Effect of E-Service Quality and E-Trust on E-Loyalty of E-Payment Through E-Satisfaction of ShopeePay Users

Ajeng Ata Ardelia Cahyanti 1) Sudarmiati 2) Titis Shinta Dhewi 3)

1,2,3) Department of Master Management, Faculty of Economics and Business, State University of Malang

*Corresponding Author
Email: atha.ardelia@gmail.com

Abstract
The industrial world has begun to enter the 5.0 era which marked by increasingly advanced technological developments. One of them is the development of digital wallets that make people to pay online or offline easier. People do not need to carry cash, they can buy whatever they want only through online applications, one of which is ShopeePay. This research is a type of quantitative research with a descriptive research design using SPSS 25 and path analysis techniques. ShopeePay users who use more than three times of use amounted to 200 respondents by using the Lemeshow formula aid. The results of this study indicate that (1) e-service quality has a positive and significant direct effect on e-loyalty, (2) e-trust has a positive and significant direct effect on e-loyalty, (3) e-satisfaction has a positive and significant direct effect on e-loyalty, (4) e-service quality has a positive and significant direct effect on e-satisfaction, (5) e-Trust has a positive and significant direct effect on e-satisfaction, (6) e-service quality has a positive and significant indirect effect on e-loyalty through e-satisfaction, dan. (7) e-trust have a positive and significant indirect effect on e-loyalty through e-satisfaction. In the results of this study, researchers have suggestions for ShopeePay companies to continue to innovate, develop, and maintain as well as to improve quality to the trust of customers.

Keywords: E-Service Quality, E-Trust, E-Loyalty, E-Satisfaction.

INTRODUCTION

The industrial world is currently entering the 5.0 era, marked by technological developments both from hardware and software in providing a large enough role for the way people think or behave today. The internet has become a liaison for technological progress, providing many advantages, convenience, and facility for people to carry out their daily activities. In 2021, active internet users experienced an increase in the number of users, from 196.7 million to 202.6 million internet users (Irso, 2020). Technology and the internet create new things in the business world, namely digital marketing or sales transactions through technology called e-commerce. Along with the growing and increasing use of e-commerce which makes it easier to buy and sell at the same time, there is also a development of the payment method, called e-payment. E-payment is a payment mechanism made via the internet to make purchases of goods and services by customers (King, D., Lee, JK, Liang, T. P., & Turban, 2015).

E-payments are not only used for transactions in e-commerce, but are also used for payment transactions for transportation, supermarkets, electricity bills, water bills, even recharging and so on. With the development of the payment transaction system in Indonesia, many benefits are felt by using e-payment. Most people still do not understand that e-payment has several types of payment cards, namely, e-wallet, smart card, e-cash and e-check. In this study, researchers discuss e-wallet or often referred to as digital wallets. This is based on the increasingly widespread use of digital wallets by the public. E-wallet is an electronic wallet contained in an application with a certain amount of money data used for online. E-wallet can save money virtually when the balance runs out which later users can top up to refill their balance independently. ShopeePay is one of the e-wallets that won market share in Indonesia in 2020, beating other trademarks such as OVO and Gopay which first appeared as e-wallets in

https://ijhess.com/index.php/ijhess/
Indonesia. As one of the most widely used electronic wallets in Indonesia recently, ShopeePay, which was launched by Sea Money, was licensed by Bank Indonesia in November 2018 (R, 2020).

Companies that run businesses in the service sector, especially e-payment, need to pay attention to e-service quality and e-trust which are certainly related to the loyalty of their customers. E-service quality is a service for customers who use the internet by providing a way to make it easier for them to transact efficiently and effectively (Komara, 2013). The indicators used to measure this research are efficiency, fulfillment, system availability and privacy (Askari, 2016). By providing e-service quality, users will be encouraged to forge a strong bond of need with the e-Payment. This is because the quality in the service industry, a presentation of a product or service, the size is in accordance with the applicable rules where the product exists and the delivery is at least the same as what is desired and expected by customers (Tjiptono, F., & Chandra, 2015). This can indicate that if one party trusts the other, the possibility of generating positive behavior and good intentions is very possible. Therefore, when a user begins to have e-trust for e-payment, then the user has the intention to use the e-payment in the future, or commonly referred to as a loyal customer.

E-trust in online transactions is often used as a benchmark for how good the quality of a product or service can meet customer perceptions (Liao in Sativa, Amila and Sri, 2016). The indicators used to measure this research are integrity, competence, consistency and openness (Robbins, 2009). According to Tjiptono (2012), customer loyalty is defined as a customer's commitment to a brand, store, or supplier based on the positive nature of long-term transactions. This means that brand can be obtained from a combination of complaints and customer satisfaction. In the online transactions, loyalty can be called e-loyalty. The indicators used to measure this research are, reuse, sustainable relationships, recommendations and commitments (Kashani, FH and Moradi, 2015). Not only through e-trust and e-service quality in gaining customer loyalty, but also through customer satisfaction or through electronic means commonly called e-satisfaction. E-satisfaction is the response of a customer's feelings of pleasure related to the experience experienced after making a purchase transaction of goods or services online (Anderson, Rolph E., and Srinivasan, 2003). The indicator is the formation of e-satisfaction, namely the compatibility of expectations, emotions and prices (Hawkins and Lonney in Tjiptono, 2015 and Ribbink, D. et al., 2004).

Therefore, ShopeePay users will know what things can influence their decision to use ShopeePay. This research discusses the effect of e-service quality and e-trust on e-loyalty through user e-satisfaction. In this study, users use the Shopee application which has a payment transaction feature called ShopeePay. Researchers want to know the effect of e-service quality and e-trust on e-loyalty users' e-payment so that companies and the public can find out how ready Indonesia is to welcome technological advances in the form of financial transactions. This is also based on depositing a certain amount of money in an application which certainly requires e-trust and e-service quality that is adequate for user needs. Users will not feel loyal if there is no sense of satisfaction in using the application. This study raised e-service quality and e-trust variables as independent variables, while e-loyalty as the dependent variable, and e-satisfaction as a mediator.

**RESEARCH METHODS**

The study uses a quantitative approach to obtain research results and conclusions. Therefore, research tools are statistical with descriptive research methods and explanatory research. The population in this study are e-payment who use ShopeePay in making payment transactions at

https://ijhess.com/index.php/ijhess/
least three times. The sample in this study is infinite, so one way to determine the number of samples is by using the Lemeshow formula. This study obtained a number of 200 respondents by distributing questionnaires through Google Form. The data analysis technique in this study uses path analysis and Sobel test. The following is the research design and method of substructure equations I and II in this study:

![Diagram of research design and method]

Table 1. Relationship among Research Variables

<table>
<thead>
<tr>
<th>Relationship Among Variables</th>
<th>Direct Effect</th>
<th>Indirect Effect</th>
<th>Total Effect</th>
<th>t count</th>
<th>t table</th>
<th>Significance Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>X1 → Y</td>
<td>0.139</td>
<td></td>
<td>1.986</td>
<td>1.972</td>
<td>0.043</td>
<td></td>
<td>H1 Accepted</td>
</tr>
<tr>
<td>X2 → Y</td>
<td>0.255</td>
<td></td>
<td>3.432</td>
<td>1.972</td>
<td>0.001</td>
<td></td>
<td>H2 Accepted</td>
</tr>
<tr>
<td>Z → Y</td>
<td>0.276</td>
<td></td>
<td>3.771</td>
<td>1.972</td>
<td>0.000</td>
<td></td>
<td>H3 Accepted</td>
</tr>
<tr>
<td>X1 → Z</td>
<td>0.276</td>
<td></td>
<td>4.149</td>
<td>1.972</td>
<td>0.000</td>
<td></td>
<td>H4 Accepted</td>
</tr>
<tr>
<td>X2 → Z</td>
<td>0.397</td>
<td></td>
<td>5.969</td>
<td>1.972</td>
<td>0.000</td>
<td></td>
<td>H5 Accepted</td>
</tr>
<tr>
<td>X1 → Z → Y</td>
<td>0.076</td>
<td></td>
<td>2.767</td>
<td>1.972</td>
<td></td>
<td></td>
<td>H6 Accepted</td>
</tr>
<tr>
<td>X2 → Z → Y</td>
<td>0.108</td>
<td></td>
<td>3.176</td>
<td>1.972</td>
<td></td>
<td></td>
<td>H7 Accepted</td>
</tr>
<tr>
<td>X1 → Z + X1 → Z → Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.215</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X2 → Z + X2 → Z → Y</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.363</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The largest respondents are women aged 21-25 years, are at Bachelor Degree (S1) graduates, have income > 4,000,001 and expenses of 500,000. This shows that ShopeePay users on average come from employees who often make transactions using ShopeePay.
In the test of the direct effect of e-service quality on e-loyalty, it shows the results with a beta coefficient of 0.077 with a significant value (0.043 < 0.05) and has a $t_{count} > t_{table}$ (1.986 > 1.972). This shows that e-service quality has a positive and significant effect on e-loyalty, so H1 is accepted. In the test of the direct effect of e-trust on e-loyalty, it shows the results with a beta coefficient of 0.194 with a significant value (0.001 < 0.05) and has a $t_{count} > t_{table}$ (3.432 > 1.972). This shows that e-trust has a positive and significant effect on e-loyalty, so H2 is accepted. In the test of the direct effect of e-satisfaction on e-loyalty, the results showed a beta coefficient of 0.277 with a significant value (0.000 < 0.05) and had $t_{count} > t_{table}$ (3.771 > 1.972). This shows that e-satisfaction has a positive and significant effect on e-loyalty, so H3 is accepted. In the test of the direct effect of e-service quality on e-satisfaction, it shows the results with a beta coefficient of 0.152 with a significant value (0.043 < 0.05) and has a $t_{count} > t_{table}$ (1.986 > 1.972). This shows that e-service quality has a positive and significant effect on e-satisfaction, so H4 is accepted.

In the test of the direct effect of e-trust on e-satisfaction, it shows the results with a beta coefficient of 0.300 with a significant value (0.000 < 0.05) and has a $t_{count} > t_{table}$ (5.969 > 1.972). This shows that e-service quality has a positive and significant effect on e-satisfaction, so H5 is accepted. Based on the results of the Sobel test calculation above, it is obtained that $t$ is 2.767, because the $t$ value obtained is $t_{count} > t_{table}$ which is 2.767 > 1.967, then e-satisfaction mediates the relationship between the influence of e-service quality on e-loyalty, so H6 is accepted. Based on the results of the Sobel test calculation above, it is obtained that $t$ is 3.176, because the $t$ value obtained is $t_{count} > t_{table}$, namely 3.176 > 1.967 with a significance level of 0.05 (significance level = 5%), then it proves that e-satisfaction mediates the relationship the effect of e-trust on e-loyalty, so H7 is accepted.

**RESULTS AND DISCUSSION**

Research on e-service quality on e-loyalty shows that e-service quality has a positive and significant effect on e-loyalty. This research is supported by previous research by Trung (2013) who states that e-service quality has a positive and significant effect on loyalty. The effect of e-service quality on e-loyalty is that the ShopeePay application is easy to access. In addition, users feel that personal information is protected by the company and ShopeePay can provide the services that users need. These are some of the statements that make users feel e-loyalty to ShopeePay. From user statements, ShopeePay can provide good and memorable services for its users so that users become loyal to ShopeePay.

The research on e-trust on e-loyalty shows that e-trust has a positive and significant effect on e-loyalty. This research is supported by previous research by Sukwadi (2013) who states that trust has a positive influence on e-loyalty. The effect of e-trust on e-loyalty states that users feel trust in the ShopeePay application and users feel confident that ShopeePay e-wallet. From user statements, ShopeePay users feel confident so that users become loyal to ShopeePay. The research on e-Satisfaction on e-loyalty shows that e-satisfaction has a positive and significant effect on e-loyalty. This research is supported by previous research by Amri et al., (2019) who reveal that customer satisfaction has a significant positive impact on e-loyalty. The effect of e-satisfaction on e-loyalty states that users are satisfied with ShopeePay's services during transactions, feel satisfied, and happy because of the many discounts, cashback, free shipping, and others. This makes customer satisfaction loyal to ShopeePay, so ShopeePay users make transactions repeatedly and recommend to anyone to use ShopeePay. From user statements, users can feel satisfied so that they can make users loyal to ShopeePay.

The research on e-service quality on e-satisfaction shows that e-service quality has a positive and significant effect on e-satisfaction. This research is supported by previous research
by Kusdubyo, L., & Februandi (2019) who reveal that the quality of electronic services has a significant positive effect on e-satisfaction. Therefore, e-service quality can be a factor in the occurrence of e-satisfaction. The effect of e-service quality on e-satisfaction states that if ShopeePay is easily accessible, users interested in ShopeePay can provide the services they need and ShopeePay protects activity information when transacting. This makes users feel satisfied, so users are satisfied with ShopeePay services during transactions and can adjust user needs and have met user expectations. From user statements, ShopeePay can provide good and memorable services for its users so that users get satisfaction with ShopeePay services.

The research from e-trust on e-loyalty shows that e-trust has positive and significant influence on e-loyalty. This research is supported by previous research by Saidhani, et al, (2019) who states that trust has a positive and significant effect on e-satisfaction, therefore, e-trust can be one of the factors for e-satisfaction. The effect of e-trust on e-satisfaction states that users have trusted to use the application, have the confidence to consider making transactions, and trust to continue to rely on ShopeePay in repeat transactions. This makes users feel satisfied with the service during transactions, can adjust user needs, ShopeePay can meet user expectations. From user statements, ShopeePay can make users feel confident until users get satisfaction during transactions using ShopeePay.

In research on e-service quality on e-loyalty through e-satisfaction, it shows the results of a positive and significant indirect effect. With e-satisfaction as a variable that mediates between the variables of e-service quality and e-loyalty. This research is supported by previous research by Scherly Hansopaheluwan (2021) who says that there is a significant effect between e-service quality on e-loyalty directly and indirectly. through e-satisfaction. These results state that e-service quality on e-loyalty through e-satisfaction has a lower value than the value of e-service quality on e-loyalty. Although e-satisfaction mediates but there is no e-satisfaction variable, e-service quality still has a direct effect on e-loyalty. ShopeePay users already have an emotional at the satisfaction of brand Shopee.

In the study of e-trust on e-loyalty through e-satisfaction, the results showed that there was a positive and significant indirect effect. With e-satisfaction, it can be a mediating variable between the variables of e-trust and e-loyalty. This research is supported by previous research Anshar Daud dkk., who says that there was a direct influence between trust and loyalty or no direct effect through mediation on perceived usefulness and or satisfaction (Daud et al., 2018). These results state that e-trust on e-loyalty through e-satisfaction has a lower value than the value of e-trust on e-loyalty. Although e-satisfaction mediates but there is no e-satisfaction variable, e-trust still has a direct effect on e-loyalty. ShopeePay users already have an emotional at the satisfaction of brand Shopee.

**CONCLUSION**

The results of the description analysis of the E-Service Quality variable and E-Trust on E-Customer Loyalty with E-Satisfaction resulted in a value in the very good category. In this study dominated by women, are in the age range of 21-25 years. Based on the latest education, it shows that those who dominate are graduates of Strata 1 (S1), work shows that employees dominate. Income every month, shows the income of IDR >4.000.000,00 and expenses very month, shows the expenses of IDR ≤ 500.000,00.

The results of the relationship between e-service quality on e-loyalty, it shows the results with a beta coefficient of 0.077 with a significant value (0.043 <0.05) and has a $t_{count} > t_{table}$ (1.986 > 1.972). This shows that e-service quality has a positive and significant effect on e-loyalty. In the test of the direct effect of e-trust on e-loyalty, it shows the results with a beta coefficient of 0.194 with a significant value (0.001 <0.05) and has a $t_{count} > t_{table}$ (3.432 > 1.972).
1.972). This shows that e-trust has a positive and significant effect on e-loyalty. In the test of the direct effect of e-satisfaction on e-loyalty, the results showed a beta coefficient of 0.277 with a significant value (0.000 <0.05) and had $t_{count} > t_{table}$ (3.771 > 1.972). This shows that e-satisfaction has a positive and significant effect on e-loyalty. In the test of the direct effect of e-service quality on e-satisfaction, it shows the results with a beta coefficient of 0.152 with a significant value (0.043 <0.05) and has $t_{count} > t_{table}$ (1.986 > 1.972). This shows that e-service quality has a positive and significant effect on e-satisfaction. In the test of the direct effect of e-trust on e-satisfaction, it shows the results with a beta coefficient of 0.300 with a significant value (0.000 <0.05) and has $t_{count} > t_{table}$ (5.969 > 1.972). This shows that e-service quality has a positive and significant effect on e-satisfaction.

Based on the results of the Sobel test calculation above, it is obtained that $t$ is 2.767, because the $t$ value obtained is $t_{count} > t_{table}$ which is 2.767 > 1.967, then e-satisfaction mediates the relationship between the influence of e-service quality on e-loyalty. Based on the results of the Sobel test calculation above, it is obtained that $t$ is 3.176, because the $t$ value obtained is $t_{count} > t_{table}$, namely 3.176 > 1.967 with a significance level of 0.05 (significance level = 5%), then it proves that e-satisfaction mediates the relationship the effect of e-trust on e-loyalty. This research is beneficial to the literature review related to E-Service Quality, E-Trust, E-Loyalty and E-Satisfaction. Finding of this research can be used for companies in updating the quality of system services to further upgrade in providing the information needed, users do not fully trust to always rely on ShopeePay, for companies to be more proactive in reviewing criticism and suggestions in order to build ShopeePay developments to match user expectations, update development and maintain some of the things that are already good in the company. The results of this study are expected to provide an overview to ShopeePay, so that it can be used as a reference to expand the market and reach user targets efficiently and effectively. This study also has limitations, such as only using path analysis, so that further researchers are advised to use other indicators or can make other e-payment, change the method using PLS, or replace or add other variables such as brand image, celebrity endorsement, and so on.

REFERENCES


https://www.academia.edu/11706168/Turban_F_King_D_Lee_J_K_Liang_T_P_and_Turban_D_C_2015_Electronic_Commerce_A_Managerial_and_Social_Networks_Perspective_8th_Ed


https://ijhess.com/index.php/ijhess/


