

CUSTOMER EXPECTATIONS IN E-WALLET SERVICES

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Abstract

This research aims to evaluate the variables in Malaysia's e-wallet services that may contribute to customer satisfaction. A financial institution has recently launched an e-wallet as an alternative payment system for customers. To increase their market share, service providers need to consider consumer expectations and find ways to improve customer loyalty. The research used a quantitative approach where questionnaires were used to gather information. Five hundred questionnaires were distributed among students in Kuala Lumpur through Google to different social groups. Within 14 days of the specified grace period, two hundred and twelve usable answers were obtained. In order to get further participation, three updates are typically sent to all the social classes. The findings indicate that three key factors are crucial: quality of service, confidence, and brand image.

Keywords E-Wallet, Service Quality, Trust, Brand Image, Satisfaction

1.0 INTRODUCTION

The payment market in Malaysia has been widely grown through the cashless or e-wallet payment method. The method of "going cashless" has recently gained popularity due to security concerns and crime issues, such as robbery and pickpocket. The cashless payment services industry was expected to be the fastest-growing industry between 2019 and 2021. It was reported that the acceptance level among the users increases at a compound annual growth rate of 53% by 2021, which was estimated to represent 16% of the Malaysian payment market share (Shamsudin et al., 2021). A digital wallet was the fourth most-used payment method (7%) in Malaysia (Shamsudin, Ishak, et al., 2020).

High internet penetration and an increasing number of smartphone users in Malaysia have encouraged more customers to make transactions using digital wallets. Numerous e-wallet applications are available in Malaysia, such as Touch' n Go eWallet, Boost, GrabPay, PayPal, and Maybank QRPay (Shamsudin et al., 2021). The e-wallet payment method is adapted for the convenience of customers to make transactions. The e-wallet payment system, supported by all mobile devices, allows customers to transfer money to other customers using the online banking system and make transactions using their allocated funds in their digital wallet. Apart from making payments to merchants, the e-wallet payment system also provides other services, such as loyalty card integration and marketing purposes.

A study reported that almost 62% of smartphone users today use a smartphone to do online shopping. Online shopping via mobile devices accounted for about 47% of e-commerce transactions—such transaction was expected to increase at a compound annual growth rate of 31.4% by 2021, amounting to USD 5.6 billion (Hasim et al., 2019). Apart from international companies, there are many businesses with e-wallet license in Malaysia. The number of services that incorporate the e-wallet payment method has increased, such as online shopping, e-hailing services, online gaming, and movie ticket booking system.

With the support of the central bank, service providers for digital wallet have made good progress in promoting the cashless payment method, with the increasing number and value of non-bank from 1 million in 2017 to 31.1 million in 2018 and from RM 240.3 million in 2017 to RM 1.3 billion in 2018, respectively (Rejikumar et al., 2019). Therefore, most mobile application companies in Malaysia extend their services to compete with their competitors. Nowadays, the mobile application industry has intense competition, which drives high switching costs, considering that customers are likely to switch to the digital wallet's best service provider.

2.1 CUSTOMER SATISFACTION

Customer satisfaction can be defined as the overall purchase evaluation (before, during, and after purchase) from customers' viewpoints. In other words, there can be positive and negative customer evaluations (Kumar et al., 2000). Customers are among the essential stakeholders in a company due to their influence and involvement in transactions as end-users (Ruzanna et al., 2020). In return, the company earns profits through the sales of products and services produced according to customers' needs and demands and customer retention that leads to customer loyalty (Shamsudin, Nayan, et al., 2020c). Therefore, to ensure that both

customers and companies benefit from these transactions, customers and companies should apply (Shamsudin, Nayan, et al., 2020d).

Customers create market demands. Businesses need to identify customers' needs and demands with different tastes and preferences (Ryu et al., 2010). Customer demand serves as a guideline for companies to produce products or services that can solve customer problems and their needs and demands, resulting in customer satisfaction and customer loyalty. Satisfied and loyal customers would repeat their purchases (Shamsudin, Ramle, et al., 2020). For instance, Tesco offers customer membership by implementing a loyalty card approach, specifically Tesco Clubcard, which helps the company retain customers and expand its business across the country.

When customers are satisfied with the products and services, businesses achieve their goal of creating value for customers. There are many methods for businesses to achieve customer satisfaction. Companies have to ensure the quality of the products and services offered to ensure customer satisfaction (Hamzah et al., 2017). Customer-oriented services enhance customer satisfaction (Wu, 2017). They should be familiar and able to explain any products in-store to decide on their purchase. Companies can only achieve the level of customer satisfaction by providing products and services of good quality and value of money (Shamsudin, Johari, et al., 2020). The quality of the products and services offered must align with the price set for customer satisfaction. Meanwhile, price-conscious customers are more aware of product or service price, rather than quality. Therefore, businesses need to identify their customer preference and market segment in order to enhance the level of customer satisfaction.

Having strong relationships with customers can develop customer loyalty, helping businesses sustain and remain stable in the marketplace (Hamzah et al., 2017). The company provides a website for customers to directly engage and interact with the company and give feedback and suggestions about the products (Izogo & Ogba, 2015). In conclusion, both businesses and customers rely on one another and benefit from the exchange value. Therefore, companies should analyze customers' tastes and preferences to satisfy their needs and demands to ensure customer satisfaction and customer loyalty. Their business strategies must be continuously improved to compete with their competitors and sustain themselves in the marketplace according to the dynamic and changing market trend and customer preference (Hussain et al., 2019).

2.2 SERVICE QUALITY

Quality represents the degree to which an entity satisfies its users' needs (Izogo & Ogba, 2015). Service quality can be defined as achieving customer expectations. The assessment conducted by a business is well-delivered and meets customer satisfaction. Service quality plays an essential role in the services industry's success due to the intangible nature of services (Shamsudin, Yazid, et al., 2020). Providing good service quality reflects an excellent corporate image of the business performance and contributes to positive customer perception. Various forms of service quality can affect business performance that consists of productivity and efficiency of how well services are provided to customers (Ramanathan et al., 2016).

Service quality consists of five dimensions: tangible, reliable, responsiveness, assurance, and empathy. These dimensions of service quality are incorporated in SERVQUAL developed by (A et al., 2005). The first element of service quality is tangible, which refers to different forms of physical facilities, equipment, personnel, and communication materials, including the staff's appearance. When employees concern about their appearance and ensure they always look smart and clean, customer satisfaction can be achieved (Parasuraman et al., 1994). Secondly, reliability refers to a business's capability to perform accurate services according to the standard policy and regulations. Reliability helps sustain a business in the industry when satisfied customers continue to use the service or make repeat purchases (Famiyeh et al., 2018). Thirdly, responsiveness is defined as a business's efficiency in performing the services through staff willingness and preparation to assist customers (Shamsudin, Rasol, et al., 2020). For example, they can help customers to solve their problems promptly. The fourth dimension of service quality is assurance, which is linked to a business's credibility in ensuring the delivery of useful services to gain customer confidence (Kant & Jaiswal, 2017). For example, employees have good knowledge of the products and can help customers to solve their problems. Lastly, empathy is defined as employees' concern towards customers by paying attention and willingness to solve their problems (Lau et al., 2019).

Service quality can be a factor that influences customer satisfaction, where service quality drives customers to repeat their purchase or use the same service (Shamsudin, Nayan, et al., 2020a). Repeat purchase leads to customer loyalty (Han et al., 2018). High service quality can be consistently implemented in a business, and excellent relationships with customers can be created. Through customer feedback, any dimension of services that a company lacks can be improved. Therefore, a business needs to maintain its service quality on the right track to

compete with its competitors and sustain itself in the marketplace. With that, companies would retain customers and encourage customer loyalty and ensure customer satisfaction (Ahmad et al., 2020).

2.3 BRAND IMAGE

According to Kotler (2001), brand image can be defined as one's beliefs, ideas, and impressions of an object. Brand image can also be explained as customer perception towards a brand. It describes a form of an image on how customers perceive a brand. Brand image is developed through customer interaction and experience before, during, and after the purchase (Shamsudin, Nayan, et al., 2020b). As mentioned by (Pooya et al., 2020), brand association's uniqueness is the overall mind reflection and beliefs of customers towards a particular brand with unique qualities, such as design, packaging, color, texture, and another abstract dimension, which can differentiate the business from its competitors.

Brand image can be in the logo, trademark, copyright, company design, packaging, and abstract dimension. For instance, large companies (e.g., Apple) have their logo and copyright. Customers recognize their brand image and capabilities, resulting in positive customer perception (Hafez, 2018). Besides, it is also easier for customers to acknowledge the company's newly launched products or services. An established brand image gives an advantage to businesses, as they can reduce their marketing cost. Therefore, companies can be more cost-efficient and allocate their production funds to improvise their product and service quality instead of promotional activities (Dinçer et al., 2019).

Having a strong brand image linked to social status and self-esteem can also lead to higher customer satisfaction and consumer confidence to purchase (Hafez, 2018). Some customers assume that owning products with high quality and the right brand image can increase their status and individual self-image (Shamsudin, Nayan, et al., 2020e).

Brand image differentiates a business from its competitors by boosting customer trust and developing their confidence in business performance and capability (Lee et al., 2019). Setting the right brand image can create positive perceptions and feelings towards the brand. When customers favor a particular brand, it can drive their purchase intention and lead to customer retention when the brand achieves its goal to satisfy customers (Rambocas et al., 2014). Hence, most businesses strive to establish their brand image to become the industry's key players and compete with their competitors.

2.4 TRUST

Trust is a set of beliefs that customers perceive towards a product or service based on their purchase behavior and experience (Ahmed et al., 2019). A group of thoughts is linked to its ability and customers to rely on honesty and reliability. Besides, a company's physical appearance and customers' purchase experience contribute to customer trust (Shamsudin, Hassan, et al., 2020). Through trust, customers believe that the company has the capability and credibility to satisfy their needs and demands (Dinçer et al., 2019). Gaining customer trust leads to customer satisfaction, which benefits a business.

Moreover, trust also substantially impacts a business because it leads to purchase intention among customers. According to (Rambocas et al., 2018), trust developed based on prior affective experience plays a crucial role in facilitating repurchase intention among customers. When trust is created, customers feel secured and safe when they perform transactions with the business. It would lead to repeat purchases as they would continue their investment, which benefits the company in terms of profits and strengthen its financial performance (Phan & Ghantous, 2013).

To gain customer trust, businesses should also be conducted ethically. All business information should be revealed without any false or misleading marketing to attract customers (Shamsudin, Azmi, et al., 2020). Most businesses conduct their promotional campaign unethically just to "bait" or promote their products, such as not stating the actual price or switching the price (Zamry & Nayan, 2020). As a result, customers would feel dissatisfied, lose their trust towards such businesses, and eventually switch to their competitors who offer the same products or services. As for online transactions, customers tend to choose the most secure platform for them to allocate their funds due to potential risks and fraud (Zulkifli et al., 2020). A digital wallet is one of the real-life examples in a transaction where customers allocate their funds using the cashless payment method is crucial.

In short, gaining customer trust involves producing products or services that satisfy customers' needs and demands and the commitment to conduct businesses ethically and consistently for customers (Hassan et al., 2020). Trust can lead to customer satisfaction through the mutually beneficial relationships between the company and its customers. Trust can significantly lead to customer satisfaction that benefits the company in terms of profits

through repeat purchase and enhance the engagement between the company and customers (Pooya et al., 2020).

2.5 PRICE

According to (Kotler 2017), price is the total amount being exchanged for a customer to benefit from the purchased product or service. Price plays a vital role in business, where it is one of the factors that determine a product or service (Ilyas & Nayan, 2020). Price in marketing indicates profit and revenue gained when the pricing meets customer demand. When businesses can identify customers' needs and demands, customers are driven to purchase the product or service, regardless of the price set. Companies must gain information from the market and competitors' analysis to ensure that their products and services are in the right need with the right customers (Larsson & Broström, 2019). It is easier for businesses to set the ideal pricing and position for their products and services in the marketplace once they understand the market demand.

In business, there are two main types of pricing, which are penetration and skimming price. Companies tend to set the price based on their financial objective, whether they want to profit in the short or long term (Hou et al., 2020). Although a low price is set, a business can get a high return on investment when mass production occurs due to increased customer traffic. Certain products or services are set at a higher price as the production of these products or services is continuously improvised to improve customer retention and customer satisfaction. Some customers are willing to pay more for high-quality products or services (Kumar et al., 2000).

For example, despite introducing a new iPhone model at a higher price, there is still a demand from Apple loyal customers due to brand and product quality that value money. Moreover, individual businesses set their price to maximize their profit in the short or long term. Companies must impose a reasonable price for their products and services to achieve their target revenue and profit and sustain in the marketplace (El-Adly, 2019). Therefore, businesses must determine their pricing objective as a guideline to identify and implement the best business strategy according to their business goals and objectives.

3.0 METHODOLOGY

A sample is a subset of the "target population or accessible population" in a study (Sutton et al., 2018). It refers to selected groups of elements that can be individuals, groups, or

organizations. For this study, residents in the Klang Valley, specifically Kuala Lumpur and Selangor, represented the target population.

Meanwhile, sampling techniques refer to the methods used to choose the sample frame. The convenience sampling technique, one of the non-probability sampling techniques, was employed in this study. This sampling technique eases the researcher to approach the respondents. There are numerous potential respondents in the Klang Valley, but only easily accessible respondents were conveniently sampled. As a result, a sample size of 150 respondents was gathered.

A questionnaire is a list of research or survey questions designed to extract specific information from the respondents. The questionnaire's four primary purposes: to collect appropriate data, make data comparable and amenable for analysis, minimize bias in formulating and asking questions, and create problems engaging and varied (Sarstedt et al., 2014). A questionnaire is a practical way to gather the required data from the targeted group (Khan et al., 2019). The researcher can also administer these questionnaires in various forms and select the type and format of questions (e.g., open-ended and closed-ended questions).

For this study, an online survey was conducted. The developed questionnaire with a five-point Likert scale consists of six sections: (1) Section A focuses on the demographic information of respondents, which include gender, age, occupation, e-wallet application used by respondents; (2) Section B focuses on customer satisfaction (dependent variable); (3) Section C focuses on service quality (independent variable); (4) Section D focuses on trust (independent variable); (5) Section E focuses on the brand image (independent variable); (6) Section F focuses on price (independent variable).

4.0 FINDINGS

Analysis of the Research Model with the Method *Partial Least Square* (PLS)

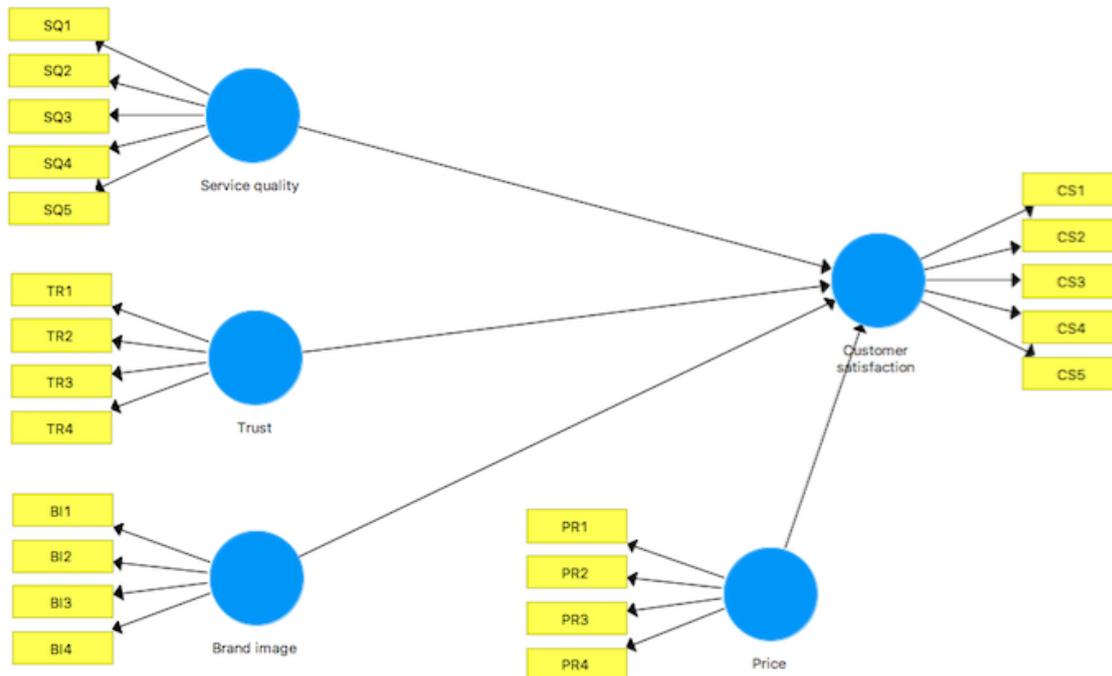
This study uses the PLS analysis technique with the SmartPLS Program. From the results of data processing, PLS analysis can be done by evaluating the structural equation model. In this evaluation, there are two essential evaluations. *First*, assess the measurement model (*outer model*) to determine the validity and reliability of indicators that measure latent variables. This study's instrument validity and reliability test criteria refer to discriminant validity, convergent validity, and composite reliability. *Second*, assess the inner and structural models to see the relationship between constructs, the significance value, and the research model's R-

square. Testing the Inner model in PLS analysis is done through bootstrap resampling.

Hypothesized Research Model.

The hypothesized model is developed using SmartPLS 3.2.7, as showed in figure 4.1 below, which consisted of sixty-three measured items using a 5 point Likert scale. These measured items were loaded on their respective constructs.

Figure 4. 1 Hypothesised Model of the Study



Evaluation of the Measurement Model (*Outer Model*)

The outer model or measurement model is an assessment of the validity and reliability of research variables. There are three criteria for assessing the outer models: discriminant validity, composite reliability, and convergent validity.

Discriminant validity

This study finds it essential further to assess its discriminant validity complementary to the prior assessments. In research, discriminant validity was used to measure the score of the square root of average (AVE). It was used to check whether the research instrument is valid in explaining or reflecting latent variables. Discriminant validity used is the square root of the average variance extracted (\sqrt{AVE}). Suppose the square root of the average variance extracted (\sqrt{AVE}) value of each variable is greater than the correlation value between the

latent variable and other latent variables. In that case, the instrument variable is said to be a valid discriminant.

Table 4.1 Average Variance Extracted (AVE)

No	Construct	Average Variance Extracted (AVE)
1	Brand Image	0.798
2	Customer Satisfaction	0.745
3	Price	0.827
4	Service Quality	0.675
5	Trust	0.811

Test results in Table 4.1 show that the value of the *average variance extracted* (AVE) is more than 0.5. According to Hair, Sarstedt, & Ringle (2017), the *average variance extracted* (AVE) of each latent construct should 0.5 or higher. All constructs showed a satisfactory explanation of more than 50% of conflicts of its items ranging from 0.675 to 0.827.

Table 4. 2 Fornell Larker's Criterion in Establishing Discriminant Validity (\sqrt{AVE})

	Brand Image	Customer Satisfaction	Price	Service Quality	Trust
Brand Image	0.894				
Customer Satisfaction	0.818	0.863			
Price	0.873	0.805	0.909		
Service Quality	0.837	0.825	0.817	0.822	
Trust	0.788	0.794	0.800	0.824	0.900

The table shows that the square root of the average variance extracted (\sqrt{AVE}) values of all variables are more significant than the correlation between latent variables and other latent variables. Each variable's instruments are valid discriminant. In compliance with Fornell-Larker's criterion, this study is keen to report that this study's constructs and items had confirmed its discriminant validity.

Convergent validity

Convergent validity measures an indicator's validity as a constructed measure, which can be seen from *outer loading*. The value outer loading can also be interpreted as the contribution of each indicator to the latent variable. *Outer loading* of an indicator with the highest value means that the indicator is the most substantial measure of the latent variable in question.

More clearly follows the results of the analysis and evaluation of measurement models for each research variable.

Table 4.3 Outer Loading Each Indicator

	Brand Image	Customer Satisfaction	Price	Service Quality	Trust
BI1	0.877				
BI2	0.873				
BI3	0.919				
BI4	0.904				
CS1		0.868			
CS2		0.876			
CS3		0.875			
CS4		0.828			
CS5		0.869			
PR1			0.926		
PR2			0.934		
PR3			0.910		
PR4			0.865		
SQ1				0.838	
SQ2				0.870	
SQ3				0.782	
SQ4				0.768	
SQ5				0.846	
TR1					0.913
TR2					0.914
TR3					0.875
TR4					0.898

All indicators in each variable have a value *outer loading* above 0.70, which means that the indicators are valid and able to measure latent variables.

Composite Reliability

Composite reliability tests the value *reliability* between the indicators of the construct that constitutes it. Results are *composite reliability* said to be good if the value is above 0.70. Test results of *composite reliability* of the measurement model are presented in Table 4.4.

Table 4.4 Composite Reliability of Constructs

No.	Construct	Composite Reliability
1	Brand Image	0.941
2	Customer Satisfaction	0.936
3	Price	0.950
4	Service Quality	0.912
5	Trust	0.945

The test results in Table 4.4 obtained the value of composite *reliability of* all variables above 0.70. These results mean that the six latent variables analyzed have good composite reliability. It is concluded that all instruments used in this study have met the criteria or are suitable for measurement of the five latent variables: brand image, customer satisfaction, price, service quality, and trust.

Testing of Inner Models and Research Hypotheses

Inner models or structural models' role is to evaluate the value coefficient path of the relationship between latent variables. The PLS model output, structural model testing, and hypotheses are performed by looking at the estimated path coefficient values and critical point values t-(t-statistics) significant at $\alpha = 0.05$.

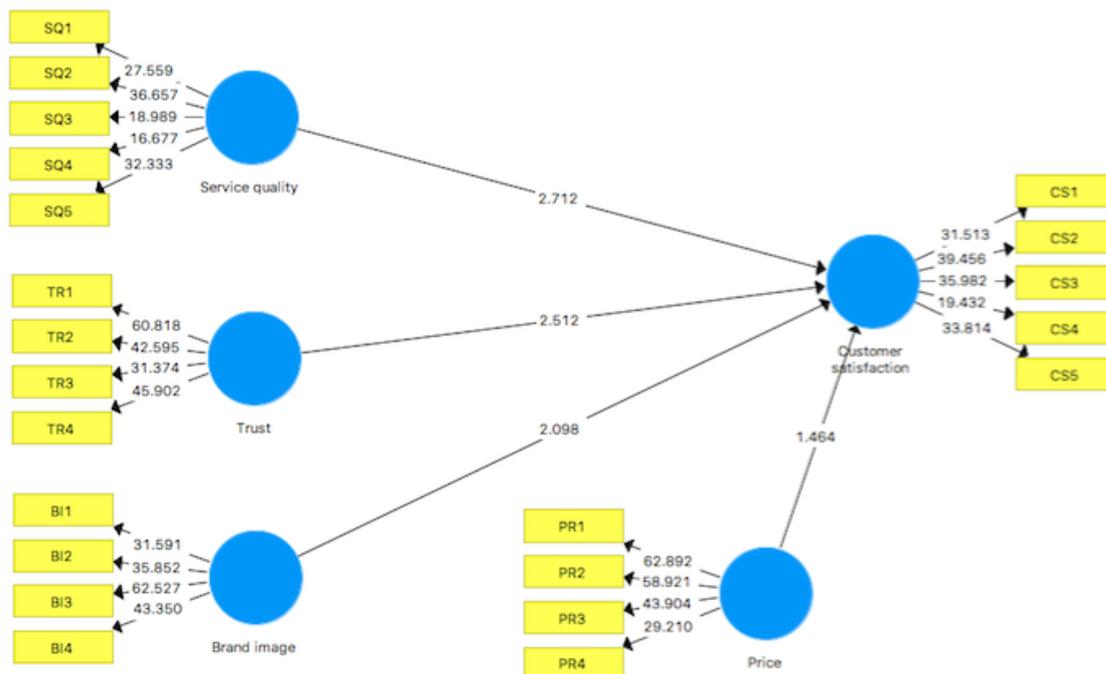


Table 4.5 Path coefficients on relationship

Relationship	Original sample (β)	Sample Mean (M)	Standard Deviation STDV	T - Statistics	P-Values
Brand Image -> Customer Satisfaction	0.249	0.245	0.119	2.098	0.036
Price -> Customer Satisfaction	0.170	0.172	0.116	1.464	0.144
Service Quality -> Customer Satisfaction	0.302	0.294	0.112	2.712	0.007
Trust -> Customer Satisfaction	0.213	0.224	0.085	2.512	0.012

Based on the above table, the result for path coefficients on the relationship between BI (brand image) and CS (customer satisfaction) was β 0.249. The result of the *t*-value and *p*-value explicated that BI has a strong positive relationship with customer satisfaction. The result shows that *t*-value = 2.098 and *p*-value = 0.036. This is confirmed that BI's relationship (brand image) toward CS (customer satisfaction) is significant. The results show that the *t*-value of more than 1.96 and a *p*-value of less than 0.05. Considering the assessment result of the structural model's path relationship had delineated that BI positively impacts customer satisfaction.

The result for path coefficients on the relationship between PR (price) and CS (customer satisfaction) was β 0.170. The following test on significant results through bootstrapping procedure showed *t*-value = 1.464, which less than the cut-off of 1.96, and *p*-value = 0.144, which is more than 0.05. Hence, this had confirmed that the relationship of PR (price) toward CS (customer satisfaction) is not significant. Considering the assessment result of the structural model's path relationship had delineated that PR has a negative impact on customer satisfaction.

The result for path coefficients on the relationship between SQ (service quality) and CS (customer satisfaction) was β 0.302. The impact on *t*-value and *p*-value explicated that SQ has a strong positive relationship with customer satisfaction where *t*-value = 2.712 and *p*-value = 0.007. Hence, this had confirmed that the relationship of SQ (service quality) toward CS (customer satisfaction) is significant because of the *t*-value of more than 1.96 and a *p*-value of less than 0.05. Considering the assessment result of the structural model's path relationship had delineated that SQ positively impacted customer satisfaction.

The result for path coefficients on the relationship between TR (trust) and CS (customer satisfaction) was β 0.213. The t -value and p -value explicated that TR has a strong positive relationship with customer satisfaction where t -value = 2.512 and p -value = 0.012. Hence, this had confirmed that the relationship of TR (trust) toward CS (customer satisfaction) is significant because of the t -value of more than 1.96 and a p -value of less than 0.05. Considering the assessment result of the structural model's path relationship had delineated that TR positively impacted customer satisfaction.

5.0 CONCLUSION

The results of the study emphasis that customer is very much concerns on the service quality. Service providers must ensure that they maintain some service level guarantee and make it known to the public about their policy. At the same time customer is very concerns about customer services. Service providers must ensure that they are responsive and reliable. Besides that, the staff on customer services must be exposed to empathy and attentive.

The results also show that brand image is one of the factors that may lead to customer satisfaction. Brand image is part of the overall brand equity. The brand itself translated into many versions of how customers perceived each or specific brand. The service provider may need to conduct brand awareness and communicate more frequently with their target market to create product and brand awareness.

It was also highlighted that besides service quality and brand image, trust is another critical factor that may lead to customer satisfaction. Brand image and customer trust can only be gained based on customer experiences. Service providers need to ensure that they provide the best services to meet customer expectations and eventually satisfy them.

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