



# THE EFFECT OF E-SERVICE QUALITY AND PERCEIVED EASE OF USE ON E-CUSTOMER LOYALTY WITH E-CUSTOMER SATISFACTION AND E-TRUST AS INTERVENING VARIABLES IN DIGITAL PAYMENT INTERVENING VARIABLES ON DIGITAL PAYMENT FUNDS IN THE CITY OF MEDAN

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## Abstract

Cashless phenomenon is noticeable as various kinds of e-wallet arise in Indonesia. E-wallet is an application used as a digital payment method, by which one is able to save money and make transactions of online or offline shopping using smartphones, one of which is Dana Application. The objective of this research is to reveal and to analyze the effects of e-service quality and perceived ease of use on customer loyalty with customer satisfaction and e-trust as the intervening variables in the digital payment of DANA in Medan, Indonesia. The population encompasses all visitors at two malls in Medan performing transactions using e-wallet of DANA. A sample size of 150 respondents are taken by using non probability sampling technique. The data analysis method used is Structural Equation Modelling-Partial Least Square (SEM-PLS). The research findings show that Customer Satisfaction (Z1) has positive and significant effects on E-Trust (Z2). E-Service Quality (X1) has positive and significant effects on Customer Loyalty (Y). E-Service Quality X1 has positive and significant effects on Customer Satisfaction (Z1). E-trust (Z2) has positive and significant effects on Customer Loyalty (Y). Perceived Ease of Use (X) has positive and significant effects on Customer Loyalty (X). Perceived Ease of Use (X2) has positive and significant effects on Customer Satisfaction (Z1). E-Service Custity (X1) has positive and significant effects on Customer Loyalty (Y) through Customer Satisfaction (Z1) and E-Trust (Z2). Customer Satisfaction (Z1) has positive and significant effects on Customer Loyalty (Y) through E-Trust (Z2). Perceived Ease of Use Sa has positive and significant affects on Customer Loyalty (Y) through Customer Satisfacion (Z1) and E-Trust (Z2). E-Service Quality (X1) has pastive and significant effects on E-Trust (Z2) through Customer Satisfaction (Z1). Perceived Ease of Use (X2) has postive and significant effects on E-Trust (Z2) through Customer Satisfaction (Z1).

**Keywords:** Purchase Decision, Purchase Intention, Live Streaming Shopping, Gamification

## 1. INTRODUCTION

The development of technology and information innovation is rapid, affecting people's devices and lifestyles. Internet usage in Indonesia is also increasing, with 82.5 percent of the population connected. By January 2022, there will be 205 million internet users, and by 2023 it will reach 212.9 million people. The increase in internet users in Indonesia continues, with the number of users rising from 174 million in January 2019 to 212.9 million in January 2023. This surge has affected people's lifestyles, including the way they make payments. Payment transactions are increasingly shifting towards a cashless system, with many people using online transactions (Abdillah, 2022). E-wallets are becoming popular as digital payment applications that make shopping transactions easier. The advantages of e-wallets include convenience, security, flexibility,

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and avoiding the risk of card theft or loss (Pachpande, 2018). Digital wallets such as Gopay, OVO, and DANA are a favorite especially among Generation Z because of the convenience and benefits offered (Rahadian, 2019). The growth of the fintech sector in Indonesia has made competition between e-wallet service providers increasingly fierce. One of them is DANA which provides fast and practical digital transaction services, such as money transfers, credit purchases, bill payments and e-commerce transactions. According to a survey 61% of people use 2-3 digital wallet platforms. Thus, to grow the popularity of digital wallets, there are five factors, namely security, convenience, comfort, limit-free, and can be used daily (Insight Asia, 2022).

Customer loyalty is demonstrated through regular purchases that are based on decisions. Customer loyalty is important to increase market competitiveness and create a competitive advantage (Griffin, 2016). Just like the success of the DANA application is also influenced by customer loyalty (Choi, 2018). Marketing as a business process that aligns organizational resources with customer needs (Melydrum, 2019). As a social process to fulfill needs and desires through the creation and exchange of products and services. Marketing activities must provide value to marketers and consumers (Kotler, 2019).

Digital marketing provides convenience, ease, and speed in marketing (Iram, 2018). It helps consumers and gives marketers an effective way to reach the target market. Digital marketing is a platform for entrepreneurs and companies to promote products or services (Chole, 2018). Digital marketing uses the internet for dialog between companies and consumers. That is why the internet is so influential in business (Coviello, 2019). Service quality is the fulfillment of customer needs and desires and how to deliver them in accordance with customer expectations. There are two main factors that affect service quality, namely expected services and perceived services (Tjiptono, 2010). Service performance can be an action that does not materialize and does not result in ownership of goods. The criteria for good service quality include timeliness, accuracy, courtesy, ease of getting service, and consumer comfort (Kotler, 2012).

Perceived ease of use is the level at which a person believes that technology is easy to understand (Davis, 1989). Wibowo (2006) adds that this perception measures a person's belief that technology can be used easily. According to Orso (2004), it also relates to the physical and mental effort required to use the technology. Suki (2011) explains that perceived ease of use is related to how easily a person considers technology to be used without excessive effort. If someone believes that information systems are easy to use, they will use them (Jogiyanto, 2007).

Loyalty is the attitude and behavior of customers towards product purchases based on previous experience (Griffin, 2016). Loyalty consists of repeat purchase behavior and positive attitudes towards products or service providers. Customer loyalty can predict company sales growth. Customer satisfaction is an assessment of purchasing decisions and experiences using goods or services (Bahrudin, 2016). If product performance meets expectations, customers will feel satisfied; if it exceeds, they feel happy. Satisfaction can also be seen as a customer response to consumed goods or services (Kotler, 2016).

Trust is an important staple in business. Building consumer trust is the key to creating loyalty to the company. The product or service must be proven so that consumers believe and the company is recognized by business partners (Mahendra, 2018). E-trust is an attitude that shows confidence between online buyers and sellers. Trust arises when customers feel the benefits of the product purchased (Surapti, 2020). E-trust is related to consumer trust in sites for online shopping. Trust involves factors such as competence, integrity, and honesty that are important in business relationships.

## **2. RESEARCH METHODS**

This research uses quantitative research. The research location was conducted at Sun Plaza Medan and DeliPark Medan with the research time starting from June 2023 to November

2023. The criteria for this study included 150 visitors to Sun Plaza Medan and DeliPark Medan who made transactions using the DANA e-wallet.

### 3. RESULTS AND DISCUSSION

#### 1) R Square Table

	R Square	R Square Adjusted
E-Customer Loyalty (Y)	0.889	0.886
E-Customer Satisfaction (Z <sub>1</sub> )	0.423	0.419
E-Trust (Z <sub>2</sub> )	0.385	0.381

#### 2) Path Analysis Result Table

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
E-Service Quality (X <sub>1</sub> ) -> E-Customer Satisfaction (Z <sub>1</sub> )	0.578	0.583	0.096	6.007	<b>0.000</b>
Perceived Ease of Use (X <sub>2</sub> ) -> E-Customer Satisfaction (Z <sub>1</sub> )	0.409	0.406	0.094	3.163	<b>0.000</b>
E-Service Quality (X <sub>1</sub> ) -> E-Customer Loyalty (Y)	0.490	0.491	0.066	3.363	<b>0.000</b>
Perceived Ease of Use (X <sub>2</sub> ) -> E-Customer Loyalty (Y)	0.407	0.407	0.032	3.219	<b>0.000</b>
E-Customer Satisfaction (Z <sub>1</sub> ) -> E-Trust (Z <sub>2</sub> )	0.878	0.878	0.023	38.689	<b>0.000</b>
E-Trust (Z <sub>2</sub> ) -> E-Customer Loyalty (Y)	0.867	0.866	0.060	14.445	<b>0.000</b>

### 4. CONCLUSION

Based on the results of the explanation above, it can be concluded that:

1. E-service quality has a positive and significant effect on e-customer satisfaction on DANA digital payments in Medan City.
2. Perceived ease of use has a positive and significant effect on e-customer satisfaction on DANA digital payments in Medan City.
3. E-service quality has a positive and significant effect on e-customer loyalty on DANA digital payments in Medan City.
4. Perceived ease of use has a positive and significant effect on e-customer loyalty on DANA digital payments in Medan City.
5. E-Customer satisfaction has a positive and significant effect on E-trust on DANA digital payments in Medan City.
6. E-trust has a positive and significant effect on e-customer loyalty on DANA digital payments in Medan City.
7. E-service quality has a positive and significant effect on e-trust through e-customer satisfaction on DANA digital payments in Medan City.
8. Perceived ease of use has a positive and significant effect on e-trust through e-customer satisfaction on DANA digital payments in Medan City.
9. E-Customer satisfaction has a positive and significant effect on e-customer loyalty through e-trust on DANA digital payments in Medan City.

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10. E-service quality has a positive and significant effect on e-customer loyalty through e-customer satisfaction and e-trust on DANA digital payments in Medan City.
11. Perceived ease of use has a positive and significant effect on e-customer loyalty through e-customer satisfaction and e-trust on DANA digital payments in Medan City.

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