

The Role Of Satisfaction In Mediating The Influence Of E-Servqual And Trust On Loyalty Of Shopee Paylater Users In Jember District

Muhammad Khaberun Al Faruq¹, Diah Yulisetiari², Sumani³

*Master Of Management, Economic And Business Faculty, Universitas Jember
Kalimantan 37, Jember 68121*

Abstract :

This research objective is to determine the role of satisfaction in mediating the influence of e-servqual and trust on the loyalty of shopee paylater users in Jember Regency. This research uses the Explanatory Research type. The population in this research is all users and shoppers at Shopee. The method used in this research is Purposive Sampling. The age of respondents in this study was at least 18 years with the consideration that this age can make wise decisions. Respondents are all users and have shopped at Shopee at least 3 times. The sample size in this study was $13 \times 10 = 130$ respondents. The data analysis method uses Structural Equation Modeling (SEM) with the Amos application. The research results shown that 1) E-Servqual on satisfaction shown a significant positive effect. 2) Trust on Satisfaction shown a significant positive influence. 3) E-Servqual on Loyalty shown a significant positive effect. 4) Trust on Loyalty shown a significant positive influence. 5) Satisfaction with Loyalty shown a significant positive influence. 6) E-Servqual on Loyalty through Satisfaction shown a significant positive effect. 7) Trust on Loyalty through Satisfaction shown a significant positive influence.

Keywords: *E-Servqual, Trust, Satisfaction, Loyalty*

Date of Submission: 01-03-2024

Date of Acceptance: 10-03-2024

I. Introduction

In this digital transformation 5.0 era, the government through the Ministry of SOEs is innovating by In this globalization era, human life runs dynamically and fast-paced. This acceleration is marked by technological developments which are increasingly developing rapidly following the changing times. PayLater is an online money lending method that has been booming in recent years. This feature is available and managed by several leading start-up companies which objective is to make transactions easier and easier to fulfill human needs. PayLater is a digital service that allows users to borrow online where users have the option to repay the loan in installments over several months or within a certain period depend on the option chosen (Akhmadi & Martini, 2020).

E-servqual is one of the most important factors that encourages customers to use e-commerce. Electronic commerce or what is also called e-commerce, is the use of communication networks and computer to run business process. The popular view of E-servqual is the use of internet and computer by using Web browser for buying and selling products. Electronic E-servqual is the process of buying, selling or exchanging products, services and information via a computer network that can be financed with Shopee PayLater (Susanti, 2021). Sellers on the Shopee application usually increase promos only for users who choose the Shopee PayLater payment method, for example Shopee PayLater users can get a Cashback promo of up to 1 million on certain items and conditions apply.

Trust is one of the factors that influences consumers in making purchases on e-commerce platforms. Purchase transactions will occur if buyers trust each other, especially in the online shopping transaction process which allows buyers to make transactions using the Shopee PayLater application without meeting in person. Trust is defined as consumer confidence in a product or service provider to meet their long-term needs (Pasaribu, et al. 2022). Shopee PayLater is always committed to protecting the security of User data and complying with all applicable data protection and privacy laws.

Customer satisfaction is important in the long-term success of Shopee PayLater. Research by Yulisetiari & Mawarni (2021) explains that there is a relationship between customer satisfaction and customer loyalty. Customer loyalty is considered as a result of customer satisfaction. When customers have a good experience with a company's services, it will continue, customers will continue to use the company's products or services.

Customer loyalty is the main goal of Shopee PayLater, with loyalty it will automatically improve Shopee PayLater's business performance because users feel comfortable with the services and facilities they get

and the products used are in accordance with the needs of Shopee PayLater users. Loyalty is a form of commitment held to buy or reuse products or services that customers like in the future despite situational influences and marketing actions or efforts to switch to using the Shopee PayLater application (Azizah A & Hidayat, 2022).

Based on the phenomenon and research gap related to e-servqual and trust towards loyalty through satisfaction, further research needs to be carried out. Jember Regency is an area for students who are Shopee PayLater users. The Bank Indonesia Representative Office for the Jember region stated that as many as 258,000 residents of Jember Regency use electronic money, so it makes Jember becomes second from the top in East Java after the city of Surabaya. According to the BI Jember Representative Office, Jember can occupy this position because it has strong infrastructure, such as several shopping places that provide electronic money payment systems and the large number of universities in Jember consisting of the millennial generation who follow technological developments. So it is important to carry out research regarding the role of satisfaction in mediating e-servqual and trust on the loyalty of Shopee PayLater users in Jember Regency.

II. Literature Review

E-Service Quality

E-service quality is defined as the extent to a site facilitates shopping, purchasing and delivery of products and services (Hanifah & Nio, 2023). In addition, e-service quality is defined as a comprehensive consumer evaluation and assessment regarding the advantages and quality of delivery in the virtual market (Aprileny, et al. 2022). Service quality is defined as an effort to satisfy needs accompanied by consumer desires and the accuracy of the delivery method in order to meet consumer expectations and satisfaction (Fitria, 2021: 51).

According to Fitria (2021:52) E-service quality indicators include four things including Efficiency, Fullfillment, System availability, Privacy.

Trust

Trust is a person's willingness to be sensitive to the actions of other people based on the hope that other people will carry out certain actions towards people who trust them, without depending on their ability to monitor and control them (Jatmiko, et al. 2020: 81). According to (Firli, 2020:72) stated that Trust is the belief that someone's words or promises can be trusted and someone will fulfill their obligations in an exchange relationship.

According to Firli (2020:74) there are three indicators that form a person's trust in others, namely: ability, benevolence, integrity.

Satisfaction

According to Sabar, et al. (2021:97) the word "satisfaction or satisfaction: comes from the Latin "satis" (meaning quite a lot, adequate) and "facio" (to do or make). In simple terms, satisfaction can be interpreted as an effort to fulfill something or make something adequate. According to Tantri & Abdullah (2020: 112), customer satisfaction is a cognitive purchasing situation regarding the commensurability or incommensurability between the results obtained compared to the sacrifices made.

According to Tantri & Abdullah (2020:114) indicators of customers who are satisfied with a company's product or service are: Using the service again, Customers telling other people positive things about the service, Customers never complaining.

Consumer Loyalty

Customer loyalty can be said to be the percentage of customers who persist, as customers who want to continue using a service or product or as consumers who want to recommend a product or service to others. Customers will announce themselves as loyal through feelings and perceptions of high satisfaction, through positive attitudes and preferences which means customers will continue to buy again from this company (Salwa, et al. 2022). According to Firli (2020:98), to measure consumer loyalty, you can use the following indicators: Repeat Purchase, Retention, Referrals.

III. Conceptual Model

E-service quality plays an important role in attracting and retaining customers in web-based online businesses. Trust is the belief that someone's word or promise can be trusted, someone will fulfill their obligations in an exchange relationship. According to Fitria (2021:76) stated that customer satisfaction is a consumer's feeling that will emerge after evaluating the use of a product. Loyalty is a deeply held commitment to repurchase a product or service (Sabar, et al. 2021:83). These variables can be described in the conceptual framework in Figure 2.1 below:

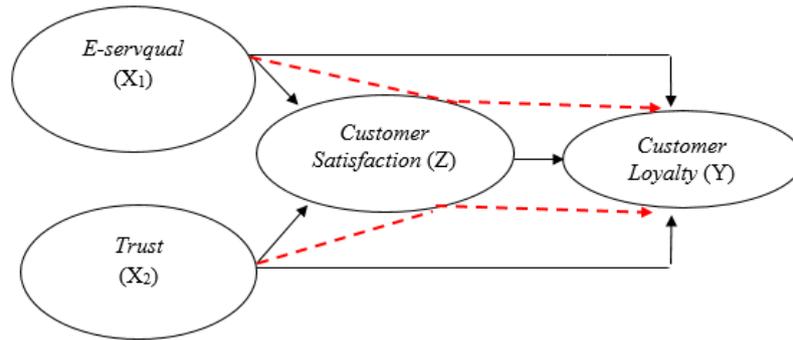


Figure 1. Conceptual Framework

HYPOTHESIS

The Influence of E-Servqual on Satisfaction

Customer satisfaction is the most important thing for a company. There are many aspects that can influence customer satisfaction, one of which is e-service quality. When a customer uses an application or website to carry out transactions, the facilities and services found on an application or website, whether searching, ordering, asking or even submitting complaints about the application's performance, can produce positive and negative impressions and experiences for the customer. This is related to fulfill customer expectations which has an impact on customer satisfaction. Positive customers are customers who feel happy if the performance and service of an application provide an experience that meets customer expectations when using it, whereas negative customers are customers who feel disappointed because of the poor service they experience when using the application. Akhmadi & Martini (2020) shown that E-Service Quality has a significant effect on satisfaction with the OVO application. Susanti's research (2021) shown that service quality has a positive effect on customer satisfaction. Research by Azizah A & Hidayat (2022) shown that E-Servqual has an effect on Customer Satisfaction on the BSI Mobile Application. However, there is a research gap in the research results of Putri & Verinita (2019) shown that E-Service Quality does not have a significant effect on user satisfaction of the Shopee application.

H1: E-Service Quality has a significant effect on satisfaction.

The influence of Trust on Satisfaction

Trust is important because logically consumers have a higher level of risk perception than non-online transactions, both in terms of delivery, payment and personal information. Therefore, online consumers will only transaction with fintech businesses they trust. When consumers trust the fintech site, satisfaction with shopping will increase because all the worries and risks of shopping are reduced by having trust in the fintech site. Pasaribu, et al. (2022) shown that Trust has a significant effect on satisfaction. Widodo, et al.'s research. (2022) concluded that e-Trust has a positive impact and has a significant effect on e-satisfaction. Research by Hanifah & Nio (2023) shown that there is an influence between Trust and Shopee user satisfaction. However, there is a research gap in the research results of Aprileny, et al. (2022) proved that Trust has no effect on customer satisfaction.

H2: Trust has a significant effect on satisfaction.

The Influence of E-Servqual on Loyalty

Customer loyalty can be influenced by several aspects, one of which is the good service the company provides. If the service a company provides to its customers exceeds their expectations, they will tend to buy again. E-service quality is one of the important things for forming customer loyalty because online-based businesses are now starting to be developed so that e-service quality can determine customer loyalty. E-service quality perceived on the internet focuses on web design aspects. Akhmadi & Martini (2020) shown that E-Service Quality has a significant effect on customer loyalty for the OVO application. Research by Azizah A & Hidayat (2022) shown that E-Servqual has an effect on Customer Loyalty in the BSI Mobile Application. Susanti's research (2021) shown that service quality has a positive effect on customer loyalty. However, there is a research gap in the research results of Putri & Verinita (2019) shown that E-Service Quality does not have a significant effect on the loyalty of Shopee application users.

H3: E-Service Quality has a significant effect on loyalty.

The Influence of Trust on Loyalty

When customers feel trust from an online store, they will feel comfortable and confident when shopping at that store. These customers will continue to shop at the same site, resulting in higher loyalty. Trust reduces customer uncertainty and vulnerability in the context of intangible services. Consumer trust always has an important role in maintaining business relationships, especially in fintech businesses where all procedures are online. Pasaribu, et al. (2022) shown that Trust has a significant effect on satisfaction. Widodo, et al.'s research. (2022) concluded that e-Trust has a positive impact and has a significant effect on e-loyalty. Research by Hanifah & Nio (2023) shown that there is an influence between Trust and Shopee user loyalty. However, there is a research gap in the research results of Aprileny, et al. (2022) proved that Trust has no effect on customer loyalty.

H4: Trust has a significant effect on loyalty.

The Influence of Satisfaction on Loyalty

In a business organization, retaining customers is an important priority and is not easy, this can affect the company's survival. Having satisfied customers will create loyal customers because satisfaction becomes a consideration for whether or not to switch to another service. It can be concluded that satisfied customers tend to use the service again because it has met their expectations. Yulisetiari & Mawarni (2021) shown that customer satisfaction has a direct influence on customer loyalty. Akhmadi & Martini (2020) shown that E-Service Quality satisfaction has a significant effect on customer loyalty of the OVO application. Susanti's (2021) research shown that customer satisfaction has a significant effect on customer loyalty. However, there is a research gap in the research results of Aprileny, et al. (2022) proved that satisfaction has no effect on customer loyalty.

H5: Satisfaction has a significant effect on loyalty.

The Influence of E-Servqual on loyalty through satisfaction

Customer satisfaction is one of the indicators that companies must pay attention to in order to achieve success in the business they run because customer satisfaction is one of the keys to retain their customers. Satisfaction is a feeling of happiness or disappointment felt by someone after they compare their perceived performance with their expectations (Aprileny, et al. 2022). Akhmadi & Martini (2020) shown that E-Service Quality has a significant effect on the loyalty of OVO application users. Yulisetiari & Mawarni (2021) shown that customer satisfaction has a direct influence on customer loyalty. However, there is a research gap in the research results of Putri & Verinita (2019) shown that E-Service Quality does not have a significant effect on user satisfaction of the Shopee application. Research by Aprileny, et al. (2022) proved that satisfaction has no effect on customer loyalty.

H6: E-Servqual on loyalty through satisfaction

The influence of Trust on loyalty through satisfaction

According to Aprileny, et al. (2022) stated that the more trust a consumer has, the greater the level of consumer satisfaction with online businesses, which will increase consumer loyalty towards online businesses. Consumers who trust an online business will be more loyal to the online business so they will not switch because the level of consumer satisfaction with the online business will be greater. Widodo, et al. (2022) concluded that e-Trust has a positive impact and has a significant effect on e-loyalty. However, there is a research gap in the research results of Aprileny, et al. (2022) proved that Trust has no effect on customer loyalty.

H7: Trust on loyalty through satisfaction

IV. Conclusion

Based on the research results, it shown that 1) E-Servqual on satisfaction shown a significant positive effect. 2) Trust on Satisfaction shown a significant positive influence. 3) E-Servqual on Loyalty shown a significant positive effect. 4) Trust on Loyalty shown a significant positive influence. 5) Satisfaction with Loyalty shown a significant positive influence. 6) E-Servqual on Loyalty through Satisfaction shown a significant positive effect. 7) Trust on Loyalty through Satisfaction shown a significant positive influence. This research provides an overview of the influence of variables other than E-Servqual, Trust, Satisfaction, on Loyalty, for example Viral Marketing and Ambassador Brand.

References

- [1] Akhmadi, M. D. D., & Martini, E. (2020). Pengaruh E-Service Quality Terhadap Kepuasan Dan Loyalitas Pelanggan Aplikasi Ovo. *Jurnal Mitra Manajemen*, 4(5), 1-11.
- [2] Aprileny, I., Rochim, A., & Emarawati, J. A. (2022). Pengaruh Kualitas Pelayanan, Harga Dan Kepercayaan Terhadap Loyalitas Pelanggan Melalui Kepuasan Pelanggan (Studi Pada Pelanggan Grab Bike Sma Islam Al-Azhar 4). *Jurnal Stei Ekonomi*, 31(02), 15-25.

- [3] Asan. (2022). Pengaruh Kualitas Jasa, Kepercayaan Dan Kepuasan Nasabah Terhadap Loyalitas Nasabah Bank Bri Di Kota Manado. *Jurnal Emba: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(4). 88-95.
- [4] Azizah A. N., & Hidayat, M. R. (2022). Analisis E-Servqual Terhadap Customer Satisfaction Dan Customer Loyalty Pada Aplikasi Bsi Mobile. *Dialektika: Jurnal Ekonomi Dan Ilmu Sosial*, 7(1). 88-101.
- [5] Bintari, W. P., Udayana, I., & Maharani, B. D. (2022). Pengaruh Usability, Information Quality, Dan Service Interaction Terhadap Loyalitas Konsumen Dengan Kepuasan Sebagai Variabel Intervening (Studi Pada Konsumen Tokopedia Di Kabupaten Kediri). *Jurnal Perspektif*, 20(1). 55-65.
- [6] Ferdinand, Augusty. 2014. *Metode Penelitian Manajemen*. Bp Universitas. Diponegoro. Semarang.
- [7] Firli Musfar, T. (2020). *Buku Ajar Manajemen Pemasaran: Bauran Pemasaran Sebagai Materi Pokok Dalam Manajemen Pemasaran*. Bandung. Media Sains Indonesia.
- [8] Fitria Halim, D. (2021). *Manajemen Pemasaran Jasa*. Jakarta. Salemba Empat.
- [9] Ghozali, I. (2017). *Model Persamaan Struktural Konsep Dan Aplikasi Program*. Amos 24. Semarang: Badan Penerbit Universitas Diponegoro.
- [10] Hakam, A. (2022). Pengaruh E-Service Quality Dan E-Trust Terhadap Loyalitas Konsumen Dengan Kepuasan Sebagai Variabel Intervening Pada Pengguna Shopee Di Kota Malang. *Repository.Unisma.Ac.Id*, 5(3). 77-86.
- [11] Hanifah, H., & Nio, S. R. (2023). Pengaruh Kepercayaan Terhadap Loyalitas Pelanggan Pada Pengguna Shopee Di Kota Padang Haura Hanifah. *Jurnal Riset Psikologi (Vol. 6, Issue 1)*. 45-67.
- [12] Jatmiko, Anggarani, A., & Sudarwan. (2020). *Buku Ajar Manajemen Pemasaran*. Jakarta. Universitas Esa Unggul.
- [13] Kurniasih, V., Ika Febrilia, & Rahmi. (2023). Pengaruh Promosi Penjualan, Kepercayaan Terhadap Loyalitas Konsumen Melalui Kepuasan Konsumen Layanan Pesan Antar Makanan Di Jakarta. *Jurnal Bisnis, Manajemen, Dan Keuangan*, 3(3). 44-53.
- [14] Lewis, & Sitompul, S. S. (2021). Pengaruh Kualitas Produk, Harga, Brand Trust Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen Di Cv Mitra Matra Mandiri Pekanbaru. *Jurnal Akuntansi Dan Bisnis*, 6(2).32-39.
- [15] Mawey, T. C., Tumbel, A. L., & Ogi, I. W. J. (2018). Pengaruh Kepercayaan Dan Kualitas Layanan Terhadap Kepuasan Nasabah Pt Bank Sulutgo. *Jurnal Emba: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(3).62-72.
- [16] Meida, F., Astuti, M., & Nastiti, H. (2022). Pengaruh Kualitas Pelayanan Dan Kepercayaan Terhadap Kepuasan Pelanggan E-Commerce Sociolla Di Era Pandemic Covid-19. *Ikraith-Ekonomika*, 5(2).73-84.
- [17] Pasaribu, F., Sari, W. P., Ni Bulan, T. R., & Astuty, W. (2022). The Effect Of E-Commerce Service Quality On Customer Satisfaction, Trust And Loyalty. *International Journal Of Data And Network Science*, 6(4). 84-92.
- [18] Pudjarti, S., Nurchayati, N., & Putranti, H. R. D. (2019). Hubungan E-Service Quality Dan E-Loyalty Dengan E-Satisfaction Pada Konsumen Go-Jek Dan Grab Di Kota Semarang. *Sosiohumaniora: Jurnal Ilmu-Ilmu Sosial Dan Humaniora*, 21(3). 67-75.
- [19] Putri, A. E., & Verinita. (2019). Analisis Pengaruh E-Service Quality, E-Recovery Service Quality Terhadap Loyalitas Melalui Perceived Value Sebagai Variabel Mediasi (Studi Pada Pelanggan Shopee Di Kota Padang). *Jurnal Lilmiah Mahasiswa Ekonomi Manajemen*, 4(4). 108-123.
- [20] Qomarsyah, M. M. (2023). Pengaruh Kualitas Produk Dan Pelayanan Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah Sebagai Variabel Intervening Pada Koperasi Syariah Bmt Al-Ittihad Pekanbaru. *Jurnal Emba Vol 1 No 1*.68-74.
- [21] Rakhmat Romadhan, M., Indriastuty, I., & Prihandoyo, C. (2019). E-Service Quality Kepuasan Konsumen Melalui E-Commerce Terhadap Loyalitas Konsumen. *Jurnal Geoekonomi*, 10(2). 75-89.62
- [22] Sabar, N., Nirwana, T., & Riduan, T. (2021). *Manajemen Pemasaran Pendekatan Praktis Dengan Teori-Teori Para Ahli*. Semarang. Alfabeta.
- [23] Sugiyono. (2021). *Metode Penelitian Pendidikan; Pendekatan Kuantitatif Dan R&D*. Semarang. Alfabeta.
- [24] Susanti, F. (2021). The Effect Of Service Quality On Customer Satisfaction And Trust In Using Tokopedia Services. *Conference Series*, 3(1).67-81.
- [25] Tantri, F., & Abdullah, T. (2020). *Manajemen Pemasaran*. Jakarta. Raja Grafindo Persada.
- [26] Wahyudi, R. C., Abidin, Z., & ... (2021). Pengaruh E-Service Quality Dan Information Quality Terhadap E-Satisfaction Dan Dampaknya Terhadap E-Loyalty. *Jurnal Ilmu Manajemen Vol 1 No 1*.78-89.
- [27] Widodo, A., Putra, F., Sukriyah, S., Nadeak, M., & Novitasari, D. (2022). The Role Of E-Trust And E-Service Quality On E-Loyalty Of E-Banking. *Pinisi Discretion Review*, 5(2). 1-19.
- [28] Yulisetiari, D., & Mawarni, T. D. (2021). The Influence Of Service Quality, Brand Image, And Store Atmosphere On Customer Loyalty Through Customer Satisfaction At Indomaret Plus Jember. *Quality - Access To Success*, 22(181).101-104.
- [29] Yulisetiari, D., In, C., & Hadriyono. 2022a. The Effect Of Adverstising, Sales Promotion, E-Word Of Mouth And E-Trust On Costumer Loyalty With Satisfaction As An Intervening Variable During Special Event Day Shopee. *Iosr Journal Of Business And Management*, 24 (7). 11-15.
- [30] Yulisetiari, D., Wulandari, D., & Cahyaningsih, D.F. 2022b. The Influence Of Service Quality And Price And Location On Customer Satisfaction At Legian Jember Restaurant. *International Journal Of Creative And Innovative Research In All Studies*, 4 (9).1