



The Influence of Intention To Use Digital Wallet Applications, E-Service Quality And Trust on Consumer Satisfaction Toward Digital Payment Applications

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Abstract

This research aims to see whether there is an influence between electronic service quality and trust on the decision to use electronic money services and its impact on consumer satisfaction. The population in this study is all people who use electronic money. This study's sample strategy makes use of a probability sampling process. The method of choice is straightforward random sampling. The sample for this study will consist of 100 respondents in total. Questionnaires and literature reviews were the modalities of data gathering employed in this study. The chosen method of research for this study will be quantitative research. The research methodology employed in this study is path analysis. The following conclusions were drawn from the analysis's findings: first, the e-service quality variable directly influences judgments. The trust factor is similar in that it likewise directly affects choices. Second, factors related to e-service quality and trust have a big impact on judgments at the same time. Third, decision variables, trust, and the quality of e-services all have a direct impact on customer happiness. Fourth, customer happiness is significantly impacted by decision variables, e-service quality, and trust all at the same time. Fifth, through decisions to utilize e-money services, there is an indirect relationship between e-service quality and trust and consumer happiness. Therefore, the quality of electronic services, the level of consumer trust, and purchasing decisions significantly shape consumer satisfaction, both directly and through indirect influences. These results provide an in-depth look at the factors influencing consumer decisions and satisfaction in the context of e-services.

Keywords: E-Service Quality, Trust, Consumer Satisfaction, E-Money.

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1. Introduction

The quick advancement of technology in today's world has drastically altered lifestyles. The lives of people nowadays are inextricably linked to technological advancements. Particularly in the area of technology, innovation produces numerous benefits for human life, including numerous comforts [1]. Rapid technical advancements have been brought about by the Fourth Industrial Revolution to facilitate human activity in all spheres of life. This trend is referred to as financial technology or FinTech, in the domains of economics and finance. Fintech, taken more broadly, is an industry made up of businesses that use technology to improve the efficiency of the financial system and the way financial services are distributed [2]. The growth of the fintech industry has also had an impact on the establishment of businesses in the digital finance space. Digital wallets and electronic money are two of these technologically advanced financial instruments [3]. The advent of electronic money and e-wallets will allow people to conduct transactions in a cashless world [4]. Although cash payments are still accepted, e-wallets are one of the digital payment options that are gaining traction in the e-commerce industry. In Industry 4.0, e-money and e-commerce are powerful allies [5]. The secret to these two digital products' success is how simple they are to shop for, use, and top off balances regarding electronic payments in online transactions [6].

The trend toward non-cash or cashless payments is increasing in Indonesia. The increase in the number of non-cash transactions in 2022 proves this. Financial transactions and the digital economy have experienced growth. The value of electronic money transactions reflecting a year-on-year growth of 45% (yoy). Nowadays, even carrying out an economic transaction is not an obstacle over time and distance and can be done anywhere, anytime, with just the touch of a finger with fintech applications [7]. However, non-cash transactions also have weaknesses. One of them is dependence on technology, which can cause disruption. Excessive use of technology can disrupt users' finances if interference occurs. Apart from that, non-cash transactions will have an impact on users becoming more consumptive. Especially with various promotions [8]. So this is where it is important to

educate the public about the use of non-cash transactions. This increase in electronic money transactions cannot be separated from the high number of smartphone users in Indonesia, which can trigger the progress of Indonesia's digital economy and greatly influence several social aspects [9]. As smartphone users become more popular in Indonesia, mobile payment services have become very popular with the public. The choice of using mobile payment as a payment method is driven by the ease and comfort it provides during transactions. However, the use of mobile payments must also be accompanied by good service quality and trust from the company, which will impact the use of mobile payments [10].

In Indonesia, sharia fintech is presently being implemented by the government through the issuing of a fatwa. The growth of sharia fintech in Indonesia, in addition to traditional fintech, is now becoming apparent to the Indonesian populace [11]. The public finds sharia fintech to be highly helpful as a finance and financing channel for technology-based projects. Developing sharia fintech can increase the benefit of society by making it more effective and efficient [12]. One way to facilitate economic services for the wider community is by developing sharia fintech [13]. Poor management of sharia fintech can disrupt our economy. For example, we lack human resources (HR) who can effectively use current technology, fail to utilize social media for product promotion, and have outdated marketing strategies that do not align with current conditions [14]. Sharia services are special services that want to carry out transactions with sharia provisions based on Islamic principles [15]. Sharia services provide convenience in transactions anywhere and at any time, not only providing convenience but also peace of mind because they are in accordance with sharia principles. The features of sharia services prioritize three main categories of sharia service products [16]. This strengthens the digital-based mosque economic system and introduces a digitalization system for Islamic boarding schools and MSMEs. Users can digitally integrate services provided by sharia services, such as zakat, donations/infaq, and waqf. Users can also enjoy other features such as topping up balances from and to all sharia banks, conducting digital qurban, making digital payments for school and Islamic boarding school fees, contributing cash waqf for shares, making payments to a number of e-commerce partners, and distributing funds [17].

However, currently, there are still many users who have not activated sharia services. This is due to a number of things, namely the main factors: user confidence in preferring conventional services, inadequate socialization of the public regarding the usefulness of sharia fintech, and the lack of widespread information on sharia services in Indonesia [17]. Therefore, sharia services must be more optimal in promoting their products to their users by informing them of sharia service features and sharing facilities for others to worship. E-service quality is a way to gauge how satisfied customers are with online services, such as ordering and receiving goods and services [18]. The availability of electronic services offered by businesses to customers undoubtedly facilitates the process of making purchases, as does the behavior of customers after making a purchase in terms of expectations. This evaluation is done to gauge the company's view of how customers view its services and to compare them with the services that customers want in terms of the e-service quality characteristics. Sharia services are not currently the best in terms of e-service quality, nevertheless. The process of transmitting money transactions that were still pending and the sharia services' sluggish customer support response prompted a number of complaints from customers [18].

In the business world, providing good service to consumers is not only about providing quality products or services but also about building and increasing trust. Trust is a key element that influences consumer decisions, especially in the context of e-commerce [19]. This is at the heart of every economic transaction, whether carried out via online platforms or conventionally in retail stores. Trust, or a sense of trust, is a very important foundation when consumers interact with businesses via the internet. However, challenges arise along with the rise of internet crime, such as fraud, threats to personal data security, and other cyber crimes. This has a significant impact on consumers' feelings of security when carrying out online transactions [20]. Even though technological advances have opened up access to various products and services online, people do not yet fully experience maximum security. As a result, building and maintaining trust has become a critical factor in business strategy [21][22][23]. Measures such as information transparency, privacy protection and data security, customer reviews and testimonials, security certifications, and responsive customer service are essential to address consumer concerns and strengthen trust in business, especially in a cyber-challenged world. Solid trust will help win the hearts of consumers, drive business growth, and build a solid reputation in an increasingly competitive marketplace [24][25][26][27].

2. Research Methods

The study's population comprises all individuals who utilize electronic money. The study's population consists of all users of electronic money. The sample is a portion of the population's size and makeup. This study's sample strategy makes use of a probability sampling process. The method of choice is straightforward random sampling. One hundred respondents will make up the sample for the study. To create a questionnaire, the researchers used a primary data source [28]. The data in this research, including secondary data sourced from books, research journals, and document data, as well as information from print and online media via the internet, is needed. In

this research, the data collection methods used were questionnaires and literature studies [29] [30]. This research will use quantitative research as the chosen research approach. This research approach uses a survey. Analyzing data through descriptive analysis involves describing or illustrating the collected data without intending to make general conclusions or generalizations. The researchers process and analyze the data in this research using the SPSS (Social Product of Social Science) program through path analysis [31].

3. Results and Discussion

In the framework of this research, the results of hypothesis testing which demonstrate that the quality of e-services has a positive and significant influence on decisions make a significant contribution. The caliber of electronic services is a critical factor that impacts customer choices in the business and e-commerce sector. This beneficial effect is consistent with other studies' findings, which show that e-service quality significantly influences consumers' decisions to buy. It is important to note that e-service quality is not only about meeting current consumer expectations but also about continuously improving the consumer experience by adding new features that can increase the ease and convenience of transactions. When businesses are able to understand consumer needs and expectations and actively innovate to meet evolving market demands, this can increase consumer satisfaction levels and strengthen their purchasing decisions. Thus, the results of this research provide a positive view of the importance of investment and attention to e-service quality as key factors in building consumer trust and stimulating purchasing decisions. Awareness of sustainable e-service quality can help companies stay relevant in an ever-changing market and increase their competitiveness. In addition, this research can be a basis for companies to continue to improve and optimize the quality of their electronic services in order to meet consumer expectations and strengthen their position in the dynamic electronics market.

In the context of this study, the results of hypothesis testing which demonstrate that trust has a positive and considerable influence on decisions make a crucial contribution. Consumer trust in a website or application has a significant impact on purchasing decisions, in accordance with previous research findings that confirm a positive relationship between trust and purchasing decisions. In the world of e-commerce, trust is a critical aspect of forming positive relationships between consumers and online platforms. The finding that trust in a website or application is the main factor in decision-making confirms that understanding and fulfilling aspects of security, privacy, and integrity in online services is very important. Consumers tend to carry out security evaluations before making purchasing decisions. Confidence that a site or application is safe will create a sense of trust and confidence among consumers in the reliability of the platform. Therefore, companies need to be active in managing and improving security and privacy in their online services to ensure that consumers feel comfortable and trusted. Apart from that, these findings also provide practical implications that company efforts to increase consumer trust levels can improve purchasing decisions. By continuing to build and maintain consumer trust through transparent, safe, and trustworthy practices, companies can solidify their position in the market and increase consumer loyalty.

With a significance value of 0.000, the test findings demonstrate that e-service quality and trust have an impact on decisions at the same time. Due to the low significance value, it is possible to conclude that the alternative hypothesis (H_a) is true and that consumer decisions are significantly influenced by the quality and trust of e-services. This suggests that consumer decisions are influenced by both the degree of consumer trust in the platform and the caliber of electronic services. Success in providing quality electronic services and creating consumer trust in the security and integrity of the platform can increase purchasing decisions. The ease of access and security provided by the site or application provide confidence to consumers, strengthen their trust, and, in turn, positively influence their decision to use the product or service. Overall, these findings provide insight that business strategies that focus on improving the quality of e-services and building levels of consumer trust can be the key to success in guiding consumer decisions. Efforts to continually improve the user experience, information transparency, and security can provide a competitive advantage in the evolving world of electronic commerce.

With a t-value of 2.65, the findings of the hypothesis test demonstrate that the e-service quality variable has a positive and substantial influence on customer satisfaction. These results show that the quality of e-services influences customer satisfaction levels, which in turn influences business success. In this context, e-service quality is not only seen as an additional feature but as a critical factor that can improve the overall consumer experience. Success in providing services that meet consumer expectations creates the perception that the product or service is reliable and meets their needs. This service quality factor is the main driver of consumer satisfaction, and satisfied consumers have a tendency to view the product or service with a sense of pride. They feel that the purchasing decision taken is the right one and are satisfied with the service provided. Thus, this research underlines the importance of focusing on improving e-service quality as a strategy to increase consumer satisfaction levels. Improving the quality of electronic services not only has a positive impact on consumer satisfaction but can also contribute to the formation of a positive image of the brand or company. Companies that

succeed in optimizing the quality of their e-services will have a better chance of retaining and attracting customers in an increasingly competitive market.

The trust variable's t-value is 2.25, according to the results of the hypothesis test, indicating that trust significantly and favorably affects customer happiness. These findings illustrate how important the trust factor is in influencing consumer satisfaction levels, especially in the context of new products or services. Trust is a key element that is often a challenge when introducing new products or services. Consumers tend to look for reassurance before they feel comfortable trying products they have never heard of before. The trust given by the manufacturer instills confidence in consumers that the product can be trusted and will deliver the expected benefits. The positive feelings that arise from this trust can significantly influence consumer satisfaction. When manufacturers can build consumer trust, this not only creates satisfaction but also increases the chances that consumers will recommend the product or service to others. Recommendations from satisfied consumers can be a powerful leverage for building a positive image and expanding the customer base. Thus, a business strategy that focuses on building and maintaining consumer trust can be the key to success in marketing new products or services. Manufacturers can gain the loyalty of customers and raise overall customer satisfaction by cultivating a reputation of trust through transparent, unambiguous, and consistent communication.

The findings of the hypothesis test reveal that the t-value is 6.7, indicating a positive and significant relationship between consumer happiness and purchase decisions. These findings prove that the purchasing decisions taken by consumers have a strong impact on their level of satisfaction with the product or service chosen. Consumer satisfaction is an important factor that influences the success of a product or service on the market. Purchasing decisions made by consumers reflect their consideration of various factors, including product quality, features, price, and user experience. When this purchasing decision creates satisfaction, consumers tend to feel that the choice they made was the best. It is important to note that consumer satisfaction not only creates a positive impression of a particular product or service, but can also influence a consumer's decision to choose that product again in the future. In addition, consumer satisfaction can be an incentive to provide recommendations to others, have a positive impact on brand image, and expand the customer base. In the context of intense business competition, understanding the link between purchasing decisions and consumer satisfaction is key to developing effective marketing strategies. Companies that can provide a satisfying purchasing experience, respond to consumer needs, and ensure consistent product quality have a greater opportunity to build long-term relationships with consumers and achieve success in the marketplace.

Consumer satisfaction is significantly impacted by the combination of the factors e-service quality, trust, and purchase decisions, according to the results of hypothesis testing with a significance value of 0.00. Stated otherwise, these results support the alternative hypothesis (H_a) and lead to the conclusion that e-service quality, trust, and purchase decisions influence customer satisfaction levels. In the framework of this study, the significance of e-service quality and trustworthiness in influencing purchase decisions and ultimately determining customer happiness are emphasized. E-service quality encompasses a range of factors, such as user-friendliness, promptness, and dependability, whereas trust pertains to the platform's security and integrity as perceived by the user. Customer happiness is greatly impacted by the choices consumers make while making purchases, which are influenced by their perceptions of the quality and reliability of e-services. Customers who are pleased with their purchase are more likely to stick with a company or brand, write favorable reviews, and refer others to them. Thus, the study's findings offer significant motivation for businesses to keep raising the caliber of their e-services, cultivate customer confidence, and make sure that customers' purchases may live up to or even beyond their expectations. Developing e-service quality, trust, and purchasing decisions through integrated strategies can be the key to improving customer experiences and satisfaction, which can eventually have a beneficial effect on long-term business performance.

Sobel's calculations yielded clear evidence that decisions play a substantial role as a mediator between the influence of e-service quality and consumer pleasure, as demonstrated by the z value of 3.5. These results suggest that not only is there a clear correlation between consumer pleasure and the quality of e-services, but purchase decisions also have a significant impact on mediating this link. Within this framework, e-service quality encompasses multiple dimensions of the caliber of electronic services offered to customers, including user-friendliness, promptness, and dependability. These results suggest that favorable experiences with electronic services influence consumer satisfaction both directly and indirectly through consumer decisions to buy. The degree of customer pleasure and the caliber of electronic services are connected via purchasing decisions, which operate as a mediator. When customers are happy with their shopping experience, they are more likely to make decisions that will boost their pleasure with the product or service. These results offer a more thorough understanding of the mechanisms underlying the relationships between these factors, which can be a useful tool for businesses creating marketing plans and raising the caliber of their e-services. Businesses may improve consumer experiences and boost overall customer satisfaction by better understanding the role of mediators in purchasing decisions. As a result, Sobel's computations and their findings offer a deeper comprehension of the intricate dynamics influencing customer happiness in the context of online shopping.

The results of Sobel's calculation with a z value of 3.65 provide significant evidence that decisions act as a mediator in connecting the influence of e-trust on consumer satisfaction. These findings indicate that consumer trust in online platforms or services not only has a direct influence on consumer satisfaction but also significantly influences purchasing decisions, which then contribute to overall consumer satisfaction levels. E-trust includes consumer confidence and trust in the security, integrity, and reliability of an electronic platform or service. The significant Sobel calculation results show that this trust not only has a direct impact on consumer satisfaction but also on the purchasing decision path. Purchasing decisions, as a mediator, become a key element in bridging the relationship between consumer trust and consumer satisfaction. When consumers feel confident about an online platform or service and make positive purchasing decisions, this positively influences their level of satisfaction with the product or service provided. These findings have strategic implications for companies operating in electronic commerce. Focusing on building and maintaining levels of consumer trust can provide a significant competitive advantage. By understanding the role of purchasing decision mediators, companies can design more effective marketing strategies and consumer experiences to increase overall customer satisfaction. Therefore, Sobel's calculations offer valuable insight into the relationship between these variables and guide companies in enhancing consumer satisfaction in an electronic commerce environment.

4. Conclusion

Numerous inferences about the impact of the variables e-service quality, trust, decisions, and customer happiness in the context of this study can be made based on the analysis's findings. The t-count indicates that judgments are directly impacted by the e-service quality characteristic. This demonstrates how consumer decisions are significantly influenced by the quality of technological services. The trust factor is similar in that it likewise directly affects choices. Second, decisions are significantly impacted by the e-service quality and trust variables at the same time. This suggests that consumer decisions are mutually influenced by the caliber of electronic services and the degree of consumer trust. Third, decision variables, trust, and the quality of e-services all have a direct impact on customer happiness. The e-service quality and decision t-calculated values verify that these three factors have a notably favorable effect on customer satisfaction. Fourth, customer happiness is significantly impacted by decision variables, e-service quality, and trust all at the same time. Fifth, indirectly, there is an influence between e-service quality and trust on consumer satisfaction through decisions to use e-money services. Therefore, the quality of electronic services, the level of consumer trust, and purchasing decisions significantly shape consumer satisfaction, both directly and through indirect influences. These results provide an in-depth look at the factors influencing consumer decisions and satisfaction in the context of e-services.

Based on the results of the discussion and conclusions, this research still has many shortcomings. Therefore, the researcher gave some of them to the next researchers so that they could be used as a basis for consideration and also as a refinement for future researchers. The researcher provides several suggestions for future researchers: Future researchers should add other variables related to purchasing decisions in order to expand the influence of purchasing decision variables. It is hoped that in future research, the research location will be expanded and the number of respondents will increase. It is hoped that this research can become a reference for other researchers who will conduct similar research to add references to accredited journals. Sharia services are expected to maintain e-service quality for its users by rectifying consumer errors and complaints, as well as introducing new features that enhance transaction convenience. Trust is very important because the trust given will influence whether consumers will decide to use it or not. And it also provides security, such as by adding a fingerprint system so that only users can access transactions. By adding a security system, consumers will feel safe when making transactions.

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