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"Perceived East Of Use, Trust,Perceived Speed, and Risk To Customer Loyalty With Customer Experience As An Intervening Variable To Users Types Of Bank Transfer Transaction Through Shopee Online Marketplace Application"

[1]Artris Feronika Korompot, [2] Sri Setya Handayani
Master of Management, Gunadarma University, Indonesia
Jl. Margonda Raya No.100, Depok 16424, West Java

Abstract: The Shopee marketplace with its various types of payment methods motivates to analyze the bank transfer transaction method system for Shopee application users in Indonesia using the Technology Acceptance Mode (TAM). In this study the authors conceptualize and test empirically by combining the construction of TAM with perceived ease of use or perceived ease of use, trust or trust, perceived speed or perceived speed, risk or risk, and customer experience as an intervening variable to customer loyalty . or customer loyalty. The sample method used in this research is a purposive sampling method with the number of respondents used is 400 people. This type of research is a quantitative research with a descriptive approach with data analysis using the Structural Equation Modeling (SEM) method with AMOS 22. Based on the analysis of the results, it shows that perceived ease of use has a positive and significant effect on customer experience, trust has a positive and significant effect on customer experience, perceived speed has a negative and significant effect on customer experience, risk has a negative and significant effect on customer experience, and customer experience has a positive and significant effect on customer loyalty. Customer experience is a variable that must exist between perceived ease of use, trust, perceived speed, risk and customer loyalty.

Keywords: perceived ease of use, trust, perceived speed, risk, customer experience, customer loyalty

I. PRELIMINARY

Currently, buying and selling activities are carried out by only meeting directly between buyers and sellers through technology that makes all processes change and easier to implement. The changing way consumers shop is supported by the rapid development of technology such as artificial intelligence (AI) and the internet of things (IoT). Where the payment experience and convenience are driven by people who are tech savvy and choose to use it in their everyday lives. (Laudon and Traver, 2017) stated that the emergence of e-commerce has created new financial needs that in some cases cannot be met effectively by traditional payment systems. With changes in the payment system, the transaction process can be faster and safer at all times. Most popular buying and selling activities

Banking customer transactions in e-commerce are increasing. Transactions increased because the majority of large banks such as BRI, BCA, Mandiri, BNI had cooperated with e-commerce in providing payment services. As a result, not a few banks are getting serious about increasing payment growth on online shopping sites.

Shopee Indonesia is a shopping center managed by Garena (changed its name to SEA Group). The Customer to Customer (C2C) mobile marketplace business carried by Shopee allows its presence to be easily accepted by various levels of society, including in Indonesia. Shopee Indonesia was officially introduced in Indonesia in December 2015 under the auspices of PT Shopee International Indonesia. Based on the E-Commerce Map released by iprice.co.id, Shopee managed to maintain its first position as top e-commerce for ten consecutive quarters based on rankings on the PlayStore. In the second quarter of 2019, Shopee also led the AppStore ranking category. Offers a one stop mobile experience,

Having a variety of different payment transaction methods that result in different decision making, the main purpose of this study is to analyze the effect of perceived ease of use, trust, perceived speed, risk on consumer loyalty with consumer experience as an intervening variable on application users or customers. Shopee that uses the bank transfer method as a transaction tool.

II. THEORETICAL FRAMEWORK

E-commerce Commerce

The electronic trading platform is present by providing payment transaction facilities to make it easier for users to process transactions, but some users still prefer to make transactions through ATMs, on-site transactions (CoD), reminttance/payment centers, namely payments made directly with retail parties that have cooperate with existing platforms compared to digital wallets, credit/debit cards, over-the-counter.

. Laudon and Traver (2017) classify e-commerce into six types of models, namely 1) Business-to-Consumer, (B2C) 2) Business-to-Business (B2B), 3) Consumer-to-Consumer (C2C), 4) Mobile e-commerce (m-commerce), 5) Social e-commerce, 6).Local e-commerce.

Consumer behavior

Consumer behavior is an action taken by consumers to achieve and fulfill their needs both to use, consume, and spend goods and services, including the decision processes that precede and follow (Sudaryono, 2014).

However, compared to the current situation, Indonesian consumer behavior has undergone many changes, as stated by (Subyanto, 2018), namely: 1).*Sandcastle stories*, 2) *Magic touchpoints, 3) Fantasy in real life, 4) New retail, 5) Lab rats, 6) Branded government, 7) Future proofed, 8) Practical representation*, 9) *Single not allowed, 10) Village squared.*

***Technology Acceptance Model* (TAM)**

Technology Acceptance Model(TAM) can explain that the user's perception will determine the user's attitude in the acceptance of information technology. According to (Davis, 1989) the application of academic information systems cannot be separated from the user aspect because system development is related to individual and organizational problems as users of the system so that the system developed must be oriented to its users.

As the results of research in the field of information technology, namely Theory of Reasoned Action (TRA), Theory of Planed Behavior (TPB), and TAM developed by (Davis, 1989) which is one of the most widely used research models in information technology research, because this research model is simpler and easier to apply (Rimadias & Listya, 2016).

Customer Loyalty (Customer Loyalty)

Loyal customers are the most valuable asset for the company in increasing the company's profitability. To be able to create loyal customers, emphasizing the importance of the company in capturing new customers and retaining customers, a high commitment is needed both in terms of funds and human resources so that the quality of the product is truly in accordance with the wishes of the customer (Apri, 2019). .

Customer loyalty is a deeply held commitment to buy or re-support a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch (Kotler and Keller, 2016).

Customer Experience (Customer Experience)

*customer experience*is the customer's response internally and subjectively as a result of direct or indirect interactions with the company (Meyer and Schwager, 2007). The adoption of cellular services is influenced by the experience of each individual user with the internet (Ristola, 2010). An experience is an interaction or series of interactions, between a consumer and a product, company or representative that leads to a reaction.

Perceived ease of use (perceived ease of use)

In existing studies exploring technology acceptance, technology accepted method (TAM) has been widely used also the perceived benefits and ease of use of new technologies shape the attitudes of users to accept new technologies (Bagla, 2018). Thus, PEOU is basically about self-efficiency which only refers to how comfortable users feel in using technology (Lok, 2015).

Trust

In online transactions there are various risks and uncertainties that will be experienced by users. In line with previous research it is logical to argue that the extent to which users believe whether a service will increase its efficiency will positively affect trust (Deepak, 2019). Here trust plays an important role in mitigating risk and helping to increase customer loyalty (Bagla, 2018). The problem of lack of user trust must be overcome to be the most challenging task for service providers. Trust according to (Priansa, 2017) is the pillar of business, where building and creating consumers is one of the most important factors in creating consumer loyalty.

Perceived speed

Transaction convenience is defined by the perceived time and effort spent by consumers to influence transactions (Berry, 2002). Chen (2008) further supports that the convenience of having a single payment device to replace multiple payment alternatives contributes to the benefits of mobile payments. As an example in previous research conducted by Yang (2009)where he emphasized that fast transaction response speed would encourage the use of mobile banking.

Risk (Risk)

Risk is defined as a user's belief about the potential negative uncertainty of a transaction (Kim, 2008). This statement is in line with (Phonthanukitithaworn, 2016) perceived risk can affect a person's intention to use mobile payment services, they tend not to use this service if it involves a high risk.

Ogelethorpe (1994) then developed a risk mode as shown that there are seven determinants that affect consumer rick, including 1) the probability of the risk occurring (probability of outcome), 2) the severity of the outcome, 3) the consumer's ability to control the consequences. negative consequences that occur (control ability), 4) availability in the memory of consumers about an event (availability), 5) the potential for negative consequences to affect others (catastrophic potential), 6) one's worries about negative consequences (dreaddness), 7) one's ability to reduce the negative risk (reversibility).

Shopee

In Shopee Article (2019) Shopee itself makes it easy for users to make transactions, by presenting 7 types of payment methods including: 1) Credit/debit Card, 2) Bank Transfer, 3) Alfamart/Indomart, 4) Shopeepay, 5) ShopeePayLater, 6) Kredivo , 7) Cash on Delivery (COD).

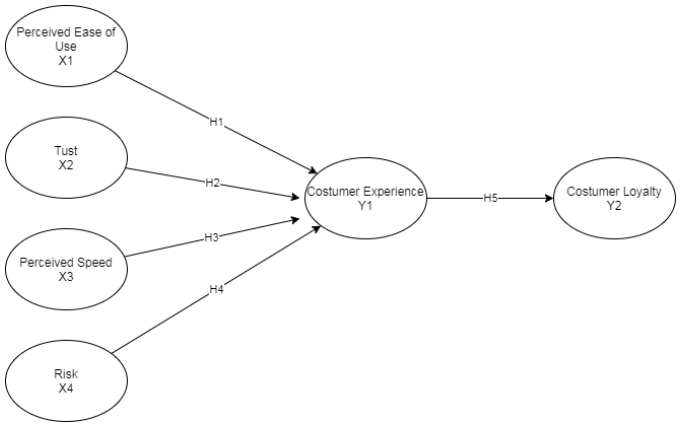

Figure 1. Research Framework

III. RESEARCH METHODS

This type of research is a quantitative research with a descriptive approach with data analysis using the Structural Equation Modeling (SEM) method with the AMOS 22 program. Sampling using the purposive sampling method where the sample is Shopee application users who make buying and selling using bank transfer as a payment method.The sampling technique in this study used the Isaac and Michael formula. The sample was taken based on the total population listed on the E-commerce Indonesia map, which was 71,533,300 Shopee application users. The number of samples was calculated using the method of Isaac and Michael. Total questionnaires that can be analyzed further amounted to 400 respondents. The data collection technique used in this study is to use a Likert scale.

The statements were prepared in a structured questionnaire using a scale of 1-5 from strongly disagree to strongly agree. With advances in technology, this survey is carried out using Google Forms. The data were analyzed using the SEM method, using the AMOS 22 application.

IV. RESULTS AND DISCUSSION

Analysis of Respondents Description

Characteristics of respondents in this study are consumers who use the Shopee application. As for the data the respondents are as follows:

Table 1. Characteristics of Respondents

NO	Characteristics of Respondents	Respondent Data
1	Gender	Man : 24% Female : 76%
2	Age	18-25 years : 15% 26 -35 years :73% 26 – 46 years :9% >46 years 3%
3	Last education	Middle School : 1% High School: 25%

		Undergraduate: 65% Postgraduate : 8% Other: 1%
4	Profession	Student/Student: 26% Civil Servants : 10% Self-employed: 44% Others: 20%

Source: Primary Data Processed (2021)

Validity and Reliability

To test the significant effect of perceived ease of use, trust, perceived speed, customer experience, and customer loyalty, a pre-test was conducted on 30 respondents to test the validity and reliability using SPSS 22.

Table 2. Pre-Test Validity

Variable		KMO	MSA	Communalities	Component matrix	Validity Criteria
Latent	Indicator					
PEOU	PEOU 1	0.665	0.694	0.674	0.588	Valid
	PEOU 2		0.723	0.557	0.680	Valid
	PEOU 3		0.627	0.796	0.889	Valid
	PEOU 4		0.646	0.750	0.861	Valid
	PEOU 5		0.635	0.827	0.909	Valid
T	T1	0.761	0.777	0.809	0.885	Valid
	T2		0.783	0.693	0.764	Valid
	T 3		0.800	0.795	0.888	Valid
	T 4		0.714	0.823	0.792	Valid
	T 5		0.623	0.875	0.865	Valid
PS	PS 1	0.616	0.506	0.602	0.771	Valid
	PS 2		0.539	0.595	0.771	Valid
	PS 3		0.578	0.912	0.950	Valid
	PS 4		0.573	0.918	0.952	Valid
	PS 5		0.938	0.570	0.755	Valid
R	R 1	0.634	0.730	0.746	0.663	Valid
	R2		0.653	0.512	0.663	Valid
	R 3		0.588	0.758	0.870	Valid
	R 4		0.622	0.867	0.922	Valid
	R 5		0.541	0.872	0.934	Valid
CEx	CEx 1	0.739	0.701	0.798	0.598	Valid
	CEx 2		0.886	0.717	0.835	Valid
	CEx 3		0.728	0.859	0.926	Valid
	CEx 4		0.729	0.854	0.920	Valid
	CEx 5		0.531	0.855	0.870	Valid
CL	CL 1	0.586	0.577	0.760	0.816	Valid
	CL 2		0.603	0.724	0.833	Valid
	CL 3		0.653	0.590	0.676	Valid
	CL 4		0.587	0.625	0.790	Valid
	CL 5		0.546	0.717	0.835	Valid

*n= 30

Source: Primary Data Processed (2021)

Table 3. Pre-test Reliability Test

Latent Variables	Cronbach's Alpha . reliability coefficient	Test Criteria
Perceived Ease of Use	0.661	Reliable
Trust	0.642	Reliable
Perceived Speed	0.675	Reliable

risk	0.764	Reliable
Customer Experience	0.781	Reliable
Customer Loyalty	0.680	Reliable

Source: Primary Data Processed (2021)

Results of Structural Equation Modeling (SEM) Analysis

Several assumptions that must be met in the data collection and processing procedures analyzed by SEM modeling are:

1. Evaluation of sample adequacy

   the amount of data of 400 samples in this study is considered to have met the assumption of adequacy of SEM analysis samples.

2. Normality evaluation

   This study uses the critical value of CR Skewness based on a significance level of 1% which is ± 2.58 and the critical value of Kurtosis based on the criteria of Curran et al. (in Fuad and Gozali, 2005) namely (1) Normal if the z statistic value or kurtosis value < 7, (2) Moderately non-normal if the kurtosis value is between 7-21, (3) Extremely non-normal, if the kurtosis value is > 21. The kurtosis value of 43,822 indicates that the data distribution includes Extremely non-normal so that further handling is needed by previously looking at the output data outliers in Table 4:

Table 4. Results of Phase 1 Normality Test

Variable	min	Max	skew	cr	kurtosis	cr
x4.5	1,000	5,000	-1,274	-10,405	,968	3,954
x3.5	1,000	5,000	-,937	-7,647	5,334	21,776
x3.4	1,000	5,000	-1.595	-13,022	2,236	9,130
x3.3	1,000	5,000	-1,456	-11,888	4080	16,657
x2.5	1,000	5,000	-1,113	-9.088	1,265	5.162
x1.5	1,000	5,000	-1,315	-10,738	1,460	5, 960
y2.5	1,000	5,000	-,835	-6,820	,628	2,566
y2.4	1,000	5,000	-1,080	-8,818	,776	3,167
y2.3	1,000	5,000	-1.193	-9,739	,883	3,603
y1.5	1,000	5,000	-1,300	-10,611	2,970	12,126
y2.2	1,000	5,000	-1,357	-11,080	1,978	8,076
y2.1	1,000	5,000	-1,159	-9,462	,650	2,655
y1.1	1,000	5,000	-,945	-7,714	,974	3.976
y1.2	1,000	5,000	-,917	-7,487	,728	2,970
y1.3	1,000	5,000	-1,663	-13,581	3.985	16,267
y1.4	1,000	5,000	-1,354	-11.058	2,211	9,028
x4.4	1,000	5,000	,951	7,765	,662	2,702
x4.3	1,000	5,000	,976	7,972	,236	,965
x4.2	1,000	5,000	,179	1,465	-,877	-3,580
x4.1	1,000	5,000	0.048	,393	-1.069	-4,365
x3.2	1,000	5,000	-,928	-7.574	1.081	4,414
x3.1	1,000	5,000	-,965	-7,875	,970	3,958
x2.4	1,000	5,000	-1,265	-10,325	2,348	9,585
x2.3	1,000	5,000	-1,415	-11.555	2,336	9,536
x2.2	1,000	5,000	-1,204	-9,832	1,419	5,794

x2.1	1,000	5,000	-1.202	-9,813	2,180	8,899
x1.4	1,000	5,000	-1,670	-13,635	2,694	10,997
x1.3	1,000	5,000	-1,576	-12.870	2,589	10,569
x1.2	1,000	5,000	-,916	-7,480	,269	1, 099
x1.1	1,000	5,000	-1,709	-13,957	2,253	9,199
Multivariate					192,018	43,822

Source: Primary Data Processed (2021)

Outliers evaluation

The Mahalanobis distance was evaluated at a significance level of p>0.001 using the chi-square (X^2) at degrees of freedom equal to the number of indicator variables used in the study. The research indicator variable is 30 variables, by looking at the table numberx^2(30, 0.001) then the Mahalanobis critical distance is 59,703.

Table 5. Outliers . Test Results

Observation number	Mahalanobis d-squared	p1	p2	Information
10	106.663	,000	,000	Removed
388	102,722	,000	,000	Removed
74	100,504	,000	,000	Removed
301	95,145	,000	,000	Removed
161	92.845	,000	,000	Removed
213	86,911	,000	,000	Removed
259	81,180	,000	,000	Removed
183	80,604	,000	,000	Removed
32	77,681	,000	,000	Removed
281	74.808	,000	,000	Removed
333	70.089	,000	,000	Removed
234	68,430	,000	,000	Removed
106	67,900	,000	,000	Removed
72	64,717	,000	,000	Removed
224	64,000	,000	,000	Removed
200	63.661	,000	,000	Removed
363	63,497	,000	,000	Removed
7	61,907	.001	,000	Removed
26	61,722	.001	,000	Removed
29	61.451	.001	,000	Removed
208	60.763	.001	,000	Removed

Source: Primary Data Processed (2021)

After the data is deleted and removed, the data is tested again with a total of 400 - 21 = 379 samples, the results of data processing show that the kurtosis value has decreased drastically to 21.316.

Based on Table 6. It can be stated that the unvariate and multivariate normality tests were not met.

Table 6. Normality Test Results Phase 2 Uji

Variable	min	Max	skew	cr	kurtosis	cr
x4.5	1,000	5,000	-1,249	-9.924	,879	3,493
x3.5	2,000	5,000	-,469	-3,728	2.853	11,339
x3.4	1,000	5,000	-1,545	-12,280	2,111	8,389
x3.3	2,000	5,000	-1,270	-10,094	3,821	15,185
x2.5	1,000	5,000	-1,126	-8,947	1.360	5,405
x1.5	1,000	5,000	-1,341	-10,657	1,584	6,295
y2.5	1,000	5,000	-,810	-6,435	.593	2,355

y2.4	1,000	5,000	-1.070	-8,505	,840	3,337
y2.3	1,000	5,000	-1.132	-8,993	,643	2,553
y1.5	1,000	5,000	-1,247	-9.912	2.855	11,346
y2.2	1,000	5,000	-1,261	-10,023	1,746	6,940
y2.1	1,000	5,000	-1,117	-8.876	,591	2,348
y1.1	2,000	5,000	-,696	-5.529	-,339	-1,345
y1.2	2,000	5,000	-,659	-5,238	-,225	-,893
y1.3	1,000	5,000	-1,545	-12,278	3,894	15,474
y1.4	1,000	5,000	-1,382	-10,988	2,533	10,065
x4.4	1,000	5,000	,986	7,837	,742	2,951
x4.3	1,000	5,000	1.029	8.176	,430	1,710
x4.2	1,000	5,000	,172	1.364	-,871	-3.461
x4.1	1,000	5,000	,039	,306	-1.042	-4,141
x3.2	2,000	5,000	-,715	-5.683	-,102	-,406
x3.1	2,000	5,000	-,599	-4,765	-,601	-2,388
x2.4	3,000	5,000	-,799	-6.354	-,354	-1.405
x2.3	1,000	5,000	-1,300	-10,333	1,846	7,334
x2.2	2,000	5,000	-,976	-7,754	,325	1,292
x2.1	3,000	5,000	-,784	-6,231	-,384	-1,528
x1.4	2,000	5,000	-1.546	-12,289	2.051	8.151
x1.3	2,000	5,000	-1.362	-10,823	1.344	5,339
x1.2	1,000	5,000	-,998	-7,929	,599	2,379
x1.1	1,000	5,000	-1.801	-14,316	2,713	10,779
Multivariate					95,955	21.316

Source: Primary Data Processed (2021)

Goodness-of-fit evaluation

The output results show a chi-square value of 866,324 with a degree of freedom of 394 and a probability level of 0.000 which has a bad indication. The GFI, AGFI, TLI and CFI values below the cut-off value indicate that the proposed research model has not been well received so that modifications are needed to the tested model in order to get a better goodness-of-fit value (See Table 7).

Table 7. Results of Goodness-of-fit Model Stage 1

Index	Cut-off Value	Results	Evaluation
X^2 Chi-Square	Expected small	866,324	-
Probability	0.05	0.000	Bad
RMSEA	0.08	0.055	Good
GFI	0.90	0.875	Bad
AGFI	0.90	0.853	Bad
CMIN/DF	2.00	2,199	Bad
TLI	0.90	0.872	Bad
CFI	0.90	0.884	Bad

Source: Primary Data Processed (2021)

Model Modification

By modifying the model, the output results show that only the AGFI index has a marginal value, the chi-square value decreases to 35,040 with a degree of freedom of 0.947 and a probability level of 0.561. Modification of the model can be done through alternative modifications contained in the modification indices.

Table 8. Model Modification

Covariances	Modification indices	Information
e16↔e17	56,819	Removed
e22↔e21	36,182	Removed

e9↔e32	32,910	Removed
E7↔e8	18,756	Removed
E19↔e14	13,530	Removed
E4↔e26	12,948	Removed
e23↔e21	11.925	Removed
E12↔e27	9.706	Removed
e2↔e6	11.227	Removed
e29↔e5	8.833	Removed
E15↔e31	7.679	Removed
E12↔e20	5.832	Removed
E3↔e8	12,013	Estimated Correlation

Source: Primary Data Processed (2021)

By modifying the model, the output results show that the chi-square value decreases to 162,384 with a degree of freedom of 123 and a probability level of 0.010. This result shows a good indication because there is no significant difference between the sample covariance matrix and the observed population covariance matrix.

Table 9 Results of Goodness of Fit Model Stage 2

Index	**Cut-off Value**	**Results**	**Evaluation**
X^2 Chi-Square	Expected small	162,384	-
Probability	0.05	0.010	Good
RMSEA	0.08	0.029	Good
GFI	0.90	0.953	Good
AGFI	0.90	0.934	Good
CMIN/DF	2.00	1,320	Good
TLI	0.90	0.969	Good
CFI	0.90	0.975	Good

Source: Primary Data Processed (2021)

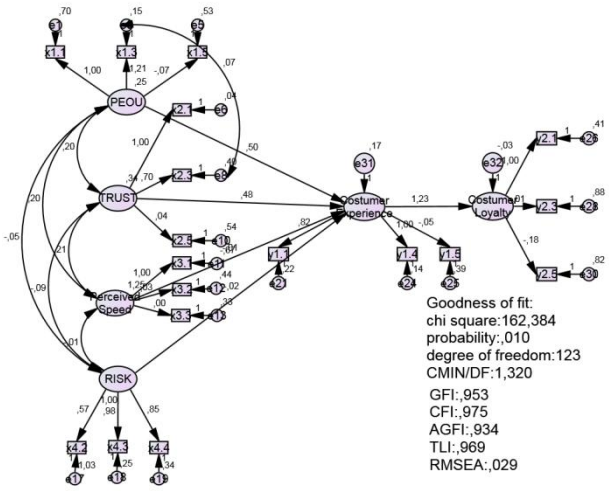

Figure 2. Model Modification

Research Hypothesis Testing

The following is the output of the research hypothesis testing table using the AMOS test tool in the form of Regression Weights output as shown in Table 10:

Table 10. Regression Weight

			Estimate	SE	CR	P	Label
Customer_Experience	<---	PEOU	,501	,126	3,971	***	par_14
Customer_Experience	<---	TRUST	,483	,110	4,396	***	par_15
Customer_Experience	<---	Perceived_Speed	-,008	0.030	-,286	,775	par_16
Customer_Experience	<---	RISK	-,020	0.030	-,661	,508	par_17
Customer_Loyalty	<---	Customer_Experience	1,227	,074	16,692	***	par_18

Source: Processed primary data (2021)
Note: *** = 0.001 (P value is very small and is below 0.001)

The results of the hypothesis of the influence between variables can be seen in the following table:
Table 11. Hypothesis Test Results

No	Hypothesis	P	Limit	Information
1	The Effect of Perceived Ease of Use on Customer Experience	0.000	<0.001	There is influence
2	The Effect of Trust on Customer Experience	0.000	<0.001	There is influence
3	Effect of Perceived Speed on Customer Experience	0.775	> 0.001	No influence
4	Effect of Risk on Customer Experience	0.508	>0.001	No influence
5	Effect of Customer Experience on Customer Loyalty	0.000	<0.001	There is influence

Source: Processed primary data (2021)

Hypothesis 1 is a statement that there is a positive relationship between perceived ease of use and customer experience. Based on the results of the regression weight calculation for hypothesis 1, the p value of . is obtained0.000. Because the P value is smaller than 0.001, the data of this study support that perceived ease of use has a positive influence on customer experience.

Hypothesis 2 is a statement that there is a positive relationship between TRSU and customer experience. Based on the results of the regression weight calculation for hypothesis 2, the P value of0.000. Because the P value is less than 0.001, the data of this study support that trust has a positive influence on customer experience.

Hypothesis 3 is a statement that there is a negative relationship between perceived speed and customer experience. Based on the results of the calculation of the regression weight for hypothesis 3, a P value of 0.775 was obtained. Because the P value is greater than 0.001, the data in this study do not support that perceived speed has a positive effect on customer experience.

Hypothesis 4 is a statement that there is a negative relationship between risk and customer experience. Based on the results of calculations for hypothesis 4, the P value of0.508. Because the P value is greater than 0.001, the data of this study do not support that risk has a positive influence on customer experience.

Hypothesis 5 is a statement that there is a positive relationship between customer experience and customer loyalty. Based on the results of the regression weight calculation for hypothesis 5, the P value of0.000. Because the P value is less than 0.001, the data of this study support that customer experience has a positive influence on customer loyalty.

V. Discussion

1. Effect of Perceived Ease of Use on Customer Experience (H1)

The estimated parameter value of the standardized regression weight coefficient between Perceived Ease of Use and Customer Experience is 0.501. Testing the relationship between the two variables shows a probability value of 0.000 (p <0.001) from an estimate value of 0.501 thus (H1) "Perceived Ease of Use has a positive and significant effect on Customer Experience". This is reinforced by the results of data processing which shows the probability value of 0.000 has met the requirements of <0.001 and the positive direction is seen from the estimate 0.501. Then (H1) can be accepted because of the positive relationship between the two variables. Based on this explanation, it can be concluded that Ho is rejected and Ha is accepted, which means Perceived Ease of Use has a significant positive effect on Customer Experience,

Based on the results of the analysis, it is known that the first hypothesis is accepted. This means that perceived ease of use has a positive effect on the use of the bank transfer method in the Shopee application. Perceived ease of use in technology is expressed as a measure of one's belief in a system that is easy to understand and use (Davis, 1993). Attitude explains a person's acceptance of a technology (Wu, 2013).This is supported by previous research by (Sheng and Theo, 2012) on mobile phone users in Taiwan who found that Perceived Ease of Use had a significant effect on Customer Experience.

2. The Effect of Trust on Customer Experience (H2)

The estimated parameter value of the standardized regression weight coefficient between Trust and Customer Experience is obtained at 0.483. Testing the relationship between the two variables shows the probability value 0.000 (p<0.001) from the estimated value 0.483 therefore H2 acceptedbecause there is a significant positive relationship between Trust with Customer Experience. This is reinforced by the results of data processing which shows the probability value of 0.000 has met the requirements of <0.001 and the positive direction is seen from the estimate of 0.483. Based on this explanation, it can be concluded that Ho is rejected and Ha is accepted, which means that Trust has a significant positive effect on Customer Experience, so the higher the Trust from Shopee users, the higher the Customer Experience. Based on the results of the analysis, it

is known that the second hypothesis is accepted. This means that Trust has a positive effect on the use of the bank transfer method in the Shopee application.

This is supported by previous research conducted by (Sari and Wijaya, 2019) which showed a significant impact of trust on customer experience.

3. Effect of Perceived Speed on Customer Experience (H3)

The estimated parameter value of the standardized regression weight coefficient between Perceived Speed and Customer Experience is -0.008. Testing the relationship between the two variables shows a probability value of 0.775 (p <0.001) from an estimate value of -0.008, thusH3 rejected because Perceived Speed does not have a significant effect on Customer Experience. This is reinforced by the results of data processing which shows the probability value of 0.775 has met the requirements of <0.001 and the negative direction is seen from the estimate -0.008. Based on this explanation, it can be concluded that Ho is accepted and Ha is rejected, meaning that perceived speed has a significant effect on Customer Experience being rejected.

Based on the results of the analysis, it is known that the third hypothesis is rejected. This means that perceived speed has a negative effect on the use of the bank transfer method in the Shopee application.This disclaimer indicates that perceived speed has no impact on user experience. This is supported by previous research by (Tella, 2012) which states that the perceived speed of acceptance of electronic payments will not significantly determine user satisfaction with electronic payment systems.

4. Effect of Risk on Customer Experience (H4)

The estimated parameter value of the standardized regression weight coefficient between Risk and Customer Experience is -0.020, testing the relationship between the two variables shows a probability value of 0.508 (p <0.001) from the estimated value of -0.020, thus H4 is not supported because Risk does not have a significant influence on the Customer. Experience. This is reinforced by the results of data processing which shows the probability value of 0.508 has met the requirements of <0.001 and the negative direction is seen from the estimate -0.020. Based on this explanation, it can be concluded that Ho is accepted and Ha is rejected, meaning that Risk has a significant effect on Customer Experience is rejected.

Based on the results of the analysis, it is known that the fourth hypothesis is rejected. This means that Risk has a negative effect on the use of the bank transfer method on the Shopee application.This shows that there is an opposite relationship, these results indicate that if the user's perception of the risk borne is greater, the user experience will be smaller for using bank transfers as a transaction tool on the Shopee application. This refusal shows that risk has no impact on user experience. This is supported by previous research by (Mbama and Ezepue, 2018) which stated that the perceived risk should be minimized through increased security.

5. Effect of Customer Experience on Customer Loyalty (H5)

The estimated parameter value of the standardized regression weight coefficient between Customer Experience and Customer Loyalty is 1.227. Testing the relationship between the two variables shows a probability value of 0.000 (p <0.001) from the estimated value of 1.227, thus H5 is supported because there is a significant positive relationship between Customer Experience and Customer Loyalty. This is reinforced by the results of data processing which shows the probability value of 0.000 has met the requirements <0.001 and the positive direction is seen from the estimate 1.227.

Based on the results of the analysis, it is known that the fifth hypothesis is accepted. This means that customer experience has a negative effect on the use of the bank transfer method in the Shopee application. Based on this explanation, it can be concluded that Ho is rejected and Ha is accepted, which means Customer Experiencehas a significant positive effect on Customer Loyalty, so the higher the customer experience of Shopee users, the higher the customer loyalty. It can be explained that customer experience has a positive effect on customer loyalty through five dimensions, namely sense, feel, think, and relate. The results of this research are supportedwith previous research conducted by (Schmitt, 1991) which showed a significant impact of Customer Experience on Customer Loyalty.

VI. CONCLUSIONS AND SUGGESTIONS

Research on perceived convenience, trust, perceived speed, and risk on customer loyalty with customer experience as an intervening variable for users of bank transfer transactions in the shopee online marketplace application resulted in the following conclusions:

1. *Perceived ease of use* or the perception of convenience affects the customer experience or customer experience in using bank transfers as a transaction tool on the Shopee application.
2. *Trust* or trust affects customer experience or customer experience in using bank transfers as a transaction tool on the Shopee application.
3. *Perceived speed* or perception of speed has no effect on customer experience or customer experience in using bank transfers as a transaction tool on the Shopee application.
4. Risk or risk does not affect customer experience or customer experience in using bank transfers as a transaction tool on the Shopee application.

5. *customer experience* or customer experience as an intervening variable between perceived ease of use, trust, perceived speed, and risk affect customer loyalty or customer loyalty in the use of bank transfers as a transaction tool in the Shopee application.

Suggestion

Based on the results of the discussion of this study, it is hoped that the Shopee application can improve the ease of use of bank transfers by improving, speeding up, and simplifying the display in it to be easier to learn and understand by users so as to increase their perception of ease, trust, and speed in improving experience and loyalty individual users. So by increasing the positive attitude of users, they will be able to increase their intention to use bank transfers as a transaction tool on the Shopee application

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