Analysis of User Satisfaction in Banten with Shopeepay Mobile Payment Based on E-Service Quality

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*Abstract: The rapid development of technology has led to innovations in various areas, including mobile payments. Mobile payments are one of the innovations in financial technology designed to facilitate online transactions. In Indonesia, there are numerous mobile payment service providers, making competition increasingly fierce. One of the popular e-wallets in Indonesia is ShopeePay, a service created by Shopee. This study aims to analyze the importance and performance levels of various electronic service quality factors and assess user satisfaction with ShopeePay. This research is a survey-based study with a sample of 100 respondents. The analysis was conducted using **Importance Performance Analysis (IPA)** and **Customer Satisfaction Index (CSI)** to measure the importance and performance of each ShopeePay service quality factor and the satisfaction of its users. The results show that out of 24 ShopeePay service quality factors, 13 were considered important by respondents. The average importance rating was 4.07, while the average performance rating was 3.94. This results in a harmony between importance and performance of 97%. The **Customer Satisfaction Index (CSI)** for ShopeePay services in the Banten area was 78.77%, placing it in the "satisfying" category. This study has several limitations, including its focus on the Banten area, a limited and homogeneous respondent group, potential bias from online surveys, and not accounting for external factors or long-term changes in user perceptions of ShopeePay.*

Keywords: Satisfaction, E-Service Quality, Customer satisfaction index (CSI), Mobile Payment.

1. INTRODUCTION

The rapid development of technology has led to the creation of the concept of Society 5.0, which is currently in the process of being developed. Society 5.0 is a proposed framework designed to address the challenges arising from the rapid pace of technological advancement. It aims to integrate cutting-edge technologies into various aspects of society to improve quality of life while overcoming the negative impacts of fast technological progress.

According to the Japanese government, Society 5.0 is an era characterized by a balance between technological advancement and the resolution of social issues, achieved by utilizing a system that integrates both the virtual and physical worlds, with a focus on human well-being at the core (Deguchi et al. (Nurlaili et al., 2021)). According to Deguchi et al. (Nurlaili et al., 2021) society 5.0 is an era where the public is increasingly connected to sustainability through digital technology. This era has led to the creation of new innovations and a shift in behavior patterns, including in the financial sector.

One of the technological innovations in the financial sector that has gained popularity is mobile payment. Mobile payments are a method of transaction that can be used during online buying and selling activities. The growth of internet users in Indonesia has been significant. According to the internet penetration survey conducted by APJII, the internet penetration rate in Indonesia was 64.8% in 2018, 73.7% in 2020, 77.01% in 2022, and 78.19% in 2023 (APJII, 2024). The APJII survey also predicts that by 2024, there will be 221,563,469 internet users in Indonesia, out of a total population of 278,696,200, with an internet penetration rate of 79.5%, reflecting a 1.4% increase from the previous year (APJII, 2024). This upward trend in internet penetration indicates a growing potential for the online shopping market and the use of mobile payments in Indonesia.

Mobile payment is a functionality enabled by mobile phone technology that facilitates payment transactions, including e-wallet usage, bank transfers, and real-time money transfers between individuals. (Ayuni et al., 2021). E-wallet is a form of financial technology (fintech) designed to reduce cash usage by leveraging a platform connected to mobile technology, thereby enhancing transaction convenience. (Ayuni et al., 2021). The benefits of using an e-wallet include enhanced security, attractive promotions, greater transaction flexibility as payments can be made anytime and anywhere, easy tracking of spending, and faster transactions (Widiarko, 2024).

According to a survey conducted by Kredivo and Katadata Insight Center (KIC) in 2023, e-wallet payments emerged as the most widely chosen payment method, with 84.3% of respondents selecting it as their preferred option (Muhamad, 2023). Meanwhile, other payment methods included Cash on Delivery (COD) at 61.4%, bank transfer or virtual accounts at 47.8%, PayLater at 45.9%, payments through Alfamart/Indomaret at 28.7%, debit cards at 15.9%, credit cards at 15.9%, and credit payments at 6.6% (Muhamad, 2023).

Various e-wallets have been developed and are widely used by Indonesian society to simplify both offline and online transactions. Some of the popular e-wallets used in Indonesia include GoPay, ShopeePay, OVO, DANA, Kredivo, Jenius, and iSaku (Putri, 2024).

ShopeePay is an e-wallet launched by the Shopee marketplace to make it easier for Shopee consumers to make payments. It functions as a secure and practical digital wallet for payments on Shopee as well as for other digital financial transactions (shopeepay.co.id, 2024). As part of the Shopee platform, ShopeePay offers various conveniences, including transferring balances to other ShopeePay users and bank accounts, paying for purchases using QRIS, topping up mobile credit, and paying bills (shopeepay.co.id, 2024).

The success of ShopeePay is not solely based on the available technology. Service quality is a key factor in creating user satisfaction, which in turn drives user loyalty and ensures the sustainability of the service. Customer satisfaction must be one of the most important aspects of a company's success today. It plays a crucial role in the company's growth (Sulistiyono et al., 2023). Satisfaction is a reflection of the alignment between customer expectations and the perceived performance of a product, and it must always be monitored. Customers feel satisfied when the product's performance meets their expectations. They will feel pleased if the performance exceeds their expectations. Conversely, customers will feel dissatisfied if the product does not meet their expectations. Satisfaction serves as an indicator of the harmony between consumer expectations and perceived product performance, which must be continuously assessed (Kotler & Armstrong, 2008).

According toTjiptono & Chandra (2016) Service quality is an effort to meet customer needs and desires while aligning with their expectations. It plays a crucial role in providing a competitive advantage for a company in its rivalry with competitors. Superior service quality not only enhances customer satisfaction but also strengthens a company's position in the market. Maintaining high service quality is essential for fostering customer loyalty and sustaining long-term success (Subiansyah & Matoati, 2023). According to Parasuraman et al. (2005) The service quality dimensions that can be used to measure Shopeepay user satisfaction include efficiency, system availability, fulfillment, privacy, responsiveness, compensation, and contact. Shopeepay, as an e-wallet service launched by Shopee, must compete with other e-wallet platforms such as Gopay, OVO, LinkAja, DANA, and others. Therefore, Shopeepay needs to conduct periodic and comprehensive user satisfaction assessments (using Importance Performance Analysis (IPA) and Customer Satisfaction Index (CSI)) to understand how well Shopeepay's service meets user expectations.

This step needs to be taken to identify areas where ShopeePay still needs improvement, allowing for necessary enhancements that will strengthen its competitive advantage and help it thrive in the face of growing competition in the e-wallet industry. The aim of this research is to understand the characteristics of ShopeePay's users, analyze the importance and performance of service quality attributes based on user perceptions, and assess how satisfied users are with the ShopeePay mobile payment service.

2. LITERATURE REVIEW

E-Service Quality

According to (Whimphie Billyarta & Sudarusman, 2021) Quality service is one of the key factors that determine the success or failure of a business. E-service quality is a modern version of service quality, which is an adaptation and expansion of the traditional service quality model, specifically designed to assess service quality in electronic or online environments. E-service quality focuses on evaluating how well a company delivers services through digital platforms, ensuring customer satisfaction with online transactions, user experience, and overall service efficiency. E-service quality is the ability of an application to provide services to users in an effective and efficient way through the internet. It involves the smooth functioning of online platforms, ensuring that users can easily access services, complete transactions, and receive timely support. High e-service quality ensures a positive user experience, fosters customer satisfaction, and promotes loyalty to the digital service or platform. According to (Whimphie Billyarta & Sudarusman, 2021) conceptual model for understand and improve quality services and share them become seven dimensions that is efficiency, reliability, fulfillment, and privacy so that to form core online service scale or core scale. Here are the seven dimensions of the e-Servqual model proposed by (Parasuraman et al., 2005; Whimphie Billyarta & Sudarusman, 2021), in the context of this study, there are several aspects that affect the quality of electronic services in mobile payment applications. *Efficiency* refers to the ability of customers to access the site, search for desired products, and obtain product-related information with minimal effort. *Reliability* relates to the technical functionality of the site, specifically the extent to which the site is available and functioning properly. *Fulfillment* includes the accuracy of service promises and the availability of services according to the promised time. *Privacy* is a guarantee that user data will not be given to third parties and information related to application use is kept secure. Responsiveness refers to the ability of the application provider to provide accurate information when problems occur, as well as the existence of a mechanism to handle user complaints. Compensation includes refunds, shipping costs, and service fees in the event of errors or dissatisfaction. Finally, Contact reflects the need for customers to communicate directly with customer service staff, either online or by telephone, rather than interacting with automated machines.

Quality service refers to focused activities that fulfill customer needs and requirements, while ensuring timely accuracy that aligns with customer expectations. The service quality provided by a company plays a crucial role in shaping the client's experience when interacting with the business. Service quality is essential for a company's growth and the increase in customer visits, as good service quality leads to positive impressions from visitors, which in turn benefits the company's reputation and success (Wattoo & Iqbal, 2022) .

According to several experts, the concept of quality service has various interpretations. One definition of quality service is focusing on fulfilling customer needs and requirements, while ensuring timely accuracy to meet customer expectations. Quality service applies to all types of services provided by a company during client interactions. It can also be seen as a measure of how well the level of service provided aligns with customer expectations (Ahmed et al., 2023) . Quality service is an important aspect that should be recognized by the company, as excellent service quality can serve as a competitive advantage, enabling the company to outperform its competitors. (Subiansyah & Matoati, 2023) .

Satisfaction

Satisfaction is a consumer's feeling towards consumption that occurs when comparing the results to the standard of pleasure and displeasure (Oliver, 1999). Satisfaction is a feeling of pleasure or disappointment experienced by a person which is the result of comparing the performance of a product perceived compared to their expectations (Kotler & Armstrong, 2008). Consumers have certain expectations regarding a product. If the product's performance after use meets these expectations, the consumer will feel satisfied. However, if the performance falls short of their expectations, the consumer will likely feel dissatisfied or disappointed. Kotler, et al. (Tjiptono & Chandra, 2016) it is stated that there are several methods to measure customer satisfaction, including: complaint and suggestion systems, mystery shopping, lost customer analysis, and customer satisfaction surveys.

3. RESEARCH METHODS

According to Sugiyono (2022), descriptive analysis is a method used to analyze data by describing or explaining the data obtained without drawing general conclusions. In this study, descriptive analysis was employed to examine the characteristics of respondents, such as gender, age, place of residence, highest level of education, occupation, and average monthly income.

Importance Performance Analysis (IPA)

Table 1. Importance Performance Analysis (IPA) Criteria

Score	Performance (X)	Importance (Y)
1	Not Satisfied	Not Important
2	Less Satisfied	Less Important
3	Quite Satisfied	Quite Important
4	Satisfied	Important
5	Very Satisfied	Very Important

Source:Supranto (2011)

The importance and performance ratings are grouped into four quadrants in the Importance-Performance Analysis (IPA) diagram, which illustrates the relationship between performance level (X) and importance level (Y). This relationship is classified into four categories on the Cartesian diagram: high priority (quadrant I), maintaining performance (quadrant II), low priority (quadrant III), and excessive (quadrant IV). The Cartesian diagram is shown in Figure 2 below.
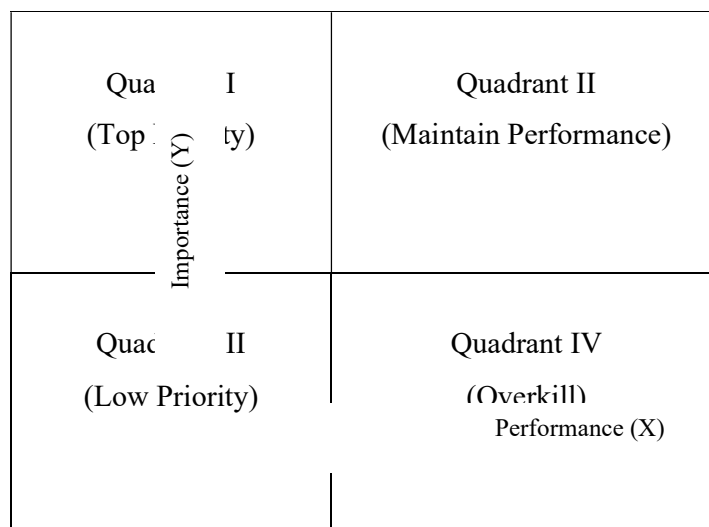

Figure 2. Importance Performance Analysis (IPA) diagram

Source:Supranto (2011)

Index Satisfaction Customer (CSI)

The categories in the Customer Satisfaction Index (CSI) can be seen in Table 2 below:

Table 2. Customer Satisfaction Index (CSI)

Weighted Score	CSI Description
81% - 100%	Very Satisfied
66% - 80.99%	Satisfied
51% - 65.99%	Moderately Satisfied
35%-50.99%	Dissatisfied
0%-34.99%	Very Dissatisfied

Source:Widodo & Sutopo (2018)

4. RESULTS AND DISCUSSION

The characteristics of users in this study include factors such as gender, age, highest education, occupation, and income/pocket money. The sample in this study consists of 100 respondents. The characteristics of ShopeePay users can be seen in Table 3.

Table 3. Characteristics of Shopeepay Users

Characteristics	Category	Banten	
		Quantity (people)	%
Gender	Man	51	51
	Woman	49	49
Age	17-26 years	97	97
	27-42 years	1	1
	58 year	2	2
	> 58 years	0	0
Highest Level of Education	SD	0	0
	Junior High School or Equivalent	0	0
	High School Equivalent	77	77
	Diploma	1	1
	S1	21	21
	S2	0	0
	S3	1	1
Work	Students	87	87
	Housewife	1	1
	State Civil Apparatus (ASN)	1	1
	Private sector employee	9	9
	State-owned Enterprises	0	0
	Businessman	0	0
	Etc	2	2
Average income/pocket	≤ Rp. 1,000,000	56	56
	Rp. 1,000,001 - Rp. 2,500,000	27	27
	Rp. 2,500,001 - Rp. 4,000,000	8	8
	Rp. 4,000,001 - Rp. 5,500,000	5	5
	Rp. 5,500,001 - Rp. 7,000,000	2	2
	> Rp. 7,000,000	2	2

Characteristics	Category	Banten	
		Quantity (people)	%
money per month			
Shopee-Pay usage in one month	1 - 5 times	35	35
	6 - 10 times	44	44
	11 - 15 times	7	7
	> 15 times	14	14
Number of transactions in one month	< Rp. 500,000	61	61
	Rp500,001 - Rp1,000,000	23	23
	Rp1,000,001 - Rp1,500,000	5	5
	Rp1,500,001 - Rp2,000,000	7	7
	> Rp2,000,000	4	4

Source: Processed Data (2023)

Based on Table 1, it can be observed that ShopeePay is widely used by both men and women. The majority of users are from Generation Z, aged 17 to 26 years, with education up to high school or its equivalent. Most respondents are students. This finding aligns with the study by (Subiansyah & Matoati, 2023), which states that the majority of mobile payment users are aged between 17 and 26 years.

ShopeePay users typically use the service 6 to 10 times a month, with transactions totaling less than Rp. 500,000. The high frequency of use may be attributed to the characteristics of Generation Z, which is often associated with a hedonistic lifestyle and impulsive buying behavior (Fahriansah et al., 2023). The relatively low transaction amounts are related to the users' income or pocket money, with the majority earning or receiving ≤ Rp1,000,000 per month.

Important Performance Analysis (IPA) **analysis**

The evaluation of the levels of importance and performance factors that contribute to customer satisfaction with ShopeePay was conducted and analyzed using the Importance-Performance Analysis (IPA) method. The IPA method is employed to assess factors that users consider important but where the performance is not yet optimal, indicating the need for improvement. The level of conformity shows how well ShopeePay's performance meets the expectations of its users. The average level of conformity for the factors influencing user satisfaction with ShopeePay can be seen in Table 4. The following is the IPA analysis:

Table 4. Science Analysis

Attribute Code	E-Service Quality Attribute	Average Importance Rating	Average Performance Rating	Sustainability level
ESQ11	Mobile payment services on the application are easy to find	4.17	4.13	99%
ESQ12	Mobile payment services on the application are easy to use	4.19	4.11	98%
ESQ13	Mobile payment services on the application are quickly accessible	4.05	3.97	98%
ESQ14	Mobile payment services on the application make transactions fast	4.11	4.02	98%
ESQ15	Information related to mobile payment services on the application is well organized.	4.05	3.96	98%
ESQ21	Information on the mobile payment service payment system in the application according to its implementation	4.16	3.99	96%
ESQ22	Information on mobile payment service times on the application according to its implementation	4.06	4.00	99%
ESQ23	Mobile payment services are always available on the application	4.06	4.00	99%
ESQ24	Mobile payment services can be used at any time or for 24 hours	4.17	4.11	99%
ESQ31	Information is available regarding the availability of mobile payment services on the application.	4.10	4.00	98%

Attribute Code	E-Service Quality Attribute	Average Importance Rating	Average Performance Rating	Sustainability level
ESQ32	Mobile payment services can be used for various types of transactions	4.10	4.00	98%
ESQ33	The mobile payment service does not experience errors or failures in its process.	3.93	3.77	96%
ESQ41	Shopee-Pay maintains information on user transaction behavior.	4.16	3.96	95%
ESQ42	Shopee-Pay protects users' personal information	4.16	4.08	98%
ESQ43	Passwords and PINs are guaranteed to be secure	4.14	4.05	98%
ESQ44	Feeling safe when using mobile payment services	4.13	4.07	99%
ESQ51	There is a fast response from Shopee-Pay in providing mobile payment service assistance.	4.08	3.82	94%
ESQ52	Shopee-Pay provides correct responsive information when facing questions	4.08	3.91	96%
ESQ61	Shopee-Pay compensates for problems caused by system errors	3.92	3.64	93%
ESQ62	Shopee-Pay provides compensation when the transaction is not completed smoothly.	3.92	3.73	95%
ESQ71	There is a message feature available for reporting problems.	4.00	3.81	95%

Attribute Code	E-Service Quality Attribute	Average Importance Rating	Average Performance Rating	Sustainability level
ESQ72	Real-time customer service available	3.98	3.79	95%
ESQ73	Ease of providing criticism to service providers	3.93	3.76	96%
ESQ74	Shopee-Pay providers are easy to contact	3.97	3.78	95%
Average		4.07	3.94	97%

Source: Processed data (2024)

The average importance rating of ShopeePay's electronic service quality attributes in Banten was recorded at 4.07-, while the average performance rating was 3.94-. The average importance rating will serve as the limit for the Y-axis, and the average performance rating will serve as the limit for the X-axis in the IPA Cartesian diagram. The IPA Cartesian diagram for the Banten area is shown in Figure 3 below.
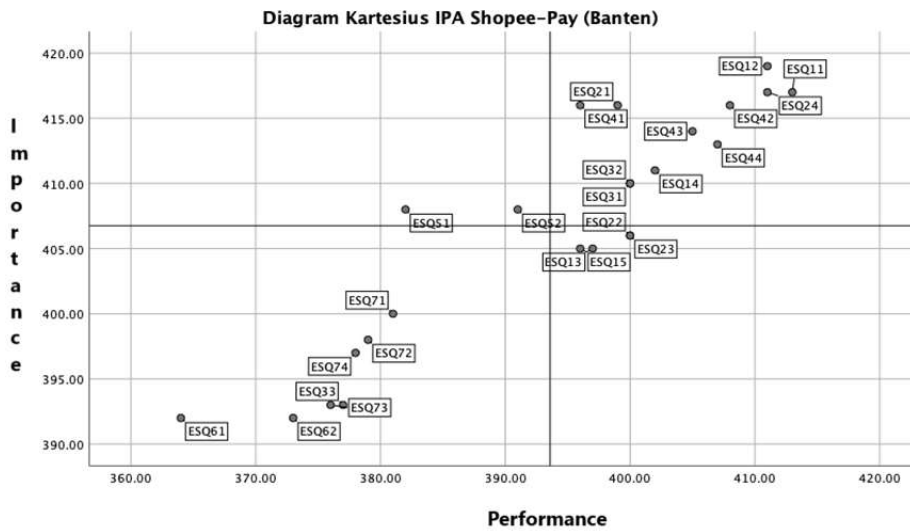

Figure 3. Cartesian diagram of IPA Shopee-Pay (Banten)

Source: Processed data (2024)

Based on Figure 3 of the IPA Cartesian Diagram for ShopeePay (Banten), the analysis can be described as follows:

a. *Quadrant I (Top Priority)*

Quadrant I describes factors that are considered important by ShopeePay users but have a low level of performance. This indicates that the factors in quadrant I require improvement to meet customer expectations and should be prioritized for enhancement. The factors included in quadrant I are as follows:

a) There is a fast response from ShopeePay in providing mobile payment service assistance (ESQ51).

b) ShopeePay provides accurate and responsive information when faced with user inquiries (ESQ52).

Both factors fall under the **responsiveness** dimension, which refers to the ability to address problems faced by customers regarding the service. ShopeePay users feel that the platform has not responded quickly or correctly when users encounter obstacles or need assistance. This highlights the need for improvement in the responsiveness dimension, which should be a top priority.

To remain competitive in the increasingly fierce e-wallet competition in Indonesia, ShopeePay must focus on enhancing user experience by providing prompt, efficient, and accurate assistance to users. Addressing issues and resolving complaints effectively will be key to satisfying users during transactions and ensuring continued loyalty.

b. *Quadrant II (Maintain) performance)*

Quadrant II shows the factors driving ShopeePay user satisfaction that are considered important by users and have a high level of performance. The performance of these factors is deemed to align with user expectations, and as such, they should be maintained. The ShopeePay factors that are considered important by users and perform well are as follows:

1) Mobile payment services on applications are easy to find (ESQ11).

2) Mobile payment services on applications are easy to use (ESQ12).

3) Mobile payment services on applications complete transactions quickly (ESQ14).

4) The mobile payment service payment system in the application is implemented as expected (ESQ21).

5) Mobile payment services are available anytime, 24 hours a day (ESQ24).

6) Information is available regarding the availability of mobile payment services on the application (ESQ31).

7) Mobile payment services can be used for various types of transactions (ESQ32).

8) ShopeePay maintains information on user transaction behavior (ESQ41).

9) ShopeePay protects users' personal information (ESQ42).

10) Password and PIN are guaranteed to be secure (ESQ43).

11) Users feel secure when using mobile payment services (ESQ44).

This is in line with the research research Soegoto et al. (2024) , which states that ease of use is a key reason for users choosing mobile payments. Two of the three factors in quadrant II fall under the **fulfillment** dimension, indicating that customers feel the services provided by ShopeePay meet their expectations in terms of transaction time. Additionally, two out of the four factors belong to the **system availability** dimension, suggesting that customers feel ShopeePay provides adequate information about mobile payment services and that these services can be used for various types of transactions. Furthermore, all of ShopeePay's **privacy** dimensions are positioned in quadrant II, reflecting users' confidence in the security and protection of their personal data.

Security is a key factor influencing users' choice of mobile payment provider (Soegoto et al., 2024). This indicates that ShopeePay's performance in maintaining the security of user data and privacy is excellent and aligns with user expectations. The performance of the 11 factors in quadrant II should be maintained, as they meet the expectations of ShopeePay users. This consistency in performance helps reinforce user trust and satisfaction with the platform.

c. *Quadrant III (Priority) Low)*

Based on the IPA matrix in Figure 3, it can be seen that the factor **"Mobile Payment Service does not experience errors or failures in its process" (ESQ33)** is considered less important and has poor performance according to users. This suggests that users feel ShopeePay still experiences several errors or failures in its mobile payment process. Additionally, all factors in the **compensation** and **contact** dimensions are placed in quadrant III, meaning that ShopeePay is perceived as unable to provide adequate compensation to users when issues arise, nor does it offer sufficient assistance through service staff interactions, such as online or by phone.However, this is not considered a major problem due to the low level of

importance attached to these dimensions by users. Despite their poor performance, improvements in both dimensions may not have a significant impact on overall user satisfaction. Still, they should be evaluated and addressed to ensure continuous improvement and maintain user trust.

d. *Quadrant IV (Overkill)*

Quadrant IV contains factors that are considered unimportant by users but have a high level of performance. These factors, which drive ShopeePay user satisfaction, are considered excessive because their performance exceeds user expectations. The factors included in this quadrant are as follows:

a) Mobile payment services with fast access on the application (ESQ13).

b) Information related to mobile payment services on the application is well-organized (ESQ15).

c) Mobile payment service times on the application are implemented as expected (ESQ22).

d) Mobile payment services are always available on the application (ESQ23).

The factors in Quadrant IV fall under the **efficiency** dimension, which relates to how easily customers can access services, and the **system availability** dimension, which pertains to the extent to which the application service can be accessed and functions properly. These factors indicate that ShopeePay's performance in these areas exceeds user expectations, providing users with smooth, accessible, and reliable service, even though these aspects are not considered highly important by the users.

Index Satisfaction Customer (CSI)

The **Customer Satisfaction Index (CSI)** is used to measure the overall level of user satisfaction based on the importance and performance levels of the factors assessed by users. The CSI results are obtained through the calculation of the weight factor (WF), weight score (WS), and total weight (WT). The ShopeePay Customer Satisfaction Index can be seen in Table 5.

Table 5. Customer Satisfaction Index (CSI) Calculation Results for Shopee-Pay (Banten)

Attribute Code	Importance	Weighted Factor (WF)	Performance	Weighted Score (WS)
ESQ11	4.17	0.04	4.13	0.18
ESQ12	4.19	0.04	4.11	0.18
ESQ13	4.05	0.04	3.97	0.16
ESQ14	4.11	0.04	4.02	0.17
ESQ15	4.05	0.04	3.96	0.16
ESQ21	4.16	0.04	3.99	0.17
ESQ22	4.06	0.04	4.00	0.17
ESQ23	4.06	0.04	4.00	0.17
ESQ24	4.17	0.04	4.11	0.18
ESQ31	4.10	0.04	4.00	0.17
ESQ32	4.10	0.04	4.00	0.17
ESQ33	3.93	0.04	3.77	0.15
ESQ41	4.16	0.04	3.96	0.17
ESQ42	4.16	0.04	4.08	0.17
ESQ43	4.14	0.04	4.05	0.17
ESQ44	4.13	0.04	4.07	0.17
ESQ51	4.08	0.04	3.82	0.16
ESQ52	4.08	0.04	3.91	0.16
ESQ61	3.92	0.04	3.64	0.15
ESQ62	3.92	0.04	3.73	0.15
ESQ71	4.00	0.04	3.81	0.16
ESQ72	3.98	0.04	3.79	0.15
ESQ73	3.93	0.04	3.76	0.15
ESQ74	3.97	0.04	3.78	0.15
Total	97.62	1.00	94.46	3.94
Customer Satisfaction Index (CSI) (%)				78.77%

Source: Processed Data (2024)

Based on the results of the CSI analysis in Table 5, it is found that the ShopeePay user satisfaction index is 78.77%, which falls into the "satisfying" category according to Widodo & Sutopo (2018). This indicates that ShopeePay users are generally satisfied with the services provided. However, there is still room for improvement in performance to elevate user satisfaction to the "very satisfying" category.

To achieve this, performance improvements on the two priority indicators in Quadrant I should be focused on, as they have the potential to significantly enhance user satisfaction. Additionally, the performance of factors in Quadrant II and Quadrant IV needs to be maintained to ensure continued satisfaction and to protect ShopeePay's competitive edge in the market.

5. CONCLUSION

Conclusion

The conclusions of this study are as follows:

a. **Respondents**: The majority of ShopeePay users in the Banten area are male, with an age range between 17-26 years old. Most respondents have completed education up to the high school level or equivalent, work as students, and have a monthly income of less than Rp. 1,000,000.

b. **Service Quality Factors**: Based on the responses regarding 24 ShopeePay electronic service quality factors, 13 of them were considered important by the respondents. The average importance rating was 4.07, while the average performance rating was 3.94. This results in an alignment between importance and performance of 97%.

c. **Customer Satisfaction Index (CSI)**: The Customer Satisfaction Index (CSI) for ShopeePay services in the Banten area is 78.77%, which falls into the "satisfying" category.

Suggestion

The research suggestions are as follows, for the subject of the research, it is recommended that the company focus on improving the attributes in the **responsiveness dimension**, as these are considered important by users but have shown poor performance. Additionally, the company should maintain and further improve attributes in the **efficiency** and **privacy** dimensions, as well as certain attributes in the **system availability** and **fulfillment** dimensions, which are considered important by users and currently meet expectations. Enhancing these attributes will strengthen user trust in ShopeePay. When users feel safe and satisfied with fast and responsive service, they are more likely to become loyal e-wallet users.

Research Limitations

This study has several limitations. First, it was only conducted in the Banten area, meaning the results cannot be generalized to all ShopeePay users in Indonesia, as user characteristics may vary across different regions. Additionally, the limited number of respondents, most of whom were aged 17-26 years with a high school education or equivalent, may not capture the full range of views and experiences of a broader user demographic.

The data collection method, which relied on an online questionnaire, may also introduce bias, as not all ShopeePay users have access to or are willing to complete the survey. This can limit the representativeness of the sample. Moreover, the study does not account for external factors, such as government policies or technological advancements, which could influence ShopeePay usage.

Furthermore, using the **Customer Satisfaction Index (CSI)** to measure user satisfaction introduces subjectivity, as individual perceptions may vary, affecting the results. Finally, since the study was conducted over a specific period, the findings may not accurately reflect long-term trends or changes in user perceptions of ShopeePay, particularly if new features or policy changes are introduced after the study period.

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