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## Effect of *E-Service Quality* and *E-Trust* on *E-Loyalty* of *E-Payment* Through *E-Satisfaction* of Shopee pay Users

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### 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* have a positive and significant direct effect on *e-loyalty*, (2) *e-trust* have 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* have 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.*

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## 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

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

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 sub-structure equations I and II in this study:

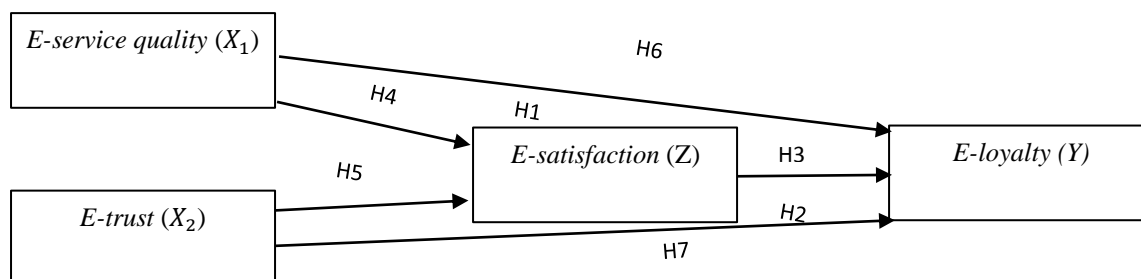


Table 1. Relationship among Research Variables

Model 1:  $Z = \beta ZX_1 + \beta ZX_2 + e1$

Model 2:  $Y = \beta YX_1 + \beta YX_2 + \beta YZ + e2$

Description:

$X_1$  = E-service quality

$X_2$  = E-trust

$Y$  = E-loyalty

$Z$  = E-satisfaction

$\beta ZX_1$  =  $X_1$  to  $Z$  path coefficient

$\beta ZX_2$  =  $X_2$  to  $Z$  path coefficient

$\beta YX_1$  =  $X_1$  to  $Y$  path coefficient

$\beta YX_2$  =  $X_2$  to  $Y$  path coefficient

$\beta YZ$  =  $Z$  to  $Y$  path coefficient

$e1$  = error structure 1

$e2$  = error structure 2

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.

Relationship Among Variables	Direct Effect	Indirect Effect	Total Effect	t count	t table	Significance Value	Description
$X_1 \rightarrow Y$	0.139			1.986	1.972	0.043	H1 Accepted
$X_2 \rightarrow Y$	0.255			3.432	1.972	0.001	H2 Accepted
$Z \rightarrow Y$	0.276			3.771	1.972	0.000	H3 Accepted
$X_1 \rightarrow Z$	0.276			4.149	1.972	0.000	H4 Accepted
$X_2 \rightarrow Z$	0.397			5.969	1.972	0.000	H5 Accepted
$X_1 \rightarrow Z \rightarrow Y$		0.076		2.767	1.972		H6 Accepted
$X_2 \rightarrow Z \rightarrow Y$		0.108		3.176	1.972		H7 Accepted
$X_1 \rightarrow Z + X_1 \rightarrow Z \rightarrow Y$			0.215				
$X_2 \rightarrow Z + X_2 \rightarrow Z \rightarrow Y$			0.363				

Table 2. Summary of Inter-Variable Effect Calculation

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 Saidani, 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 Hansopaheluwakan (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). 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 a  $t_{count} > t_{table}$  ( $1.986 > 1.972$ ). 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 a  $t_{count} > t_{table}$  ( $5.969 > 1.972$ ). 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.

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