

# The Influence of Service Quality and Ease of Use on Customer Satisfaction Using the Shopee Pay Digital Wallet

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## ABSTRACT

With the development of digital technology and the shift in consumer preferences towards cashless transactions, it is important to understand the factors that influence customer satisfaction with digital payment platforms. This research aims to explore the influence of service quality and ease of use on customer satisfaction in using the Shopee Pay digital wallet. This research method uses a quantitative approach by collecting data from 96 respondents who are active users of the Shopee Pay Digital Wallet in Jatinangor District, Sumedang Regency using a questionnaire distributed via Google Form. The research results show that service quality and ease of use partially influence customer satisfaction for Shopee Pay Digital Wallet users. Simultaneously, service quality and ease of use influence customer satisfaction with Shopee Pay Digital Wallet users by 57.2%.

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## INTRODUCTION

Digitalization and globalization have given rise to many services being developed to make it easier for people to fulfill their needs. The development of the digital era is demonstrated by the rapidly increasing growth of the e-commerce industry (Nizar & Yusuf, 2022). E-commerce transactions encourage innovation in payment systems which were initially carried out using cash payments, starting to shift to using non-cash payment systems or digital payment systems using e-wallets (Fandiyanto, 2019). Many Indonesians already use e-wallets, and some places in Indonesia even require their use. An example is at a culinary festival which requires visitors to pay for transactions using e-wallet. Not only that, large companies such as Lippo Group require visitors to shopping centers such as Lippo Malls to use digital wallets or e-wallets such as Shopee Pay, Gopay, Dana, ShopeePay and LinkAja (Joan & Sitinjak, 2019).

E-wallet is a form of prepaid account with password protection, where users can store their money for each payment digitally. Appropriate for paying for transportation tickets, shopping for goods online, as well as food (Nawawi, 2020). E-wallet can be downloaded without paying from each smartphone. Digital wallets are an innovative and new item in Indonesia. Services or ideas that consider a person as something new are the definition of innovative or new products (Wijaya, 2018). The ShopeePay digital wallet has been listed as the brand with the highest usage intensity when paying online according to the Snapcart survey. The last three years have been a time of great increase in electronic transactions. Not only is it fast, it is safe, it is also practical, and offers various other benefits (Nadhilah et al, 2021).

ShopeePay is the most favorite digital wallet for customers in Indonesia to search for various promotions. This is because the Shopee brand is very large and they also offer ease of use, from refills to offering lots of cashback and have many promo programs provided by Shopee to users such as free shipping promos which make people feel comfortable when using ShopeePay (Latief et al, 2021). The use of digital wallets will continue to increase because there

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are still many offers and benefits compared to using cash. ShopeePay is very active when offering a number of discounts and promos, then really attracts customers, especially for a number of mothers, to use it (Damayanti & Canggi, 2021). ShopeePay is also multifunctional, not only can it be used for digital payments from the Shopee shopping website, which is currently the largest and most popular e-commerce platform in Indonesia (Sulfina et al, 2022).

Good ease of use will have an impact on positive attitudes and create trust in Shopee Pay which results in satisfaction based on consumer attitudes. According to Setyarko (2016) Convenience is a system that is created not to make things difficult for consumers, but rather a system that is created with the aim of providing convenience for a number of consumers. So a person who uses a special system can make work easier compared to a person who does the work manually (Nurwulandari & Irmawati, 2023). This easy thing explains that if technology is easy to use, consumers will be more likely to use the technology. If Shopee Pay digital wallet users are able to experience benefits that are in line with what is expected and promised by a service, then the user will feel satisfied and feel helped by the existence of this Shopee Pay digital wallet (Noviandini, 2012).

Consumer satisfaction is a feeling that arises in someone, either happy or disappointed, when comparing the perceived results of a product or service based on their expectations. If the experience is far from expectations, a feeling of dissatisfaction will arise among customers (Setyo, 2016). The Shopee Pay digital wallet company must always pay attention to the level of satisfaction of its users, because by always paying attention to user satisfaction it is hoped that it can improve the services provided so that users can feel satisfied when using the Shopee Pay digital wallet and can also improve service. which has not been running optimally so that services can be improved in the future. to make it better (Zulkarnaen & Amin, 2018). Based on the background above, the author is interested in conducting research with the title "The Influence of Service Quality and Convenience on Consumer Satisfaction Using the Shopee Pay Digital Wallet."

## **Literature Review**

### **Service Quality**

According to Arianto (2018) Service Quality can be defined as focusing on meeting needs and requirements, as well as on timeliness to meet customer expectations. Service Quality applies to all types of services provided by the company while the client is at the company. According to Kasmir (2017) Service Quality is defined as the actions or actions of a person or organization aimed at providing satisfaction to customers or employees. Meanwhile, according to Mulyapradana et al (2020), service quality is an important component that must be considered in providing excellent service quality. Quality of Service Quality is a central point for the company because it influences consumer satisfaction and consumer satisfaction will arise if the quality of service provided is good.

### **Ease of Use**

According to Davis (1989) defines ease of use as the degree to which a person believes that technology can be easily understood and easy to use. According to Jogiyanto (2007) Convenience is defined as the extent to which a person believes that using a technology will be free from effort. Ease of use is easy to learn, easy to understand, simple and easy to operate. Meanwhile, according to Toni Sitinjak. (2019) stated that the intensity of use and interaction between the user and the system can also indicate ease of use.

### **Customer Satisfaction**

According to Aryani & Rosinta (2010), customer satisfaction is a customer's feeling as a response to the product or service that has been consumed. Customer satisfaction is an evaluation of choices caused by certain purchasing decisions and experiences in using or consuming goods or services. Meanwhile, Gultom et al (2020) conceptualize customer satisfaction as feelings that emerge as an output assessment of the experience of using a product or service. Based on several definitions from the experts above, it can be concluded that

customer satisfaction is a result of a comparison between expectations and the performance obtained when using a product or service.

### METHOD

In this particular investigation, quantitative methods were used, while survey methodology was chosen as the procedure. The form of relationship between variables in this research is causal (cause and effect). The specific aim of this research is to determine the causal relationship between the independent variables service quality (X1) and ease of use (X2) with the dependent variable customer satisfaction (Y). Participants in this research are the people of Jatinangor District, Sumedang Regency who use the Shopee Pay digital wallet . Sampling was carried out using a purposive sampling method which applied certain criteria to ensure the final sample size was 96 respondents who used the Shopee Pay digital wallet . Data collection was carried out using an online questionnaire using Google Form media so that respondents could fill out the questionnaire quickly and efficiently. The questionnaire was then measured using a Likert scale. The collected data was then analyzed using partial tests and simultaneous tests with the help of the SPSS 26.0 tool

### RESULTS AND DISCUSSION

#### Coefficient of determination

The partial coefficient of determination is a statistical tool that can be used to estimate the extent to which a variable is linearly related to other variables, in this case how much service quality (X1) and ease of use (X2) contribute. overall customer satisfaction (Y). The following is data regarding the influence of (X1) and (X2) on (Y) obtained from data processing carried out using SPSS software version 26.0:

**Table 1** Determination Coefficient Test Results

Model	Summary Model <sup>b</sup>				
	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	.756 <sup>a</sup>	.572	.563	1.634	1.883

a. Predictors: (Constant), Quality of Service, Ease of Use  
 b. Dependent Variable: Consumer Satisfaction

Source: Processed SPSS output (2023 )

According to table 1 . The coefficient of determination (R<sup>2</sup>) is shown at 0.57 2 in the previous sentence. This shows that service quality and ease of use contribute 57.2 % to overall consumer satisfaction , while the remaining 42.8 % of the variance in consumer satisfaction is explained by variables related to service quality and ease of use which are not mentioned in this research.

#### Hypothesis test

##### a. Partial Test (t test)

The T test results show how much difference is caused by one independent factor. The (alpha) value is compared with the (p) value to perform this segment of the test. H0 is rejected if and only if the p value is less than 0.05. Therefore, we can say that the independent variable has an influence on the dependent variable. Table 3 displays the results of the t test carried out.

**Table 2** Partial Test Results (t Test)

Variables	P-Value	Sig	Information
Service Quality	0.004	0.05	Influential
Ease of Use	0.000	0.05	Influential

Source: Processed SPSS output (2023)

Based on the data presented in table 3, it is known that the Service Quality variable has a P-Value of 0.004 which indicates that the probability value is smaller than 0.05. So this means that the service quality variable has a significant effect on Shopee Pay customer satisfaction. Furthermore, the ease of use variable has a P-Value of 0.000, which indicates that the probability value is smaller than 0.05. So this means that the ease of use variable has a significant effect on Shopee Pay customer satisfaction.

b. Simultaneous Test (f Test)

The F statistical test shows how well the independent variables explain the dependent variable if they are all considered simultaneously. The (alpha) value and p value are compared simultaneously to complete this test. H0 is ruled out if the p value is less than 0.05. Therefore, it can be said that all independent factors have an impact on the dependent variable at the same time. There is no simultaneous influence between the independent factors and the dependent variable if the p-value is greater than (0.05), then H0 is accepted. Table 4 displays the results of the F statistical test:

**Table 3** Simultaneous Test Results ( f Test )

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	334.702	2	167.851	62.681	.000 <sup>b</sup>
	residuals	248.032	93	2.676		
	Total	582.741	95			

a. Dependent Variable: Consumer Satisfaction  
 b. Predictors: (Constant), Ease of Use, Quality of Service

Source: Processed SPSS output (2023)

Based on the data in table 3 above, the independent variable has a P-Value of 0.000, which means the probability value is less than 0.05. So if the probability value is less than 0.05, it can be concluded that the variables Service Quality and Ease of Use simultaneously influence Consumer Satisfaction based on the specifications in the test criteria.

### CONCLUSION

From the research conducted above, the following conclusions can be drawn: Customer satisfaction with the Shopee Pay digital wallet in the Jatiningor area, Sumedang Regency is influenced by service quality. The P-Value for the variable "Service Quality" is shown to be 0.004, indicating a probability value of less than 0.05. If the probability value is smaller than 0.05 according to the test conditions, then the Service Quality variable has an effect on Consumer Satisfaction. The level of customer satisfaction with the Shopee Pay digital wallet in the Jatiningor area, Sumedang Regency is correlated with the ease of use of the wallet. With a probability of less than 0.05, it is proven that the Ease of Use variable has a P-Value of 0.000. As a result, if the probability value is less than 0.05 as determined by the test requirements, then this indicates that Ease of Use plays a role in determining Customer Satisfaction. Shopee Pay digital wallet customer satisfaction, Jatiningor District, Sumedang Regency is influenced by service quality and usability. The results show that the independent variable has a P-value of 0.000 which is smaller than 0.05. Thus, based on the rules of testing criteria, if the probability value is less than 0.05, it can be concluded that Service Quality and Ease of Use simultaneously influence Consumer Satisfaction by 57.2%.

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