



## REUSE INTENTION MODELS THROUGH CUSTOMER SATISFACTION DURING THE COVID-19 PANDEMIC: CASHBACK PROMOTION AND E-SERVICE QUALITY CASE STUDY: OVO ELECTRONIC MONEY IN JAKARTA

Umar Hasyim<sup>1</sup>, Hapzi Ali<sup>2</sup>

<sup>1</sup>Student of Magister Management Program, University of Mercu Buana, Jakarta, Indonesia, [umarhasyim105@gmail.com](mailto:umarhasyim105@gmail.com)

<sup>2</sup>Lecturer of Magister Management Program, University of Mercu Buana, dan UBHARA JAYA, [hapzi.ali@gmail.com](mailto:hapzi.ali@gmail.com)

Corresponding Author: Umar Hasyim<sup>1</sup>

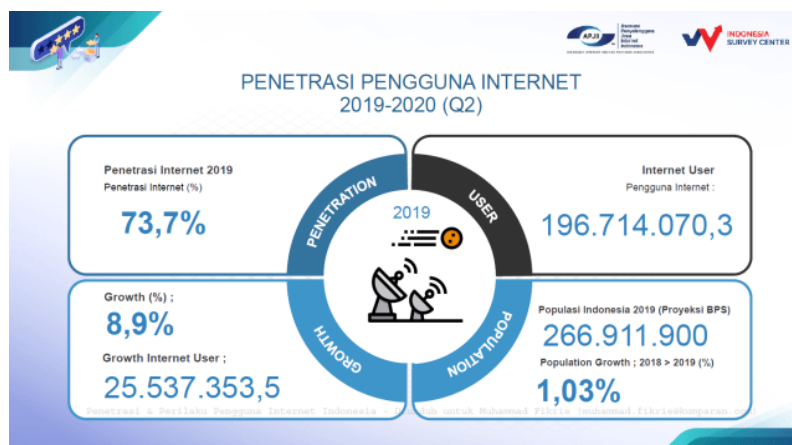
**Abstract:** The purpose of this study was to analyze the relationship between the model of reuse intention through customer satisfaction during the covid-19 pandemic through cashback promotions and e-service quality. The study involved 190 users of the OVO application. Researchers used Partial Least Square (PLS) as a technique used to analyze measurements and structural models. The results of this library research are that: Cashback promotion and e-service quality have a positive and significant effect on customer satisfaction and OVO electronic money users in Jakarta; Cashback promotions and e-service quality have a positive and significant impact on the reuse intention of OVO electronic money services in Jakarta; There is a positive and significant effect of customer satisfaction on the reuse intention of OVO electronic money services in Jakarta; Customer satisfaction can mediate the effect between cashback promotions and reuse intention of OVO electronic money services in Jakarta; Customer satisfaction can mediate the influence between e-service quality and reuse intention of OVO electronic money services in Jakarta.

**Keywords:** Reuse Intention, Customer Satisfaction, Cashback Promotion, E-Service Quality

### INTRODUCTION

Corona Virus Disease 2019 (COVID-19) was declared a pandemic by the World Health Organization (WHO) on March 11, 2020 (Putri, 2020). The Indonesian government moved quickly to respond to these conditions by implementing Large-Scale Social Restrictions (PSBB) in the context of the Acceleration of Handling Corona Virus Disease 2019 (COVID-19), where article 4 paragraph C states that PSBB includes restrictions in public places or facilities that have made access to public services limited due to the implementation of social distancing. These actions include restrictions on certain activities of residents in an area suspected of being infected with COVID-19, including restrictions on the movement of people or goods for a particular province or district/city to prevent the spread of COVID-19 (*Government Regulation Number 21 of 2020 on Large-Scale Social Restrictions in the context of the Acceleration of Handling Corona Virus Disease 2019 (COVID-19)*),

2020). During the COVID-19 pandemic, many people do activities, work, and transactions at home. It encourages an increase in the use of internet services. The Association of Internet Service Providers (APJII) survey shows that Indonesian internet users rose 8.9% from 171.2 million in 2018 to 196.7 million in the second quarter of 2020. Internet users in the country also increased from 64.8% to 73.7% of the total population of 266.9 million (Association of Internet Service Providers [APJII], 2020).



**Figure 1. Internet User Penetration in Indonesia**

Hootsuite also stated that the activity of smartphone users who use e-commerce facilities in Indonesia is very high, with a percentage of 90% of smartphone users visiting online retail stores and 88% of them doing online shopping transactions, 80% of which are done via smartphones (Hootsuite, 2020). These technological developments have created a new financial method in Indonesia, namely Financial Technology (Fintech). Fintech technology has made it easier for people to make payments or transact online, saving time and providing convenience in transactions. According to Otoritas Jasa Keuangan, Fintech is an innovation in the financial services industry that utilizes technology (Otoritas Jasa Keuangan, 2019). OVO is a digital wallet service (smart financial apps that offer various transactions at many OVO partners). This company was created by the Lippo Group; namely, Lippo X. OVO was first launched in March 2017 and is under the auspices of PT Visionet Internasional. At first, OVO collaborated with other Lippo companies such as Hypermart and Siloam Hospital.

The OVO application (e-Service) is currently available for Android and IOS platforms. OVO uses a point reward system called OVOpoint (Analisa.id, 2019 & Duniaperbankan.com, 2019). Transaction activities use applications provided by OVO, which can be downloaded through the AppStore and play store on smartphones owned by users. Until May 2021, more than 10 million users have downloaded the OVO application on the play store, and in the AppStore, more than 50 thousand users. The rating of the OVO application on the AppStore and Play Store is only 3.6 and 4.2 (maximum 5), respectively. In comparison, Dana, as a competitor, gets a rating of 4.8 on the Appstore and 4.7 on the PlayStore. Regarding e-service quality on trusted digital wallets based on Markplus, it is occupied by OVO 25%, Gopay 25%, Shopeepay 23%, Dana 20%, and LinkAja 7%. It is due to the type of consumer who is more concerned with comfort and convenience than promo offers (Wuryasti, 2020).

In line with this, Ipsos also conducted research on the fame of each of the dominant domestic e-wallet players. The result is that 58% of respondents chose ShopeePay as the most

familiar e-wallet for them, followed by OVO as 29%, Dana 9%, and LinkAja 4% respondents (Devita, 2020).

Markplus. Inc strengthens this by placing OVO in third place for monthly transaction frequency with 6x monthly transactions under Shopee. Regarding the volume of transactions made by customers again, it ranks second with 24% compared to Shopee, which is in the first level with 26% regardless of OVO, which has penetrated the market first where OVO since 2017 and ShopeePay since 2020 (Atmoko, 2020).

From some of the phenomena above, this study wants to determine what factors influence the reuse intention of OVO electronic money services during the current covid-19 pandemic. The differences in research results or the phenomenon of the research gap are also one reason for conducting this research. The research results differ from Hikmah & Riptiono's (2020) and Pradana's (2018) research, which state that e-service quality has a positive and significant effect on reuse intention. Different from the results of research from Astuti & Rusfian (2013), they state that e-service quality has a positive and not significant reuse intention.

Research on cashback promotion conducted by Anugrah (2020), Pomerling & Dolnicar (2009), Zulganef et al. (2020), Cipto & Erdiansyah (2020) stated that sales promotion could affect customer satisfaction and reuse intention. It is very contrary to the research results researched by Nur (2012), which showed that promotion does not affect satisfaction and reuse intention.

Based on the description of the research background, several problem formulations can be put forward, with the object of OVO electronic money in Jakarta as follows:

1. How does cashback promotion affect money customer satisfaction?
2. How does e-service quality affect money customer satisfaction?
3. How does cashback promotion affect the reuse intention of electronic money?
4. How does e-service quality affect the reuse intention of electronic money?
5. How does customer satisfaction affect the reuse intention of electronic money?
6. How does cashback promotion affect the reuse intention of OVO electronic money in Jakarta through customer satisfaction?
7. How does e-service quality affect the reuse intention of OVO electronic money in Jakarta through customer satisfaction?

## LITERATURE REVIEW

### Reuse Intention

Interest is one of the psychological aspects that has a significant enough influence on behavioral attitudes. According to Kotler & Keller (2016), reuse intention is where a person or consumer is satisfied with a product that matches expectations with the performance he expects. It will create satisfaction that encourages the creation of repeat purchases of the same product or brand in the future and will tell about good things about the product. The research on reuse intention has been widely studied in previous books and research such as books and research developed by Thamrin & Francis (2013), Paul & Olson (2014), Oetomo & Nugraheni (2010), Hasan (2013).

### Customer Satisfaction

Marketing activities carried out by the company in principle will lead to the creation of superior value that will be provided to customers. According to Limakrisna & Ali (2016), satisfaction is feeling after comparing the service experienced with the expectations obtained from customer satisfaction obtained after the service is delivered. Research on customer satisfaction has been widely studied in books and previous studies such as books and research

developed by: M & Ali (2017), Hapzi Ali et al. (2016), Mappesona et al. (2020), dan Sulistiorini & Ali (2017).

### Cashback Promotion

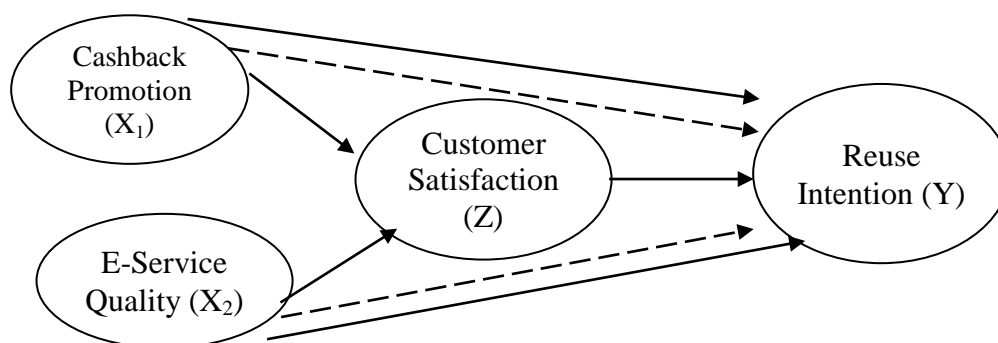
Kotler & Armstrong (2014) define the meaning of promotion as follows, "*Promotion refers to activities that communicate to merits of the product and persuade target customers to buy it.*" Lupiyoadi (2014) stated that promotion is an activity carried out by a company to communicate the benefits of a product and as a tool to influence consumers in purchasing activities or using services according to their needs. Research on promotion has been widely studied in books and previous studies such as books and research developed by: Hapzi Ali, Evi, et al. (2018), Prihartono & Ali (2020), Richardo et al. (2020), Mappesona et al. (2020), Sulistiorini & Ali (2017), Hairiyah & Ali (2017), Hapzi Ali, Narulita, et al. (2018), dan Brata et al. (2017).

### E-Service Quality

Electronic service quality is how high the website can provide an effective and efficient shopping experience, payment, and delivery service (Zeithaml et al., 2013). Tjiptono (2015) stated that service could be viewed as a system consisting of two main components. Service operations are often invisible or unknown to customers (back office or backstage), and service delivery is usually visible to customers (often called the front office or frontstage). Customer expectations can be of three types (Tjiptono, 2015). Research on service quality has been widely studied in books and previous studies such as books and research developed by M & Ali (2017), Limakrisna & Ali (2016), Yunita & Ali (2017), Yunita & Ali (2017), Hapzi Ali & Mappesona (2016), Hapzi Ali, Evi, et al. (2018), Sitio & Ali (2019), dan Anggita & Ali (2017).

### Conceptual Framework

The relationship between variables in the results of previous research reviews as a basis for building a conceptual framework can be seen in the following figure.



### Hypothesis

Hypothesis testing aims to explain the characteristics of certain relationships or differences between groups or the independence of two or more factors in a situation (H. Ali & Limakrisna, 2013). The research hypothesis proposed for OVO Electronic Money in Jakarta are:

- H<sup>1</sup>: Cashback promotion has a positive and significant effect on electronic money customer satisfaction.
- H<sup>2</sup>: E-service quality has a positive and significant effect on electronic money customer satisfaction.
- H<sup>3</sup>: Cashback promotion has a positive and significant effect on the reuse intention of electronic money.

- H<sup>4</sup>: E-service quality has a positive and significant effect on the reuse intention of electronic money.
- H<sup>5</sup>: Customer satisfaction has a positive and significant effect on the reuse intention of electronic money.
- H<sup>6</sup>: Customer satisfaction has been proven to mediate cashback promotions on reuse intention of electronic money.
- H<sup>7</sup>: Customer satisfaction has been proven to mediate e-service quality on reuse intention of electronic money.

## RESEARCH METHODS

This research method uses quantitative methods. Quantitative research includes relatively large literature to provide direction to research questions or hypotheses. In planning quantitative research, a literature review is often used to deliver a problem in the introduction (H. Ali & Limakrisna, 2013). This scientific article writing method uses literature study and literature study by reviewing various references following the theories discussed, especially in marketing management. Besides that, they analyze reputable scientific articles and scientific articles from unreputed journals. All cited scientific articles are from *Mendeley*, *Google Scholar*, and *Mercu Buana Library*.

### Population and Sample

The population in this study are all customers who use OVO electronic money in DKI Jakarta, namely 1,500,000 users.

The sampling technique used in this research is purposive sampling, namely determining the sample with specific considerations. Based on Hair Jr et al. (2010), the appropriate sample size is 100 to 200. In this study, the number of research indicators is 34, so the minimum sample size is five times the estimated number of indicators or as much as  $5 \times 34 = 170$ . The number of samples used is more, namely 190, so that if there is partial or invalid data, then it does not reduce the number of respondents below the minimum sample suggested by (Hair Jr et al., 2010).

### Measurement and Data Collection

A variable measurement is a measuring tool used to quantify the information provided by consumers if they are required to answer questions that have been formulated in a questionnaire (Noor, 2011). The measurement scale that researchers use in this study is the Likert scale. Data collection in this study was carried out through primary data collection using questionnaires or questionnaires.

### Data Analysis Method

The data analysis method in this study uses component or variance-based Structural Equation Modeling (SEM) and is processed by the Smart-Partial Least Square (Smart-PLS) version 3.0 program. PLS (Partial Least Square) is a model of variance-based SEM. PLS is intended for causal-predictive analysis in the high complexity and low theoretical support (Ghozali, 2014). According to Ghozali (2014), the testing steps are carried out as follows: evaluation of the measurement (outer) model and testing of the structural model or hypothesis testing (inner model).

## FINDINGS AND DISCUSSION

The direct effect of cashback promotion and e-service quality on customer satisfaction and reuse intention and customer satisfaction on reuse intention can be seen from the path coefficient presented in the following table:

**Table 2. of Direct Effect**

Hypothesis	Effect	Original Sample	T-Statistic	P-Values	Result
H1	Cashback promotion => Customer satisfaction	0.500	7.708	0.000	Accepted
H2	E-service quality => Customer satisfaction	0.248	3.596	0.000	Accepted
H3	Cashback promotion => Reuse intention	0.360	5.593	0.000	Accepted
H4	E-service quality => Reuse intention	0.176	3.030	0.003	Accepted
H5	Customer satisfaction => Reuse intention	0.375	5.786	0.000	Accepted

Source: PLS data processing results, 2021

Based on the table above, it can be seen that the cashback promotion variable has a positive and significant effect on customer satisfaction of  $7.708 > 1.96$ . Meanwhile, the E-service quality variable has a positive and significant effect on customer satisfaction of  $3.596 > 1.96$ . The cashback promotion variable has a positive and significant effect on reuse intention of  $5.593 > 1.96$ . Meanwhile, the E-service quality variable has a positive and significant effect on reuse intention of  $3.030 > 1.96$ . The customer satisfaction variable has a positive and significant effect on reuse intention of  $5.786 > 1.96$ .

The indirect effect of cashback promotion and e-service quality on reuse intention through customer satisfaction can be seen from the total indirect effect presented in the following table:

**Table 3. of Indirect Effect**

Hypothesis	Effect	Original Sample	T-Statistic	P-Values	Result
H6	Cashback promotion => Reuse intention is mediated by customer satisfaction	0.187	4.243	0.000	Accepted
H7	E-service quality => Reuse intention is mediated by customer satisfaction	0.093	3.029	0.003	Accepted

Source: PLS data processing results, 2021

Based on Table 4.13 above, it can be seen that customer satisfaction can mediate the effect between cashback promotions and reuse intention of  $4.243 > 1.96$ . It shows that cashback promotions can increase reuse intention if customers have high satisfaction. Besides that, customer satisfaction can mediate the effect of e-service quality with reuse intention of  $3.029 > 1.96$ . It shows that e-service quality can increase the reuse intention if consumers have high satisfaction.

## DISCUSSION

### Effect of Cashback Promotion on Customer Satisfaction

Based on the study results, the t-value was  $7.708 > 1.96$ , meaning that the cashback promotion had a significant and positive effect on customer satisfaction. The path coefficient is 0.500, which means that the contribution of the cashback promotion effect on customer satisfaction is 50% and the remaining 50% is another factor not investigated. The results of this study support research conducted by Anugrah (2020); Cipto & Erdiansyah (2020);

Pratama (2019); Zulganef et al. (2020), which stated that sales promotion through cashback could affect customer satisfaction.

### **Effect of E-Service Quality on Customer Satisfaction**

Based on the study results, the t-value of  $3.596 > 1.96$  means that e-service quality has a significant and positive effect on customer satisfaction. The path coefficient is 0.248, which means that the contribution of the influence of e-service quality on customer satisfaction is 24.8% and the remaining 75.2% is another factor not investigated. It is in line with research conducted by Hasman et al. (2019) & Sundaram et al. (2017), which stated that e-service quality could affect customer satisfaction.

### **Effect of Cashback Promotion on Reuse Intention**

Based on the study results, the t-value was  $5.593 > 1.96$ , meaning that cashback promotion had a significant and positive effect on reuse intention. The path coefficient is 0.360, which means that the contribution of the influence of cashback promotion on reuse intention is 36% and the remaining 64% are other factors not investigated. The results of this study support research conducted by Cipto & Erdiansyah (2020); Zulganef et al. (2020), which stated that sales promotion through cashback could affect customer satisfaction.

### **Effect of E-Service Quality on Reuse Intention**

Based on the study results, the t-value of  $3.030 > 1.96$  means that e-service quality has a significant and positive effect on reuse intention. The path coefficient is 0.176, which means that the contribution of the influence of e-service quality on customer satisfaction is 17.6% and the remaining 82.4% are other factors not examined. The results of this study support research conducted by Cipto & Erdiansyah (2020); Hasman et al. (2019); Sundaram et al. (2017); Zulganef et al. (2020), which stated that e-service quality could affect customer satisfaction.

### **Effect of Customer Satisfaction on Reuse Intention**

Based on the study results, the t-value of  $5.786 > 1.96$  means that customer satisfaction has a significant and positive effect on reuse intention. The path coefficient is 0.375, which means that the contribution of the influence of customer satisfaction on the reuse intention is 37.5% and the remaining 62.5% are other factors not examined. It is in line with research conducted by Fiona (2020), Rizan et al. (2015), Roushdy & Ali (2017), which stated that customer satisfaction could affect reuse intention.

### **Effect of Cashback Promotion on Reuse Intention through Customer Satisfaction**

Based on the study results, it was obtained that a t-value of  $4.243 > 1.96$  obtained the indirect effect of a cashback promotion on reuse intention, which indicates that customer satisfaction can mediate the effect of cashback promotion and reuse intention.

### **Effect of E-Service Quality on Reuse Intention through Customer Satisfaction**

Based on the study results, the value of the indirect effect of e-service quality on the reuse intention is obtained by a t-value of  $3.029 > 1.96$ ; this indicates that customer satisfaction can mediate the effect of e-service quality with reuse intention.

## **CONCLUSIONS AND SUGGESTIONS**

### **Conclusions**

Based on the findings from the research results and the explanations in the previous chapters, several conclusions can be drawn as follows:

1. There is a positive and significant effect of a cashback promotion on customer satisfaction of OVO electronic money users in Jakarta. Of the four dimensions of cashback promotions, the one that most reflects on cashback promotions is the cashback satisfaction dimension.
2. There is a positive and significant effect of e-service quality on customer satisfaction of OVO electronic money users in Jakarta. Of the four dimensions of e-service quality, the one that most reflects on e-service quality is the security/privacy dimension.
3. There is a positive and significant effect of a cashback promotion on Jakarta's reuse intention of OVO electronic money services. Of the four dimensions of reuse intention, the one that most reflects on reuse intention is the preferential interest dimension.
4. There is a positive and significant effect of e-service quality on Jakarta's reuse intention of OVO electronic money services. The better the implemented e-service quality, the higher the reuse intention of OVO electronic money services in Jakarta.
5. There is a positive and significant effect of customer satisfaction on Jakarta's reuse intention of OVO electronic money services. Of the two dimensions of customer satisfaction, the one that most reflects on customer satisfaction is the after-delivery satisfaction dimension.
6. Customer satisfaction can mediate the influence between cashback promotions and reuse intention of OVO electronic money services in Jakarta.
7. Customer satisfaction can mediate the influence between e-service quality and reuse intention of OVO electronic money services in Jakarta.

### Suggestions

Based on the conclusions of the research results can be put forward some suggestions that are expected to be useful as follows:

1. Cashback promotion has been proven to have a significant and positive effect on customer satisfaction and reuse intention. For this reason, it is recommended to improve further the implementation and implementation of cashback promotions with efforts to increase nominal, intensity, and cashback variations. The main thing is that there is a need to increase the dimensions of the cashback amount that respondents consider to be less attractive to the nominal value.
2. E-service quality is proven to have a significant and positive effect on customer satisfaction and reuse intention. For this reason, it is recommended to further improve e-service quality by improving web design more attractively, increasing reliability, ensuring the level of security in transactions, and providing products according to customer needs. The main thing is an increase in the dimensions of customer service, which respondents consider to meet the needs still not and handling customer problems, and customer questions are not responded to well.
3. Customer satisfaction is proven to have a significant and positive effect on reuse intention. For this reason, it is recommended to increase customer satisfaction by increasing the ease of transactions, guaranteeing the quality of the products offered, improving ordering services or product delivery. The main things that need to be considered and improved on the dimensions of at-checkout satisfaction are the ease of ordering, product information, web performance, and quality assurance.
4. For other researchers who will conduct research with similar themes, it is hoped that they can add several variables that can affect customer satisfaction and reuse intention and expand the object of research not only limited to OVO electronic money services to obtain better results.



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