



## Analysis of The Influence of E-Customer Satisfaction, E-Service Quality and Digital Sales Promotion on Customers Repurchase Intention Through Digital Wallet ShopeePay

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### Abstract

The purpose of this study is to determine whether e-service quality and sales promotion have an impact on e-customer satisfaction and repurchase intention. The precise sample size for this study is not available. However, it is comprised of residents of Indonesia's five biggest cities who have used the e-wallet app. Users of e-wallet applications who met the requirements of never using one and not utilizing the application for less than three months made up the study's sample. Purposeful sampling, a nonprobability sampling technique, was applied in this study. The study sample consisted of one hundred respondents in total. Papers, questionnaires, and a literature review gathered data for this study. This inquiry employed the path analysis method. Several inferences can be made in light of the study's findings and the following discussion, including the following: Sales promotions and online customer happiness are correlated. The caliber of e-services has some bearing on e-customer happiness. E-customer satisfaction is simultaneously influenced by sales marketing and the quality of service. Sales promotions have an impact on consumers' propensity to make further purchases. The caliber of the e-service partially influences repurchase intentions. E-customer satisfaction has some bearing on repurchase intentions. Repurchase intentions equally impact sales promotion, e-service quality, and e-customer satisfaction.

**Keywords:** Promotion, E-Service Quality, E-Customer Satisfaction, Repurchase Intention.

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### 1. Introduction

Recent years have seen rapid advancements in communication and technology, making it easier for humans to meet their demands. Because all users can access and use various current services for their purposes, there has been a considerable increase in the number of people linked to the Internet [1]. In contrast to the 3 billion individuals who were online in 2018, over 4 billion people will be connected worldwide in 2021. This demonstrates that the number of individuals using the Internet worldwide is rising annually, surpassing 50% of the world's population to reach 7.5 billion users [2]. The latest data shows that in 2021, as much as 60% of the world's population will have internet facilities. This data shows that more than half of the world's human population is connected via the Internet [3]. Looking at this data, some people worldwide have used the Internet to make their lives more accessible because it can be applied to various sectors such as government, health facilities, traditional and digital business industries, and many more [4]. Over 200 million individuals in Indonesia utilize the Internet, comparable to 75% of the country's entire population. This can indicate that the majority of Indonesian people have reached the point where they have used the Internet and that it has become part of their lifestyle [5].

The data presented shows that the percentage of internet usage for users in the United States and users on a global scale, the use of mobile devices or smartphones, is higher than desktop or tablet devices and remains in the dominant position in terms of usage for internet browsing. This data refers to how often or long the user uses the device to browse the Internet [6]. Based on survey results in 2022, the daily usage time of Indonesian people to access the Internet via mobile devices or smartphones is very high. Indonesia ranks 5th, with an average smartphone usage of 5 hours and 50 minutes per day, which shows that many people will be focused on their smartphones from 2021 to 2022 [7]. People are bored because of the government's strategy of restricting activities in public areas to stop the COVID-19 virus from spreading [8]. The high level of general boredom during the

pandemic has resulted in changes in behavior, which is in line with current conditions where people spend more and more time on their smartphones looking for entertainment on the Internet [9].

As society undergoes behavioral changes to the digitization stage, the Indonesian government has regulated the rules of the game for businesses in Indonesia, from MSMEs to multinational companies, in Bank Indonesia Regulation Number no. 18. In response to the increase in internet use via mobile devices, e-wallets have received attention from the Indonesian government through the QR Code integration program [10]. Bank Indonesia standardized the use of quick response codes (QR codes), known as QRIS (short response code Indonesian standard), to support the Indonesian government's program in realizing the national cashless movement (GNNT), launched in August 2014 [11]. Bank Indonesia issued QRIS to integrate all QR codes previously given by payment system service providers into one QR code for each business actor, serving non-cash transactions and facilitating transactions for business people and consumers [12]. Transactions that use. With Bank Indonesia's permission, banks can issue e-wallets and mobile banking applications compatible with QR Code QRIS. The value of money transactions in electronic form jumped sharply [13]. A marketing strategy known as "marketing 4.0" blends offline and online communications between businesses and customers [14].

Every business sector in Indonesia intensifies the process of digitizing traditional marketing to implement marketing 4.0 strategies, which, along with the COVID-19 virus outbreak, contributes to the increase in the value of electronic money transactions [15]. The use of non-cash payments during the pandemic is considered very important in preventing the spread of the COVID-19 virus by minimizing the occurrence of physical contact in transactions using e-wallets at offline merchants. The advantages of e-wallets are one of the factors in the surge in their use by Indonesians in their transactions [16]. The banking sector introduced non-cash payment instruments in the form of electronic money to efficiently, quickly, and safely meet people's transactional needs. In Indonesia, there are various kinds of non-cash payment instruments, ranging from physical ones, such as e-money cards, to those that do not have a physical form, such as e-wallets [17]. Each type of non-cash payment has its advantages and disadvantages. The acceptance of non-cash payment instruments in Indonesia varies based on the location [18]. E-money is exclusively used for toll road payments, and it can also be used for shopping at offline merchants. On the other hand, e-wallets are widely used for online and offline shopping, and some e-wallets can also be used for vehicle parking payments [19]. Even though there is not yet a single payment gateway that can accept both types of non-cash payments, Indonesians are enthusiastic about this payment system [20].

Based on survey results, domestic e-wallet use has been in demand among the public since the second quarter of 2022. The ranking list shows that the GoPay application in GoJek, OVO, DANA, and LinkAja has relatively stable active users. This indicates that the public considers their e-wallet application valuable and profitable for them in terms of transactions [21]. Active users can represent a range of transaction amounts. ShopeePay is superior in e-wallet transactions in Indonesia, with a share of 30% of total transactions, followed by its competitors, namely OVO at 30% and GoPay at 35%. Both e-wallets have their service applications, which are exclusive payment tools in the application [22]. Meanwhile, DANA accounted for 20%, and LinkAja accounted for 10% among standalone e-wallet companies. ShopeePay was inaugurated in 2018 after receiving permission from Bank Indonesia to become a non-cash payment service provider based on Bank Indonesia Letter No. 20. The services provided by the e-wallet are a means of allowing users to save money through their linked bank accounts, make purchases on the site and at partner merchants, send and receive funds on one platform, and withdraw funds to a bank account linked to the e-wallet [23].

In dealing with competitors' products, e-wallet aggressively promotes its services with advantages that its competitors do not have or have abandoned, namely free administration fees for top-up balances or withdrawing balances to bank accounts. In addition to waiving administration fees, e-wallets also allow users to offer coupons and discounts in direct deals and refunds or cashback in the form of points that can be used for future payments [24]. On average, e-wallet competitors have recently reduced the intensity and size of promotional programs like this, making e-wallets more popular. E-wallets have dominated user growth rates through promotional programs within the first three months [25]. This information demonstrates the marketing campaigns that were run to encourage a rise in user base relative to rivals.

Meanwhile, most consumers regard the services offered by e-wallets to be reasonably decent because they are thought to encounter server disruption rarely. In the very competitive e-wallet market, customer-focused businesses will undoubtedly focus on the caliber of their offerings to stay in business. Currently, e-commerce is trying to acquire new customers through various promotional strategies [26]. Adding so many users or application users can cause overload for the service server for the e-wallet application. This can cause a reduction in service quality when running e-wallet applications for online shopping and electronic wallet transaction activities [26].

This statement highlights the importance of service quality in maintaining customer loyalty to a product or company. When a business does not provide adequate service according to customer expectations, this can result in severe consequences. Customers seek alternatives that offer better services that suit their preferences and needs [27]. The service quality factor is crucial because, nowadays, customers consider the product or service separately and the overall experience when interacting with the company. Customers tend to feel less satisfied when service

does not meet expected standards or is even disappointing. Customers may become less trusting and devoted to a specific brand or product. Loss of intent to repurchase is the primary result, along with diminished customer satisfaction. Consumers are prone to migrate to rival businesses that provide a more fulfilling experience since superior customer service is crucial for keeping clients and establishing enduring bonds with them [27].

Consequently, any business must pay close attention to service quality. Setting high standards for service quality will help you draw in new clients and keep your current ones. This aspect allows companies to build a competitive advantage in a competitive market. Reference sources emphasize the importance of good service as a critical element in maintaining customer loyalty and encouraging repeat purchase intentions. In an era where competition is increasingly fierce, and customers have many choices, service quality is no longer just an added value but a necessity to maintain a competitive advantage and ensure long-term growth for a business [28].

In the context of the pandemic, which demands non-cash transactions, e-wallets have become one of the leading solutions as an electronic payment channel. During this period, e-wallet offers continuous sales promotions and pays attention to service quality aspects. This raises researchers' interest in understanding the extent of the influence of e-wallet, a fintech company, in combining strong sales promotions with good service quality. How much influence do e-wallet efforts have in providing sustainable sales promotions and paying attention to service quality? Our aim is to achieve high customer satisfaction, which is expected to impact customer intentions to make repeat purchases [28]. This research focuses on the importance of the combination of sales promotions continuously offered by e-wallets and the quality of customer service. By looking at how the two interact, researchers hope to evaluate the extent of the role of e-wallets in creating customer satisfaction, which ultimately influences repurchase intentions [29]. Researchers will thoroughly analyze the data collected to see how the success of sales promotions and the caliber of e-wallet service influences customers' impressions of the services they receive. It is intended that by using this method, it will become clear how each affects customer happiness, which in turn affects the customer's choice to use the e-wallet again [30]. As a result, this study will advance knowledge of the variables influencing client satisfaction and desire to repurchase in the context of fintech services. The findings of this study can be used by fintech firms and the electronic payments sector to obtain insightful knowledge that will help them enhance their marketing plans, keep clients, and promote future repurchase intentions.

## **2. Research Methods**

A population is a broad category of persons or items that the researcher has selected to be investigated and from which conclusions will be made based on those findings. This study's precise number of participants is unknown, but it comprises those who have used the e-wallet application in five major Indonesian cities. The sample is a portion of the population's size and makeup. Users of e-wallet applications who met the requirements of having never used one and having not used the application for less than three months made up the study's sample. A nonprobability sampling technique, namely purposive sampling, was used in this research. A total of 100 respondents were included in this research as the sample. This research collected questionnaires, documentation, and a literature study. Researchers carry out validity tests to ensure how well an instrument measures the intended concept. This validity test uses the SPSS. Researchers can carry out the significance test using Pearson product-moment correlation. In this study, the researchers employed the path analysis method. The path analysis technique developed by Wright in 1934 is a development of correlation, broken down into several interpretations of the consequences it causes.

## **3. Results and Discussion**

From the data presented, there is a clear picture of the characteristics of respondents who use e-wallet applications. Regarding gender, most respondents were women, reaching 60% of the total respondents, while men contributed 40%. This shows that the preference for using the ShopeePay e-wallet application is higher among women than men. Meanwhile, in terms of age range, there are no e-wallet application users aged between 15 and 20 years or over 54 years. Most respondents were in the age range of 20 to 35 years, reaching 90% of the total respondents, while those aged 35 to 55 years were only 10% of the total. The respondent's education is also an essential part of this research. As many as 30% have a junior or high school education, 5% have a D1/D2/D3 education, 55% have a bachelor's degree, and only 10% have a master's or doctoral degree. Most users of the ShopeePay e-wallet application have higher education, namely a bachelor's degree. In terms of work, there are variations in the respondents' professions. As many as 20% are students, 6% are civil servants, 49% are private employees, and 25% are self-employed. E-wallet applications are utilized by students, professionals in the private and public sectors, and individuals from various levels of society. In terms of monthly expenses, most respondents had three million rupiah to six million rupiah per month, reaching 45% of the total.

Meanwhile, 32% had less than three million rupiah per month, and 23% had more than six million rupiah per month. These data provide a relatively detailed picture of the characteristics of e-wallet application users. This information will be handy in further understanding the preferences, needs, and demographic profiles of e-wallet application users.

The analysis of the responses given by respondents to several statements related to the variables sales promotion, e-service quality, e-customer satisfaction, and repurchase intention reveals that most respondents gave positive responses, especially to certain statements. The statement submitted in the sales promotion variable received agreement from most respondents. More specifically, statement three received the highest response, with 60% of respondents indicating agreement. 60% of respondents agreed with the proposed statement when evaluating the e-service quality variable. Statement number one received the most positive response, with 70% of respondents agreeing. 55% of respondents agreed with the statement submitted in the e-customer satisfaction variable. Statement number one received the highest positive response, with 60% of respondents agreeing. The statement submitted accepted agreement from most respondents (57%) regarding the repurchase intention variable. Statements numbers one and three received the highest positive responses, with 59% of respondents agreeing with them. In general, there is consistency in the positive responses given by most respondents to statement number one for each variable measured. This shows that the first statement in each variable tends to get a higher positive response than other statements. The results indicate that respondents give higher approval to crucial elements of certain aspects of the variables measured (sales promotion, e-service quality, e-customer satisfaction, and repurchase intention). This suggests that focusing on these elements may significantly impact creating satisfaction and repurchase intentions among e-wallet application users.

The findings from the path analysis model show the coefficient of determination (R-squared) value, which describes how well the independent variable explains variations in the dependent variable. The combination of sales promotion and e-service quality explains 45% of the variation in e-customer satisfaction in a model that analyzes their influence. However, the more conservative adjusted R-squared value is 42%. The remainder, around 58% of the variation in e-customer satisfaction, may be caused by other factors not included in this path analysis model. In a model considering the influence of sales promotion, e-service quality, and e-customer satisfaction on repurchase intention, we found an R-squared value of 70%. Combining these three factors explains 70% of the variation in repurchase intention. However, the more conservative adjusted R-squared value is 69%. Other factors not included in this path analysis model may influence around 31% of the variation in repurchase intention. However, it is essential to remember that the path analysis model provides an overview of the relationship between the variables under consideration, but there may be other factors not included in this analysis that can influence the variables studied. Therefore, researchers must consider the limitations of the measured variables and other external factors that can affect the analysis results when interpreting the findings.

The statistical analysis revealed several significant findings regarding the influence of variables on other variables in this research. According to an ANOVA analysis, e-customer happiness is significantly impacted by both sales advertising and the quality of the e-service. The alternative hypothesis ( $H_a$ ) is accepted, and the null hypothesis ( $H_o$ ) is rejected if the F-calculated value is greater than the F-table value at the 0.05 significance level with a probability of 0.000. This indicates that these two criteria significantly impact electronic client satisfaction. ANOVA analysis yielded further results indicating that repurchase intention is considerably influenced by sales promotion, e-service quality, and e-customer satisfaction. The F-count value shows that these three factors much impact repurchase intentions, as it greatly exceeds the F-table value at a significance level of 0.05 with a probability of 0.000. The t-test study also demonstrates that e-service quality and sales promotion significantly affect e-customer satisfaction. These two factors strongly contribute to the degree of customer satisfaction, as indicated by the t-count value, which is much greater than the t-table at the 0.05 significance level. These findings demonstrate the importance of the variables under investigation concerning e-wallet use, including sales promotion, e-service quality, e-customer satisfaction, and repurchase intention. These results can be the foundation for creating more successful plans for enhancing customer loyalty and service on the e-wallet platform by better understanding consumer happiness and repurchase intentions.

The statistical analysis results show several significant findings regarding the relationship between the variables examined in this study. To begin with, the t-calculated value of 6.5 with a probability of 0.000 indicates that sales promotion and repurchase intention are significantly influenced. At a significance level of 0.05, the computed t-value is substantially more significant than the t-table, showing a high correlation between sales promotion and repurchase intentions. Secondly, the t-calculated value of 5.1, which has a probability of 0.000, suggests that e-service quality and repurchase intention are significantly influenced. The t-count number, more significant than the t-table at the 0.05 significance level, supports this and shows that e-service quality significantly affects repurchase intentions. Lastly, the t-calculated value of 3.2 with a probability of 0.002 indicates that e-customer satisfaction and repurchase intention are influenced considerably. Repurchase intentions are substantially influenced by electronic customer satisfaction, as noted in the t-count value exceeding the t-table at a significance level of 0.05. These results demonstrate the strong impact of sales promotion, e-service quality, and e-customer satisfaction on repurchase intentions. This provides essential insights into understanding the factors that influence consumers' decisions to make repeat purchases in the context of e-wallet use.

The results of the research support previous research, which states that sales promotions are very dependent on providing incentives, which can influence customer satisfaction. Promotion is a factor in creating electronic

customer satisfaction. For consumers to accept the benefits that manufacturers wish to offer, sales promotions provide incentives to purchase. Sales are increased when consumers are encouraged to try new products through promotions. Price awareness among consumers can also be improved through sales promotions. The results of this study corroborate those of earlier studies showing that e-service quality is the primary factor influencing e-customer satisfaction, i.e., a site's quality is the primary factor that can enhance the quality of electronic services, which in turn can improve customer satisfaction. The service quality determines customer satisfaction in the e-wallet service industry. Simultaneous test computations of these variables demonstrate the research's findings, indicating that e-customer happiness is significantly influenced by sales promotion and e-service quality.

The study's findings confirm earlier research that indicated promotional initiatives can raise consumers' interest in purchasing by demonstrating sales promotions' impact on repurchase intention. The study's findings suggest that the e-service quality influences repurchase intention. According to earlier studies, service quality significantly and favorably impacts repurchase intention. Customers' desire to make another purchase is determined by the caliber of the interaction and the outcomes attained. According to the research findings, e-customer satisfaction influences repurchase intention. This finding is consistent with earlier studies and explains why there is a positive and significant relationship between customer satisfaction and consumer repurchase intention. The results of this study, which show that electronic pleasure affects online shoppers' intentions to make more purchases, are also supported by prior research. The research analysis's conclusions demonstrate that, following simultaneous testing, e-service quality and sales promotion have a noteworthy and concurrent impact on e-customer satisfaction and repurchase intention.

The research data shows that 2.5% of the sample is less interested, and 12.5% doubts the sales promotion program. If linked to customer satisfaction, promotions can increase customer satisfaction, as evidenced by the results of the partial and simultaneous significance tests in the previous discussion. Some still do not believe in guaranteeing the security of personal data in the system. As evidenced by statement eleven in the e-service quality variable questionnaire, 20% of respondents are still doubtful, and 1% do not believe in the system's ability to maintain the confidentiality of personal data. Considering the data breaches that frequently occur in security systems in the e-commerce and government sectors, this impacts consumer confidence in providing their sensitive data. This can affect repurchase interest if you don't implement a strategy to ensure the confidentiality of customer data. In this case, it is necessary to update the server security system and always carry out routine checks so that data breaches do not occur in the system, as well as provide information to customers regarding these preventive measures to create a sense of trust in this company.

#### **4. Conclusion**

The study's conclusions draw multiple connections between various elements of digital marketing. First, sales promotion significantly impacts electronic or e-customer satisfaction when considered alone or in part. Similarly, there is a noticeable correlation between e-service quality and e-customer satisfaction. Next, it's critical to remember that e-customer satisfaction is concurrently impacted by sales promotion and e-service quality. This suggests that these two variables interact to achieve the highest possible degree of customer happiness. In addition, the study's findings indicate that sales promotions influence repurchase intentions. The same holds for the quality of e-services, which likewise impact repurchase intentions. Repurchase intention, however, is also significantly influenced by e-customer satisfaction. Sales promotion, e-service quality, and customer satisfaction generally influence higher repurchase intentions. This shows that the interaction between these three factors can influence how likely customers are to make a repeat purchase. The results of this research provide several suggestions for further study. Researchers should conduct research with a broader population and a larger sample to delve deeper and uncover new insights that may arise in the ever-growing digital era. Further research can provide a more comprehensive understanding of the relationship dynamics between these digital marketing factors, serving as a basis for developing literature and research in marketing management. Hopefully, these findings can make a meaningful contribution to understanding the dynamics of digital marketing and help build more effective strategies for meeting customer needs in the current and future digital eras.

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