



The Influence Of E-Service Quality And E-Trust On The Purchase Intention Of Shopee Pay Users In The Millennial Generation

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ABSTRACT

The use of e-wallet is increasing as online transactions increase in Indonesia. This research is an explanatory study that aims to find out the influence of E-service quality and E-trust on the interest of using ShopeePay when shopping online among Millennials in DKI Jakarta. The population of this study is the entire Generation of Millennials in DKI Jakarta who have used ShopeePay at least three times when making online transactions and the number is unknown. Sampling technique used is purposive sampling techniques on condition samples are Millennial Generation, live in the territory of DKI Jakarta and have used ShoppePay at least 3 times. Data collected through the spread of the google form questionnaire to the Millennial Generation. Data analysis using SmartPLS 3.0 Partial Least Squares Structural Equation Modeling (PLS-SEM). Research results show that E-Service Quality and E-Trust have a positive and significant influence on purchasing interest using ShopeePay on the millennial generation in DKI Jakarta. According to research results, 92.9% of Millennial Generation interest in using ShoppePay is influenced by E-Service Quality and E-Trust. The findings confirm that it is important for e-wallet service providers to focus on improving the quality of electronic services and building user confidence to boost purchasing interest.

INTRODUCTION

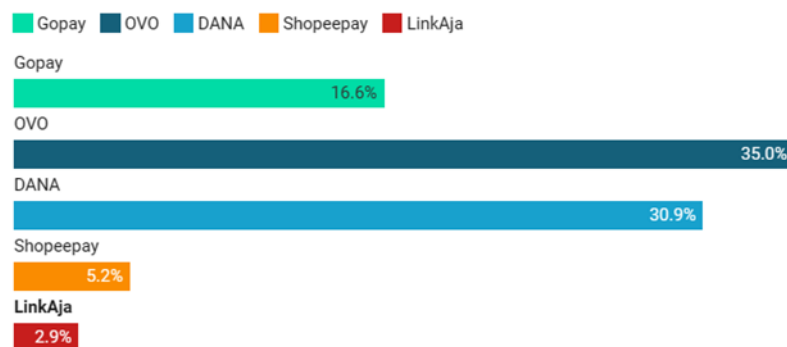
According to the Indonesian Internet Service Providers Association (APJII) in Databooks in 2024, the online network penetration rate in Indonesia has reached 79.5%, equivalent to a total of 221,563,479 people using the Indonesian online network in 2024 out of a total population of 278,696,200 people in 2023. In the last 3 years, Indonesia's internet penetration rate has increased, namely 64.8% (2019), 73.7% (2020), and 77.02% (2021-2022). This shows a consistent

increase in the positive trend of internet penetration in Indonesia over the past five years, which has increased significantly. Dewantara et al. (2022).

The high level of internet penetration explains the great opportunity for consumers to transact online using e-wallets, one of which is Shopee Pay in the Shopee Application. Consumers today can buy what they need from anywhere by using e-wallets as a digital payment method without having to come to the store and use physical money to fulfil their needs. E-wallet is a transaction tool that stores funds on a server or card, which can then be used as an online payment method at business partners. (Steven & Ramli, 2023).

Figure 1 E-Wallet

Popularitas E-wallet (Top of Mind)



Source : www.cnbcindonesia.com (2024)

The number of shopee users in 2024 reached 29 million, the popularity of ShopeePay in E-wallet is in 4th position but in the integrated e-wallet segment, ShopeePay leads with more than 10 million paid users among 51.5 million monthly active users of Shopee. In addition, Shopee's free shipping promotion successfully drives ShopeePay usage and converts e-commerce users into Shopee's digital wallet users. (Dewi Intan Rakhmayati, 2022).

ShopeePay is a feature developed by PT Airpay International Indonesia that allows users to use payments through the Shopee application when shopping on the internet. ShopeePay is also more than just a transaction method, it can also be for electronic money or Shopee service features, and can be used for payments both online and offline at Shopee Merchants. In addition, if users make payments at offline or online Shopee stores, ShopeePay can also be used for payment. (Ayu & Kusumawati, 2024).

The above phenomenon explains the high consumer interest in shopping using the shopee pay e-wallet. In line with the research of Steven et al. (2023) found that the desire to buy is influenced by the quality of electronic services and electronic trust online using non-cash payments or e-wallet shopee pay. According to Rosdiana Riski (2018). Feelings, behaviour, beliefs, and perceptions can increase customer trust, which is illustrated as confidence, reputation, transaction security, and communication systems, as well as product quality assurance. (2022) explains that e-service quality has a positive and important impact on consumer desire to shop online on the Blibli.com e-commerce platform. Barriyah & Suyanto's research (2019) found that there is a positive and significant relationship between each dimension of the electronic service quality variable, namely website design, reliability, responsiveness, trustworthiness and personalisation simultaneously on online purchasing preferences in shopee e-commerce, another aspect that influences online purchasing interest besides electronic service quality is trust or e-trust. Anwar & Adidarma's research (2016) explains that online shopping interest is significantly influenced by trust; the higher the consumer's trust in an online shopping platform, the greater their interest in making purchases through the site.

LITERATURE REVIEW

E-Service Quality

According to Simamora & Fauziah (2019), one method of assessing customer satisfaction from service providers using the internet is to use service quality or e-service quality, which includes things such as purchasing and delivering goods or services. Service quality or service quality according to Teresa & Pravitasari (2023) is something that must be considered in marketing activities to attract potential customers, seen from ethics to consumers, reliability in the delivery of marketed products, and responsiveness to customers. According to Alicia Prasasti et al. (2022) suggest that electronic service quality or e-service quality is a service provided by consumers to service providers, both internal and external, including all kinds of infrastructure and facilities available, as well as equipment and facilities provided, as well as products and services offered. E-service quality can be understood as the customer's overall assessment or perception of electronic services in the e-commerce experience (Santos, 2003). Based on the explanation above, it can be concluded that e-service quality plays a significant role in influencing the perception and digital services provided by service providers are enjoyed by users.

From some previous research results, there are several indicators that are used to explain the e-service quality variable. Research by Pudjarti et al. (2019) there are 4 dimensions of e-service quality including Website Design, Service Reliability, Privacy or Security, Customer Service. Swaid & Wigand's (2009) research identified six dimensions of E-Service Quality such as Site Usability, Information Quality, Trust, Responsiveness, Assurance, Personalisation. Meanwhile, research by Parasuraman et al. (2005) suggested seven dimensions of E-Service Quality, including Efficiency, Assurance, System Availability, Privacy, Responsiveness, Compensation, and Interaction.

The indicators that will be used in this study, the indicators used will be derived from research (Parasuraman et al., 2005) because they cover various important aspects of e-service quality that are relevant to the customer experience in online shopping there are seven indicators in e-service quality, namely efficiency: Because the website is easy to access, customers are more interested in spending longer to find complete information about the product they are looking for. Assurance: Guaranteeing that the goods the customer needs are available and delivered on schedule. This applies to service quality that makes customers feel safe while shopping online. System Availability: This refers to the technological effort put in by a website to provide a well-operated service. Privacy: We safeguard customers' personal data, such as identity and payment methods, to keep them safe while shopping. Responsiveness: The site's ability to provide accurate information to customers, including online guarantees, have provided and handle product return issues. Compensation: Accountability in the event of a problem, including refunds, as well as replacement shipping expenses, then item handling fees. Contact information; such as phone numbers and emails for customer service, accessible online. Customers can get help if needed with this information.

E-Trust

E-trust according to Kartono & Halilah (2018) represents the customer's opinion of the website with respect to website reliability, trustworthiness, and the extent to which the website meets expectations. According to Mahadhika & Zuliestiana (2021) Customers trust online businesses because they believe in their honesty and reliability; this allows them to trust the information and promises made by these businesses, even when they may worry that the sellers will take advantage of them. According to Daud & Simamora (2022) that consumers have confidence in the ability of service providers to fulfil the promises made by these companies. It is very important for business partners to build and maintain trust in each other so that each transaction can be completed successfully (Nawangasari et al., 2020). Based on the explanation

above, it can be concluded from this study that e-trust is the way consumers view trust during online transactions, because with r-trust consumers can trust an online website in the hope that the website does not abuse the benefits of buyers.

From some of the results of previous research, there are several indicators that are used to explain the e-trust variable. Japariato & Agatha's research (2020) found 4 dimensions of e-trust: Security, Privacy, Experience, Information. Research from Firdha et al. (2021) there are 5 five aspects of E-Trust including Integrity, Competence, Consistency, Loyalty, Openness. Research from Barkah et al. (2021) there are 3 dimensions of e-trust in this study, it has been identified that the site has a good reputation, provides security in transactions, and confidence that assistance will be provided by the site in cases of violation or fraud.

Firdha et al. (2021) is used because it covers important aspects of electronic trust (e-trust) that affect user confidence in e-wallets, there are 5 (five) dimensions / indicators in E-Trust, namely Integrity: Demonstrate an honest attitude in all transactions and protection of user data, Competence: Technical capabilities and knowledge in accordance with industry standards to ensure safe and efficient operations, Consistency: Reliable and predictable performance, allowing the e-wallet to resolve various transaction situations that may occur, Loyalty: Dedication to maintaining and fostering positive relationships, Straightforwardness: Readiness to be forthright in expressing views, opinions, and knowledge.

Purchase Interest

Purchase interest according to Abd Eljalil & Ezzat Asmaa Othman (2018) is a person's desire to buy an item or use this service, which can occur when customers are influenced by several elements, including product quality, service quality, and service quality, information received about the product, as well as previous experience with the same product or brand. According to Schiffman and Kanuk in Fitriani & Kurnanto's research (2021) interest describes the authentic plan or intention of the buyer to buy various products or brands online in lazada e-commerce within a certain period of time.

Purchase interest according to Hermansyah & Qolbi (2023) as an instrumental motivator or driving force that can motivate someone to pay attention to a product naturally, easily, spontaneously, without coercion, and selected before making a decision to buy it online in shopee e-commerce. Purchase interest according to research by Simamora et al. (2021) is a type of consideration from customers in the process of purchasing products or services online as a calculation of the desire and capacity to buy something. The findings of this study indicate that desire plays a role in consumer purchase intentions, as discussed above, authentic plans or intentions, and considerations in the process of purchasing products or services online.

From some of the results of previous research, there are several indicators that are used to explain the purchase intention variable. Kusumaningrum & Wachyuni's research (2020) Interest in buying can be characterised based on four dimensions: transactional, referential, preference, and exploration. Research by Fauziah et al. (2019) from there are 4 aspects of purchase intention, such as interest in obtaining more information about the product, consideration for making a purchase, interest in understanding the product in more depth, and desire to try the product. Research from Irawan (2020) Three factors contribute to a person's level of electronic trust: site credibility, financial transaction security, and trust that the platform will take action in the event of a breach or fraud.

Kusumaningrum & Wachyuni's research (2020) is used because it covers various important aspects of user interest in ShopeePay, which reflects user behaviour and preferences in using e-wallet services, there are 4 (four) dimensions / indicators, namely Transactional Interest: The user's desire to use ShopeePay in making regular purchase transactions, Referential Interest: Users' desire to recommend ShopeePay to others based on their positive experiences, Preferential Interest: Users' desire to choose ShopeePay as the main payment method

compared to other alternatives, Explorative Interest: Users' desire to explore new features offered by ShopeePay.

The Effect Of E-Service Quality On Purchase Intention

Several previous studies have shown that electronic service quality affects consumer intention to buy. The title of the research conducted by Alicia Prasasti et al. (2022) is the Effect of Trust and Service Quality on Online Consumer Interest in Making Purchases. Electronic service quality has a good and substantial influence on client interest in making purchases, according to BLIBLI.COM. The findings of this study corroborate the findings of R. Irawan et al. (2020), "The Effect of Electronic Service Quality and Price on Online Purchase Intention," which establishes the legitimacy of online purchases. Price and e-service quality have a huge impact on customers' propensity to buy, according to COVID-19 statistics. In their 2019 study entitled "The Effect of E-Service Quality on Shopee Online Store Visitors' Purchase Intention," Barriyah and Suyanto found that e-service quality has a positive and statistically important impact on consumers' propensity to make purchases. With Intervening Customer Satisfaction, The Effect of Electronic Service Quality on Repurchase Interest in the Shopee Marketplace, Study by Nita & Ratnasari (2022) Evidence shows that the quality of electronic services received has a good and substantial impact on Shopee consumers' repurchase interest. Andrew (2019) found that "The Impact of Electronic Service Quality and Brand Image on Consumer Interest in Making Purchases." The results of this study are in accordance with the findings of Andrew (2019).

- H1 = E-service quality has a positive and significant effect on purchase intention.

The Effect Of E-Trust On Purchase Intention

From some of the results of previous research, it was found that there is an influence of E-Trust on purchase intention, namely as follows: Hidajat & Datul Fidad Nurul Islam's research (2022) entitled The Influence of Trust and Security on Buying Interest Moderated Service Quality at Bata Shoe Stores during the Pandemic proves that having confidence in a business greatly increases the likelihood that customers will buy from them. This study confirms what other research has shown: that the level of E-commerce satisfaction and E-trust of buyers has a major impact on their tendency to make purchases through the Shopee Marketplace (Nur latifah, 2019). Research published (Dionisius et al., 2022). entitled "The Effect of E-Trust Shopping Orientation and E-service Quality on purchase intention at Lazada" found that the E-trust variable has a significant and positive effect on purchase intention. (Sarjita, 2020) found that the level of trust and security of customers affects their desire to make online purchases from the OLX site. In accordance with the results of previous studies (Dianti et al., 2023), this study also notes that the E-Trust variable has a major impact on the likelihood of buyers to buy at shopee.

- H2 = E-Trust has a positive and significant effect on purchase intention.

METHODS

This study contains explanatory research that aims to explain the effect of E-Service Quality and E-Trust on purchase intention in using ShopeePay. Explanatory studies provide an explanation of the relationship, difference, or impact between variables. In other words, explanatory research allows an explanation of the generalization of the sample to the population Mulyadi (2012).

The population of this study is the Millennial Generation born in 1981 - 1996 who use the Shopee Pay application, the number of which is unknown. The consumer classification is the Millennial Generation born in 1981-1996 who are in the DKI Jakarta area. The purposive sampling method was used in this study to determine the sample, where the sample was selected from the population based on predetermined criteria. The condition used to become a sample member is the Millennial Generation in DKI Jakarta who have used the shopeepay application

more than 3 times. The number of samples in this study totaled 224> 96 minimum research samples according to the formula from (Lemeshow & Lwanga, 1990).

The data collection method in this study was carried out through the use of a questionnaire, where primary data was collected from respondents' answers indicating their interest in using ShopeePay via Google Form. The questionnaire is a set of questions used as a measurement tool for research variables. Data collection by questionnaire is considered effective because respondents only need to choose the answers that have been provided by the researcher. This survey uses a questionnaire created with Google Form, using a Likert scale as a measuring tool, which consists of five answer choices: Strongly Disagree (STS), Disagree (TS), Neutral (N), Agree (S), and Strongly Agree (SS). The survey was also disseminated through social media platforms such as WhatsApp, Instagram, and X. (Steven & Ramli, 2023).

The data analysis method in this study was carried out with SmartPLS Structural Equation Modeling (SEM), which according to Khotimah Harahap (2020), is a series of statistical techniques that allow exploration of complex relationships that cannot be fully explained by linear regression. SEM is considered a combination of regression analysis and factor analysis, which allows the construction of relationships between dependent and independent variables, either one or more than one.

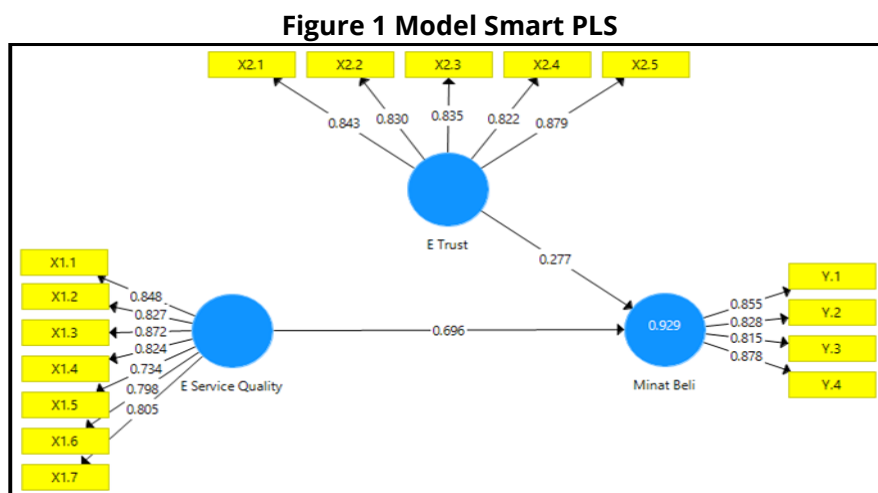
RESULTS AND DISCUSSION

Respondent Profile

There are 224 Millennials in DKI Jakarta who have used the shopeepay application more than 3 times who meet the criteria to participate in this study. The findings of this study state that respondents who are women (57.1%) while men (42.9%). The majority of respondents work as private employees (55.8%). Using SmartPLS 3.0 Partial..Least Squares..Structural Equation..Modeling..(PLS-SEM), the data was analyzed with the following steps, namely:

Evaluating The Measurement Model

The purpose of evaluating the measurement model is to examine the relationship between latent concepts such as e-service quality, trust, and purchase intention. This model is presented in PLS as illustrated in Figure 1 below:



The validity test results show that all Loading Factor values of the Electronic Service Quality, Electronic Trust, and Purchase Intention variables are greater than 0.5, confirming the validity of all indicators of these variables. In addition, the instruments are considered reliable because all of their composite reliability values exceed 0.7. In reliability testing, a variable

construct is considered good if it has a Composite Reliability value of more than 0.7, Cronbach's Alpha is more than 0.7, and Average Variance Extracted (AVE) is more than 0.5. The following are the results of the reliability test of this study:

Table 1 Composite Reliability

	Cronbach's..Alpha	Composite Reliability	Average..Variance Extracted..(AVE)
E Service Quality	0,916	0,933	0,667
E Trust	0,897	0,924	0,709
Purchase Intention	0,866	0,909	0,713

The table above shows that the composite reliability of each variable has a value greater than 0.7, indicating that the responses representing each variable are reliable and suitable for testing hypotheses. In addition, each variable has a Cronbach's Alpha value above 0.7 and an AVE value greater than 0.5, indicating that the measurement model used meets the requirements of discrimination validity.

The Effect Of E-Service Quality On The Purchase Intention Of ShopeePAY Users (H1)

The results of hypothesis testing (H1) show that there is an effect of e-service quality on purchase intention, with a statistical t value of 11.418 which is greater than the t table value of 1.96, so that hypothesis H1 can be accepted. This finding is in line with research by Alicia Prasasti et al. (2022) which concluded that e-service quality has a positive and significant effect on consumer buying interest. The results also support the study by R. Irawan et al. (2020) which shows that both e-service quality and price have a positive influence on online buying interest. This is also in accordance with the opinion expressed by (Andrew, 2019) that e-service quality has a significant effect on purchase intention. So, the e-service quality provided by sellers at Shopee in the form of good or bad service will be used as a reference by shopeepay users which has an impact on user buying interest.

The Effect Of E-Trust On ShopeePAY User Purchase Intention (H2)

The results of hypothesis testing (H2) indicate that e-Trust has an influence on purchase intention, with a statistical t value of 4.414 which is greater than the t table value of 1.96, so that hypothesis H2 can be accepted. This finding is in line with Anwar & Adidarma's (2016) research which found that trust has a significant impact on purchase intention. This also supports the views of (Nur Latifah, 2019) which states that e-service quality has a significant impact on online purchase intention. In addition, the results of this study are consistent with the study (Dianti et al., 2023) which shows that e-trust has a significant influence on consumer purchase intention at Shopee. ShopeePAY users can rely on the promises and information of the seller or service provider which has an impact on buying interest.

Coefficient Of Determination

The R Square value in this study shows the extent to which e-Service quality and e-Trust influence user purchase intention, with the following results:

Table 2 Coefficient Of Determination

	R Square..	R Square Adjusted..
Minat Beli	0,929	0,928

Based on the findings of this study, the R Square value obtained is 0.929. This means that 92.9% of user purchase intention is influenced by e-service quality and eTrust, while the rest is

influenced by other variables not examined in this study. According to Chin (1998), an R Square value of 0.67 is considered strong, 0.33 is considered moderate, and 0.19 is considered weak. From the table above, it can be seen that the value of the purchase intention variable is > 0.67, indicating that the variable determination is in the strong category.

CONCLUSION

This study reveals that electronic service quality or service quality and electronic trust are very important for e-wallet service providers to improve the quality of electronic services and electronic trust to increase the buying interest of millennials in DKI Jakarta. Using this information, ShopeePay can make plans to improve services such as website design improvement, warranty, system accessibility, confidentiality, responsiveness, remuneration, and communication. By extending the literature on e-service quality, e-trust, and purchase intention in the context of e-wallets, this study makes a theoretical contribution. However, the sample of this study is limited, and suggests further research to cover a wider demographic and area.

SUGGESTION

This research helps add to the literature on e-service quality and e-trust in the context of e-commerce and e-wallets in Indonesia. This is important given that e-wallet usage has increased among millennials, and can also provide insight into the shopping behavior of millennials who are more likely to use digital technology. Practical solutions to improve e-service quality and e-trust in Shopee Pay include improving web design and navigation by ensuring responsive display for various devices and increasing service reliability by fixing the backend infrastructure to reduce downtime. Responsiveness to users by providing responsive customer service, including 24/7 support, strengthening security and privacy by providing transparency on privacy and security policies. By implementing these solutions, Shopee Pay is expected to improve user experience, foster trust, and increase purchase interest of millennials and other users.

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