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The Effect of Perceived Tariff and E-Service Quality on Interest in Reuse through E-Wallet Ovo User Satisfaction in Semarang City

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ABSTRACT
This research is aimed at examining the influence of e-service quality and perceived tariffs on customer satisfaction and its impact on intention to reuse. The research problem is how to increase interest in reuse through e-service quality and perceived rates by mediating customer satisfaction? The aim of this research is to analyze the influence of e-service quality and perceived tariffs on customer satisfaction and its impact on intention to reuse. The sample for this research was OVO users in Semarang, specifally in Central Semarang, Tembalang, Gajah Mungkur, and South Semarang. With the total sample was 126 OVO users. SEM AMOS was used to analyze the data. The results of the analysis showed that e-service quality and perceived tariff had a significant effect on customer satisfaction in increasing interest in reuse. These empirical findings indicate that e-service quality influences customer satisfaction, perceived tariff has a positive effect on customer satisfaction, e-service quality has a positive effect on intention to reuse; perceived tariff has a positive effect on intention to reuse; and customer satisfaction has a positive effect on intention to reuse.

INTRODUCTION

Nowadays, technology in Indonesia is growing very fast. This technological development has a positive impact in all fields. Including in the field of buying and selling payments. Before the invention of currency for payment, the buying and selling system used a barter system. But with the development of technology, payments no longer require physical money. The advancement of technology in all fields, making the internet the foundation of all business in the company (Tiwari, P, et al. 2017). Along with the development of technology, Smartphones are mandatory to support people's daily lives as a means of communication that connects between communities and facilitates business activities and transactions (Puriwat, W., Tripopsakul, S., 2017). This is utilized to bring up

other innovations, one of which is innovation in terms of electronic transactions, namely with mobile payments.

The number of mobile payment users has increased, this is because mobile payment is considered a solution in making payments in the midst of a busy society. With mobile payments someone no longer needs to queue at a bank or atm to complete their transaction. However, not everyone in Indonesia has a bank account, so a new innovation emerged, namely the use of e-wallet technology. One of the e-payments that is growing rapidly is e-wallet because this is influenced by the emergence of e-commerce and marketplaces so that e-wallets are often used (Akhmadi, Martini, E., 2020). The advantages of this E-Wallet do not require a bank account, making an e-wallet can be done with a telephone number and email.

Various banking and non-banking institutions offer various e-wallets by emphasizing ease of use in transactions. There are various types of e-wallets with various advantages and disadvantages of each. In Indonesia, there is one e-wallet that is widely used, namely OVO. One of the digital money services from Indonesia is OVO, with the aim of making it easier for people to make all transactions, starting with Grab online motorcycle taxi payments, payment of transactions on Tokopedia, and payment of transactions at various merchants. OVO is an e-wallet made by LIPPO Group. With the many uses of OVO, it has become one of the most frequently used e-wallets in Indonesia. Based on Financial Times Confidential Research Mobile Payment data, there are several electronic money providers in Indonesia, namely GOPAY, OVO, T-cash, Dana, Doku and BCA Klikpay. E-wallets offer the convenience of adding balances or top-ups that can use various methods, starting with Bank assistance, to Indomaret and Alfamart outlets, with the ease of topping up balances making e-wallets a favorite to be used by the public, especially among teenagers who like practical things. As one of the most widely used e-wallets, OVO cannot be separated from various problems to maintain its existence or even problems that hinder OVO from becoming the most widely used e-wallet, including E-Wallet OVO often experiences interruptions, such as not being able to enter the application, some users complain about problems in transactions, such as failing to top-up the OVO balance, even though the balance in the Bank account has been deducted.

Based on the problems described above, it can reduce interest in using OVP ulan, in addition to the problems that users complain about, OVO often provides promotions to its users. These promotions include discount vouchers, Buy one Get one promos at certain times, to Cashback with a certain nominal, discounted shipping promos and other promotions. To make users tempted and make transactions, these promotions are displayed with advertisements that use sentences and visuals that attract users. Khairunissa, Suharyono, & Yulianto (2017) state that purchasing decisions can be influenced by providing sales promotions to consumers.

Research on the relationship between Perceived Rates, E-Service Quality, Customer Satisfaction, and Purchase / Reuse has been previously researched by experts with different research results. This research is intended to examine the advantages of OVO e-wallet based on several category indices. This is done in order to be able to measure the level of repurchase based on customer satisfaction based on Perceived Rates and E-Service Quality of OVO customers. Customer satisfaction is all the attitudes that users feel towards goods and services after they use them (Mowen et al., 2002). Kotler (2016) reveals that customer satisfaction is a level of user feeling after comparing the performance they feel compared to the expectations that users have.

The writing of this research will discuss the effect of Perceived Tariff and E-Service Quality on repurchase interest through customer satisfaction based on comparison categories for OVO application users in Semarang City. Research was conducted on the OVO e-wallet based on how far the influence was given by perceived tariffs and OVO e-service quality, because this application has various features, ranging from online motorcycle taxi payments, merchant payments, purchasing third party products such as credit, payment of electricity, telephone, internet and insurance bills, and other features. OVO is also one of the market leaders compared to other e-wallet applications.

Because of this, researchers have an interest in conducting research on the effect of Perceived Rates and E-Service Quality on OVO application customers so that they can create user satisfaction which can lead to increased repurchase interest.

METHOD

This research is a type of quantitative research. This research uses purposive sampling technique by sampling Semarang City residents who are active users of OVO, so that the sample cannot be selected randomly, because the respondents must be OVO users aimed at seeing the impact of their use on consumer behavior. The areas of Semarang city that are the object of this research are South Semarang District, Tembalang District, Central Semarang District, Gajah Mungkur District.

The population in this study are all residents / residing in Semarang City who use OVO. The areas of Semarang city that are the object of this research are South Semarang District, Tembalang District, Central Semarang District, Gajah Mungkur District. This study uses a purposive sampling technique by sampling residents of Semarang City who are OVO users, so the sample cannot be randomly selected because the respondent must be an OVO user to see the impact of its use on consumer behavior. Determination of a minimum sample of 5-10 times the number of indicators in the study, the SEM method also uses a sample of 100-200 respondents (Hair, 1995 in Ghozali, 2013). Based on the sample determination, a sample of 126 respondents was obtained.

This study uses the type of Primary Data. The data collection method used in general is the distribution of questionnaires to the samples used, the questionnaires distributed are various statements that are in accordance with the variable indicators used in this study and developed through various research constructs.

Analysis Technique

After obtaining data from the questionnaire results, the data processing is carried out. SPSS Amos software is used to help process data in this study. SPSS software stands for Statistical Product and Service Solutions is an application program that has the ability to perform high enough statistical analysis and is equipped with a data management system in a graphical environment where using descriptive menus and simple dialog boxes makes spss easy to understand how to operate. SPSS is often used in various studies, especially related to marketing and control and quality improvement. The use of this software is deemed suitable because it is related to marketing research on the OVO e-wallet. Analysis is carried out to find out whether the formulation of the problem that has been made is in accordance with the results of the questionnaire conducted. Data analysis using AMOS with the SEM method.

RESULTS AND DISCUSSION

In this study, the analysis was carried out using Structural Equation Modeling (SEM). The analysis process will be applied to the theoretical model that has been presented in the previous path diagram, with reference to the data that has been obtained. Before building the overall SEM model, testing of the factors that make up each variable will be carried out first. For this reason, the confirmatory factor analysis (CFA) model will be used. The goodness of fit test will also be conducted in CFA. Using the AMOS program, goodness of fit measures can be found in the output. Conclusions regarding the fit of the model will be determined based on the goodness of fit measures obtained. This goodness of fit test will be carried out first on the CFA model. The following is a form of analysis of the goodness of fit. Testing using the SEM model is carried out in stages. If the model obtained is not suitable (fit), it needs to be revised. Revision of the SEM model is carried out in response to problems found in the analysis results.

Respondent Identity

The majority of respondents were women, 56.35%, while male respondents were 43.65%. Based on this, it can be concluded that there are more female respondents than male respondents. Respondents according to age, respondents aged 17-25 years are the largest, namely 33.33%, then followed by ages 26-35 years as much as 29.37%, then ages 36-45 years as much as 20.64%, and the lowest age profile> 45 years as much as 16.66%. So that out of a total of 126 respondents, the age profile of 17-25 years is the largest, namely 42 people. Respondents according to Education Level, respondents with high school education level are the largest group, namely 55 people or 43.65%., then Diploma or Bachelor as much as 42.86%, and the last Postgraduate as much as 13.49%. Respondents according to Length of OVO Participation, respondents with a length of OVO participation of 1-3 years are the dominant ones, namely 61 people or 48.41% of all respondents. Respondents according to Residential Address, the profile of respondents who live in Tembalang Subdistrict. is the largest, namely 36 people or 28.57% of the total number of respondents.

Reliability and Validity Test

The reliability test is used to test the feasibility of the questionnaire, where the questionnaire is considered reliable if the Cronbach's Alpha value is more than 0.6. While the validity test is used to measure the extent to which respondents understand the questions asked in the questionnaire, with a value above 0.4 indicating that the data is valid.

Table 1. Reliability and Validity Test Results

Variables	Reliability	Validity
E service quality	0.776	0.569
Perceived fare	0.825	0.644
Customer satisfaction	0,789	0,581
Re-use interest	0,844	0,677

The results of the reliability and validity tests on each latent variable and its forming dimensions show that all variables are proven to be reliable, because each variable has a reliability value of more than 0.6. Therefore, it can be concluded that the questionnaire is still feasible to use.

The validity test results also show that each latent variable is a significant extraction result from the related dimensions. This is reflected in the validity value of each variable which is more than 0.4. Thus, it can be concluded that respondents understand the answers given in the research questionnaire.

Data Analysis

Structural Equation Modeling Analysis

Data processing at the full SEM model stage is analyzed through fit tests and statistical tests.

Table 2. Model Feasibility Testing Results
Structural Equation Model (SEM)

Goodness of Fit Index	Cut-off Value	Analysis Result	Model Evaluation
Chi - Square	Small (< 131,889)	106,227	Good
Probability	≥ 0.05	0,268	Good
RMSEA	≤ 0.08	0,026	Good
GFI	≥ 0.90	0,905	Good
AGFI	≥ 0.90	0,868	Marginal
TLI	≥ 0.95	0,986	Good
CFI	≥ 0.95	0,989	Good

The application of the theoretical framework to the model is considered to be in accordance with real conditions. The analysis results show a probability value of 0.268, which reflects that the model has a good evaluation.

Hypothesis Testing

Testing of each hypothesis in this study was carried out based on the Critical Ratio (CR) value of the causal relationship obtained through SEM analysis.

Regression Weight Structural Equational Model

			Estimate	S.E.	C.R.	P
Customer_Satisfaction	<---	Perceived_Tariff	,332	,128	2,581	,010
Customer_Satisfaction	<---	eService_Quality	,264	,096	2,739	,006
Interest_Use_Elder	<---	Customer_Satisfaction	,206	,101	2,037	,044
Interest_Use_Elder	<---	eService_Quality	,185	,093	1,986	,047
Interest_Use_Elder	<---	Perceived_Tariff	,313	,127	2,463	,014

Based on the test results, it shows that all CR values are above 1.96 and have a probability value of less than 0.05. From this test, it is concluded that all hypotheses proposed are accepted.

Discussion

Discussion of Hypothesis 1

Based on the calculation results, the value of the CR of the E service quality variable on customer satisfaction is 2.739 and the probability value shows 0.006. If the probability value is <0.05, it is concluded that E service quality has an influence on customer satisfaction. Thus it can be concluded that H1 is accepted. The results of this study indicate that good E service quality from the OVO e-

wallet will increase the level of customer satisfaction of OVO E-wallet users, so that high E service quality will also increase the level of customer satisfaction.

Discussion of Hypothesis 2

Based on the calculations obtained from the CR value of the E service quality variable on reuse interest, which is 1.986 and with a probability value showing 0.047. So that the probability value <0.05, it shows that E service quality has an influence on reuse interest. So it can be concluded that the proposed hypothesis 2 is accepted. The results of this study indicate that the good E service quality of the OVO E-wallet will increase the level of interest in reuse from OVO E-wallet users, so that high E service quality will increase the level of interest in reuse.

Discussion of Hypothesis 3

Based on the calculations obtained from the CR value on the perceived tariff variable to customer satisfaction is 2.581 and the probability value shows 0.010. Because the probability value is <0.05, it indicates that perceived tariff has an influence on customer satisfaction. Based on this, it can be concluded Hypothesis 3 proposed can be accepted. The results of this study indicate that good perceived tariff from the OVO E-wallet will increase the level of customer satisfaction of OVO E-wallet users, so that perceived tariffs that increase will also increase the level of customer satisfaction.

Discussion of Hypothesis 4

Based on the calculations obtained from the CR value on the perceived tariff variable on reuse interest is 2.463 and with a probability value of 0.014. The probability value = 0.014 <0.05, this indicates that perceived tariff has an effect on reuse interest. Therefore, it can be concluded that H4 is accepted. findings of this study indicate that good perceived tariff from the OVO E-wallet will increase the reuse interest of OVO E-wallet users, so that high perceived tariffs will increase reuse interest.

Discussion of Hypothesis 5

Based on the calculations obtained from the CR value on the customer satisfaction variable on reuse interest is 2.037 and with a probability value of 0.044. Because the probability value <0.05, it shows that customer satisfaction has an influence on reuse interest. Based on the test results, it can be concluded that the proposed hypothesis 5 is acceptable. results of this study indicate that good customer satisfaction from the OVO E-wallet will increase the reuse interest of users of the OVO E-wallet, so high customer satisfaction will increase reuse interest.

CONCLUSION

The present study aimed to investigate the influence of perceived tariffs and e-service quality on customer satisfaction and its subsequent impact on reuse interest, specifically in the context of OVO, a digital payment platform. The findings offer several significant conclusions.

First, both e-service quality and perceived tariffs were found to significantly influence customer satisfaction. Among these, perceived tariff emerged as the most dominant factor affecting satisfaction. This implies that favorable consumer perceptions regarding OVO's pricing structure are more strongly associated with enhanced customer satisfaction than the quality of its digital services.

Customers who perceive OVO's tariffs to be fair and reasonable are more likely to report higher levels of satisfaction.

Second, e-service quality, perceived tariffs, and customer satisfaction were all shown to significantly influence reuse interest. Again, perceived tariff had the most substantial impact on users' intention to reuse the service. This underscores the centrality of pricing perceptions in shaping customer loyalty behaviors—suggesting that customers with more positive evaluations of OVO's tariffs are more inclined to continue using the platform.

Third, the results demonstrated that customer satisfaction mediates the relationship between both e-service quality and perceived tariffs and the intention to reuse. This finding highlights the critical role of satisfaction in converting service perceptions into behavioral intentions. Simply put, the more satisfied customers are with OVO's services and pricing, the more likely they are to exhibit reuse behavior.

Finally, the proposed structural equation model (SEM) effectively captured the relationships between e-service quality, perceived tariffs, customer satisfaction, and reuse interest. The model proved to be appropriate and valuable in understanding how digital service factors influence user retention through satisfaction. These findings validate the utility of the model and justify its application in further research or managerial decision-making aimed at improving digital service strategies.

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