

The Effect of E-Service Quality on E-Satisfaction through E-Trust as a Mediating Variable in ShopeePay Users in Cirebon City

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ABSTRACT

The number of Indonesians using financial technology, or fintech, is growing annually. ShopeePay is one of the most popular digital wallets. How satisfied consumers are with internet services is largely determined by the calibre of electronic services. Furthermore, the relationship between e-service quality and e-satisfaction may be strengthened by the mediating function of customer electronic confidence in digital platforms. This study aims to investigate the relationship between e-service quality and e-satisfaction, utilising e-trust as a mediating variable for ShopeePay users in Cirebon City. Regression-based data analysis tools and mediation tests are part of the quantitative research methodology. By the application of non-probability purposive sampling. Because the population in this investigation is unclear, the researchers used Lemeshow's rumus to determine the number of samples. 400 respondents in all were used in this investigation. The quality of e-services thus has a positive and considerable impact on e-satisfaction. E-trust is positively and significantly impacted by the quality of e-services. E-satisfaction is positively and significantly impacted by e-trust. Furthermore, e-service quality has a considerable and positive influence on e-satisfaction, which is gauged by e-trust.

1. INTRODUCTION

The development of technology has changed quite rapidly from time to time, starting from machine-based technology to now digital-based. One of them is in the financial sector which is experiencing more modern and efficient progress, namely Financial Technology or often referred to as Financial Technology (fintech). With the presence of fintech, the digital lifestyle has become part of everyday life, for example when shopping. Shopping in today's digital world is not only doing a transaction with cash, but can be done through one of the products of fintech, namely digital wallets (Fikri, 2021).

Financial technology that is increasingly in demand by the public is the digital payment system. This type of payment system is growing especially after a lot of e-commerce is used by the public. There are many e-commerce companies that work with other financial technology companies or form their own digital payment system. One of the E-commerce that uses the digital payment system as a payment method is Shopee, with the name ShopeePay application. ShopeePay is not only used for payment methods when shopping online at Shopee, but can also be used for other purposes as a digital wallet (Faddila et al., 2022).

A survey conducted by Populix involving 1000 respondents showed that ShopeePay occupied the fourth position as the most widely used digital wallet by the public with a percentage of 76% of respondents (Hasya, 2022). Meanwhile, the first, second and third positions were occupied by Gopay (88% of respondents), Dana (83% of respondents) and Ovo (79% of respondents).

ShopeePay is one of the new lifestyles among Shopee users, because it can facilitate purchasing and payment transaction activities for Shopee users and get more benefits because of attractive offers. In the research (Pangestu et al., 2022) obtained information from ShopeePay users regarding the benefits of cashback, promotion, and features and flow of using the application that are easy to understand, so that they feel satisfied when using the ShopeePay e-wallet. There are several factors that cause ShopeePay user satisfaction to be higher than others, including; easy-to-use services, ease of topping up, real time top up time, and many promotional offers when using it.

An electronic service that streamlines and regionalises a company's procurement, utilisation, or provision of products and services is known as e-service quality (Luthfiana & Hadi, 2019). This has to do with providing superior service quality, so the company can achieve customer satisfaction which is a key factor in winning the competition (Putri & Hadi, 2022). Building confidence and a desire to utilise the platform again requires more than simply satisfaction; it also involves the services provided.

According to (Harahap et al., 2023) customer trust in an electronic firm as a foundation for online financial transactions is known as e-trust. According to (Muchlis et al., 2021) due to the substantial transaction risk associated with online buying, client confidence in sellers is crucial. To comprehend how e-commerce fosters customer trust, a thorough investigation is required.

According to previous research (Ramadhan & Sugiyanto, 2023) discovered that e-consumer happiness is not much impacted by customer trust., while (Roisah et al., 2022) claims that E-Trust significantly and favourably affects E-Satisfaction. Given the discrepancy in earlier findings, this issue requires more investigation. Even while e-trust can provide detailed information regarding the relationship between e-service quality and e-satisfaction, its role as a mediating variable has not always been taken into account in previous studies, making it less thoroughly examined. This study looks into how e-service quality affects the e-satisfaction variable that all ShopeePay platform customers experience, with e-trust serving as a mediating variable.

Theory Information System Succes. The DeLone and McLean model is a material that has the benefit of measuring the success of an information system from its user implementation (Zuama et al., 2017). DeLone and McLean discovered that user happiness may be impacted by system quality. According to the DeLone and McLean success model, system utilisation, user satisfaction, individual impact, and organisational impact evaluate effectiveness, while information quality gauges semantic success, system quality gauges technical success. (DeLone & McLean, 1992) feels that the system's and the information's quality, both separately and jointly, have an impact on user satisfaction and utilisation.

Theory of Reasoned Action (TRA). In the study of social psychology, the Theory of Reasoned Action (TRA) proves that attitudinal factors in online shopping from consumers affect considerations in buying goods online and are related to intentions in online shopping (Sheppard et al., 1988). (Gan et al., 2011) argue that since internet shopping allows customers to purchase from home, it helps them feel more at ease. As a result, convenience plays a significant role in influencing attitudes and intentions to shop online.

The Effect of E-service quality on E-trust. E-service quality is the growth of a website's ability to effectively and efficiently support purchasing, distribution, and shopping activities (Magdalena & Jaolis, 2018). One of the main factors influencing a company's capacity to survive and gain a competitive edge is service quality (Puriwat & Tripopsakul, 2017).

Offering electronic services, or what is known as e-service quality, is one approach to satisfy customers, particularly for businesses that do online transactions (Suherli & Keni, 2019). In addition to the quality of e-services, achieving client happiness also requires trust. Customers who shop online often want merchants to be able to respond to their needs, be honest in their dealings, and provide products and/or services as agreed upon (Prisanti et al., 2017).

The Effect of E-Service Quality on E-Satisfaction. According to (Setiawan & Septiani, 2018) The success of electronic services is significantly influenced by quality. Customers perceive that using internet-based services improves transaction efficiency in terms of both cost and time. The availability of sufficient system facilities and internet networks, along with data confidentiality assurances, allow clients to transact with ease and access information. Customer pleasure

is based on providing exceptional service quality (Juwaini et al., 2022). Various studies show that customers need satisfaction with the ease of moving towards comfortable (Suherman et al., 2022).

Especially in e-wallets whose business is online the services provided are in aspects such as ease of transactions, ease of payment, the application's simplicity of usage, and how to use the application are aspects of service quality that must be considered by the company in order to provide services that meet expectations and even exceed what is in the minds of consumers when using the application in carrying out the transaction process (Suherman et al., 2022).

The Effect of E-Trust on E-Satisfaction. In research (Prakosa & Pradhanawati, 2020) stated that in talking about online stores the main thing that must be considered is e-trust. This is because there is no direct interaction between sellers and potential buyers when shopping online on a marketplace site. Only a series of images and all the information contained in the website become a reference for consumers in determining their choice when buying a product. That's what makes the level of consumer trust one of the main bases for online shopping.

Customers will feel safer and be happier with the study if they think the online business can protect their personal information (Rintasari & Farida, 2020). This viewpoint is consistent with the findings of studies carried out by (Dewi & Ramli, 2023) which claims that e-satisfaction is significantly positively impacted by e-trust. Meaning that e-trust influences a company's reputation and that the more trust that is granted, the more satisfied customers are when using the application to perform online transactions (Maghfiroh et al., 2022).

The Effect of E-service quality on E-Satisfaction through E-Trust as Mediation. The success of digital applications depends not only on their existence, but also on the delivery of quality e-services. Quality service not only provides maximum customer satisfaction, but also builds trust and confidence (Maghfiroh et al., 2025). Service quality affects trust and e-retailers who provide excellent services that meet the needs of their clients are more likely to be trusted (Tran & Vu, 2019). Customers that receive excellent service tend to be brand loyal since they have unforgettable purchasing experiences (Ningsih et al., 2024). The study's empirical findings indicated that financial security, site design, and convenience of use significantly affect electronic consumer happiness. Not only is contentment important, but so is the type of services provided to foster confidence and encourage recurring usage of the platform (Purnamasari & Suryandari, 2023). A thorough investigation is required to comprehend how ShopeePay fosters customer trust. The resulting framework is shown in Figure 1 as follows:

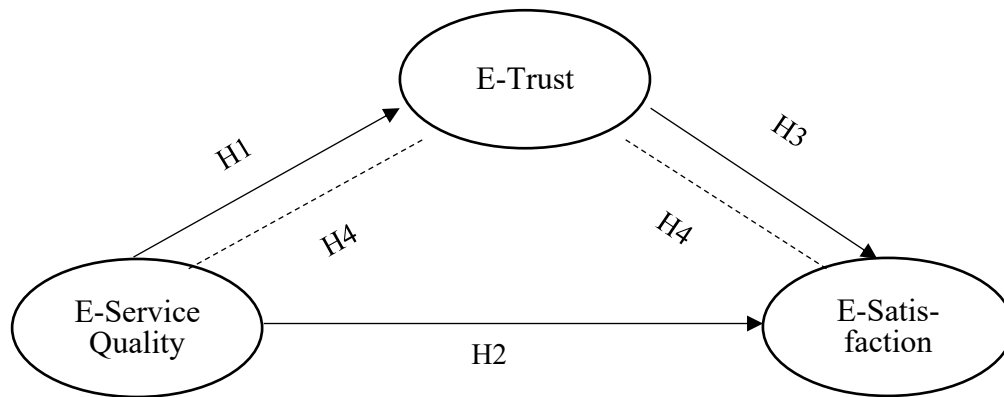


Figure 1. Conceptual Framework

Source: Researcher, 2025

RESEARCH METHODS

In order to measure and comprehend the link between the variables being studied, this research method employs a quantitative methodology. This study examines three variables: electronic service quality (X) electronic satisfaction (Y), and electronic trust (Z). The purpose of this study is to comprehend user perspectives and experiences that are pertinent to ShopeePay's current state. The non-probability purposive sampling approach was used for the sampling process. Because the number of populations is unknown, the Lemeshow formula must be used to get the number of samples. Using a 95% confidence level, a 50% proportion, and a 5% margin of error, researchers receive a sample of 384 respondents, which they will round up to 400 respondents (Setiawan et al., 2022).

With a study tool in the form of a questionnaire, data was gathered mostly through the survey technique. This method was chosen because it has several advantages, including a wider range, flexibility, speed, cost effectiveness, and better presentation of the questionnaire. This study's questionnaire was developed using a Likert scale to determine respondents' perceptions of the indicators. Five degrees of response preferences make up the Likert scale: (1) Strongly Disagree, (2) Disagree, (3) Disagree, (4) Agree, and (5) Strongly Agree. The questionnaire distribution was aimed at ShopeePay app users in the city of Cirebon. The questionnaire was disseminated online through Google Form and social media networks.

SEM is the data analysis approach used in this investigation. According to research (Solehah et al., 2023) The Structural Equation Modelling (SEM) method evaluates and predicts causal relationships using trajectory analysis and other components. In this work, SmartPLS 3 software was used for model testing. PLS is used to help researchers determine the value of latent variables and make predictions (Az-Zahrah et al., 2025).

Table 1. Indicator Variables

Variable	Indicator	Description
E-Service Quality	Efficiency	The site is easy to use and quick to access.
	Fulfillment	How well the website fulfils its claims about item and order availability.
	Responsiveness	That is, effective troubleshooting and site returns.
	Reliability	The site functions properly and promises accuracy of service
	Ease of Navigation	Ease of exploring online sites
	Site Aesthetics	The appearance of the site
	Contact	The availability of help through agents on the phone or online
E-Trust	Benevolence	Service has a great concern in realising customer satisfaction
	Integrity	Information provided to consumers and the quality of products offered can be trusted
	Ability	The company is able to provide, serve, and secure online transactions
E-Satisfaction	Convenience	Time and effort efficiencies related to making it easier to search, find, and secure deals
	Merchandising	Satisfied with the number of offers (promotions) and the variety of promotions offered
	Site Design	Satisfied with navigation structure, web interface design layout, fast presentation, and up-to-date information
	Security	Satisfied with the good protection of personal information and with the security of transactions on the site
	Service Ability	Satisfied with the complaint handling, refund policy, purchase process, and delivery service provided

Source: (Wilis & Nurwulandari, 2020) & (Zahra et al., 2024)

2. RESULTS & DISCUSSION

Description of Research Subjects. The description of respondent profiles provides a statistical summary of the current situation of respondents in Cirebon City. The survey data provides a brief overview of the demographics of those participating in this study. Characteristics based on gender, age, and duration of application usage are presented in Table 2 below:

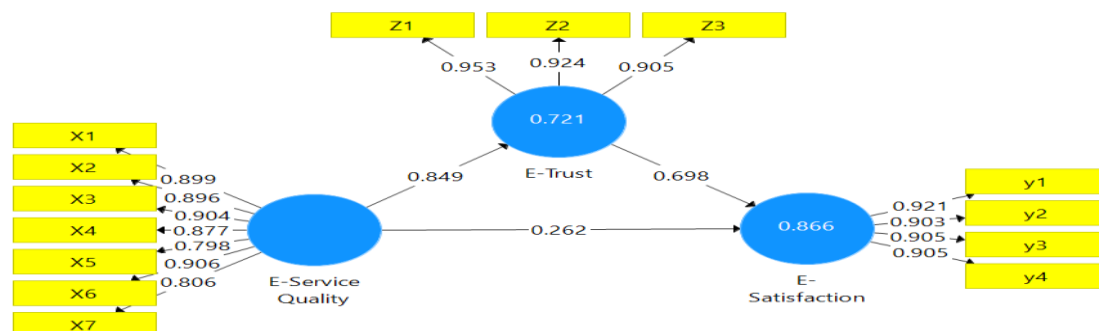
Table 2. Respondent Profile

Profile		Frequency	Percentage
Gender	Male	201	50,10%
	Female	200	49,90%
	Total	401	100%
Age	<20	53	13,20%
	20-30	268	66,80%
	31-40	74	18,50%
	>40	6	1,50%
	Total	401	100%
How long have you been using the ShopeePay application?	<1 Years	74	18,50%
	2-3 Years	170	42,50%
	4-5 Years	109	27,30%
	>5 Years	47	11,80%
	Total	401	100%

Source: Processed Data (2025)

Based on the demographic analysis of respondents in Table 2, a total of 401 respondents participated in this study. In terms of gender, 201 respondents (50.10%) were male, and 200 respondents (49.90%) were female. In terms of age, 53 respondents (13.20%) were under 20 years old, 268 respondents (66.80%) were between 20 and 30 years old, 74 respondents (18.50%) were between 31 and 40 years old, and 6 respondents (1.50%) were over 40 years old. In terms of the duration of app usage experience, 74 respondents (18.50%) had used the app for <1 year, 170 respondents (42.50%) for 2–3 years, 109 respondents (27.30%) for 4–5 years, and 47 respondents (11.80%) for >5 years.

Measurement Model (Outer Model). The measurement model (outer model) is a model that describes the relationship between manifest variables as indicators and their latent variables. The results of the outer model test are shown in Figure 2 below:

**Figure 2. Outer Model Structural Equation Modelling**

Source: The author's data processing outcomes using the SmartPLS application (2025)

A loading factor value above 0.7 can be considered ideal (Yuhana et al., 2024). Based on Figure 2, this means that the indicator is valid as an indicator that measures the construct. The connection between each indicator and its latent variable is explained by the outer model. The outer model test looks at the validity and reliability of each indicator. The Average Variance Extraced (AVE) number indicates validity based on the outer loading. The AVE results of this study are listed in Table 3 below:

Table 3. Average Variance Extraced (AVE)

Variable	Average Variance Extraced (AVE)	Conclusion
E-Service Quality	0,757	Valid
E-Trust	0,860	Valid
E-Satisfaction	0,825	Valid

Source: The results of the author's data processing with the SmartPLS application (2025)

Based on Table 3, the Average Variance Extraced (AVE) value is above 0.50. The ideal AVE value is above 0.5, which means that the convergent validity is good. 14 statement items can be employed as research instruments, based on the findings of the tests for discriminant and convergent validity that were conducted to assess the validity. As shown in Table 4 as follows:

Table 4. Cross Loading

Indicator	<i>E-Satisfaction</i>	<i>E-Service Quality</i>	<i>E-Trust</i>	Conclusion
E-Service Quality				
ESQ 1	0,729	0,899	0,721	Valid
ESQ 2	0,742	0,896	0,743	Valid
ESQ 3	0,736	0,904	0,724	Valid
ESQ 4	0,711	0,877	0,732	Valid
ESQ 5	0,770	0,798	0,747	Valid
ESQ 6	0,727	0,906	0,717	Valid
ESQ 7	0,776	0,806	0,775	Valid
E-Trust				
ET 1	0,882	0,815	0,953	Valid
ET 2	0,839	0,800	0,924	Valid
ET 3	0,839	0,747	0,905	Valid
E-Satisfaction				
ES 1	0,921	0,798	0,825	Valid
ES 2	0,903	0,799	0,864	Valid
ES 3	0,905	0,778	0,827	Valid
ES 4	0,905	0,730	0,828	Valid

Source: The author's data processing outcomes using the SmartPLS application (2025)

Based on the results in Table 4, it shows that each latent variable already has good discriminant validity. Several indicators in this study have satisfied the requirements since the cross loading value of each indication is greater than that of the other constructions.

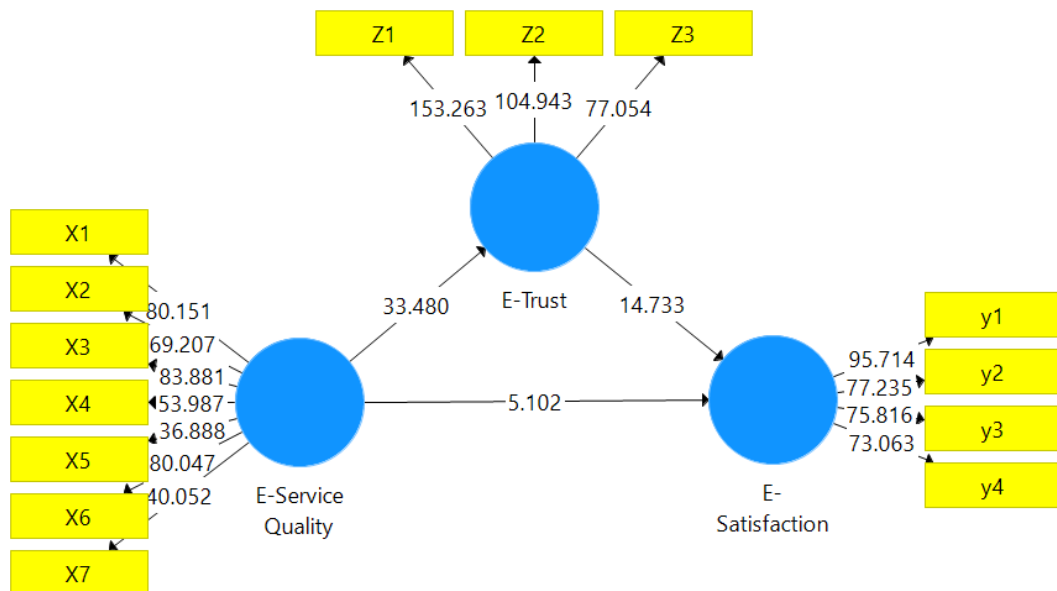
Table 5. Reliability Test

Latent Variable	Cronbach's Alpha	Composite Reliability	Conclusion
E-Service Quality (X)	0,930	0,950	Reliable
E-Satisfaction (Y)	0,914	0,956	Reliable
E-Trust (Z)	0,918	0,949	Reliable

Source: The author's data processing outcomes using the SmartPLS application (2025)

Table 5 shows that each variable's Composite Reliability and Cronbach's Alpha values are both more than the critical threshold of 0.70. Based on these findings, it can be said that all of the statements regarding the variables in the study's questionnaire are deemed reliable.

Inner Model. The inner model is a structural model for predicting quality relationships between latent variables. The structural model test's objective is to assess the influence of extra latent variables. The results of the inner model test are shown in Figure 3 below:

**Figure 3. Inner Model Structural Equation Modelling**

Source: The author's data processing outcomes using the SmartPLS application (2025)

Figure 3 shows the t-value for the relationship between e-service quality and e-satisfaction is 5,102, while the effect of e-service quality on e-trust has a t value of 33,480, and the aforementioned figure shows that the relationship between e-trust and e-satisfaction has a t value of 14,733.

Table 6. R-Square Value

Latent Variable	R Square
E-Satisfaction	0,866
E-Trust	0,721

Source: The author's data processing outcomes using the SmartPLS application (2025)

Table 6 shows that E-Satisfaction has an R-squared value of 0.866, indicating that 86.6% of E-Satisfaction is influenced by E-Service Quality, with the remaining 13.4% being influenced by additional factors not covered in this study. Although E-Trust's R-square value is 0.721, this indicates that E-Service Quality influences E-Trust by 72.1%, with additional factors not included in this study accounting for the remaining 27.9%.

Path Coefficient. Path coefficient is a useful value in indicating the direction of the relationship between variables, whether a hypothesis has a positive or negative direction. As shown in Table 7 as follows:

Table 7. Path Coefficient

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
E-Service Quality -> E-Satisfaction	0,182	0,184	0.050	5.251	0.000
E-Service Quality -> E-Trust	0,590	0,590	0.026	33.306	0.000
E-Trust -> E-Satisfaction	0,485	0,483	0.045	15.459	0.000
E-Service Quality -> E-Trust -> E-Satisfaction	0,412	0,410	0.040	14.710	0.000

Source: The author's data processing outcomes using the SmartPLS application (2025)

Based on the results in Table 7, E-Service Quality has a positive and significant effect on E-Satisfaction and E-Trust. In addition, E-Trust also has a significant effect on E-Satisfaction. Thus, E-Trust significantly mediates the relationship between E-Service Quality and E-Satisfaction.

In this study with a value of $\alpha = 5\%$ and $df = 400$, the t-table in this study is 1.966. Thus, according to the t table value in the preceding table, the following are the test results for each hypothesis:

H1: E-Service Quality on E-Trust. Based on table 7, it is known that the t value is 33.306, this result is greater than the t table, which is 1.966. Thus it can be concluded that H_0 is rejected and H_2 is accepted. The original sample estimate value is 0.590, these results show a positive value. This indicates that there is a positive association between the two variables. This indicates that user E-Trust is impacted by E-Service Quality in the ShopeePay application.

H2: E-Service Quality on E-Satisfaction. The original sample estimate value was 0.182; these results show a positive value, indicating that the direction of the relationship between the two variables is positive, meaning that E-Service Quality in the ShopeePay application affects user

E-Satisfaction. Based on table 7, it is known that the t value is 5.251, this result is greater than the t table, which is 1.966. Therefore, it can be concluded that H_0 is rejected and H_1 is accepted.

H3: E-Trust on E-Satisfaction. Table 7 indicates that the t count is more than the t table, which is 1.966, with a result of 15.459. Based on these findings, it may be said that H_3 is accepted and H_0 is rejected. These data demonstrate a positive value, with the first sample estimate value being 0.485. This indicates that there is a positive association between the two variables. This indicates that consumer E-Satisfaction is impacted by E-Trust in the ShopeePay app.

H4: E-Service Quality on E-Satisfaction through E-Trust. Table 7 indicates that the t value is 14.710, which is higher than the t table's value of 1.966. Therefore, it may be said that H_2 is accepted while H_0 is refused. The findings indicate a positive value, with the first sample estimate value being 0.412. This suggests that the three variables have a positive association with one another. This implies that E-Service Quality has an impact on E-Satisfaction in the ShopeePay application, which is mediated by E-Trust.

This finding shows that e-trust partially mediates the relationship between electronic service quality and user satisfaction. This means that the technical quality of services needs to be accompanied by a trust-building strategy in order to increase satisfaction to the maximum. This is very relevant to the conditions in Cirebon City, which has only been familiar with digital transactions in recent years, where trust-building is an important part of the technology adoption strategy. In an area like Cirebon City which is in the transition phase towards more established digitalisation, trust is not an assumption that is automatically attached, but must be built through consistent experience. ShopeePay users in Cirebon City rely heavily on their perceptions of system reliability, ease of access, and security in forming trust in the platform. This sense of trust can be influenced by external factors such as the experience of relatives, promotions from offline stores, or the ease of claiming failed transactions. This shows that trust is formed not only from the technical side, but also from the emotional and social side.

3. CONCLUSION & SUGGESTION

The results of this study indicate that e-service quality has a positive and significant effect on e-trust in ShopeePay users, e-trust has a positive and significant effect on e-satisfaction, e-service quality also has a direct effect on e-satisfaction, but this effect becomes stronger if mediated by e-trust. These findings emphasise that ShopeePay's success in increasing user satisfaction is strongly influenced by a combination of service quality and trust. Therefore, service development strategies should focus on aspects that build trust, such as transparency, security, and service responsiveness.

The implication of these findings is the importance of maintaining service quality and building trust as key tactics to increase ShopeePay customer satisfaction. Customers are more satisfied with ShopeePay e-services when they are of better quality, such as speed, ease of use, and security. High-quality services can increase users' trust in ShopeePay as a reliable digital

payment platform, which in turn affects how satisfied customers are with the service. In other words, the relationship between service quality and usage happiness is strengthened by the intermediary variable of user trust.

Future research can explore further by being driven by more up-to-date data to enrich research. Analyse the factors of e-wallet usage as technology evolves with newer variables. Looking at how user experience with digital wallet services contributes to their satisfaction, examining changes in user satisfaction and trust over a longer period of time. So that future research can be more innovative and have a greater impact on the development of digital wallets.

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