



UDC 332

EFFECT OF E-TRUST ON THE DETERMINANTS OF CUSTOMER SATISFACTION IN GOTO SERVICES

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ABSTRACT

This study was carried out to analyze the determinants that can increase customer satisfaction with GOTO services in the city of Denpasar along with the role of e-trust in moderating the relationship between constructs. The target population in this study is the millennial generation who use the Gojek and Tokopedia programs in Denpasar City. Through purposive sampling, 140 people were obtained as research respondents. Empirical data was collected through questionnaires which were then analyzed using the Structural Equation Modeling (SEM) approach with SmartPLS. The test results show that the quality of the information system does not have a positive and significant influence on customer satisfaction, in contrast to price and service quality which have a significant positive relationship on customer satisfaction in using GOTO services. While e-trust can strengthen the influence of information system quality and service quality on customer satisfaction, this does not affect the relationship between price and customer satisfaction with GOTO services. Thus, GOTO was able to re-arrange strategies related to price competitiveness and this study was able to be developed again with other variables

KEY WORDS

Customer satisfaction, e-trust, price, information system quality, service quality.

Customer satisfaction in this very modern era is greatly influenced by the speed and flexibility of making a transaction. For example, when we feel hungry but still want to work we can order food through our smartphones using the GoFood service on the Gojek application. By using online purchasing applications such as Tokopedia, we can compare costs between stores without having to physically visit the store to ask for the tariff. Both services are service information systems from PT GoTo Gojek Tokopedia Tbk with the issuer code on the Stock Exchange being GOTO.

GoTo PT Gojek A holding company for digital services, Tokopedia Tbk (GOTO) with 14 subsidiaries in Supervision and several other countries. The business offers financial services (GoTo Survey), E-commerce (Tokopedia), and on-demand transport services (Gojek). The company was initially established on 15 December 2015 as PT. Aplikasi Karya Anak Bangsa. In 2021, with the purchase of PT. Tokopedia, the two entities merged to form GoTo. Currently, 55 million people use the services offered by GoTo. GoTo is one of the companies engaged in technology with the current valuation of the IPO touching 445 Trillion Rupiah. Where at that time GoTo obtained fresh funds of 13.73 Trillion by releasing 40.62 billion shares at a price per share of Rp338 / sheet. The fantastic acquisition of funds cannot be separated from investor confidence with the integrated service information system provided by GoTo. The quality of the information system will certainly have an impact on customer satisfaction.

A survey conducted by the Katadata Insight Centre, to respondents who have used the services of GoTo's Gojek and Tokopedia applications are on average satisfied when transacting in the application. This is in line with research conducted by (Handayani et al 2023) which suggests that customer satisfaction is highly dependent on the quality of service provided. One example of a service system provided by Gojek is an information system called live driver tracking which is useful for directly viewing the position of delivery items via mobile devices (Farrahdiara Siregar, 2023). So that each driver is identified by a mobile phone number that consumers can contact or SMS directly after the transaction to the



contact. Because the Gojek application offers push notifications that allow users to receive updates from Gojek, customers do not have to wait or worry about forgetting the delivery or order process.

Customer satisfaction is a measure of a company's success because Gojek provides services that are in high demand. Consumers are likely to re-order business services, the higher the level of customer satisfaction, the greater the profit. However, clients may switch to a competitor's product or service if the level of satisfaction is low. According to (Kotler & Armstrong, 2008) A person's level of satisfaction is determined by how well the perceived performance or results match his expectations. Customer satisfaction is very important for service businesses like GoTo. Gojek is a service provider, so it has a responsibility to consider the feelings of each of its clients.

There are many complaints of dissatisfied customers or not a few people who feel disappointed in utilising Gojek services, while there is quite a lot of public interest in the company's services. Customer dissatisfaction cannot be separated from a service business such as Gojek. Some things that make customers dissatisfied are when the server is down so that the live tracking service feature cannot run properly. The demand for Gojek as a service provider that should offer a quality information system has experienced obstacles such as the number of complaints from Gojek users regarding the problem of orders that cannot be cancelled, the route that must be travelled, and the occurrence of errors when using the application and the result is losses for Gojek users.

In addition, there is the issue of privacy, where many customers complain that they are terrorised by careless people because personal information such as home addresses and phone numbers can be seen by Gojek drivers who use the service for the initial purpose of facilitating customer pick-ups that are vulnerable to abuse by careless people. So that the information system is always routinely improved and one of them is through application updates on the user's smartphone. The example above is the on-demand sector belonging to the application from GoTo. In the E-commerce sector, Tokopedia, the company provides the same good quality of service, namely customers only need to open the application to find the item they want to buy while comparing prices without the need to waste time conducting direct surveys at the store.

This allows customers to obtain goods at a price that they think is most suitable. Not to mention that prospective buyers can compare the services provided by sellers through the review column which contains reviews and photos of items that have been purchased by other customers to create a discussion place for customers who have bought and potential customers who will make purchases. This will certainly have an impact on customer satisfaction.

One of the efforts that the company has made is to routinely select sellers who are considered irresponsible and provide warning notifications to customers if the seller is inactive for one month. If the item is not suitable, Tokopedia will also refund the customer so that the customer will still feel safe when shopping on Tokopedia. As well as customer service that is always online 24 hours and is ready to help customers if there are problems. This will also have an impact on customer satisfaction. On the financial service side, GoTo has a service with a means that is very widely known by the public, namely GoPay, which is a digital wallet.

Other services provided in the financial service sector are PayLater, GoStore, Moka, GoSure, GoInvestment and others. This service will provide better service quality so that users only need to have one digital wallet account, GoPay, and is integrated with the Gojek application, Tokopedia and even banking access, namely Bank Jago, which has been listed on the Indonesia Stock Exchange with the issuer code ARTO. This is also supported by customer service which is always ready to help customers if there are problems in their ecosystem.

Handayani et al. (2021) in their study suggest that online service quality influences customer satisfaction. Meanwhile, Komala et al. (2021), did not find a relationship between service quality and customer satisfaction. Then, Chong et al. (2023) found that price perception influences customer satisfaction. Furthermore, Muharsyah & Ekawati (2021a)



found that the quality of information systems has no effect on customer satisfaction at Tokopedia. So for this inconsistency, researchers use e-trust to become a moderating variable in this study.

E-trust is marked as a fundamental basis for developing and maintaining relationships between customers and online sellers (Fajar et al., 2019). GoTo is an application that is the work of the nation's children, of course, must be able to continue to compete in this beloved country so that researchers conduct research entitled "E-Trust Moderates Determinants of Customer Satisfaction in GoTo Services".

METHODS OF RESEARCH

This study was conducted through a quantitative approach by taking the location of Denpasar City, Bali because this city has the largest number of web-based application users and most partners who work with Gopay and Gojek. The population targeted in this study includes millennials who use the Gojek and Tokopedia programs in Denpasar City. Through purposive sampling and the formula Hair et al. (2017) obtained 140 people as research respondents. Empirical data was collected through a questionnaire with a 10-point Likert scale which was then analyzed through a Structural Equation Modelling (SEM) approach with SmartPLS.

RESULTS AND DISCUSSION

This study aims to investigate the determinants of customer satisfaction with GOTO services. Through Table 1, it can be explained that female respondents have a greater distribution of 77 people (52.74%) and respondents with Bachelor Education (S1) have the highest value with a distribution of 64 people (43.84%).

Table 1 – Respondent Demographics

Categories	Number of Respondents	Percentage
Gender		
Male	69	47.26%
Female	77	52.74%
Last Education		
High School	34	23.29%
Diploma	16	10.96%
Bachelor	64	43.84%
Post Graduated	32	21.92%
Total	146	100%

Looking at the table, it can be seen that the convergent validity test with the AVE of each construct gets a score > 0.50. Then, reliability testing from Cronbach's alpha and composite reliability values is higher than 0.70. Thus, it can be concluded that the study data is proven to be accurate and has a high level of reliability.

Table 2 – Outer Model Evaluation

No.	Reliability/Validity Indicator	Variables				
		KSI	KUP	H	ET	KEP
1	AVE	0.937	0.668	0.627	0.918	0.864
2	Composite Reliability	0.952	0.909	0.868	0.971	0.950
3	Cronbach's Alpha	0.937	0.875	0.808	0.955	0.922

Note: KSI: Information Systems Quality; KUP: Service Quality; H: Price; ET: E-Trust; KEP: Customer Satisfaction.

The second stage of testing is carrying out an inner model evaluation which is presented in Figure 3 and Table 3. The results of the R-Square test on customer satisfaction are 0.376. This value shows that the ability of the variables information system quality, price, service quality, and e-trust in customer satisfaction is 37.6% with the model being classified



as medium. Furthermore, hypothesis testing can be confirmed by finding a significant relationship between the constructs of service quality and price on customer satisfaction, which is shown by obtaining original sample values with positive values and obtaining t-statistic values > 1.65 with p-values <0.05. Meanwhile, there is no visible significant influence between information system quality and customer satisfaction with t-statistic values <1.65 and p-values > 0.05.

Furthermore, the results of moderation hypothesis testing confirm that e-trust is proven to be able to play a moderating role in the relationship between information system quality service quality and customer satisfaction. This can be demonstrated by obtaining a significance value less than the requirement of 0.05. The results of the analysis show that e-trust weakens the relationship between price and customer satisfaction, which is shown by the p-value >0.05.

Table 3 – Inner Model Evaluation

	Original Sample	T Statistics	P Values
Information System Quality -> Customer Satisfaction	0.186	1.273	0.204
Service Quality -> Customer Satisfaction	0.341	2.934	0.003
Price -> Customer Satisfaction	0.163	2.245	0.025
KSI*E-Trust -> Customer Satisfaction	-0.230	2.110	0.035
KP*E-Trust -> Customer Satisfaction	0.196	2.047	0.041
H*E-Trust -> Customer Satisfaction	-0.036	0.448	0.654
R-Square: 0.376			
Adjusted R-Square: 0.345			

The statistical test results show that there is no positive or significant effect of information system quality on customer satisfaction. Information System Quality has a t-statistic value of 1.273 <1.65, and a p-value of 0.204 >0.05 indicating that the quality of information systems does not have a significant effect on customer satisfaction at PT GoTo Gojek Tokopedia. The findings of this study are in line with Milenia (2023), Sumanangn (2017), and Muharsyah & Ekawati (2021b), who suggest that the quality of information systems does not affect customer or user satisfaction.

Through the statistical test results, there is a significant positive relationship between service quality and customer satisfaction, with a t-statistic value of 2.934 > 1.65, and a p-value of 0.003 <0.05, so there is a significant influence between service quality on customer satisfaction at PT GoTo Gojek Tokopedia. The results of this study can be supported by the studies of L. S. Handayani & Apriel Triariesta Putri (2023) and Ryan Assidiq et al. (2023) which found that service quality has a positive effect on customer satisfaction.

Then, the statistical test results identified a positive effect of price on customer satisfaction. Price gets a t-statistic value of 2.245 > 1.65, as well as a p-value of 0.025 <0.05, indicating that there is a significant influence between price on customer satisfaction at PT GoTo Gojek Tokopedia. This finding is supported by the studies of Puryanto (2021), Fadli & Rubiyanti (2021) and Napitupulu (2019) which found that price has a significant positive effect on customer satisfaction.

From the statistical test results, the quality of information systems with e-trust has a negative effect on customer satisfaction. This is because the t-statistic value is 2.110 > 1.65, and the p-values are 0.035 <0.05, indicating that e-trust weakens the effect of information system quality on customer satisfaction at PT GoTo Gojek Tokopedia. In one of the interviews conducted with Budi a resident of Denpasar City who uses the Gojek, Tokopedia and Shopee applications said "I am more used to transacting at Shopee because it is more practical, namely not having to upload several applications to shop in the marketplace and order food on the other hand sometimes learning several applications is less practical". It is concluded in this study that e-trust weakens the effect of information system quality on customer satisfaction.

The statistical test results show a positive relationship between service quality and e-trust on customer satisfaction, because the t-statistic value is 2.047 > 1.65, with a p-value of 0.041 <0.50 indicating that E-Trust can moderate the effect of service quality on customer



satisfaction at PT GoTo Gojek Tokopedia. This finding is in line with Sovania & Setiawan's study (2023) which found that trust and commitment have a positive impact on customer satisfaction.

Finally, the statistical test results of price with e-trust do not affect customer satisfaction. This is because the t-statistic value of $0.448 < 1.65$ along with the p-values of $0.654 > 0.50$, indicates that E-Trust weakens the effect of price on customer satisfaction at PT GoTo Gojek Tokopedia.

CONCLUSION

This study was conducted to analyse the determinants of increasing customer satisfaction in the GOTO service in Denpasar city along with the role of e-trust as moderation. The research findings show that the quality of information systems does not affect customer satisfaction of GoTo service users. Meanwhile, service quality has a significant positive effect on customer satisfaction from GoTo service users. Likewise, with the relationship between price and customer satisfaction, where there is a significant positive relationship between the two constructs. Then, the role of e-trust in moderating the effect was found in the relationship between service quality and customer satisfaction. Meanwhile, E-Trust weakens the effect of information system quality on customer satisfaction of GoTo service users. Finally, E-Trust is unable to moderate the effect of price on customer satisfaction of GoTo service users. This research is still very possible to be developed such as using promotional variables, discounts and other offers. Based on the recapitulation of the price competitiveness offered by GoTo, when compared to its competitors it is still considered not quite affordable even though when compared to offline shopping it is much more affordable so it is hoped that it will be able to devise strategies to make it seem cheaper.

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