



e-Service Quality and e-Trust Models in Increasing Generation Z e-Customer Satisfaction in e-Wallet Transactions with ShopeePay Application

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ABSTRACT

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The rapid development of the digital world, one of which is marked by changes in traditional transactions to digital transactions through digital wallets (e-Wallet). E-Wallet competition in Indonesia is quite tight, ShopeePay has decreased its position in terms of the most frequently used e-Wallet in 2020 and 2021. So it is necessary to do further research as an effort to increase e-Customer Satisfaction through e-Service Quality variables and e-Trust especially among Generation Z as a characteristic that is close to the digital world. The study was conducted on 166 students of the Management Study Program at the University of Buana Perjuangan Karawang class of 2019 – 2021 who are Generation Z and active users of ShopeePay. This study uses multiple linear regression analysis. The results of the study explain that e-Service Quality and e-Trust have a significant effect on e-Customer Satisfaction either partially or simultaneously. The higher the e-Service Quality and e-Trust provided by the company to consumers, the higher the e-Customer Satisfaction for Generation Z users of the ShopeePay application e-Wallet.

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1. Introduction

The rapid development of technology in Indonesia is currently starting to affect consumer behavior in shopping because it provides convenience in carrying out economic transactions in everyday life (Rangkuty, 2021). This is evidenced by the increasing number of e-commerce users in making digital payments (Safarudin et al., 2020). This change in consumer behavior is supported by new normal conditions around the world. The existence of policies around the world related to restrictions on certain activities carried out by the community during the pandemic is one of the triggering factors for these changes (Muhammad, 2020). In Indonesia itself, since the implementation of Large-Scale Social Restrictions (PSBB), Bank Indonesia has recorded an increase in digital transactions or electronic money (EU) reaching 64.48% (Asia, 2020).

Based on data from financial technology company (fintech) Xendit (Figure 1), digital wallets (e-Wallet) will become the most popular digital payment platform in 2021. Of the 150 million more digital transactions processed by Xendit in 2021, 43% of financial transactions use e-commerce wallets. This number has increased compared to 2020, where the number was only 24% (Javier, 2022). The value of digital transactions (e-Wallet) in Indonesia is increasingly popular and becomes the choice of people during the pandemic because it is considered more practical, has many attractive promos such as discounts and cashback, and is more secure (Rangkuty, 2021).

According to research by India-based marketing consultancy RedSeer, the value of digital wallet or e-Wallet transactions in Indonesia is projected to reach US\$70.1 billion by 2025. This value covers 55% of the total value of e-Wallet transactions in the Asia Pacific region. In fact, in 2020 the value of Indonesian e-Wallet transactions was recorded at US \$ 17.8 billion. This means that there is a very significant increase from 2020 to 2025. RedSeer also estimates that the compound annual growth rate (CAGR) of Indonesian e-Wallet can reach 31.5% until 2025 (Pahlevi, 2022).

A survey conducted by MarkPlus.Inc in 2020 in the last 3 months (June, July, and August) regarding e-Wallet in Indonesia which has the highest total transaction volume, namely ShopeePay (26%), OVO (24%),



GoPay (23%), DANA (19%), and LinkAja (8%) (Asia, 2020; Muhammad, 2020). During the pandemic, ShopeePay once again managed to rank first with the largest total transaction nominal per month of around Rp. 149,000, superior to LinkAja, DANA, and OVO at around Rp. 134,000, and GoPay at around Rp. 109,000. Of course, with the nominal transaction per month, ShopeePay again excels based on the total transaction value with 29% market share, OVO with 24%, GoPay with 19%, DANA with 19%, and LinkAja with 8%. Thus, ShopeePay is the most frequently used digital wallet with 30% of respondents, OVO 25%, GoPay with 21%, DANA with 18%, and LinkAja with 5% (Muhammad, 2020; Achmad, 2021).

However, in a survey conducted by PT Kadence Internasional in 2021, ShopeePay's ranking dropped and was replaced by other e-Wallets. OVO became the first rank of the most used e-Wallet (31%), then the next rank was GoPay (25%), ShopeePay (20%), Dana (19%), and LinkAja (4%) (PT Kadence International, 2021).

The decline in ranking is a challenge for ShopeePay, where companies must be able to create consumer desires to use products and establish close relationships between companies and consumers. Consumer satisfaction in the digital world, known as e-Customer Satisfaction, is one of the determinants of success that affects the competition for e-Wallet companies (Jonathan, 2013). According to Tjiptono & Chandra (2016), consumer satisfaction is the consumer's response to the evaluation of the perception of the difference between initial expectations (certain performance standards) and the actual performance of the product as perceived after product consumption. From the results of a study conducted by Fitriana et al. (2020), the factors that influence e-Customer Satisfaction are service quality (e-Service Quality) and trust (e-Trust).

E-Service Quality is the quality of service in the digital world. According to Tjiptono & Chandra (2016), e-Service Quality is how far a website facilitates effective and efficient shopping, purchasing, and delivery of products or services. Every consumer wants the best service quality from a company that uses goods or services. However, after the company provides maximum service, not all consumers can receive and have the same assessment. Therefore, the company must be able to minimize consumer dissatisfaction by providing the best quality service according to the company's commitment. Based on research results, the higher the e-Service Quality or the level of service quality to consumers, the higher the e-satisfaction or consumer satisfaction with the application (Della Prisanti et al., 2017; Fitriana et al., 2020; Achmad & Yulianah, 2022).

Another factor that affects e-Customer Satisfaction is trust. According to Crosby et al., in Ashghar & Nurlatifah (2020), consumer trust is defined as the belief that a product or service provider can be relied on to behave in such a way that the long-term interests of consumers can be met. E-Trust is defined as the basic initiation of relationship formation and maintenance between customers and online sellers (Kim et al., in Ashghar & Nurlatifah, 2020; Sidiq et al., 2021). Based on research results, the existence of e-Trust will increase e-Customer Satisfaction on the application (Della Prisanti et al., 2017; Fitriana et al., 2020; Nurwati & Achmad, 2021).

The phenomenon of the decline in ShopeePay's position as the most frequently used e-Wallet, of course, further research needs to be done as an effort to increase e-Customer Satisfaction through e-Service Quality and e-Trust variables, especially among Generation Z as characteristics that are close to the digital world.

2. Method

This study explains the effect of e-Service Quality and e-Trust on e-satisfaction in Generation Z in e-Wallet transactions with the ShopeePay application. The research design used is descriptive quantitative, with a verification approach. The research was conducted by collecting 166 students of the Management Study Program at the University of Buana Perjuangan Karawang class of 2019 – 2021 with a birth range of 1996 – 2010 or Generation Z (Purnomo et al., 2019) as active users of the ShopeePay application e-Wallet. The questionnaire was adapted from previous research and then distributed to respondents online using the Google Form application. The measurement scale used is the Likert scale. The instrument was first tested for validity and reliability. Then the primary data obtained from the respondents, tested for normality and analyzed using the Multiple Linear Regression method with hypothesis testing through t test for partial effect and F test for simultaneous effect

3. Result and Discussion

Based on the results of the analysis of 166 students who filled out online questionnaires through the google form application, with the following results:

a. Testing Research Instruments

Testing the validity and reliability of the questionnaire was conducted on 30 respondents. The results of the validity analysis show that all question items on the questionnaire have a tcount value of 0.3 (Sugiyono, 2017), meaning that each question in this research questionnaire is declared valid. Then the results of the reliability analysis showed that the value of Cronbach's Alpha was 0.983 0.6 (Sugiyono, 2017), meaning that the questionnaire was declared reliable.

b. Data Normality Test

Table 1
Data Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		166
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	4.79495963
Most Extreme Differences	Absolute	.081
	Positive	.081
	Negative	-.057
Kolmogorov-Smirnov Z		1.044
Asymp. Sig. (2-tailed)		.225

a. Test distribution is Normal.

Table 1 shows that the value of Asymp.Sig (2-tailed) has a value of 0.225, where the data will be said to be normally distributed if Asymp.Sig (2-tailed) > 0.05. This means that the data in this study are normally distributed and can be continued for multiple linear regression analysis.

c. Multiple Linear Regression Equation

Table 2
Multiple Linear Regression Test
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.017	2.510		2.397	.018
	E-Service Quality	.498	.056	.559	8.876	.000
	E-Trust	.275	.052	.330	5.252	.000

a. Dependent Variable: E-Customer Satisfaction

Based on Table 2, it can be seen that the multiple linear regression equation model in this study is:

$$Y = 6.017 + 0.498 X_1 + 0.275 X_2 +$$

From these equations, the following information is obtained:

- a. E-Customer Satisfaction (variable Y) will be worth 6.017 if the e-Service Quality and e-Trust variables are constant or zero
- b. E-Service Quality has a regression coefficient of 0.498. The positive regression coefficient value indicates that if every one unit increase in e-Service Quality with the assumption that the other variables are constant, then e-Customer Satisfaction will increase by 0.498

E-Trust has a regression coefficient of 0.275. The positive regression coefficient value indicates that if every increase of one unit of e-Trust with the assumption that other variables are constant, then e-Customer Satisfaction will increase by 0.275.

d. Hypothesis Testing

1) Partial Effect (t-test)

Based on the results of the t-test analysis between the variables of e-Service Quality and e-Trust on e-Customer Satisfaction partially, it can be seen in table 3 below:



Table 2.
Partial Effect (t-test)

Based on the results of the assessment on the internal and external factors above, the IFAS and EFAS analysis are as follows:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.017	2.510		2.397	.018
	E-Service Quality	.498	.056	.559	8.876	.000
	E-Trust	.275	.052	.330	5.252	.000

a. Dependent Variable: E-Customer Satisfaction

Effect of E-Service Quality on E-Customer Satisfaction The results of statistical calculations for the t-test on the e-Service Quality variable show that the value of sig < 0.005, i.e. 0.000 < 0.05, means that partially e-Service Quality has an effect on e-Customer Satisfaction. The higher the e-Service Quality provided by the company to consumers, the higher the e-Customer Satisfaction for Generation Z users of the ShopeePay e-Wallet application. This is in accordance with a study conducted by Ulum & Muchtar (2018) which explains that e-Service Quality partially affects e-Customer Satisfaction on start-up websites.

Effect of E-Trust on E-Customer Satisfaction The results of statistical calculations for the t-test on the e-Trust variable show that the value of sig < 0.005, i.e. 0.000 < 0.05, means that partially e-Trust has an effect on e-Customer Satisfaction. The higher the e-Trust given by the company to consumers, the higher the e-Customer Satisfaction for Generation Z users of the ShopeePay e-Wallet application.

This is in line with the research of Liani & Yusuf (2021), where e-Trust has a positive influence on e-Customer Satisfaction so that e-Trust can increase e-satisfaction

2) Simultaneous Effect (Test F)

Based on the results of the F test analysis between the variables of e-Service Quality and e-Trust on e-Customer Satisfaction simultaneously, it can be seen in table 4 below:

Table 4
Simultaneous Effect (Test F)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8265.903	2	4132.952	177.580	.000 ^b
	Residual	3793.620	163	23.274		
	Total	12059.523	165			

a. Predictors: (Constant), E-Trust, E-Service Quality

b. Dependent Variable: E-Customer Satisfaction

Based on the results of the F test analysis, it is found that e-Service Quality and e-Trust have a simultaneous effect on e-Customer Satisfaction in Generation Z of e-Wallet users of the ShopeePay application. This result is known by looking at the significant value of 0.000, where if sig < 0.05 then there is a simultaneous influence between the X variable and the Y variable. It is also found that the higher the e-Service Quality and e-Trust provided by the company to consumers, the higher the e-Service Quality and e-Trust given by the company to consumers. e-Customer Satisfaction in Generation Z of e-Wallet users of the ShopeePay application. This is in accordance with research conducted by Fitriana et al (2020), where e-Service Quality and e-Trust have a simultaneous or joint effect on e-satisfaction among students using OVO.

4. Conclusion

Based on the results of research and discussion related to the e-Service Quality and e-Trust models in increasing Generation Z e-Customer Satisfaction in e-Wallet transactions with the ShopeePay application, it can be concluded that: The e-Service Quality variable partially affects e-Customer Satisfaction. The higher the e-Service Quality provided by the company to consumers, the higher the e-Customer Satisfaction for

Generation Z users of the ShopeePay e-Wallet application. The e-Trust variable partially affects e-Customer Satisfaction. The higher the e-Trust given by the company to consumers, the higher the e-Customer Satisfaction for Generation Z users of the ShopeePay e-Wallet application. The variables of e-Service Quality and e-Trust simultaneously have a simultaneous effect on e-Customer Satisfaction in Generation Z of ShopeePay application e-Wallet users. The higher the e-Service Quality and e-Trust provided by the company to consumers, the higher the e-Customer Satisfaction for Generation Z users of the ShopeePay application e-Wallet.

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