

**MEDIATING ROLE OF USER SATISFACTION IN E-SERVICE
QUALITY AND USER EXPERIENCE ON LOYALTY OF
BUY NOW PAY LATER (BNPL) APPLICATION USERS
(Survey on Gen Z in Padang City)**

THESIS

Submitted as Partial Requirements to Achieve Bachelor's Degree in
Undergraduate Study Program Department of Management, Faculty of Economics
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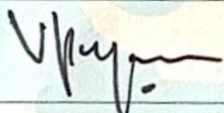
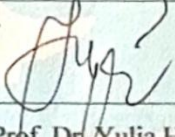

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ABSTRACT

This study analyzes and discusses the mediating role of user satisfaction in e-service quality and user experience on the loyalty of Buy Now Pay Later (BNPL) application users: a survey of Gen Z in Padang City. The research sample consisted of users or former users of BNPL applications, particularly Gen Z in Padang City, with a total sample size of 170. Data analysis was conducted using Smart PLS 4.0 software. The findings of this study indicate that E-Service Quality and User Experience positively and significantly influence User Satisfaction. E-Service Quality and User Satisfaction also positively influence Loyalty. A key finding shows that while User Experience does not directly influence Loyalty, its influence becomes significant when mediated by User Satisfaction.

Keywords: *user satisfaction, e-service quality, user experience, loyalty, buy now paylater (bnpl),*

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