ABSTRAK

Iqbal Maulana Siddiq, NPM : 71220312027, Pengaruh Customer Experience dan Cashless Payment Terhadap Kepuasan Pelanggan Indomaret (Studi Pada Mahasiswa FEB UISU Stambuk 2022). Dibimbing oleh Dr.Hj.Nilawati Nasti S.E.,M.M sebagai Pembimbing I dan Ilham Sonata S.E.,M.M sebagai Pembimbing II, Skripsi 2026

Perkembangan ekonomi digital dan peningkatan penggunaan sistem pembayaran non-tunai mengubah perilaku konsumen dalam transaksi ritel modern. Kondisi ini menuntut perusahaan menghadirkan sistem pembayaran efisien sekaligus pengalaman pelanggan unggul guna meningkatkan kepuasan pelanggan. Penelitian ini bertujuan menguji pengaruh customer experience dan cashless payment terhadap kepuasan pelanggan pada gerai Indomaret dengan objek mahasiswa Fakultas Ekonomi dan Bisnis Universitas Islam Sumatera Utara stambuk 2022 . Penelitian menggunakan pendekatan kuantitatif dengan metode asosiatif. Populasi berjumlah 273 mahasiswa dengan sampel 74 responden melalui teknik stratified random sampling. Data dikumpulkan menggunakan kuesioner skala Likert, dianalisis menggunakan regresi linear berganda berbantuan SPSS. Hasil penelitian menunjukkan bahwa customer experience berpengaruh positif dan signifikan terhadap kepuasan pelanggan dengan nilai koefisien regresi sebesar 0,298, nilai t hitung sebesar 3,035 dan signifikansi sebesar 0,003 (< 0,05). Cashless payment juga berpengaruh positif dan signifikan terhadap kepuasan pelanggan dengan nilai koefisien regresi sebesar 0,462, nilai t hitung sebesar 5,408 dan signifikansi sebesar < 0,001. Secara simultan, customer experience dan cashless payment berpengaruh signifikan terhadap kepuasan pelanggan dengan nilai F hitung sebesar 27,651 dan signifikansi sebesar < 0,001. Nilai koefisien determinasi (R^2) sebesar 0,438 menunjukkan bahwa kedua variabel independen mampu menjelaskan kepuasan pelanggan sebesar 43,8%, sedangkan sisanya sebesar 56,2% dipengaruhi oleh variabel lain di luar penelitian. Penelitian ini menetapkan bahwa peningkatan kualitas pengalaman pelanggan dan optimalisasi sistem pembayaran non-tunai merupakan salah satu faktor utama dalam meningkatkan kepuasan pelanggan. Oleh karena itu, perusahaan perlu memastikan kualitas layanan, kesiapan teknologi, serta kompetensi sumber daya manusia guna menciptakan keunggulan kompetitif dan loyalitas pelanggan yang berkelanjutan.

Kata Kunci: Customer Experience, Cashless Payment, Kepuasan Pelanggan

ABSTRACT

Iqbal Maulana Siddiq, Student ID: 71220312027. The Influence of Customer Experience and Cashless Payment on Customer Satisfaction at Indomaret (A Study on Students of the Faculty of Economics and Business, Universitas Islam Sumatera Utara, Class of 2022). Supervised by Dr. Hj. Nilawati Nasti, S.E., M.M. as the First Advisor and Ilham Sonata, S.E., M.M. as the Second Advisor. Undergraduate Thesis, 2026

The development of the digital economy and the increasing use of cashless payment systems have transformed consumer behavior in modern retail transactions. This condition requires companies to provide efficient payment systems while delivering superior customer experiences to enhance customer satisfaction. This study aims to examine the effect of customer experience and cashless payment on customer satisfaction at Indomaret, focusing on students of the Faculty of Economics and Business, Universitas Islam Sumatera Utara, class of 2022. This research employs a quantitative approach with an associative method. The population consists of 273 students, with a sample of 74 respondents selected using stratified random sampling. Data were collected through Likert-scale questionnaires and analyzed using multiple linear regression with SPSS. The results show that customer experience has a positive and significant effect on customer satisfaction, with a regression coefficient of 0.298, a t-value of 3.035, and a significance level of 0.003 (< 0.05). Cashless payment also has a positive and significant effect on customer satisfaction, with a regression coefficient of 0.462, a t-value of 5.408, and a significance level of < 0.001. Simultaneously, customer experience and cashless payment have a significant effect on customer satisfaction, as indicated by an F-value of 27.651 and a significance level of < 0.001. The coefficient of determination (R^2) of 0.438 indicates that the independent variables explain 43.8% of customer satisfaction, while the remaining 56.2% is influenced by other variables outside this study. This study establishes that improving customer experience quality and optimizing cashless payment systems are key factors in enhancing customer satisfaction. Therefore, companies need to ensure service quality, technological readiness, and human resource competence to create sustainable competitive advantage and customer loyalty.

Keywords: *Customer Experience, Cashless Payment, Customer Satisfaction*