

# Analisis Faktor Customer Experience terhadap Proses Trust Transfer E-commerce Shopee yang Memengaruhi Adopsi Bank Digital SeaBank = Analysis of Customer Experience Factors on the Shopee E-commerce Trust Transfer Process Influencing SeaBank Digital Bank Adoption

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## Abstrak

Perkembangan internet dan smartphone mendorong berbagai kegiatan, salah satunya pembayaran, untuk dilakukan secara online dengan memanfaatkan teknologi mobile. Saat ini bank sudah mulai menyediakan layanan digital only bank. Namun, masih banyak pro-kontra terkait bank digital di Indonesia. Oleh karena itu, penelitian ini bertujuan untuk meneliti adopsi digital banking yang melibatkan perpindahan kepercayaan dari suatu e-commerce yang sudah banyak dipercayai dengan menggunakan teori trust transfer beserta faktor-faktor customer experience yang memengaruhi proses trust transfer tersebut. Penelitian ini menggunakan studi kasus bank digital SeaBank dengan e-commerce Shopee yang memiliki satu parent group yang sama yaitu Sea Group. Pendekatan kuantitatif pada penelitian ini memanfaatkan data dari penyebaran kuesioner daring dengan total 629 responden. Kemudian, data diolah menggunakan metode partial least squares structural equation modeling (PLS-SEM) dengan perangkat lunak SmartPLS 4. Hasil analisis data menunjukkan faktor customer cost, convenience, perceived ease of use, informativeness, dan relationship investment berpengaruh secara positif kepada trust in Shopee. Lalu, faktor customisation, customer cost, dan relationship investment berpengaruh secara positif kepada loyalty to Shopee. Selain itu, ditemukan bahwa trust in Shopee dan loyalty to Shopee memengaruhi trust in SeaBank secara positif, serta trust in SeaBank memengaruhi intention to use SeaBank secara positif, sehingga penelitian ini memperkuat teori trust transfer. Di lain sisi, faktor customisation tidak memengaruhi trust in Shopee dan faktor convenience, perceived ease of use, dan informativeness tidak memengaruhi loyalty to Shopee. Namun, penolakan beberapa hipotesis tersebut telah divalidasi oleh enam narasumber wawancara yang merupakan pengguna aktif Shopee. Implikasi teoritis penelitian ini adalah perluasan mengenai pengaruh customer experience terhadap value yang diberikan perusahaan kepada customer, dapat meningkatkan kepercayaan dan kesetiaan pengguna sekaligus memberikan fakta baru mengenai proses trust transfer hingga menjadi intention to use antara Shopee dengan SeaBank dalam konteks customer experience.

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The development of the internet and smartphones has facilitated various activities, including online payments, by leveraging mobile technology. Currently, banks have begun offering digital-only banking services. However, there are still many pros and cons related to digital banks in Indonesia. Therefore, this research aims to examine the adoption of digital banking, involving the transfer of trust from a well-established e-commerce platform, using the trust transfer theory and the factors of customer experience that influence this trust transfer process. This study focuses on the case of SeaBank, a digital bank, and Shopee, an e-commerce platform, which share the same parent group, Sea Group. The quantitative approach in this research utilizes data collected through online questionnaires with a total of 629 respondents. The data is then analyzed using the partial least squares structural equation modeling (PLS-SEM) method with SmartPLS4 software. The results of the data analysis show that factors such as customer cost, convenience,

perceived ease of use, informativeness, and relationship investment have a positive influence on trust in Shopee. Furthermore, customisation, customer cost, and relationship investment have a positive impact on loyalty to Shopee. Additionally, trust in Shopee and loyalty to Shopee positively affect trust in SeaBank, and trust in SeaBank positively influences the intention to use SeaBank, thus strengthening the trust transfer theory. On the other hand, customisation does not affect trust in Shopee, and factors such as convenience, perceived ease of use, and informativeness do not influence loyalty to Shopee. However, the rejection of these hypotheses has been validated by six interviewees who are active Shopee users. The theoretical implications of this research include expanding the understanding of the influence of customer experience on the value provided by companies to customers, which can enhance user trust and loyalty, while also providing new insights into the trust transfer process leading to the intention to use between Shopee and SeaBank in the context of customer experience.