.605		
	PLAY3	4.98	0.879	2.706		
	PLAY4	4.87	0.843	2.066		
Reward attractiveness	RA1	4.94	0.844	2.036	0.718	0.910
	RA2	5.04	0.861	2.321		
	RA3	4.87	0.836	2.040		
	RA4	4.96	0.848	2.062		
Affective commitment	AC1	4.97	0.744	1.469	0.640	0.876
	AC2	4.79	0.778	1.667		
	AC3	4.20	0.817	1.993		
	AC4	4.70	0.856	2.097		
Attitude towards loyalty program	ATT1	4.98	0.876	2.197	0.772	0.910
	ATT2	5.05	0.894	2.339		

Construct	Items	Mean	Loading (λ)	VIF	AVE	CR
Loyalty program usage	ATT3	4.96	0.866	1.891	0.749	0.937
	LPU1	4.78	0.900	3.360		
	LPU2	4.68	0.878	3.045		
	LPU3	4.65	0.854	2.619		
	LPU4	4.65	0.862	2.613		
Gamified loyalty program	LPU5	4.70	0.831	2.146	0.724	0.887
	GL1	4.66	0.848	1.598		
	GL2	5.01	0.860	1.981		
Loyalty program satisfaction	GL3	5.01	0.845	1.876	0.758	0.940
	LPS1	4.65	0.853	2.552		
	LPS2	4.73	0.848	2.487		
	LPS3	4.84	0.876	2.851		
	LPS4	4.87	0.892	3.165		
Brand loyalty	LPS5	4.91	0.885	3.020	0.787	0.917
	BL1	5.25	0.883	2.484		
	BL2	5.30	0.894	2.651		
	BL3	5.20	0.884	1.932		

Table 3. Discriminant validity test result (Heterotrait-Monotrait ratio of correlations criterion).

Variable	AC	ALTP	BL	GL	LP	LS	P	RA	GL x ALTP
AC									
ALTP	0.882								
BL	0.540	0.666							
GL	0.844	0.848	0.683						
LP	0.859	0.810	0.601	0.849					
LS	0.848	0.859	0.617	0.873	0.888				
P	0.831	0.826	0.622	0.773	0.748	0.817			
RA	0.788	0.833	0.583	0.756	0.676	0.786	0.874		
GL x LTP	0.347	0.443	0.384	0.361	0.280	0.293	0.322	0.310	

PLAY = Playfulness. RA = Reward attractiveness. AC = Affective commitment. LPS = Loyalty program satisfaction. GLP = Gamified loyalty program. ATT = Attitude toward loyalty program. LPU = Loyalty program usage. BL = Brand loyalty.

Testing the inner structural model predicts the relationship between latent variables based on substantive theory (Chin & Marcoulides, 1998). Analyzing the path coefficient values reveals the relationship between latent variables, t statistic, p-value, and r^2 as seen in Table 4.

Table 4. Hypothesis testing results.

Hypothesis	Path coefficient	STDEV	t statistics	p-value
H ₁ : Play - ATT	0.225	0.061	3.668	0.000
H ₂ : Play - LPU	0.146	0.068	2.144	0.032
H ₃ : RA - ATT	0.286	0.055	5.166	0.000
H ₄ : RA - LPU	-0.068	0.059	1.151	0.250
H ₅ : AC - ATT	0.387	0.063	6.114	0.000
H ₆ : AC - LPU	0.314	0.055	5.685	0.000
H ₇ : ATT - LPU	0.217	0.064	3.404	0.001
H ₈ : Moderating effect of GLP on ATT - LPU	0.032	0.018	1.801	0.072
H ₉ : LPU - LPS	0.817	0.020	41.615	0.000
H ₁₀ : LPS - BL	0.560	0.039	14.210	0.000
R ² of attitude towards loyalty program = 0.654				
R ² of loyalty program usage = 0.678				
R ² of loyalty program satisfaction = 0.667				
R ² of brand loyalty = 0.314				
PLAY = Playfulness. RA = Reward attractiveness. AC = Affective commitment. LPS = Loyalty program satisfaction. GLP = Gamified loyalty program. ATT = Attitude toward loyalty program. LPU = Loyalty program usage. BL = Brand loyalty.				

Based on the testing in Table 3, eight hypotheses are accepted. While two are rejected. The result shows that the effect of playfulness on attitudes toward the loyalty program (H_1) is significant. These findings support previous research, where playfulness has a direct and positive effect on attitudes toward loyalty programs (Priyadarshini et al., 2017; Sundjaja et al., 2022; Van Der Heijden et al., 2020). The effect of playfulness on loyalty program usage (H_2) is also significant. These findings support previous research, where playfulness directly and positively affects loyalty program usage (Hwang & Choi, 2020; Sundjaja et al., 2022). Users of the Super App loyalty program perceive it as innovation and creative. However, the interactivity of loyalty program should be improved so that the customer attitude toward loyalty program improved. The playfulness of super app loyalty program tends to improve the customer attitude toward loyalty program rather than the loyalty program usage.

Furthermore, the effect of reward attractiveness on the attitude towards loyalty program (H_3) is significant. These findings support previous research. Where reward attractiveness directly and positively affects attitudes toward loyalty programs (Phuc, 2019; So et al., 2015; Sundjaja et al., 2022). On the other hand, the effect of reward attractiveness on loyalty program usage (H_4) is not significant. These findings contradict previous research findings (Nguyen et al., 2023; Sundjaja et al., 2022; Zhang et al., 2023). The super app loyalty program offers a wide variety of rewards and rewards exchange methods. However, the customer feels that the brand should improve the usefulness of the rewards listed in loyalty program. The findings showed that the reward attractiveness did not have direct relationship with loyalty program usage, but users needed to feel their attitude toward loyalty program first.

The effect of affective commitment on attitude towards loyalty programs (H_5) is significant. These findings support previous research, where affective commitment directly and positively affects attitudes toward loyalty programs (Sundjaja et al., 2022; Tanford, Raab, & Kim, 2011). The effect of the variable on loyalty program usage (H_6) is significant. These findings support previous research, where affective commitment directly and positively affects loyalty program usage (Stathopoulou & Balabanis, 2016; Sundjaja et al., 2022). The findings showed that customers feel treated as loyal customers with the loyalty program developed by the super app. This can form an emotional connection to the loyalty program developed by the super app. However, loyalty program developers need to increase user awareness and trust in the super app loyalty program.

In addition, the effect towards attitude of loyalty program on loyalty program usage (H_7) is significant. These findings support previous research where attitude directly and positively influences loyalty program usage (Putra et al., 2017; Sundjaja et al., 2022). However, the moderating role of gamified loyalty program on the relationship between attitude towards loyalty program and loyalty program usage (H_8) is not significant. These findings argue the previous research findings (Kristian & Napitupulu, 2022; Sundjaja et al., 2022). The findings showed that the user feels comfortable using the loyalty program developed by the super app and can influence the use of the loyalty program. However, super app management needs to increase more attractive reward offers so that users will remain loyal to using the loyalty program.

The influence of loyalty program usage on satisfaction (H_9) is significant. These findings support previous research, where loyalty program usage directly and positively affects satisfaction (Dirsehan & Cankat, 2021; Muhammad et al., 2021; Panjaitan, 2021). The effect of satisfaction on brand loyalty (H_{10}) is significant. These findings support previous research, where satisfaction has a direct and positive effect on brand loyalty (Figueiredo, 2019; Muhammad et al., 2021; Nastasoju & Vandenbosch, 2019; Zhang et al., 2023). The findings showed that the loyalty program quality is good, and the user feels satisfied after using it. However, the user feels the need for an increase in the functionality of the rewards offered.

The analysis results show that GoClub is a fun and easy-to-use loyalty program for users. Therefore, the Gojek company needs to maintain the concept of the GoClub loyalty program, which is fun, creative, and innovative. Concerning the maintenance of fun when using the program. Gojek can use innovative and attractive tier reward systems.

The Gojek Company also needs to maintain the concept of the loyalty program, which creates a sense of ownership, personal identification, and trust in users, concerning the maintenance of practical commitment from users. The company can improve data security and disseminate personal information. A sense of ownership and trust are essential factors that affect brand loyalty. Hence, the company should improve its services to maintain this concept. Based on this analysis, Gojek needs to increase diversity, attractiveness, and ways of exchanging prizes. For example, reward points can be exchanged for various prizes such as coupons, discounts, free shipping, cash back, and others (Sundjaja et al., 2022). Furthermore, the Gojek company should increase the use of the gamification concept in the GoClub loyalty program. Three gamification aspects should be included: graphic incentives, gamified thematic, and discussion boards.

5. CONCLUSION

In conclusion, the findings of this study provide valuable insights into the relationship between playfulness, affective commitment, and attitudes towards the loyalty program, usage, satisfaction, and brand loyalty within the context of the super application.

5.1. Theoretical Contributions

This research also made several theoretical contributions by developing previous models regarding the influence of loyalty programs on loyalty to a brand. It also provides a deeper understanding of the factors influencing brand loyalty among super applications. Based on the results, playfulness and affective commitment factors affect attitudes about the loyalty program, affecting its use. This research confirms that the use of loyalty programs affects satisfaction and loyalty to the super application brand. Previous research also analyzed the moderating effect of gamification on the use of loyalty programs in e-commerce. However, this hypothesis cannot be accepted, and gamification as a moderating effect does not affect the use of super applications.

5.2. Practical Contributions

This research also has several managerial and practical implications. First, the Gojek Company needs to improve its loyalty program strategy by increasing the variety of prizes offered. In addition, it should enhance the concept of gamification, such as by adding gamified thematic activities in the form of in-application games to increase attractiveness. This strategy improvement is intended to keep users interested and satisfied with the loyalty program service so they will become loyal to the Gojek company brand.

5.3. Research Limitation and Future Research

Concerning the limitations, the three variables have the lowest latent variable performance values, namely loyalty program satisfaction, loyalty program usage, and affective commitment. With latent variable performance values of 72.5%, 73.8%, and 73.9%, respectively. This indicates that the measurement of these three variables can still be developed. Therefore, further research can increase the value of the latent variable performance by using better measurements. The location of the respondent's residence is limited to the Jabodetabek area. Concerning the diversity of regions in Indonesia, further research can develop the criteria for respondents by improving more diverse residential locations. Loyalty program gamification can be found in other super applications such as Grab, Shopee, Lazada, and others. Future research using the research model should be performed on other super applications since only a cross-sectional approach is used. They should also be conducted on brand loyalty in super application using a longitudinal research approach. Since the current analysis does not explore trust, perceived value of loyalty programs, and hedonic motivation future research can delve into these variables to obtain a more profound understanding of brand loyalty in the context of super application.

The location of the respondents' residence is limited to the Jabodetabek area. Concerning the diversity of regions in Indonesia, further research should develop the criteria for respondents by improving more diverse locations. Loyalty program gamification can be found in other super applications such as Grab, Shopee, Lazada, and others. Therefore, future analysis should analyze this research model for other super applications. Since this current research only uses a cross-sectional approach, it is important to determine the time aspect in the effect of satisfaction on loyalty. To gain a more comprehensive understanding of brand loyalty in super application, it is recommended to conduct further analysis using a longitudinal approach, several key variables, including trust, perceived value of the loyalty program, and hedonic motivation, have not been evaluated. Therefore, future research should focus on exploring these variables to provide deeper insights into the concept of brand loyalty in super application.

Funding: This research is supported by the Bina Nusantara University and Krida Wacana Christian University (Grant number: 2024-01-18-PUBLICATION-002).
Institutional Review Board Statement: The Ethical Committee of the Bina Nusantara University, Indonesia has granted approval for this study on 18 January 2023 (Ref. No. 033/SOIS-IFS/JKT/I/2023).
Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.
Competing Interests: The authors declare that they have no competing interests.
Authors' Contributions: All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.

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