

ABSTRACT

To attract a large potential market, it is necessary to maximize service because the times continue to develop rapidly where people value time more and more so that it encourages service providers to provide fast, concise service and of course have satisfaction and end in customer loyalty. A satisfaction and ending with loyalty can certainly provide benefits to retail stores that have an impact on business development.

The purpose of this research was conducted to provide benefits related to the development of marketing theory using financial technology and queue management which is expected to provide a theoretical understanding of the relationship between scientific disciplines related to optimization so that it can contribute both in the literature and contribute to companies in improving existing business processes.

The research method used in the research conducted is descriptive quantitative with the category of noncontrived settings research setting, namely research conducted on natural events with a deductive approach or empowering existing theories in testing the significance of the research topic being conducted. The media used in helping to process data is using Smart PLS 4.1.0.9 and adding calculations using the epsilon (ϵ) method in strengthening the value of indirect hypotheses.

The results of this study show that effective queue management has a significant influence on customer satisfaction, particularly in the aspects of waiting experience and perceived waiting time. The adoption of an efficient, secure, and easy-to-use digital payment system is also proven to increase customer satisfaction, especially through the factors of credibility and ease of use. In addition, a strong brand image with high quality, appeal and reliability directly increases customer satisfaction. Indirectly, both queue management, digital payment systems, and a positive brand image are able to provide an increase in customer loyalty through the mediation of customer satisfaction. This research emphasizes that service conformity to customer expectations in maintaining customer loyalty in the retail sector is very important.

Keywords: Retail Store, Customer Satisfaction, Customer Loyalty.