

Understanding Brand Loyalty Across Generations: A Multigroup Analysis of Millennial and Generation Z Samsung Smartphone Users

Verena Vinandia Larasati^A, Redinal Ichsan N.^B, Innocentius Bernarto^C

Abstract

This study examines the effects of perceived enjoyment, perceived usefulness, product innovation, and satisfaction on brand loyalty among Samsung smartphone users in Indonesia, while also exploring generational differences through multigroup analysis (MGA). Data were collected from 396 respondents, consisting of 213 Millennials and 183 Generation Z users, and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results reveal significant differences in the structural relationships across generational groups. Perceived enjoyment significantly influences brand loyalty in both generations but does not affect satisfaction, particularly among Generation Z, suggesting that loyalty may be driven by emotional experiences independently of cognitive satisfaction. Furthermore, perceived usefulness and product innovation exert a stronger influence on brand loyalty among Millennials compared to Generation Z, whereas satisfaction remains the strongest predictor of loyalty in both groups, with a more pronounced effect among Millennials. These findings indicate that Generation Z tends to be more responsive to emotional and experiential aspects of smartphone usage, while Millennials prioritize functional benefits and tangible innovation. The study provides important theoretical and managerial implications, highlighting the need for Samsung to adopt a generational differentiation strategy by enhancing interactive emotional experiences for Generation Z and strengthening functional innovation and utilitarian value for Millennial users.

Keywords: *Digital Leadership, Learning Agility, Digital Transformation, Employee Performance, Higher Education.*

INTRODUCTION

In the era of the Internet of Things (IoT), smartphones are one of the key devices that not only function as a means of communication, but also as a control center for various digital activities (Ahmad & Zulkifli, 2022). Because of this, there are currently quite a lot of brands and models circulating on the market that cause competitive competition. Fierce competition between manufacturers encourages companies to continue to innovate in retaining consumers so that user loyalty to a brand is not easy to maintain because consumers have many alternative choices with features, prices, and innovations offered by competitors.

^APelita Harapan University, Tangerang, Indonesia, Email: laurenciaverena@gmail.com

^BPelita Harapan University, Tangerang, Indonesia

^CPelita Harapan University, Tangerang, Indonesia

This condition is increasingly relevant in Indonesia, which is one of the largest smartphone markets in the world supported by a large population, even the smartphone market in Indonesia managed to grow 27.4% YoY (Vanessa et al., 2024). Indonesia also has a demographic bonus, with a dominant proportion of the young generation, especially Generation Z (27.94%) and Generation millennial (25.87%) (Utomo & Heriyanto, 2022). These two generations are a very potential market segment, but they have different characteristics and preferences in purchasing decision-making (Sharma & Srivastav, 2023; Verma et al., 2025).

Differences in preferences are important to note, because Generation Z and millennials do not always have the same behavior pattern, especially when it comes to being loyal to a brand. This study combines the concept of Technology Acceptance Model (TAM) by testing the perceived enjoyment variable on satisfaction. It is known that generation z tends to be more hedonic because it prioritizes enjoyment over function, while generation millennial tends to consider the utilitarian value or benefits and functions of a product (Masserini et al., 2024; Nguyen Thi et al., 2022).

Many previous studies have shown that satisfaction has a significant influence on loyalty (Utami et al., 2023). However, the effect of satisfaction on loyalty is not always consistent across industries, such as in the smartphone industry, where even if consumers are satisfied with a brand, it does not guarantee that consumers will be loyal, because the preference to buy back is often influenced by existing features, especially when there is an interesting innovation (Tianto et al., 2025). Thus, testing the effect of satisfaction on loyalty is still relevant and important to do.

Innovation is an important factor in technology, especially smartphones. In recent years, the development of innovation in the smartphone industry has been quite significant with the presence of foldable screens and also the application of artificial intelligence (AI) on smartphones (Goggin, 2025). This is a new feature on a smartphone that can certainly encourage consumers to make purchases. Thus, innovation is allegedly one of the factors that can affect consumer loyalty (Yi et al., 2022).

Previous research has generally examined factors that affect consumer loyalty with heterogeneous or combined respondents from both generations. In fact, a deeper understanding can be obtained if these two generations are analyzed separately. Therefore, this study will use multigroup analysis techniques to compare differences in decision-making between Generation Z and Generation millennial. Thus, this approach is enriched with the concept of generational cohort, because the research focuses on the differences in the behavior of Generation Z and Generation millennial in one analysis model.

Thus, this study aims to examine the influence of perceived enjoyment, hedonic value, and brand innovation on brand loyalty, with consumer satisfaction as a mediating variable. The results of the research are expected to contribute both theoretically and practically, especially in

understanding the strategy of maintaining consumer loyalty in the smartphone industry in the midst of increasingly competitive competition.

LITERATURE REVIEW

Brand Loyalty

Brand loyalty is a state when customers continue to choose and use a brand consistently because they feel satisfied, trust, and have an emotional attachment to the brand (Ata et al., 2023). This makes it not easy for them to move to other brands even though there are competitor products that are cheaper or easier to get.

Brand loyalty is important because it helps companies retain customers without having to spend large marketing costs, increase long-term revenue through repeat purchases, and create natural promotions through recommendations from loyal customers (Santos & Schlesinger, 2021). In addition, customer loyalty provides a strong competitive advantage, as brands become more difficult to replace by competitors in the market (Haryadi & Syharuddin, 2023).

Perceived Enjoyment

Perceived enjoyment is the extent to which a person feels that using a product, service, or app provides an intrinsically pleasing, entertaining, and satisfying experience (Aref, 2022). This concept is widely discussed in *Technology Acceptance Model (TAM)* and consumer behavior, where perceived pleasure can influence a positive attitude towards a brand (Hasan et al., 2021). When consumers experience pleasure while using a product, consumers tend to develop feelings of liking and emotional attachment to the brand of the product (Ashfaq et al., 2019).

These positive feelings can increase satisfaction (Bae et al., 2020), and also encourage consumers' desire to interact more often and engage more with brands (Huang, 2024). Thus, these positive feelings will encourage consumers to return to using products from the same brand (Juanli et al., 2025).

H1: Perceived enjoyment has a positive effect on brand loyalty

H2: Perceived enjoyment has a positive effect on satisfaction

Perceived Usefulness

Perceived usefulness is the extent to which consumers feel that a product, service, or feature actually helps them, facilitates activities, or provides tangible benefits in their lives (Elareshi et al., 2023). This concept is often used in consumer behavior and technology, especially in *Technology Acceptance Model (TAM)*, but also relevant to products and brands in general. When consumers feel that the products they are using are truly beneficial, they will feel that their purchasing decisions are right and in line with expectations.

The greater the benefits felt, the higher the level of satisfaction because their needs and problems are solved by the product (Akdim et al., 2022). Consumers who are satisfied because the product provides

tangible benefits tend to be more trusting and attached to the brand. They feel that there is no need to look for other alternatives because the brands used are already effectively meeting their needs (Azzahra & Kusumawati, 2023). In other words, when perceived usability is high, satisfaction increases, and this satisfaction is the basis for long-term brand loyalty.

H3: Perceived usefulness has a positive effect on brand loyalty

H4: Perceived usefulness has a positive effect on satisfaction

Brand Innovation

Brand innovation is the ability of a brand to continuously create, develop, or update products, services, or customer experiences creatively and relevant to market needs. These innovations can be in the form of new features, quality improvements, new technology, better design, or new ways of providing services so that brands remain attractive and competitive. Innovation usually improves product quality or user experience, so consumers will feel more satisfied if the product meets or even exceeds their expectations (Manhas et al., 2024).

The impact on brand loyalty is also significant because innovation makes customers feel that the brand is always evolving and providing added value (Yi et al., 2022). When consumers see that a brand is constantly innovating, they tend to trust it more and last longer because their needs are met on an ongoing basis. Innovation also reduces the likelihood of customers moving to competitors who offer something newer or more exciting. Previous research has shown that product innovation has a significant positive effect on loyalty.

H5: Product innovation has a positive effect on brand loyalty

H6: Product innovation has a positive effect on satisfaction

Satisfaction

Satisfaction is the consumer's positive response and assessment of a product or service, indicating a fulfilling consumption experience (Şahin et al., 2013). Consumer satisfaction is a predictor that can significantly affect loyalty (Ajina et al., 2023; Hill & Yoeung, 2024; Yum & Yoo, 2023). Likewise in the smartphone industry, where satisfaction with smartphone use can affect the loyalty of users (Jo & Park, 2024)

H7: Satisfaction has a positive effect on brand loyalty

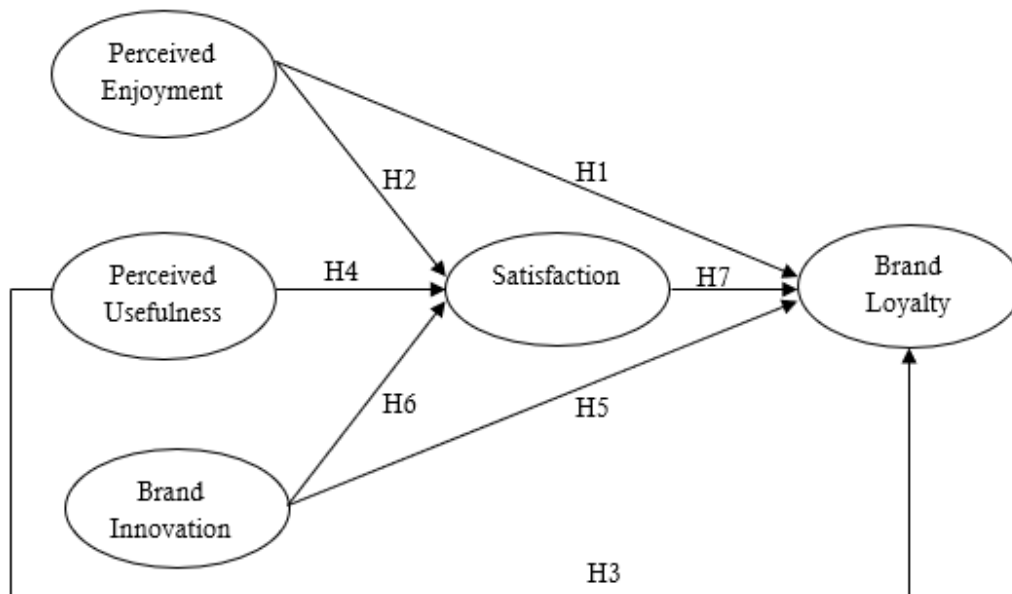


Figure 1. Research Model

METHOD

This research was carried out quantitatively by examining the causal relationship of the model studied with a comparative approach. The study was conducted on two heterogeneous different populations consisting of group A, namely smartphone users from generation z (1997-2012) and group B from generation millennials (1981-1996). Thus, the results in this study will be compared between the two generations. Sampling was carried out by non-probability sampling with a purposive approach, with the respondent criteria being smartphone users in the high-end range category (more than IDR 7 million), with the aim that the research results are not biased.

Based on the calculation of G*Power® 3.1 with a medium f^2 value of 0.15 with a power of 95%, alpha ($\alpha = 0.05$) and with a number of predictors as many as 4 variables, the minimum number of respondents is 129 respondents in each group, but in this study the number of respondents obtained is 213 respondents for the millennial group and 183 respondents for the generation z group. Satisfaction is measured by 9 indicators adapted from Şahin et al. (2013), brand loyalty measured by 6 indicators by Şahin et al. (2013), product innovation measured by 5 indicators from (Yi et al., 2022), perceived enjoyment measured by 5 indicators adapted from Hwang et al. (2019) and Akdim et al. (2022), perceived usefulness measured by 5 indicators adapted from Hwang et al. (2019), and Akdim et al. (2022).

RESULTS AND DISCUSSION

From the results of the data collection carried out, 213 respondents were born in the range of 1981-1996 and labeled as Millennials, while 183 other respondents were born in the range of 1997-2012 and labeled as Generation z. The number of respondents based on gender was quite balanced, namely 53.54% were male respondents and the remaining 46.46% were female respondents.

Table 1. Profile Respondent

Category		Freq	%
Gender	Male	212	53.54%
	Female	184	46.46%
Long use of Samsung brand smartphones	Less than 1 year	3	0.76%
	1-3 years	71	17.93%
	3-6 years	127	32.07%
	More than 6 years	195	49.24%
Born Year	1981-1996	213	53.79%
	1997-2012	183	46.21%

To ensure that all indicators and variables are valid, a validity and reliability test is carried out by looking at the outer loading, AVE and Composite Reliability values of each variable with the following results.

Table 2. Measurement Test

Indicator	Gen Y	Gen Z
Brand Loyalty. Millennial (AVE: 0.758, CR: 0.949). Generation z (AVE: 0.743, CR: 0.946)		
BL1: I intend to buy a Samsung smartphone in the near future	0.879	0.883
BL2: I intend to buy another model of a Samsung smartphone	0.855	0.836
BL3: I consider Samsung to be my first choice when it comes to buying a Smartphone	0.883	0.867
BL4: If I need a Smartphone, I will buy the Samsung brand again	0.859	0.853
BL5: I will remain a loyal customer of Samsung	0.837	0.838
BL6: I am willing to pay more than a competitor's product in order to buy a Samsung smartphone	0.909	0.894
Brand Satisfaction. Millennial (AVE: 0.609, CR: 0.932). Generation z (AVE: 0.507, CR: 0.900)		
BS1: I am very satisfied with the use of Samsung Smartphone	0.85	0.832
BS2: I am very satisfied with the Samsung smartphone	0.84	0.726
BS3: I am very happy to use a Samsung Smartphone	0.851	0.787
BS4: I am very happy with the service provided by Samsung	0.602	0.531
BS5: Samsung managed to meet my needs well	0.837	0.694
BS6: The service provided by Samsung is very satisfactory to me	0.852	0.815
BS7: I am sure that using a Samsung Smartphone is a very satisfying experience	0.847	0.765
BS8: Samsung will try its best to satisfy its consumers	0.542	0.53
BS9: Samsung usually compensates consumers for problems that occur with its products	0.728	0.655
Perceived Enjoyment. Millennial (AVE: 0.759, CR: 0.940). Generation z (AVE: 0.759, CR: 0.947)		
PE1: I feel happy using a samsung smartphone	0.857	0.852
PE2: I feel good about using a Samsung smartphone	0.884	0.896
PE3: I spent a good time using a Samsung smartphone	0.903	0.91
PE4: Using a Samsung smartphone can comfort me	0.843	0.879
PE5: Overall, I feel good about using Samsung brand smartphones	0.867	0.877
Product Innovation. Millennial (AVE: 0.789, CR: 0.752). Generation z (AVE: 0.949, CR: 0.938)		
PI1: Samsung offers customers a wide range of Smartphone brand variants	0.851	0.766
PI2: Compared to its competitors, Samsung offers very innovative products.	0.891	0.885
PI3: Samsung has always been the first in the Smartphone industry to introduce new products.	0.93	0.906
PI4: Compared to its competitors, Samsung is always launching more new products.	0.912	0.877
PI5: I feel that Samsung's new products are very innovative.	0.856	0.895

Perceived Usefulness. Millennial (AVE: 0.797, CR: 0.952). Generation z (AVE: 0.780, CR: 0.953)		
PU1: The features on Samsung smartphones are useful in my daily life.	0.87	0.871
PU2: Samsung smartphones provide useful functions for me	0.916	0.932
PU3: The features on Samsung smartphones help me do things more easily.	0.896	0.887
PU4: Using a Samsung smartphone increases my productivity.	0.918	0.916
PU5: Overall, using a Samsung smartphone is beneficial.	0.863	0.875

The reliability and validity are confirmed by the outer loading greater than 0.700, composite reliability being greater than 0.7 and the AVE being higher than 0.5. Some indicators have an outer loading value in the range of 0.400-0.700, but they can still be considered valid (Hair et al., 2022). To ensure that the validity of the discriminant has been good, HTMT testing is performed, which shows that the total HTMT value in each variable is less than 0.900.

Table 3. Discriminant Validity Test

	Millennial					Generation z				
	BL	OR	PU	PI	ST	BL	OR	PU	PI	ST
BL										
OR	0.625					0.820				
PU	0.576	0.566				0.672	0.600			
PI	0.732	0.477	0.466			0.670	0.616	0.652		
ST	0.799	0.454	0.474	0.604		0.677	0.489	0.608	0.572	

After ensuring that all indicators and variables are valid and reliable, the next step is to conduct a multigroup analysis to answer each hypothesis in this study. Two categories, namely millennial generation (1981-1996) and generation z (1997-2012), will be tested in separate groups to see if there is a difference in hypothesis test results.

In the inner model test, it was seen that the r-square value of EP was 0.476, which means that 47.6% of the EP could be explained by the variables LA, DL, OC and OLC, while the remaining 52.4% was explained by other variables. This shows that the research model is included in the medium impact category. To ensure that all independent variables are not highly correlated with each other in a model, a multicollinearity test is performed.

Table 4. Hypothesis Result

Hypothesis	Path (β)		t value		P Value		Diff	p value
	Millennial	Generation z	Millennial	Generation z	Millennial	Generation z		
H1: PE > BL	0.207	0.508	3.849	7.580	0.000	0.000	-0.302	0.000
H2: PE -> ST	0.132	0.110	1.503	0.962	0.066	0.168	0.021	0.447
H3: PU -> BL	0.104	0.130	1.775	1.690	0.038	0.046	-0.026	0.387
H4: PU -> ST	0.196	0.371	2.391	3.669	0.008	0.000	-0.175	0.091
H5: PI -> BL	0.285	0.123	3.904	1.657	0.000	0.049	0.163	0.060
H6: PI -> ST	0.427	0.231	4.023	2.370	0.000	0.009	0.196	0.088
H7: ST -> BL	0.459	0.252	7.533	3.985	0.000	0.000	0.207	0.009

PE: Perceived Enjoyment. PU: Perceived Usefulness. BL: Brand Loyalty, ST: Satisfaction. PI = Product Innovation

The results of the analysis show that H1 is accepted, because the *p-value* by 0.023 (<0.05). The path coefficient of 0.144 indicates that digital leadership has a positive and significant influence on learning agility in university employees. Although the effect was relatively small

compared to other variables, the direction of the positive relationship showed that the higher the digital leadership competence that employees felt, the higher their learning agility levels increased. The results of this study confirm that digital leadership has an important role in shaping employees' adaptive abilities in a technology-based work environment. In the context of universities facing the demands of digital transformation, leaders who are able to leverage technology, provide digital direction, and create innovative work environments can encourage employees to learn quickly and be responsive to change. This reinforces the concept that digital leadership is the foundation of adaptive learning in the higher education sector.

H2 is accepted because of the value of n *p-value* 0.01 (<0.05). The path value of 0.289 shows that organizational commitment has a considerable positive effect on learning agility. This means that employees' commitment to the institution of higher education has an important contribution in improving their ability to learn, adapt, and develop through work experience. Conceptually, these results show that the higher the employee's affective commitment and loyalty to the organization, the higher their readiness to develop adaptive skills (Sikira et al., 2024). In a university environment, commitment can grow through involvement in the institution's vision, sense of belonging, and belief that the organization provides support for career development. This condition encourages employees to be more proactive in learning and adapting to changes in policies, technology, and academic demands (Bashir & Gani, 2020).

The results showed that H3 was accepted, with a value of *p-value* 0.000 (<0.05). The path coefficient of 0.325 was the largest among other learning agility predictors, indicating that OLC had the most significant influence on learning agility. This suggests that an environment that supports systematic and collaborative learning contributes greatly to the increase in LA in college employees. The results of this study show that a strong learning culture such as openness to feedback, encouragement of idea exploration, provision of training, and knowledge sharing are key drivers for employees to develop flexibility and learning speed.

H4 is accepted with a *p-value* of 0.000 (<0.05). A coefficient value of 0.472 indicates that learning agility is the main predictor of employee performance. This confirms that employees who are able to learn quickly, learn from experience, and be flexible in the face of change have higher performance levels in carrying out tasks in college. The results of this study confirm the importance of learning agility as a core competency in the era of digital transformation of higher education. Employees who are agile in learning are able to adapt to dynamic academic demands, changes in information systems, and innovation in learning methodologies (Tripathi, 2024). This has a direct impact on their work effectiveness, productivity, and contribution to the institution's goals.

H5 is accepted with a *p-value* of 0.028 (<0.05). The value of the coefficient of 0.068 indicates a relatively small influence of mediation. This means that learning agility mediates the relationship between digital

leadership and employee performance, but the magnitude of the influence is not as big as other predictors. Substantively, these results reflect that digital leadership does not directly improve performance, but contributes first to increased learning agility, which then affects employee performance. In college, digital-minded leaders can provide direction, technology, and a culture of innovation, but the benefits to performance are only felt when employees are able to internalize adaptive learning (Beth, 2024).

H6 is accepted because of the value *p-value* 0.002 (<0.05) indicates strong significance. The mediation coefficient of 0.137 indicates that learning agility is a fairly strong mechanism in bridging the influence of organizational commitment on employee performance. Thus, employees who have high commitment show better performance because they first improve their adaptive abilities. In the context of college, commitment to the institution encourages employees to stay connected to the organization's mission and strive to develop themselves to stay relevant. Learning agility is the main path that explains how commitment can translate into performance improvement. Committed employees are more willing to face changes in the administrative system, digitization of academic services, and learning innovations, thus contributing to higher work performance (Mollah et al., 2024).

H7 is accepted with a *p-value* of 0.000 (<0.05). A coefficient of 0.154 indicates that this mediation effect is quite strong compared to other mediations, indicating that the organization's learning culture not only improves learning agility but also amplifies its impact on employee performance. This confirms that learning agility is a key mechanism in connecting learning culture with performance. Conceptually, these results suggest that a positive learning culture such as continuous training, mentoring, and scientific discussions forms agile learning capacity which then increases employee effectiveness and productivity (Vatsa & Bhatnagar, 2021). In higher education, a strong academic culture facilitates the process of adapting to new technologies and dynamic work demands, thus positively impacting the improvement of individual performance.

H8 is accepted with *p-value* 0.002 (<0.05), which means digital transformation significantly moderates the relationship between learning agility and employee performance. A coefficient of 0.120 shows that as the level of digital transformation increases, the influence of learning agility on performance also strengthens. In other words, the benefits of learning agility are greater in organizations that are adopting or accelerating the use of digital technology. Substantively, these results illustrate that in a university environment that is undergoing digitalization such as the implementation of an integrated academic system, online learning, and digitization of administration, employees who have high learning agility are better prepared to achieve optimal performance. Digital transformation strengthens the impact of adaptability by providing new technologies, information, and processes that agile employees can leverage to improve the quality and efficiency of

work (Cheng et al., 2025).

Overall, this study shows that there is a fundamental difference in the formation of Samsung smartphone user loyalty between the Millennial and Generation z generations. Generation z tends to build loyalty based on emotional factors and pleasant experiences when using smartphones, as well as the level of perceived usability, so that aspects of user experience, performance, and supporting features of digital activities are very important for them. In contrast, Millennials are more rational in forming loyalty, with user satisfaction and product innovation as the main factors that strengthen trust and attachment to brands. Although perceived enjoyment has no significant effect on satisfaction in both generations, and perceived usefulness has only a relatively weak effect on loyalty, satisfaction remains the main determinant of loyalty for Millennials. Meanwhile, Generation z does not base loyalty entirely on satisfaction, but rather is more influenced by the pleasure and practical benefits they derive from the use of smartphones in their daily activities.

CONCLUSION

The study showed that psychological and functional factors such as perceived enjoyment, perceived usefulness, product innovation, and satisfaction had different influences on brand loyalty in the two generational groups studied. An interesting analysis in this study is that perceived enjoyment can affect loyalty without affecting satisfaction, especially in Generation z, which suggests that loyalty of Generation z can be formed from short-term positive experiences or aspects of social identity. On the other hand, in the Millennial generation, product innovation has a greater impact on loyalty than Generation z, so it can be said that the millennial generation prioritizes function and quality when assessing products from a brand over Generation z. This is likely to happen because the many innovations carried out by various brands make innovation no longer a special thing from the perspective of Generation z. Satisfaction remains a strong factor in influencing loyalty in both generations, but it is more influential in the Millennial generation, while in Generation z the power is relatively lower because their loyalty is also influenced by emotional and fun elements.

Based on the results of the analysis, Samsung needs to adapt a more segmented strategy. For Generation z, companies should strengthen the emotional experience through interactive features, fun camera features, integration with digital lifestyles, relevant social content, and building positioning that highlights creativity and excitement in using Samsung smartphones. In addition, innovation should be communicated not only as a technical improvement, but as something that makes use more enjoyable, easy, and expressive. As for the Millennial generation, Samsung needs to emphasize functional and rational aspects such as durability, performance improvement, battery, security, and quality of innovation that really provide more value for consumers.

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