

The Influence of Product Usability , E-Service Quality and Cashback Promotion on Brand Loyalty among E-Money Application Users ShopeePay

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ABSTRACT

This research aims to determine the influence between product usability , e-service quality and cashback promotion as an independent variable with brand loyalty as a dependent variable. The object carried out is the users of the e-money application shopeepay which has tried to make transactions on the e-money application ShopeePay . The sampling technique used was a purposive sampling method where 144 consumers became the research sample. The data collection technique uses the Likert scale method . Next, the data analysis technique uses multiple regression analysis methods with SPSS tools. The results of the research that has been carried out show that the product usability variable influence on brand loyalty . E-service quality variable influence on brand loyalty . Furthermore, the cashback promotion variable also influences brand loyalty . Apart from that, the R Square value was obtained at 60.9%, meaning that the ability of the product usability , e-service quality and cashback promotion variables in explaining the brand loyalty variable is quite strong.

Keywords: Pekanbaru, ShopeePay , Brand Loyalty , Product Usability

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INTRODUCTION

Another phenomenon related to brand loyalty ShopeePay , based on a survey by French research company Ipsos in 2020 , shows that brand loyalty of e-wallet users ShopeePay has been more loyal than GoPay from Gojek and OVO for the last three months. Apart from the many promotions such as free shipping and cashback , consumers also consider this Shopee affiliate digital wallet to be easy to use. In its calculations, Ipsos uses the Net Promoter Score (NPS) method to analyze loyal users with the results presented in the following table (Burhan, 2020):

Table 1. Brand Calculation E-Wallet User Loyalty

Digital Wallet	NPS Score	Number of Respondents	Satisfaction
ShopeePay	42%	598	82%
OVO	34%	684	77%
GoPay	28%	580	71%
FUND	27%	475	69%
LinkAja	19%	295	67%

Source: Burhan, (2020), <https://katadata.co.id/desysetyowati/digital/5fa28bae033b6/riset-ipsos-user-shopeepay-besar-loyal-dibanding-ovo-dan-gopay>

ShopeePay's NPS score is 42% of 598 respondents, higher than other payment financial technology (fintech). The survey was conducted online with a sample of 1,000 respondents aged 18 years and over. The NPS calculation considers the level of satisfaction in three groups of digital wallet users, namely; first, the promoter is satisfied and introduces him to friends; second, passive users who are quite satisfied, but do not introduce them further to other people; third, detractor consumers who feel dissatisfied and complain about their discomfort on social media. So from the results of these calculations, in 2020 ShopeePay will have great brand loyalty towards its users (Burhan, 2020) .

Many factors influence ShopeePay users to be faithful and loyal to the comfort that consumers feel when using the application. As in this research, the author relates several variables to users of the ShopeePay application , including; the extent to which a product can be used (product usability), the electronic services provided (E-service quality), and the provision of cashback promos (Cashback Promotion) on brand loyalty . The results of research conducted by (Putra , 2021) show that product usability has an effect on brand loyalty . Likewise, (Pratiwi, 2022) shows the results that e-service Quality influences brand loyalty . Furthermore, the results of research conducted by (Putra , 2021) stated that Cashback Promotion has an influence on Brand Loyalty of Digital service users Wallets.

Based on background and research gap in previous research, the researcher is interested in raising the issue of how big the influence of ShopeePay , which is a fintech company , is in providing sales promotions along with the quality of its service to reach the point where customer satisfaction is achieved so that it can have an impact on repurchase intentions. So the title that the author will use in this research is "The Influence of Product Usability , E-Service Quality and Cashback Promotion for Brands Loyalty for ShopeePay E-Money Application Users ".

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LITERATURE REVIEW**Product Influence Usability for Brands Loyalty**

The emergence of the term product Usability is intended to replace the word user - friendly, namely friendly or easy for users. Products Usability is viewed from several points of view, including the point of view oriented towards product users (the user oriented view). This point of view explains that product Usability can be measured when users have strong attitudes and mentality (Bintari et al., 2022). The easier it is to use, the higher customer loyalty. Usability variables include appearance, ease of using the website, navigation, and user experience (Priyanga et al., 2018). The design of a website must also suit needs and ensure that users are satisfied using the website to complete activities without problems (Alifiarga, 2019).

If you want to attract and retain consumers, technological innovation must be continuously carried out so that companies are able to maintain and improve the usability aspect of the application. The easier the application can be used, the more difficult it is for consumers to give up the application because a feeling of dependence on the application appears. Apart from other factors, product factors usability is indeed able to show strong loyalty for consumers, if consumers continue to use the application even though there is no promotional program, then this shows that this factor plays an important role in encouraging consumer loyalty (Putra, 2021).

Previous research conducted by (Putra, 2021) showed the results that product usability had an effect on brand loyalty. So based on the description above, the hypothesis put forward is as follows:

H₁ : Product Usability influences Brand Loyalty among e-money application users shopeepay

The Influence of E-Service Quality on Brands Loyalty

E-service quality or also called service quality is something that influences the level of satisfaction of customers and users. The better the level of service provided, the higher the level of satisfaction of customers or users (Augustien, 2020). E-Service Quality can provide convenience to consumers where consumers will feel more efficient and effective in carrying out online purchasing transactions in terms of time and cost. Likewise, the availability of information and the smoothness of carrying out cost transfer transactions are consumers' choice for shopping through the availability of adequate system and internet network facilities as well as guarantees of confidentiality of customer data (Romadhan et al., 2019). So that e-service quality that is able to provide satisfaction to customers will lead to satisfaction with a brand and retention of that brand or also called brand loyalty.

E-service Quality is the first thing that customers feel. Indirect interactions via the internet, the company must provide appropriate expectations and provide good service (Pratiwi, 2022). So that every consumer has expectations of a product or service and if the company can meet expectations or even exceed expected expectations, a brand will be created loyalty (Ruslim, 2022). On the other hand, if the product or service offered makes things difficult and problems often occur, then consumers will lack respect for the brand so they will switch to another brand (Putra, 2021).

Previous research conducted by (Putra, 2021) showed the results that e-service Quality influences brand loyalty. Likewise, (Pratiwi, 2022) shows the results that e-service Quality influences brand loyalty. So based on the description above, the hypothesis put forward is as follows:

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H₂ : E-Service Quality influences Brand Loyalty among ShopeePay e-money application users**The Effect of Cashback Promotion on Brands Loyalty**

Consumers are usually more loyal to brands if the digital wallet service they use actively provides promotions in the form of cashback . In this case, the greater the cashback value and the more frequent the intensity of cashback giving , the more loyal the consumer will be to the brand . If service providers start to rarely provide cashback or the value of the cashback given becomes smaller, consumers will tend to look for other brands that can meet their needs (Putra, 2021). So with the cashback promo , consumers become more interested in buying the products they want (Amelia and Fikriyah, 2020).

With the cashback promo being offered, it is hoped that it will not only attract consumers, but also create loyalty to a brand. Consumers will also be more loyal to brands if services are digital The wallet they use actively provides promotions in the form of cashback . In this case, the greater the cashback value and the more frequent the intensity of cashback giving , the more loyal the consumer will be to the brand . If service providers start to rarely provide cashback or the value of the cashback given becomes smaller, consumers will tend to look for other brands that can meet their needs (Putra, 2021).

Previous research conducted by (Putra, 2021) showed results that cashback promotion has an effect on the brand loyalty . So based on the description above, the hypothesis put forward is as follows:

H₃: Cashback Promotion affects the brand Loyalty to e-money application users shopeepay**METHOD**

The type of research used is quantitative research. Quantitative research is research that seeks explanations in the form of cause-and-effect relationships between several variables developed in management. Research is directed at describing the existence of a cause-and-effect relationship between several situations described in variables, and on that basis a general conclusion can be drawn (Ferdinand, 2014). The population of this research is E-money application users The exact number of ShopeePay in Pekanbaru City is unknown. So the population used in this research is an infinite population. Meanwhile, sampling is carried out using purposive sampling , namely taking samples that are carefully selected by selecting research objects that are selective and have specific characteristics, in accordance with the problem and research objectives (Sugiyono, 2017). Researchers have determined several criteria to fulfill, including:

1. Respondents must be at least 17 years old.
2. Respondents have made transactions at least 5 times using E-money ShopeePay .
3. Respondents have used E-money ShopeePay in the last 3 months.

Because the population size is not known with certainty, the sample size is determined by using a formula (Hair et.al. , 2017). Determining the number of representative samples depends on the number of indicators multiplied by 5 to 10 (Hair et.al. , 2017). The number of samples in this research is:

$$\begin{aligned}\text{Sample} &= \text{Number of indicators} \times 10 \\ &= 18 \text{ indicators} \times 8 \\ &= 144 \text{ respondents}\end{aligned}$$

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Based on the calculations above, a sample of 144 respondents was obtained.

This multiple linear regression analysis technique is used to obtain a comprehensive picture of the relationship between one variable and other variables (Yuliana, 2021). It is said to be multiple regression because there is more than one independent variable that takes into account its influence on the dependent variable (Ghozali, 2016). The tool used to process data is SPSS. In this research, the regression model equation can be formulated as follows:

$$Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \varepsilon$$

Information:

Y	: Brand Loyalty
α	: Constant Value
$\beta_1, \beta_2, \beta_3$	: Regression Coefficient Values
x_1	: Product Usability Variable
x_2	: E-Service Quality variable
x_3	: Cashback Promotion Variable
ε	: Standard Error (Error)

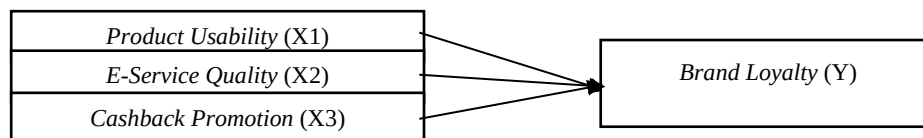


Figure 1. Framework of Thought

RESULT AND DISCUSSION

This research is quantitative, namely in collecting data using an instrument in the form of a questionnaire. Next, the author distributed questionnaires to respondents online such as on social media (Facebook , Whatsapp , Instagram and other social media) via the link <https://forms.gle/U519qvNn95MniQyy9> . So the number of respondents obtained from the results of distributing the questionnaire is presented in Table 4.1 as follows:

Table 2. Questionnaire Demographics

Distribution of Questionnaires	Total
Distributed questionnaires	159
Questionnaires that do not match the criteria	(15)
Processable questionnaire	144

Source: Researcher Processed Data 2022

Based on Table 2 above, this is the result of distributing questionnaires online to respondents. The total number of questionnaires distributed was 159 questionnaires, of which 15 questionnaires did not meet the criteria. So the total number of questionnaires remaining to be processed is 144 questionnaires.

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Table 3. Validity Test

Variable	Statement	r count	r table	Information
Product Usability (X1)	X1.1	0.756	0.164	Valid
	X1.2	0.790	0.164	Valid
	X1.3	0.775	0.164	Valid
	X1.4	0.781	0.164	Valid
	X1.5	0.801	0.164	Valid
	X1.6	0.782	0.164	Valid
	X1.7	0.781	0.164	Valid
	X1.8	0.741	0.164	Valid
	X1.9	0.724	0.164	Valid
	X1.10	0.787	0.164	Valid
	X1.11	0.837	0.164	Valid
	X1.12	0.756	0.164	Valid
	X1.13	0.826	0.164	Valid
	X1.14	0.803	0.164	Valid
	X1.15	0.746	0.164	Valid
E-Service Quality (X2)	X2.1	0.790	0.164	Valid
	X2.2	0.731	0.164	Valid
	X2.3	0.796	0.164	Valid
	X2.4	0.849	0.164	Valid
	X2.5	0.805	0.164	Valid
	X2.6	0.768	0.164	Valid
	X2.7	0.744	0.164	Valid
	X2.8	0.899	0.164	Valid
	X2.9	0.880	0.164	Valid
	X2.10	0.763	0.164	Valid
	X2.11	0.871	0.164	Valid
	X2.12	0.821	0.164	Valid
	X2.13	0.809	0.164	Valid
	X2.14	0.847	0.164	Valid
	X2.15	0.768	0.164	Valid
Cashback Promotion (X3)	X3.1	0.827	0.164	Valid
	X3.2	0.799	0.164	Valid
	X3.3	0.839	0.164	Valid
	X3.4	0.787	0.164	Valid
	X3.5	0.797	0.164	Valid
	X3.6	0.832	0.164	Valid
	X3.7	0.830	0.164	Valid
	X3.8	0.842	0.164	Valid
	X3.9	0.734	0.164	Valid
Brand Loyalty (Y)	Y.1	0.793	0.164	Valid
	Y.2	0.782	0.164	Valid
	Y.3	0.787	0.164	Valid
	Y.4	0.765	0.164	Valid
	Y.5	0.796	0.164	Valid
	Y.6	0.818	0.164	Valid
	Y.7	0.781	0.164	Valid
	Y.8	0.805	0.164	Valid
	Y.9	0.848	0.164	Valid
	Y.10	0.772	0.164	Valid
	Y.11	0.827	0.164	Valid
	Y.12	0.807	0.164	Valid
	Y.13	0.824	0.164	Valid
	Y.14	0.852	0.164	Valid
	Y.15	0.774	0.164	Valid

Source: Researcher Processed Data 2022

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Based on Table 3 above are the results of the validity test, where the data on the calculated r value was obtained through SPSS data processing results. Meanwhile, the r table value is obtained through the r statistical table with the following formula:

$$\begin{aligned} r \text{ table} &= \text{number of samples (N)} - 2 \\ &= 144 - 2 \\ &= 142 \end{aligned}$$

Sample 142 with a significance of 0.05, namely an r table of 0.164. Next, to find out whether a questionnaire is valid or not, that is by comparing the calculated r and r table values. So the results show that all questionnaire statements have a calculated r value that is greater than the r table, so all questionnaire statements are declared valid.

Table 4. Reliability Test

Variable	Cronbach's Alpha	Standard Cronbach's Alpha	Information
Product Usability (X1)	0.953	0.60	Reliable
E-Service Quality (X2)	0.962	0.60	Reliable
Cashback Promotion (X3)	0.934	0.60	Reliable
Brand Loyalty (Y)	0.960	0.60	Reliable

Source: Researcher Processed Data 2022

Based on Table 4 above are the results of the reliability test, where data on Cronbach's alpha values were obtained through SPSS data processing results. Meanwhile, the standard Cronbach's alpha value used is based on the book (Ghozali, 2016) , namely > 0.6 . Next, to find out whether a questionnaire is reliable or not, that is by comparing the Cronbach's alpha value and the standard Cronbach's alpha value . So the results show that all questionnaire statements have a Cronbach's alpha value that is greater than the standard Cronbach's alpha value , so all questionnaire statements are declared reliable.

Table 5. Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	144
Test Statistics	,069
Asymp . Sig . (2- tailed)	,093 c
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Source: Researcher Processed Data 2022

Based on Table 5 above are the results of the normality test, where the measuring instrument used is the Kolmogorov Smirnov test with the criteria that if the significance value is > 0.05 then the data is normally distributed, if the significance value is < 0.05 then the data is not normally distributed. In this research, significance values were obtained through asymp. sig. (2- tailed) of 0.093 or greater than 0.05. So it can be concluded that the data in this study is normally distributed.

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Table 6. Multicollinearity Test

Coefficients a		Collinearity Statistics	
Model		Tolerance	VIF
1	Product Usability	,342	2,925
	E-Service Quality	,306	3,270
	Cashback Promotion	,446	2,244

a. Dependent Variable : Brand Loyalty

Source: Researcher Processed Data 2022

Based on Table 6 above are the results of the multicollinearity test, where the measuring instruments used are the tolerance value (tolerance) and VIF with the criteria that if the tolerance value is > 0.1 or $VIF < 10$ then the data does not contain multicollinearity, conversely if the tolerance value is < 0.1 or $VIF > 10$ then the data contains multicollinearity. In this research, values were obtained The tolerance and VIF values of each variable are greater than 0.1 and more than 10. So it can be concluded that the data in this study does not have multicollinearity problems.

Table 7. Heteroscedasticity Test

Correlations			Unstandardized Residuals
Glejser Test	Product Usability	Sig. (2-tailed)	,224
	E-Service Quality	Sig. (2-tailed)	,980
	Cashback Promotion	Sig. (2-tailed)	,626

Source: Researcher Processed Data 2022

Based on Table 7 above are the results of the heteroscedasticity test, where the measuring instrument used is the Glejser test with the criterion that if the significance value is > 0.05 then the data does not contain heteroscedasticity, conversely if the significance value is < 0.05 then the data contains heteroscedasticity. In this research, the significance value obtained for each variable was greater than 0.05. So it can be concluded that the data in this study does not have heteroscedasticity problems.

Table 8. Multiple Regression Analysis

Table 5: Multiple Regression Analysis						
		Coefficients a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		β	Std . Error	Beta	t	Sig .
1	(Constant)	5,561	3,497		1,590	.114
	Product Usability	,219	,095	,206	2,309	,022
	E-Service Quality	,220	,093	,224	2,374	.019
	Cashback Promotion	,704	.127	,434	5,538	,000
a. Dependent Variable : Brand Loyalty						

a. Dependent Variable : Brand Loyalty

Source: Researcher Processed Data 2022

Based on the processed results above regarding the influence test carried out partially on the product usability for the brand loyalty shows that the calculated t value is greater than the t table ($2.309 > 1.977$) and the significance value is smaller than 0.05 ($0.022 < 0.05$). So it can be concluded that the first hypothesis (H1) in this research states that product usability

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influences the brand Loyalty accepted. Product usability influences brand loyalty because the ease of using an application will give a positive impression to consumers, namely a sense of comfort and satisfaction with the facilities provided. So many other competitors are competing to create applications that are easy for consumers to understand and use. In line with (Putra, 2021) digital consumers wallets have a tendency to be more loyal to one brand if the application is digital. The wallet offered is easy to learn and easy to use both for making transactions and making top-ups up. If the application offered makes things difficult and problems often occur, then consumers will lack respect for the brand so they will switch to another brand. These results are supported by the Theory of Planned Behavior which is stated (Seni and Ratnadi, 2017) that belief in the results obtained from an object will shape attitudes and behavior towards that object or also called behavioral belief. The results of this research are supported by (Putra, 2021) who states that product usability influences brand loyalty.

Based on the processed results above regarding the partial influence test of e-service quality on the brand loyalty shows that the calculated t value is greater than the t table ($2.374 > 1.977$) and the significance value is smaller than 0.05 ($0.019 < 0.05$). So it can be concluded that the second hypothesis (H2) in this research states that e-service quality influences the brand Loyalty accepted. E-service quality influences brand loyalty because the service provided to consumers can increase brand loyalty for a product. To make this happen, the company needs to identify what each consumer expects from the product. In line with (Pratiwi, 2022) that loyalty to product brands is a very important concept, especially in conditions of very tight levels of competition with low growth. E-service quality here is the first thing that customers feel. Indirect interactions via the internet, the company must provide appropriate expectations and provide good service. The greater the quality of service provided, the greater the brand loyalty of a company. These results are supported by the Theory of Planned Behavior which is stated (Seni and Ratnadi, 2017) that there is a normal belief of individuals regarding the influence of other people who provide encouragement or motivation towards a certain object or also called normative belief. These results are also supported by previous research such as (Pratiwi, 2022) which states that e-service quality influences brand loyalty.

Based on the processed results above, the partial influence test of cashback promotion on brands is carried out loyalty shows that the calculated t value is greater than the t table ($5.538 > 1.977$) and the significance value is smaller than 0.05 ($0.000 < 0.05$). So it can be concluded that the third hypothesis (H3) in this research states that cashback promotion has an effect on the brand Loyalty accepted. Cashback promotion has an effect on brand loyalty because the cashback program is a hope for consumers who want to get benefits. Programs that run consistently and are held at certain times will usually be easy for consumers to remember. Apart from that, the importance of the cashback value provided is an attraction for consumers themselves. In line with (Putra, 2021) that the greater the cashback value and the more frequent the intensity of cashback giving, the more loyal consumers will be to the brand. If service providers start to rarely provide cashback or the value of the cashback given becomes smaller, then consumers will tend to look for other brands that can meet their needs. Thus, service providers are expected to be able to simultaneously provide continuous attractive offers so that consumers do not stop using their applications. These results are supported by the Theory of Planned Behavior which is stated (Seni and Ratnadi, 2017) that there is encouragement or motivation that arises from individuals towards an object or also

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called normative belief . These results are also supported by previous research such as (Putra , 2021) which states that cashback promotions have an effect on brand loyalty .

RESEARCH LIMITATIONS

Based on the results during the process of making this research, there are still shortcomings, the author provides the following limitations:

1. The research sample carried out was still general, namely all users of the Shopeepay e-money application in the city of Pekanbaru.
2. The selected independent variable still does not explain the dependent variable, namely r square obtained at 60.9%.
3. Data collection used was limited to online questionnaires , namely distributed via social media.

Based on the limitations explained above, the author provides the following limitations:

1. It is hoped that future research will make comparisons such as between districts or between provinces.
2. It is hoped that future research will add other independent variables related to brand loyalty such as product quality, price perception, brand image , brand trust , and so on.
3. It is hoped that for further research, interviews will be conducted with several representative respondents.

CONCLUSION

Product usability influences brand loyalty . The ease of consumers in using Shopeepay e-money attracts consumers to use it again. So that you have a good impression of the brand and don't try other brands. E-service quality influences brand loyalty. Shopeepay e-money problems are responded quickly by customer service , making consumers feel comfortable. So good service will provide consumer satisfaction so that they turn to other brands. Cashback promotion has an effect on brand loyalty. Shopeepay e-money always provides promotional activities, one of which is a cashback promo . So that it makes consumers interested in trying Shopeepay e-money and experiencing the promo.

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