

ABSTRACT

This study aims to analyze the influence of Customer Experience and EDC Strategy on Customer Satisfaction, as well as to evaluate merchants' perceptions and experiences in using BRI's EDC (Electronic Data Capture) services. The research adopts a mixed-method approach, combining quantitative surveys of EDC users with qualitative in-depth interviews involving various types of merchants. The results of validity and reliability tests indicate that all research instruments are appropriate and reliable. Quantitative analysis through F-square and t-tests reveals that both Customer Experience (X1) and EDC Strategy (X2) have a significant and strong effect on Customer Satisfaction (Y). On the merchant side, only the EDC Strategy variable shows a significant influence on Merchant Satisfaction. Qualitative findings support the quantitative results. Most merchants reported that BRI's EDC services provide ease of use, stable network connections, and comprehensive features. Nonetheless, they also expressed the need for improvements such as the addition of “tap-to-pay” functionality and consistent promotional programs. In conclusion, transaction experience and promotional strategies play a crucial role in shaping user satisfaction with BRI's EDC services. Therefore, it is recommended that BRI continue to innovate its features and enhance support for merchants to strengthen user loyalty and maintain competitive advantage.

Keywords: *BRI EDC, customer experience, EDC strategy, customer satisfaction, merchant, cashless transaction*

