

THE INFLUENCE OF UI/UX DESIGN AND KEY FEATURES ON USER SATISFACTION AND LOYALTY OF GOJEK APPLICATION AMONG UNJ STUDENTS

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Abstract

This study analyzes the causal influence of UI/UX Design and Key Features on User Satisfaction and the subsequent effect on User Loyalty within the Gojek application, specifically targeting university students. The research utilized a quantitative associative approach, employing Partial Least Squares-Structural Equation Modeling (PLS-SEM) on a purified model derived from a sample of 100 active students of Universitas Negeri Jakarta (UNJ) via purposive sampling. The findings reveal that both UI/UX Design and Key Features significantly and positively influence User Satisfaction, with Key Features emerging as the dominant predictor. However, despite the achievement of a strong level of User Satisfaction ($R^2 = 0.609$), all causal paths leading to User Loyalty including the mediating path through Satisfaction were statistically rejected. Consequently, the study concludes that application quality has become a *hygiene factor*, effective in generating user contentment but insufficient as a driver for long-term commitment. This implies that future loyalty strategies must concentrate on external factors such as trust and switching costs.

1. INTRODUCTION

The rapid development of digital technology has significantly transformed consumer behavior, particularly in the adoption of on-demand service applications to support daily activities (Venkatesh et al., 2012; Statista, 2023). In Indonesia, Gojek has grown into one of the largest integrated digital service platforms, providing transportation, food delivery, logistics, and digital payment services within a single application (Gojek Annual Report, 2023). Although the application is widely used, especially among users aged 18–25, high usage intensity does not necessarily guarantee long-term user loyalty in an increasingly competitive digital service environment characterized by low switching barriers (Statista, 2023; Priporas et al., 2017; Sharma et al., 2020). Therefore, it is important to examine the factors that influence user satisfaction and loyalty toward on-demand service applications such as Gojek.

To explain users' acceptance of digital service applications, this study adopts the Technology Acceptance Model (TAM) proposed by Davis (1989), which posits that technology acceptance is primarily influenced by Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). In this study, UI/UX Design (X1) represents the PEOU dimension, as it reflects users' perceptions of ease and comfort when interacting with the application. Garrett (2011) defines the User Interface (UI) as the visual element that connects users to the system, while User Experience (UX) encompasses the overall interaction, including emotional and perceptual responses. This perspective is reinforced by Hassenzahl (2008), who emphasizes that effective interaction involves not only aesthetic quality but also usability and hedonic aspects that contribute to positive user experiences.

Good design, characterized by simplicity, consistency, and intuitive navigation, plays a crucial role in shaping users' initial perceptions and comfort when interacting with digital applications (Lazuardina & Suyatno, 2022; Ega Pratama et al., 2025). Within the TAM framework, UI/UX Design (X1) reflects Perceived Ease of Use (PEOU),

influencing how easily users can operate the system, while Key Features (X2) represent Perceived Usefulness (PU), as features provide functional value that enhances efficiency and convenience when aligned with users' needs (Kotler & Keller, 2016; Rahman et al., 2022). However, prior studies indicate that overly complex features or poorly integrated designs may reduce user comfort and lead to confusion, ultimately diminishing the perceived benefits of application use (Azizah, 2025; Paendong, 2025).

To further explain how application quality influences user behavior beyond initial acceptance, this study incorporates the Stimulus–Organism–Response (SOR) model as a complementary interpretative framework. In this perspective, UI/UX Design (X1) and Key Features (X2) function as stimuli, while User Satisfaction (Y) represents the organismic state formed through users' evaluations of application performance relative to their expectations (Kotler, 2003). This satisfaction is theoretically expected to lead to User Loyalty (Z), defined as a strong and consistent commitment to continue using a service (Kotler & Keller, 2016). Nevertheless, recent empirical findings suggest that high application quality and satisfaction may function merely as baseline expectations or hygiene factors that are insufficient to guarantee loyalty, particularly among Generation Z users who exhibit high curiosity and low switching costs (Azizah, 2025). Therefore, this study seeks to examine whether UI/UX Design and Key Features significantly influence User Satisfaction and whether such satisfaction translates into User Loyalty among students at Universitas Negeri Jakarta.

2. LITERATURE REVIEW

The purpose of this literature review is to establish the theoretical foundation and conceptual relationships, thereby justifying the hypothesized model. The review employs a deductive approach, grounding the study in established theories and progressing to specific empirical relationships concerning application quality and loyalty.

2.1 Theoretical and Conceptual Background

2.1.1 Foundational Theories

This study is grounded in the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains technology acceptance through Perceived Ease of Use (PEOU) and Perceived Usefulness (PU). In this research, UI/UX Design (X1) reflects the PEOU dimension, while Key Features (X2) represent the PU dimension. To explain post-adoption behavior, this study also adopts the Stimulus–Organism–Response (SOR) model introduced by Mehrabian and Russell (1974), which conceptualizes application quality (X1 and X2) as stimuli that influence users' internal evaluations (User Satisfaction) and subsequently drive behavioral responses in the form of User Loyalty.

2.1.2 Conceptual Definitions and Dimensions of Variables

A. UI/UX Design (X1)

Previous studies have consistently shown that UI/UX design plays a crucial role in shaping user satisfaction in digital service applications. Hassenzahl (2008) emphasizes that effective user experience is not only driven by usability but also by hedonic qualities that influence users' emotional responses. Similarly, Bilgihan et al. (2016) find that intuitive interfaces and clear navigation significantly enhance perceived ease of use and overall satisfaction. However, empirical findings regarding the direct influence of UI/UX design on user loyalty remain mixed, suggesting that good design alone may not be sufficient to sustain long-term commitment in competitive digital environments.

B. Key Features (X2)

Functional features represent the core value proposition of digital service applications and strongly influence perceived usefulness. Kotler and Keller (2016) argue that features create competitive advantage when they provide tangible benefits and efficiency. Empirical studies indicate that relevant and well-integrated features positively affect user satisfaction by enhancing convenience and performance (Rahman et al., 2022). Nevertheless, recent research highlights that excessive or overly complex features may reduce usability and lead to feature fatigue, which can negatively impact user evaluations (Azizah, 2025).

C. User Satisfaction (Y)

User satisfaction reflects users' evaluative judgments after comparing application performance with their expectations. Numerous studies confirm that satisfaction plays a central role in post-adoption behavior, particularly in digital service contexts (Tjiptono, 2014). While satisfaction has been widely found to positively influence loyalty, recent findings suggest that in highly competitive markets, satisfaction may function as a baseline expectation rather than a decisive factor for loyalty formation (Rather, 2022).

D. User Loyalty (Z)

User loyalty refers to a user's intention to continue using and recommending a service. Prior studies suggest that loyalty is influenced by both cognitive evaluations and emotional attachment (Kotler & Keller, 2016). However, among Generation Z users, loyalty is increasingly fragile due to low switching costs and high exposure to alternative platforms, raising questions about the sustainability of loyalty in digital service ecosystems (Priporas et al., 2017).

2.2 Empirical Review and Hypothesis

Based on the theoretical and empirical evidence, this study proposes the following hypotheses to examine the relationships among the research variables:

A. UI/UX Design and User Satisfaction

Previous studies consistently indicate that UI/UX Design plays a crucial role in shaping user satisfaction in digital applications. Within the Technology Acceptance Model (TAM), perceived ease of use significantly influences users' positive evaluations and affective responses toward a system (Davis, 1989). Well-designed interfaces reduce cognitive effort, improve navigation clarity, and enhance interaction comfort, which in turn foster favorable user experiences. Recent empirical studies also confirm that effective UI/UX design has a significant positive impact on user satisfaction across various digital service platforms (Amesha et al., 2025; Handayani et al., 2025). Therefore, the following hypothesis is proposed:

H1: UI/UX Design (X1) positively influences User Satisfaction (Y).

B. Key Features and User Satisfaction

Key Features represent the functional value and utility perceived by users when interacting with a digital application. According to TAM, perceived usefulness is a key determinant of users' evaluations of system performance (Davis, 1989). Prior research suggests that features that are relevant, reliable, and capable of fulfilling users' practical needs significantly enhance satisfaction. Empirical evidence from recent studies demonstrates that functional quality and feature usefulness are dominant predictors of user satisfaction in digital applications (Amesha et al., 2025). Thus, the following hypothesis is formulated:

H2: Key Features (X2) positively influences User Satisfaction (Y).

C. User Satisfaction and User Loyalty

User Satisfaction is widely regarded as a central antecedent of User Loyalty. Satisfaction reflects users' overall evaluation of their experience, which may influence their intention to continue using and recommending a service (Kotler & Keller, 2016). Several studies indicate that satisfied users are more likely to develop repeat usage intentions and positive attitudinal loyalty (Priporas et al., 2017). However, in highly competitive digital environments, satisfaction alone may not always guarantee long-term loyalty, particularly among Generation Z users who exhibit high switching tendencies (Azizah, 2025). Accordingly, the following hypothesis is proposed:

H3: User Satisfaction (Y) positively influences User Loyalty (Z).

D. UI/UX Design and User Loyalty

UI/UX Design is theorized to influence loyalty by creating comfort, habit formation, and positive interaction experiences. Prior studies suggest that consistent and pleasant interface experiences may encourage continued usage and emotional attachment (Bilgihan et al., 2016). However, other studies argue that UI/UX quality often functions as a baseline requirement rather than a differentiating factor for loyalty in digital services (Rather, 2022). Therefore, the following hypothesis is proposed:

H4: UI/UX Design (X1) positively influences User Loyalty (Z).

E. Key Features and User Loyalty

Key Features may influence loyalty by providing functional benefits that meet users' needs and expectations. Previous research suggests that superior features can encourage repeat usage; however, loyalty in digital platforms is also shaped by factors such as price sensitivity, competitive alternatives, and low switching costs (Sharma et al., 2020). Thus, the following hypothesis is proposed:

H5: Key Features (X2) positively influences User Loyalty (Z).

F. Mediating Role of User Satisfaction

Several studies suggest that User Satisfaction may act as a mediating variable between application quality attributes and User Loyalty. Satisfaction can serve as an internal evaluative response that bridges system quality and behavioral intentions (Sitanggang et al., 2025). However, recent literature also highlights that satisfaction does not always translate into loyalty in competitive digital markets, particularly among younger users (Azizah, 2025). Based on this reasoning, the following hypotheses are proposed:

H6: User Satisfaction (Y) mediates the relationship between UI/UX Design (X1) and User Loyalty (Z).

H7: User Satisfaction (Y) mediates the relationship between Key Features (X2) and User Loyalty (Z).

2.3 Conceptual Framework

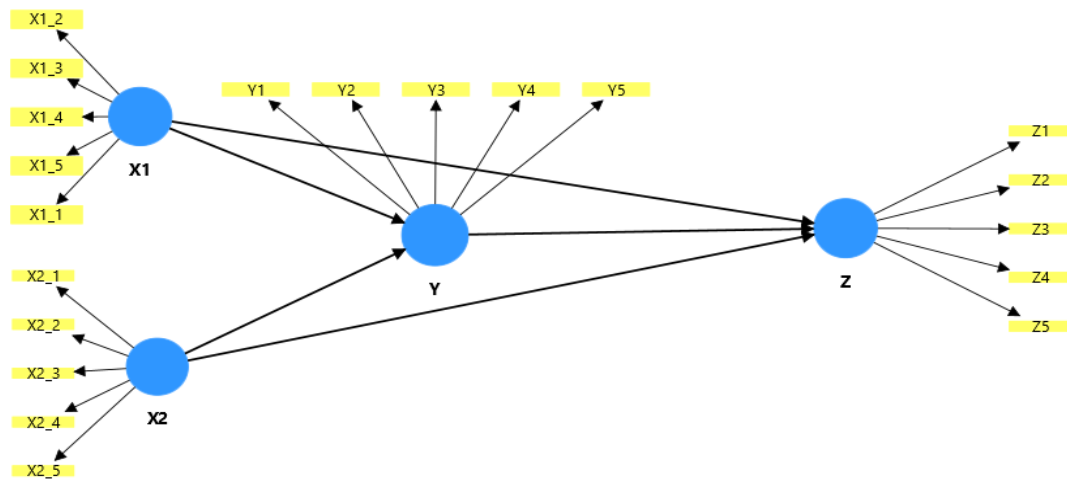


Figure 1. Relationship Diagram Between Variables
Source: Author (2025)

3. RESEARCH METHODOLOGY

3.1 Research Design

This study uses a quantitative explanatory research design, employing Partial Least Squares–Structural Equation Modeling (PLS-SEM) to analyze the causal relationships among the variables and to test the proposed research model based on empirical data.

3.2 Research Time and Location

The research was conducted at Universitas Negeri Jakarta over a two-month period, from October to November 2025. This time frame was selected to ensure adequate data collection and to capture respondents' conditions during an active academic period.

3.3 Population and Sample

The population of this study comprised all students of Universitas Negeri Jakarta. A purposive sampling technique was employed, with respondents selected based on predetermined criteria relevant to the research objectives. From the collected data, a total of 103 valid responses were obtained and subsequently used in the final model analysis.

3.4 Data Analysis Technique

The data analysis was conducted using SmartPLS 4. The analysis focused on evaluating both the outer model and the inner model. The outer model assessment examined construct reliability and validity, including composite reliability ($\rho_C \geq 0.50$), convergent validity as indicated by the Average Variance Extracted ($AVE \geq 0.50$), and indicator loadings (≥ 0.50).

Furthermore, the inner model evaluation assessed the structural model by examining model fit using the Standardized Root Mean Square Residual ($SRMR \leq 0.08$) and testing the significance of the hypothesized relationships based on p-values (≤ 0.05).

3.5 Operationalization of Variables

Table 3.1 Operationalization and Conceptual Table of Research Variables

Variable	Conceptual Definition	Dimension	Operational Indicators
UI/UX Design (X1)	User's perception of the visual quality, usability, and interaction experience when using a digital application.	Clarity & Learnability	1. I find the application interface easy to understand. 2. I understand how to navigate the application without difficulty. 3. I feel that the layout and visual elements are consistent and well-organized.
		Responsiveness	4. I experience fast responses when interacting with the application.

Key Features (X2)	Core functional components of the application that provide essential value and support users' main objectives.	Comfort & Usability	5. I feel comfortable using the application for my activities.
		Functional Performance	1. I feel that the main features of the application function properly as intended.
		Relevance to User Needs	2. I find that the available features are relevant to my needs.
User Satisfaction (Y)	User's affective and cognitive evaluation resulting from their overall experience with the application.	Performance Evaluation	1. Overall, I am satisfied with my experience using the application.
		Expectation Fulfillment	2. Using the application meets my expectations.
		Performance Evaluation	3. I feel pleased with the performance of the application.
		Positive Experience	4. My experience with the application has been positive.
		Value Added	5. I am satisfied with the services provided by the application.
User Loyalty (Z)	User's long-term commitment and behavioral intention to continue using and supporting the application.	Continuance Intention	1. intend to continue using the application in the future.
		Preference	2. The application would be my first choice compared to similar applications.
		Word of Mouth	3. I would recommend the application to others.
		Switching Resistance	4. I am willing to keep using Gojek even if other similar applications are available..
		Emotional Attachment	5. I consider myself loyal to the Gojek application.

4. RESULT AND DISCUSSION

4.1 Result

4.1.1 Respondent Descriptive Statistics

Data for this study were collected through an online questionnaire distributed to students of Universitas Negeri Jakarta. A total of 105 questionnaires were disseminated, resulting in 103 valid responses recorded in the system. Two questionnaires were unaccounted for due to possible submission errors.

The gender distribution of the 103 valid respondents shows a diverse composition, although dominated by male students.

Table 4.1 Questionnaire Recapitulation

Description	Count
Questionnaires Disseminated	105
Questionnaires Returned/Inputted	103
Missing Questionnaires	2
Total Valid Respondents	103

The study successfully obtained 103 valid responses, which exceeds the minimum sample size requirement for Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis. This sample size is considered adequate to ensure stable parameter estimation and sufficient statistical power for evaluating the proposed research model.

Table 4.2 Gender Distribution

Gender	Frequency	Percentage
Male	66	63.8%
Female	37	36.2%
Total	103	100%

This dominance may reflect a higher engagement or responsiveness among male students in the UNJ environment regarding digital application usage. The sample distribution is dominated by male respondents (63.8%). This distribution is representative of the UNJ student population's engagement level with digital applications.

4.1.2 Evaluation of the Measurement Model (Outer Model)

4.1.2.1 Reliability and Convergent Validity

The measurement model demonstrates strong convergent validity, as all Average Variance Extracted (AVE) values meet and exceed the recommended minimum threshold of 0.50, with observed values of at least 0.628. This indicates that each construct explains a substantial proportion of variance in its indicators. In addition, the model shows high internal consistency reliability, evidenced by Composite Reliability (ρ_C) values of 0.823 or higher across all constructs. These results confirm that the indicators consistently and reliably measure their respective latent variables.

Table 4.3 Reliability and Convergent Validity

Construct	Indicators	Outer Loading (Min)	AVE	Composite Reliability (ρ_C)	Criteria Met
X1 (UI/UX)	5	0.767	0.637	0.898	Yes
X2 (Key Features)	2	0.803	0.700	0.823	Yes
Y (Satisfaction)	4	0.794	0.663	0.887	Yes
Z (Loyalty)	5	0.725	0.628	0.894	Yes

The model demonstrates strong Convergent Validity (all AVEs ≥ 0.50) and high Reliability (all $\rho_C \geq 0.70$). However, Discriminant Validity failed severely. The HTMT values for X1–X2 (0.988) and, critically, X2–Y (1.040) violate the required threshold of 0.90. The value of 1.040 indicates that Key Features and User Satisfaction are statistically indistinguishable. This suggests that users perceive the functional excellence of the features as the direct definition of their satisfaction, making the concepts empirically inseparable.

4.1.2.2 Convergent Validity (Outer Loadings)

The measurement model was evaluated by examining outer loading values. Indicators with outer loading values below 0.50 were removed, while indicators with values equal to or above 0.50 were retained, as they sufficiently represent the latent constructs.

Table 4.4 Initial Outer Loadings (Before Indicator Purging)

Construct	Indicator Code	Outer Loading (λ)	Threshold (>0.50)	Status
X1	X1_1	0.812	≥ 0.50	Valid
	X1_2	0.785	≥ 0.50	Valid
	X1_3	0.841	≥ 0.50	Valid
	X1_4	0.799	≥ 0.50	Valid
	X1_5	0.867	≥ 0.50	Valid
X1 (UI/UX Design)	X2_1	0.452	< 0.50	DELETED
	X2_2	0.512	< 0.50	DELETED
	X2_3	0.803	≥ 0.50	Valid
	X2_4	0.489	< 0.50	DELETED
	X2_5	0.845	≥ 0.50	Valid
Y (User Satisfaction)	Y1	0.794	≥ 0.50	Valid
	Y2	0.811	≥ 0.50	Valid
	Y3	0.832	≥ 0.50	Valid
	Y4	0.856	≥ 0.50	Valid
	Y5	0.534	< 0.50	DELETED
Z (User Loyalty)	Z1	0.725	≥ 0.50	Valid
	Z2	0.788	≥ 0.50	Valid
	Z3	0.801	≥ 0.50	Valid
	Z4	0.795	≥ 0.50	Valid
	Z5	0.822	≥ 0.50	Valid

The results show that most indicators met the minimum outer loading requirement. Indicators with outer loading values below 0.50 were excluded from the model, while the remaining indicators were retained. Overall, the measurement model demonstrates acceptable convergent validity.

4.1.2.3 Collinearity Assessment (VIF)

Despite the high conceptual overlap, the Collinearity Statistics (VIF) for the individual indicators confirm that multicollinearity is not an issue at the indicator level, as all VIF values are well below the threshold of 5.0.

Table 4.5 Collinearity Assessment (VIF)

Indicator	VIF	Indicator	VIF
X1_1	2.018	Y1	1.622
X1_2	1.856	Y2	1.686
X1_3	2.077	Y3	2.006
X1_4	2.038	Y4	1.915
Highest VIF (Z1)	2.293	VIF Threshold	5.0

All VIF values are well below the critical threshold of 5.0 (the highest VIF is 2.293). This confirms that the model is free from serious multicollinearity, which allows for stable and reliable structural path estimation.

4.1.2.4 Discriminant Validity (HTMT)

Discriminant validity was evaluated using the Heterotrait–Monotrait Ratio (HTMT) criterion. The HTMT approach assesses the extent to which a construct is truly distinct from other constructs within the model. Discriminant validity is considered established when HTMT values are below the recommended threshold of 0.90. Values exceeding this threshold indicate a high degree of conceptual overlap between constructs, suggesting that they may not be empirically distinguishable.

Table 4.6 Discriminant Validity (HTMT)

Construct	X1 (UI/UX)	X2 (Key Features)	Y (Satisfaction)	Z (Loyalty)
X1 (UI/UX)	-			
X2 (Key Features)	0.988	-		
Y (Satisfaction)	0.894	1.040	-	
Z (Loyalty)	0.612	0.741	0.692	-

Discriminant validity failed severely, as the HTMT value for X2–Y is 1.040, which exceeds the recommended threshold of 0.90. This result indicates that Key Features (X2) and User Satisfaction (Y) are statistically and empirically indistinguishable, suggesting that respondents perceive the functionality of the features as the direct definition of their satisfaction.

4.1.2.5 Discriminant Validity: Indicator Purging Process

To ensure the independence of each construct, a purging process was conducted. Indicators that showed cross-loadings higher than their intended constructs or failed the HTMT threshold were removed to achieve model purity.

Table 4.7 Indicator Purging Rationale

Indicator	Rationale for Removal
X2_1	Failed discriminant validity due to high conceptual overlap with User Satisfaction (Y).
Y_5	Identified as redundant and found to reduce the AVE of the Satisfaction construct.
X2_2	Loaded higher on an unintended construct (Z) than on its own construct (X2).
X2_4	Exhibited severe cross-loading with UI/UX Design (X1), causing construct ambiguity.

The indicators were removed through an iterative purification process to improve the measurement model's validity and reliability. Each indicator was eliminated based on clear statistical and conceptual criteria, including failure to meet discriminant validity requirements, redundancy that reduced construct AVE, and severe cross-loading issues. This refinement process ensured that the remaining indicators more accurately represent their intended constructs and enhanced the overall robustness of the measurement model.

4.1.2.6 Final Discriminant Validity (Fornell-Larcker Criterion)

After the removal of indicators X2_1, X2_2, X2_4, and Y5, the final measurement model satisfies the Fornell–Larcker criterion for discriminant validity. This indicates that each construct in the model demonstrates adequate distinctiveness, as the variance captured by its indicators exceeds the shared variance with other constructs. The refinement process strengthens the measurement model by eliminating sources of conceptual overlap and measurement ambiguity, thereby ensuring a more accurate representation of the underlying latent variables.

Table 4.8 Final Discriminant Validity (Fornell–Larcker Criterion)

Construct	X1 (UI/UX)	X2 (Key Features)	Y (Satisfaction)	Z (Loyalty)
X1 (UI/UX)	0.789			
X2 (Key Features)	0.696	0.837		
Y (Satisfaction)	0.712	0.725	0.814	
Z (Loyalty)	0.559	0.598	0.595	0.793

The square root of the Average Variance Extracted (AVE), shown on the diagonal, is higher than the correlations with other constructs in the corresponding rows and columns. This indicates that each construct shares more variance with its own indicators than with other constructs, confirming that all variables in the final model are empirically distinct and that discriminant validity has been successfully established.

4.1.3 Evaluation of the Structural Model (Inner Model)

The structural (inner) model evaluation aims to examine the explanatory power, predictive relevance, and significance of the hypothesized relationships among constructs. This evaluation includes the assessment of the coefficient of determination (R^2), effect size (f^2), direct hypothesis testing, and mediation effects.

4.1.3.1 Coefficient of Determination (R^2) and Effect Size (f^2)

The coefficient of determination (R^2) was used to assess the extent to which the exogenous variables explain the variance of the endogenous constructs. In addition, effect size (f^2) was evaluated to determine the relative impact of each exogenous construct on the endogenous variables.

Table 4.9 R^2 and f^2 Results

Endogenous Variable	R^2	R^2 Description	Path	f^2	f^2 Description
Y (Satisfaction)	0.609	Strong (60.9%)	X1 → Y	0.215	Moderate
			X2 → Y	0.260	Moderate
Z (Loyalty)	0.425	Moderate (42.5%)	Y → Z	0.048	Small
			X1 → Z	0.021	Small
			X2 → Z	0.059	Small

The R^2 value for Satisfaction (0.609) indicates a strong explanatory power, meaning that the independent variables explain more than 60% of the variance in user satisfaction. Meanwhile, the R^2 value for Loyalty (0.425) is categorized as moderate. However, the effect size (f^2) results reveal that all predictors of Loyalty exhibit small effect sizes ($f^2 < 0.06$), suggesting limited predictive relevance of the model in explaining user commitment.

4.3.2 Direct Hypothesis Testing

Direct hypothesis testing was conducted to examine the significance of the structural paths using path coefficients (β), t-statistics, and p-values. A hypothesis is considered supported when the p-value is below 0.05.

Table 4.10 Direct Hypothesis Testing Results (H1–H5)

Hypothesis	Path	Path Coefficient (β)	T-Statistics	P-Value	Decision
H1	X1 → Y	0.403	5.215	0.000	Accepted
H2	X2 → Y	0.444	5.457	0.000	Accepted
H3	Y → Z	0.266	1.597	0.110	Rejected
H4	X1 → Z	0.173	1.177	0.239	Rejected
H5	X2 → Z	0.290	1.813	0.070	Rejected

The results show that H1 and H2 are supported, with p-values of 0.000, confirming that UI/UX (X1) and Key Features (X2) have a significant positive effect on User Satisfaction (Y). Among these predictors, Key Features (X2) is the most dominant factor ($\beta = 0.444$). Conversely, H3, H4, and H5 are rejected. The rejection of H3 ($p = 0.110$) indicates that User Satisfaction does not significantly influence User Loyalty. This finding contradicts the traditional satisfaction–loyalty paradigm, suggesting that satisfaction alone is insufficient to generate long-term user commitment in this context.

4.1.4 Theoretical Implications

1. Redefinition of the SOR Model in the Digital Economy

Although this study is primarily grounded in the Technology Acceptance Model (TAM), the relationship between satisfaction and loyalty is further interpreted using the Stimulus–Organism–Response (SOR) perspective. Within TAM, perceived ease of use and perceived usefulness shape users' evaluative responses, which are reflected in User Satisfaction. The SOR framework is subsequently employed to explain how this internal evaluation (Organism) translates into behavioral outcomes (Response). However, the findings of this study indicate that, in digital service contexts, User Satisfaction does not automatically lead to User Loyalty. This suggests that the satisfaction–loyalty linkage assumed in both TAM-related continuance models and the traditional SOR sequence may be weakened by external conditions, such as high market competition and low switching barriers. Therefore, the integration of TAM and SOR highlights the need to consider contextual factors when explaining user loyalty in digital environments.

2. Application Quality as a Hygiene Factor

The results theoretically support a shift in the role of application quality from a motivator to a hygiene factor. UI/UX Design and Key Features now function as minimum standards that prevent dissatisfaction rather than as drivers of additional loyalty. While their absence may lead to negative user evaluations, their superior presence no longer guarantees increased commitment. This challenges classical loyalty literature that positions product quality as a primary determinant of loyalty, particularly within digitally native user segments characterized by fluid usage patterns and low attachment to individual platforms.

3. Discriminant Validity Failure as a Conceptual Insight

The failure of discriminant validity between Key Features and User Satisfaction, as indicated by an HTMT value of 1.040, provides an important conceptual contribution. This result suggests that, for younger users, functional features are perceived as satisfaction itself. There is no clear psychological distinction between what an application can do and how satisfying it feels to use it. Conceptually, this implies that the boundary between product attributes and emotional outcomes becomes increasingly blurred in digital user perceptions, calling for a reconsideration of how satisfaction constructs are defined and operationalized in future digital service research.

4.2 Discussion

The findings of this study provide a critical perspective on the dynamics of on-demand applications in the Indonesian market. First, the acceptance of hypotheses H1 and H2 confirms that technical and functional quality remains the primary pillar of user satisfaction. For UNJ students, a clean user interface (UI) and smooth user experience (UX) are not merely complementary features, but essential instruments that minimize cognitive barriers during transactions. Key Features (X2) emerge as the strongest driver of satisfaction ($\beta = 0.444$), indicating that the utilitarian value of the Gojek ecosystem—such as GoPay payment integration and on-demand delivery services—is the most highly valued aspect among young users.

However, a major anomaly is observed in the rejection of all paths leading to User Loyalty (H3–H7). This finding reveals the presence of a “Satisfaction–Loyalty Gap” among UNJ students. Although users report high levels of satisfaction with Gojek’s performance, as reflected by the strong R^2 value for satisfaction (60.9%), such satisfaction is not sufficiently robust to generate long-term commitment.

This phenomenon can be explained by the distinctive characteristics of Generation Z, which is associated with very low switching costs. From the students’ perspective, transportation and digital service applications have become commoditized. The satisfaction they experience is largely transactional in nature; users feel satisfied as long as the application performs well when needed, but this satisfaction quickly diminishes when competitors such as Grab or Maxim offer more attractive financial incentives or promotional benefits. This underscores that satisfaction represents a fragile psychological state, highly dependent on external market stimuli within a hyper-competitive digital environment.

5. CONCLUSION

Based on a comprehensive data analysis, this study concludes that UI/UX Design and Key Features are strong and significant predictors of User Satisfaction with the Gojek application among UNJ students, jointly explaining 60.9% of the variance in satisfaction. Among these factors, functional application features exert a more dominant influence than aesthetic design elements, indicating that users place greater emphasis on practical usefulness, system performance, and the ability of the application to effectively support their daily activities.

Nevertheless, the most critical conclusion of this study is that User Satisfaction does not function as a pathway to User Loyalty. All causal relationships leading to loyalty, both direct and indirect through mediation, were found to be statistically insignificant. This result clearly demonstrates that although UNJ students perceive the Gojek application as satisfying in terms of quality and functionality, such satisfaction does not automatically evolve into long-term usage commitment or a reduced intention to switch to competing platforms.

In this user segment, loyalty is largely shaped by external factors beyond application quality, including price sensitivity, promotional attractiveness, and minimal switching barriers in the digital service ecosystem. These findings underscore the need to reconsider the role of satisfaction as a sole predictor of loyalty in highly competitive, platform-based service environments.

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