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The Influence of Trust, Privacy, and Quality of Service on the Success of E-CRM through Customer Satisfaction in the Use of ShopeePay

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Abstract: This study examines the impact of Trust, Privacy, and Quality of Service on the success of the E-CRM system in fostering relationships with ShopeePay users, focusing on ShopeePay in Indonesia. ShopeePay are widely used in daily activities, and this research highlights customer satisfaction in their use. The study identifies three key variables Trust, Privacy, and Quality of Service that influence E-CRM success. Using a quantitative approach, 190 respondents were surveyed, and data was analyzed with IBM SPSS Statistics 25. Results show that Privacy and Quality of Service significantly affect customer satisfaction and the effectiveness of the E-CRM system in building relationships with ShopeePay users.

Keyword: ShopeePay, Trust, Privacy, Quality of service, Customer Satisfaction, Success Of E-CRM System.

INTRODUCTION

The rapid advancement of digital technology is causing significant disruptions across various sectors, including business. One visible change is in the payment system, shifting from cash to more effective and efficient non-cash methods (Insana & Johan, 2021). Among the various methods available is the use of electronic wallets like ShopeePay (Widiyanti, 2020).

ShopeePay is a popular internet-based electronic payment method preferred by users for its ease of use (Himawati & Firdaus, 2021). This popularity has led many companies to integrate ShopeePay into their payment systems to compete for a larger market share. ShopeePay was created by PT. Airpay International Indonesia on November 28, 2018, and has become part of Shopee, serving not only as a transaction method but also as a digital wallet feature for online payments within the Shopee app (Fitriawibowo & Kusumawati, 2024). Currently, ShopeePay boasts over 50 million active listings and ranks as the "Top 1 Shopping App" on both the Play Store and App Store (Rosita et al., 2024).

Despite its popularity, data from (Ahdiat, 2022) indicates fluctuations in ShopeePay users from 2020 to 2022, as shown in the following table.

Table 1. The average number of ShopeePay visitors

No	Date Name	ShopeePay Visitor
1.	q4 2020	129.320.800
2.	q1 2021	127.400.000
3.	q2 2021	126.996.700
4.	q3 2021	134.383.300
5.	q4 2021	138.776.700
6.	q1 2022	132.776.700
7.	q2 2022	131.296.667

Source : (Ahdiat, 2022)

From the table, ShopeePay saw an increase in visitors in Q4 2021 to 138,776,700, then decrease to 131,296,667 in Q2 2022. Studies by (Hafifah et al., 2022) and (Nopita et al., 2023) also indicate a decline in ShopeePay users in 2021 compared to competitors. (Kumbara et al., 2023) and (Desvira & Aransyah, 2023) found a decline in 2022 since becoming part of Shopee. This decline from 2021 to 2022 suggests disloyalty potentially due to low E-CRM (Electronic Customer Relationship Management) success in building user relationships with ShopeePay. This study introduces a new model to determine E-CRM success in building user relationships with ShopeePay, focusing on external factors such as Trust, Privacy, and Quality of Service.

E-CRM is a method used to manage relationships between companies and customers to increase customer loyalty through electronic media (Ramadhani et al., 2022). Implementing E-CRM on ShopeePay aims to develop strategies to retain existing customers and attract new ones (Mutia et al., 2023).

One critical factor affecting E-CRM is Trust. Due to the inherent risks in online transactions, trust significantly influences customers' decisions to use digital payment apps (Fika et al., 2023). Online businesses must build strong trust with customers through positive online shopping experiences ((Zhang et al., 2020) (Al-Shuridah & Ndubisi, 2023) highlight that companies must establish strong trust in e-commerce activities.

Another factor is consumer Privacy. Privacy concerns are crucial in using e-commerce sites (Napitupulu & Supriyono, 2022). Privacy affects user satisfaction and trust, leading to potential product switching or abandonment (Rachmi & Basyir, 2023). Businesses must prioritize robust security measures to protect sensitive customer information from cyber threats and data breaches, maintaining customer trust and regulatory compliance (Luqman, 2023).

Quality of Service also impacts E-CRM success on ShopeePay. When website features meet or exceed customer expectations, users provide positive feedback and prefer that site (Deyane et al., 2021). Quality of Service affects app performance, helping address user issues (Siagian & Efendi, 2023).

Customer satisfaction plays a crucial role in service provider success and is key to successful E-CRM relationships. Identifying customer satisfaction is essential for E-CRM success on ShopeePay. Customer satisfaction reflects the pleasure or disappointment from comparing actual performance to expectations. If performance falls short, consumers are dissatisfied (Anuriza & Kusumawardhani, 2021).

Therefore, this study aims to determine the impact of Trust, Privacy, Quality of Service, and Customer Satisfaction on the success of the E-CRM system in building relationships with ShopeePay users..

METHOD

To collect field data, this study employs a quantitative approach and descriptive analysis. Descriptive research provides a detailed explanation of the study's findings (Anuriza & Kusumawardhani, 2021). To understand the collective influence of the independent variables on the dependent variable, the study utilizes multiple linear regression. Data from questionnaires were collected to test the hypothesis, with a sample ratio of 10:1 (Widiawati et al., 2021). Purposive Sampling was used, targeting 190 ShopeePay users who live in Yogyakarta and have used or are currently using ShopeePay.

RESULTS AND DISCUSSION

Using IBM SPSS 25 for data processing yielded equations with results from multiple regression tests, as shown in the tables below:

Table 2. Results of Coefficient of Determination Analysis (R²) Equation 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.747 ^a	.558	.549	1.61159

a. Predictors: (Constant), CUSTOMER SATISFACTION, TRUST, PRIVACY, *QUALITY OF SERVICE*

Source: Data Processing Result, 2024

The R² value in the "Model Summary" table is 0.558, indicating that trust (X1), privacy (X2), quality of service (X3), and customer satisfaction (Z) contribute 55.8% to E-CRM (Z), while 44.2% is due to other variables not included in the study.

Table 3. Results of Coefficient of Determination Analysis (R²) Equation 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.656 ^a	.430	.421	1.025

a. Predictors: (Constant), *QUALITY OF SERVICE*, TRUST, PRIVACY
Source: Data Processing Result, 2022

The R² value in the "Model Summary" table is 0.430, indicating that trust (X1), privacy (X2), and quality of service (X3) contribute 43.0%, while 57.0% is due to other variables not included in the study.

Table 4. T-Test Results for Equation 1

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	2.317	.944		2.454	.015
TRUST	-.007	.071	-.006	-.096	.923
PRIVACY	.446	.080	.351	5.568	.000
<i>QUALITY OF SERVICE</i>	.324	.050	.409	6.470	.000
CUSTOMER SATISFACTION	.221	.115	.124	1.912	.057

a. Dependent Variable: E-CRM

Source: Data Processing Result, 2022

Table 5. T-Test Results for Equation 2

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.177	.594		1.982	.049
TRUST	.139	.044	.200	3.162	.002
PRIVACY	.188	.049	.264	3.847	.000
<i>QUALITY OF SERVICE</i>	.155	.030	.348	5.202	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Source: Data Processing Result, 2022

Hypothesis Test Results:

1. Trust has a significance of 0.329, greater than 0.05, rejecting H1, meaning the variable does not significantly affect E-CRM.
2. Privacy has a significance of 0.000, less than 0.05, supporting H2, meaning the privacy variable significantly affects E-CRM.
3. Quality of service has a significance of 0.000, less than 0.05, supporting H3, meaning the variable significantly affects E-CRM.
4. Trust has a significance of 0.02, less than 0.05, confirming H4, meaning the trust variable significantly affects customer satisfaction.
5. Privacy has a significance of 0.000, less than 0.05, supporting H5, meaning the privacy variable significantly affects customer satisfaction.
6. Quality of service has a significance of 0.000, less than 0.05, supporting H6, meaning the variable significantly affects customer satisfaction.
7. Customer satisfaction has a significance of 0.057, greater than 0.05, rejecting H7, meaning the variable does not significantly affect E-CRM.

The first hypothesis test finds that trust in the E-CRM system's success has a direct, non-significant negative impact. This finding aligns with previous research by Pambudi (2021), showing an indirect effect of trust on E-CRM. This situation may be due to users' lack of trust in the E-CRM system, affecting its successful implementation.

In the second hypothesis, the research shows that privacy has a direct, significant positive impact on E-CRM system success. This finding is consistent with previous studies by Hammouri & Abu-Shanab, (2016); Luqman, (2023); Nusairat et al., (2022), highlighting privacy's positive role in E-CRM system success. This confirms that the better the privacy services provided by ShopeePay providers, the more it influences E-CRM system success.

For the third hypothesis, the research shows that the quality of service has a significant positive impact on E-CRM system success. This finding aligns with previous research by Alshurideh, (2022); Azarin & Pashaie, (2022) stating that the quality of service positively and significantly impacts E-CRM system success. This confirms that the higher the quality of service provided by ShopeePay providers, the more it influences E-CRM system success.

The fourth hypothesis test shows that trust has a significant positive impact on customer satisfaction. This finding is consistent with research by Hanjani & Widodo, (2019); Surahman et al., (2020); Surapati et al., (2020), indicating that trust positively and significantly impacts customer satisfaction. This shows that the level of user trust in the ShopeePay system directly contributes to increased customer satisfaction.

For the fifth hypothesis, the research results indicate that privacy has a positive and significant impact on customer satisfaction. This finding aligns with research conducted by Al-Bashayreh et al., (2022); Naidoo & Botsi, (2021) which stated that privacy positively and significantly influences customer satisfaction. Therefore, the level of privacy protection perceived by users of the ShopeePay system directly influences the increase in customer satisfaction.

The results for the sixth hypothesis indicate that quality of service positively and significantly influences customer satisfaction. This finding is consistent with research conducted by Hindarsah Et.al, (2021); Norawati et al., (2021); Titin Herawaty et al., (2022) which confirmed that quality of service positively and significantly influences customer satisfaction. It shows that the better the quality of service provided by the ShopeePay system, the more it contributes to the increase in customer satisfaction.

For the seventh hypothesis, the research results indicate that customer satisfaction does not have a negative and significant impact on the success of the E-CRM system. This finding aligns with research conducted by Nicoline et al., (2020), which showed that customer satisfaction does not negatively and significantly impact the success of the E-CRM system. It suggests that the level of customer satisfaction among ShopeePay users does not directly influence the success of the E-CRM system in ShopeePay.

The research results for hypothesis 8 indicate that, indirectly, the trust variable through customer satisfaction significantly influences the success of the E-CRM system. This indicates that a strong relationship between trust and customer satisfaction indirectly affects the success of the E-CRM system in ShopeePay.

The research results for hypothesis 9 indicate that, indirectly, the privacy variable through customer satisfaction does not significantly influence the success of the E-CRM system. This indicates that the relationship between privacy and customer satisfaction does not significantly affect the success of the E-CRM system in the context of ShopeePay.

The research results for hypothesis 10 indicate that, indirectly, the quality of service variable through customer satisfaction does not significantly influence the success of the E-CRM system. This indicates that the quality of service in the ShopeePay system through customer satisfaction does not affect the success of the E-CRM system.

CONCLUSION

The research findings indicate that: (1) Trust does not influence the success of the E-CRM system in ShopeePays, indicating that user trust levels do not affect the system. (2) High privacy protection has a significantly positive impact on the success of the E-CRM system, indicating that the greater the privacy protection, the greater the impact on the system. (3) High service quality from ShopeePay providers has a significantly positive impact on the success of the E-CRM system, indicating that good service quality directly impacts the system. (4) Trust has a positive and significant effect on customer satisfaction, indicating that user trust in the ShopeePay directly affects the level of customer satisfaction. (5) Privacy protection has a positive and significant effect on customer satisfaction, indicating that user perception of privacy in the ShopeePay system directly affects the level of customer satisfaction. (6) service quality has a positive and significant impact on customer satisfaction, indicating that the better the service, the greater the impact on customer satisfaction. (7) Customer satisfaction does not significantly affect the success of the E-CRM system, indicating that the level of customer satisfaction does not influence the system's success. (8) Trust indirectly, through customer satisfaction, has a significant impact on the success of the E-CRM system, indicating that the relationship between trust and customer satisfaction indirectly affects the system's success. (9) Privacy indirectly, through customer satisfaction, does not significantly affect the success of the E-CRM system, indicating that the relationship between privacy and customer satisfaction is not significant to the system's success in the context of ShopeePays. (10) Quality of service indirectly, through customer satisfaction, does not significantly affect the success of the E-CRM system, indicating that service quality through customer satisfaction does not impact the success of the E-CRM system in *ShopeePay*.

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