THE IMPACT OF BRAND IMAGE AND E-SERVICE QUALITY ON PURCHASING DECISIONS THROUGH CONSUMER SATISFACTION AS AN INTERVENING VARIABLE
(A STUDY FOR SHOPEE- PAY USERS AT SEMARANG CITY)

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Abstract: *In today's era, growth and development heavily rely on technology and innovation, shaping the digitalization era where cash transactions are becoming less common. Many people are adapting to the process of innovation and digitalization by replacing cash with E-Wallets, which are practical and efficient. This research is to analyze the influence of brand image and electronic service quality on purchasing decisions through consumer satisfaction as an intervening variable in the context of Shopee-Pay users in Semarang City. The rapidly evolving e-commerce landscape, a profound understanding of the factors influencing consumer behavior is crucial for a company's success. The Smart- PLS analysis method is employed in this study to examine the relationships between the variables. Data is collected through surveys conducted among Shopee-Pay users in Semarang City and then analyzed using PLS with a sample of 96 needed. Research findings indicate that brand image and E- service quality significantly impact consumer satisfaction, which in turn affects purchasing decisions. These findings provide a deeper understanding of consumer behavior dynamics within e-commerce platforms such as Shopee-Pay. This research offers valuable contributions to practitioners and researchers in designing more effective marketing strategies and enhancing consumer experiences in online shopping.*

Keywords: *Brand Image, E- Service Quality, Consumer Satisfaction, Purchasing Decision*

Background

The rapid advancement of information technology has profoundly altered lifestyles across Indonesian society, both in urban and rural areas. Smartphones have become indispensable tools, facilitating communication, social interaction via mobile channels and social media, conducting business, and even performing online financial transactions. Concurrently, financial technology (Fintech) has revolutionized the traditional payment landscape with the introduction of E-wallets, offering efficient and secure mobile payment solutions. This shift reflects a broader societal trend towards convenient and rapid economic activities, transitioning from cash to non-cash payments.

Consumers now benefit from the speed and convenience of E-money for transactions, including refunds and purchases at supermarkets and minimarkets. The digital empowerment of consumers has also led to greater education and informed decision-making through easy access to product information and online shopping, further driving the preference for cashless transactions over traditional methods like debit or credit cards.

Table 1. E- Money Value Transaction

Years	Transaction Value	Units
2010	5 Billion	10 Million
2011	10 Billion	15 Million
2012	15 Billion	20 Million
2013	19 Billion	50 Million
2014	19,5 Billion	50 Million
2015	20 Billion	60 Million

Years	Transaction Value	Units
2016	25 Billion	70 Million
2017	30 Billion	90 Million
2018	55 Billion	150 Million
2019	90 Billion	250 Million

Source: Katadata.com

Based on data sourced from Bank Indonesia, the surge in electronic money transactions during 2019 signifies a substantial shift in consumer behavior, marking heightened acceptance and adaptation within the Marketing 4.0 era. This modern marketing paradigm seamlessly integrates offline and online interactions, placing significant emphasis on factors such as Brand Image, E-Service quality, and Customer Satisfaction as pivotal elements influencing consumer purchasing decisions (Kotler, 2017).

Brand Image, defined as consumers' perceptions of a product or service, holds a critical rolein shaping purchase decisions by establishing differentiation and fostering consumer trust (Firmansyah, 2019; Bailey & Milligan, 2022). Research by Susanti and Wardana (2021) reinforces the positive impact of brand image on customer satisfaction, suggesting that a favorable perception of a brand enhances consumer satisfaction levels and positively influences purchasing intent. Moreover, the concept of consumer satisfaction, as elucidated by Tjiptono (2014), is paramount for fostering repeat purchases and sustaining competitiveness in the marketplace that involve purchasing experiences.

High levels of satisfaction not only enhance customer loyalty but also serve as a crucial determinant in influencing future buying behavior and word-of-mouth recommendations. Despite being a relatively new entrant in the E-Wallet sector, ShopeePay has rapidly gained market share, leveraging the success of the Shopee e-commerce platform. However, compared to established competitors such as GoPay and OVO, ShopeePay currently trails in E-Wallet usage, highlighting the imperative for ongoing enhancement of their E-Wallet services to effectively compete and consolidate their position in the market.

In conclusion, the data from Bank Indonesia underscores the evolving landscape of electronic transactions, driven by increasing consumer adoption and adaptation to digital payment methods. For ShopeePay and other players in the E-Wallet sector, aligning with consumer expectations through robust brand image, superior E-Service quality, and enhanced customer satisfaction will be pivotal in capturing market share and sustaining growth in the dynamic digital economy.

Data analysis reveals that OVO leads as the most widely adopted digital wallet among respondents, capturing 58.9% of users, closely followed by GoPay at 58.4%, and ShopeePay in third place with 56.4%. Dana ranks fourth with 55.7% user adoption, while other digital wallets show lower usage rates. Despite ShopeePay's strong market presence, its recent decline from fourth to third place highlights challenges in sustaining adoption and competing effectively in the dynamic digital payment landscape.

Maintaining high e-service quality is identified as pivotal for cultivating positive consumer relationships, a viewpoint underscored by Laurent (2016). Effective e-service not only enhances consumer satisfaction, as supported by Hafeez (2012) and Prasetyo (2016), but also drives customer recommendations and repeat engagements. ShopeePay's commitment to comprehensive e-service accessibility available 24/7 across multiple communication channels including phone, email, live chat, and social media demonstrates their dedication to delivering exceptional transaction experiences and promptly resolving customer concerns.

While ShopeePay has achieved rapid growth through strategic brand image reinforcement, it is crucial to recognize that success in the competitive e-commerce and e-wallet sectors requires more than strong branding alone. Consumer satisfaction ratings indicate that ShopeePay is emerging as a market leader, yet there are notable consumer complaints regarding the complexity, inefficiency, and latency of ShopeePay's e-services. These issues undermine the overall customer experience and highlight areas where further improvement is needed to align with consumer expectations and compete effectively against industry leaders.

In conclusion, while ShopeePay has made significant strides in establishing its brand and expanding its market share, ongoing enhancement of e-service quality and addressing consumer feedback are essential for sustaining growth and solidifying its position in the increasingly competitive digital payments market. Continued strategic investment in improving service delivery and resolving operational challenges will be critical in enhancing user satisfaction and driving long-term success for ShopeePay.

This study represents an in-depth exploration into the intricate dynamics of perceived service quality across different service channels, comparing online platforms with traditional methods, guided by the comprehensive service quality model dimensions including tangibility, reliability, responsiveness, assurance, and empathy as outlined by Parasuraman, Zeithaml, and Berry (2013). Unlike traditional service delivery contexts, electronic services pose unique challenges such as server disruptions, network connectivity issues, and other technical intricacies (Collier & Bienstock, 2006). The study leverages insights from Chang and Chen (2008) to investigate the interplay between e-service quality, consumer satisfaction, and subsequent purchasing decisions, particularly within the context of online sales environments.

For ShopeePay, a robust and resilient brand image holds critical significance due to its pivotal role in facilitating seamless shopping experiences and enhancing financial accessibility for users. The quality of services provided by ShopeePay significantly influences customer satisfaction levels, thereby shaping their decisions regarding continued usage and engagement. This study endeavors to analyze how ShopeePay's established brand image, coupled with its evolving e-service quality initiatives, contributes to its positioning as a leading E-Wallet service provider in comparison to industry peers.

Drawing from the research framework proposed by Homburg et al. (2009), which posits that consumer satisfaction acts as a mediator in the relationship between brand image and purchasing decisions, this investigation focuses on understanding the adoption patterns of cashless payment trends among residents of Semarang. It aims to assess their satisfaction levels with specific e-service attributes offered by ShopeePay, thereby shedding light on consumer preferences and experiences in utilizing digital payment solutions.

This scholarly endeavor is encapsulated within the study titled "The Impact of Brand Image and E-Service Qualities on Purchasing Decisions through Consumer Satisfaction: A Study of ShopeePay Users in Semarang City." By delving deeper into these dynamics, the study seeks to provide valuable insights that can inform strategic initiatives aimed at enhancing ShopeePay's service offerings, optimizing user experiences, and fostering enduring customer loyalty in the competitive landscape of digital financial services.

Ultimately, the findings from this study are anticipated to contribute substantively to the academic discourse on service quality in digital platforms and provide actionable recommendations for ShopeePay and similar entities looking to refine their strategies for sustainable growth and market leadership.

Theoretical Study

Consumer Behavior

According to Swasta and Handoko (2015), consumer behavior is an individual activity that is directly involved in obtaining and using goods and services including the process of making decisions and preparing the determinants of these activities

Purchasing Decision

According to Kotler (2011), Among the many variables influencing a consumer's decision to buy a good or service, quality, cost, and well-known brands are typically the first things that come to mind. Product choice is up to the consumer to decide whether or not to purchase a product; therefore, the business must concentrate on those customers and the alternatives they are thinking about. Brand Choice is a decision about which brand to purchase must be made by consumers. Divergences exist among every brand. Dealer choice is that buyer has to choose which dealer to go see. Every buyer has unique concerns and considerations. Finding a dealer can be influenced by a variety of factors, including proximity, affordability, low prices, and a full inventory of goods. Purchase Timing is the timing of a consumer's buying decision can vary. Purchase Amount is where consumers have the ability to decide how much of a thing to purchase. There may be many purchases made. Payment Method is consuming the product or service; consumers can make well-informed judgments about how they would like to pay for it.

E- Service Quality

Chase et al. (2020) defines e-service quality as a type of higher-quality service for online media that links buyers and sellers to facilitate successful and efficient buying experiences. According to Hafeez (2012) E-service quality have a positive effect on customer satisfaction. According to Prasetyo's (2016), e-service quality aims to make customers feel more efficient in carrying out transactions in terms of costs and time. Information quality is the primary determinant of perceived service quality is the content found on the website. Security is concerning how a website's customers can verify that it is reliable. Functionality is the technical of a site or application, the extent which the site or application can function properly. Customer Relationship is a virtual community was created within websites that may be categorized as online social groups to give users and clients the chance to discuss ideas and share information with one another. Responsiveness is depending on how quickly a website reacts to users in an online setting, for example, by answering queries from users in a timely manner or by attending to their requirements and complaints. Fulfillment refers to how well the website delivers its goods and services and how well it fixes problems that crop up during the transaction process.

Consumer Satisfaction

Kotler and Keller (2016) describe consumer satisfaction as "a person's assessment of a product's perceived performance relative to their expectations. If the product fails to fulfil expectations, the customer is disappointed. Tjiptono (2014) conceptualizes consumer satisfaction as feelings that emerge as an output assessment of the experience of using a product or service. Satisfaction perceived by consumers will encourage them to continue to make purchases. Customer satisfaction has an important role in maintaining competition and market position of a company, the results of this study are in line with findings from Wibisono (2018), Rosmaniar (2021) found that consumer satisfaction has an influence on purchase decision.

Satisfaction comes when a product meets or surpasses the customer's expectations. Conformity to expectations is the level of conformance referring to how well the actual service performance fits with consumer expectations. with what is perceived by consumers. Interested in returning Is the consumer's willingness to visit again or do something reuse of related services. Willingness to recommend is the willingness of consumers to recommend services that have been provided felt towards friends or family.

Brand Image

According to Kotler et al. (2017), a brand is a sign, symbol, or design that is used, alone or in combination, to differentiate and represent the seller of a product or service. Firmansyah (2019) defines a brand as a customer's perception that emerges when they recall the brand of a particular product. Bailey & Milligan (2022) mentions that brands can become roads in establishing a self-label as well as establishing an attachment to the notion we are what we buy by adding color, interest, and preferences can help consumers in making decisions because the brand could be anywhere. Brand image is one of them the first observed problem and be determined by the customer before selecting a product as well as purchase decisions. The business needs to stand out from its rivals with its brand.

The entire range of consumer encounters with a brand contributes to its overall image. Customers' exposure to and interactions with advertising, packaging, product quality, customer service, and other touchpoints result in these experiences. Brand Identity: This encompasses the visual and physical aspects of a brand, such as its logo, color scheme, packaging, and overall company identity. Brand Personality: Refers to the human-like characteristics associated with a brand. It helps differentiate one brand from another and influences how consumers perceive and connect with it. Brand Association: These are the mental connections, emotions, and responses evoked when consumers think about a particular brand. It includes perceptions of the brand's products, services, and overall culture. Brand Attitude and Behavior: Describes how consumers perceive and interact with a brand based on its communication, actions, and consistency. Maintaining a positive brand image through both external branding efforts and internal practices is crucial. Brand Benefits: Refers to the tangible and intangible advantages that consumers receive from associating with a brand. This includes both functional benefits (meeting consumer needs) and emotional benefits (enhancing consumer experience and value). These elements collectively shape how a brand is perceived, remembered, and chosen by consumers in the marketplace.

Research Hypothesis

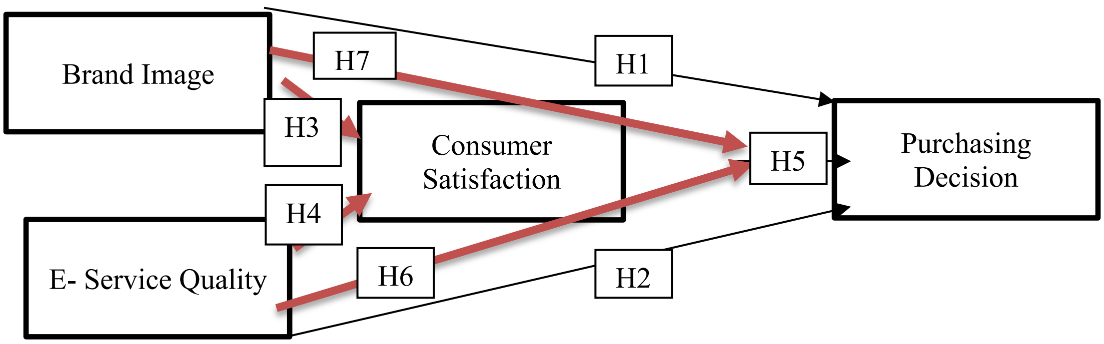

Figure 1 Research Framework

H_1	:	Brand image (X1)has significant impact on purchasing decision (Y) using ShopeePay.
H_2	:	E- Service quality (X2) has significant impact on purchasing decision (Y) using ShopeePay.
H_3	:	Brand image (X1) has a significant impact on consumer satisfaction (Z) when using ShopeePay.
H_4	:	E-service quality (X2) has significant impact on consumer satisfaction (Z) when using ShopeePay.
H_5	:	Consumer Satisfaction (Z) has significant impact on purchasing decision (Y)
H_6	:	Brand image (X1) has significant impact on purchasing decision (Y) through consumer satisfaction (Z) as an Intervening Variable

H_7 : E- service quality (X2) has significant impact on purchasing decision (Y) through consumer satisfaction (Z) as an Intervening Variable

Research Method

This research is of the explanatory research type. Nonprobability sampling and purposive sampling techniques are applied for sample selection in this study. The data in this research consists of quantitative data. The quantitative data in this study are sourced from questionnaire responses collected from respondents and processed using Smart-PLS. The scale used in this research is the Likert Scale. The population in this study is ShopeePay users in Semarang. The sample size used is 96 respondents.

Results and Discussions

The research data were processed using Smart-PLS. The following is an analysis of the results from the data processing that has been conducted.

Table 2. data processing results

	Path Coefficient	*T-Statistics*	*P-Values*	**Conclusion**
Direct Effect				
Brand Image (X1) -> Purchasing Decision (Y1)	0.080	1.101	0.271	**H1 Rejected**
E- Service Quality (X2) -> Purchasing Decision (Y1)	0.284	3.593	0.000	**H2 Accepted**
Brand Image (X1) -> Consumer Satisfaction (Z1)	0.319	3.186	0.001	**H3 Accepted**
E- Service Quality (X2) -> Consumer Satisfaction(Z)	0.37	2.614	0.009	**H4 Accepted**
Consumer Satisfaction (Z) -> Purchasing Decision (Y)	0.366	4.194	0.000	**H5 Accepted**
	Path Coefficient	***T-Statistics***	***P-Values***	**Conclusion**
Direct Effect				
Brand Image (X1) -> Purchasing Decision (Y)	0.080	1.101	0.271	***Full Mediation***
Indirect Effect				
Brand Image (X1) -> Consumer Satisfaction (Z1) -> Purchasing Decision (Y1)	0.117	2.349	0.019	
	Path Coefficient	***T-Statistics***	***P-Values***	**Conclusion**
Direct Effect				
E-Service Quality (X2) -> Purchasing Decision (Y1)	0.37	2.614	0.009	***Partial Mediation***
Indirect Effect				
E- Service Quality (X2) -> Consumer Satisfaction(Z1) -> Purchasing Decision (Y1)	0.106	2.064	0.039	

Source: Processed Data (2023)

The analysis derived from table 2 offers a comprehensive exploration of the interrelationships among Brand Image (X1), E-Service Quality (X2), Consumer Satisfaction (Z1), and Purchasing Decision (Y1) within the context of ShopeePay users in Semarang. Beginning with Brand Image, the study reveals a positive association with Consumer Satisfaction (Z1), although statistically nonsignificant, suggesting that while Brand Image positively influences user perceptions of the service, it does not unconditionally guarantee satisfaction in transactional settings. However, through the mediating role of Consumer Satisfaction (Z1), Brand Image significantly impacts Purchasing Decision (Y1), indicating that higher levels of customer satisfaction augment the effect of brand perception on actual purchasing behavior.Conversely, E-Service Quality (X2) demonstrates a direct and statistically significant positive effect on Consumer Satisfaction (Z1). This underscores the pivotal role of service quality in shaping user satisfaction within the ShopeePay platform. Moreover, mediated by Consumer Satisfaction (Z1), E-Service Quality (X2) significantly influences Purchasing Decision (Y1). This mediation underscores that satisfaction with service quality amplifies its impact on users' decisions to engage in transactions through ShopeePay. The findings underscore the mediating role of Consumer Satisfaction (Z1) in both relationships. In the case of Brand Image, satisfaction acts as a crucial intermediary between brand perception and purchasing behavior, highlighting the nuanced influence of perceived image on actual consumer decisions. Similarly, for E-Service Quality, consumer satisfaction serves as a critical link, magnifying the influence of service quality on purchasing decisions.

In conclusion, these results emphasize that while both Brand Image and E-Service Quality independently shape consumer behavior, their effects are significantly enhanced through the lens of Consumer Satisfaction. This mediation underscores the imperative of maintaining high levels of user satisfaction among ShopeePay users in Semarang, thereby enriching their overall experience and propensity to transact via the platform. Such insights are pivotal for ShopeePay in refining its strategic initiatives to optimize user satisfaction and fortify its market position within the competitive e-wallet landscape.

Table 3. AVE Score Validity Test

Variable	*Average Varience Extracted* (AVE)
Brand Image (X1)	0.614
E- Service Quality (X2)	0.592
Purchasing Decision (Y1)	0.669
Consumer Satisfaction (Z1)	0.597

Source: Processsed Data (2023)

Based on the comprehensive analysis of the data presented in the table, it has been conclusively determined that the Average Variance Extracted (AVE) value for each variable surpasses the minimum threshold necessary to establish its validity, thereby providing the confidence needed to proceed seamlessly with the next stages of data processing and analysis.

Table 4. AVE Root Validity Test

Variable	*Average Varience Extracted* (AVE)	Akar AVE
Brand Image (X1)	0.614	0.783
Customer Experience (X2)	0.592	0.769
Purchasing Decision(Y1)	0.669	0.818
Consumer Satisfaction (Z1)	0.597	0.705

Source: Processsed Data (2023)

From table 4 it can be said that the AVE roots obtained have been processed and proven to be valid. The next step is to look at the output results of the AVE root correlation between constructs, which can be seen in table 4, namely as follows.

Table 5. Validity Test of AVE Root Correlation Output

Variable	*Brand Image*	*Consumer Satisfaction*	*E-Service Quality*	*Purchasing Decision*
Brand Image	0.783			
Consumer Satisfaction	0.413	0.773		
E-Service Quality	0.342	0.401	0.769	
Purchasing Decision	0.443	0.705	0.573	0.818

Source: Processed Data (2023)

From table 5 is that each variable in the study—Brand Image, E-Service Quality, Consumer Satisfaction, and Purchasing Decision—demonstrates high discriminant validity. This is evidenced by the Average Variance Extracted (AVE) root values for each construct exceeding the correlations between variables. Specifically, the AVE root for Brand Image (0.783) and other variables indicates that each construct is sufficiently distinct from the others in the analysis. This validates the data and confirms that the variables are reliably measured and distinct in their respective contributions to the study's framework.

Table 6. Reliablity Testing Cronbach's Alpha and Composite Reliability

Variable	*Cronchback's alpha*	*Composite Reliability*
Brand Image (X1)	0.922	0.931
E- Service Quality (X2)	0.865	0.871
Purchasing Decision (Y1)	0.938	0.942
Consumer Satisfaction (Z1)	0.955	0.957

Source: Processed Data (2023)

From table 6 is that it confirms strong discriminant validity among the variables studied—Brand Image, E-Service Quality, Consumer Satisfaction, and Purchasing Decision. Discriminant validity is supported by the fact that each construct's Average Variance Extracted (AVE) root value exceeds the correlations between variables. This indicates that each variable is sufficiently unique and distinct from the others, validating the reliability of the data and ensuring that each construct measures a distinct aspect of the study's framework effectively.

Table 7. Table R-Square

Variable	*R-Square*
Consumer Satisfaction (Z1)	0.247
Purchasing Decision (Y1)	0.646

Source: Processed Data (2023)

From table 7, the results show that the influence of Brand Image and E- Service quality on Consumer Satisfaction has an R-Square score of 0.247 which is interpreted as the variability of the Consumer Satisfaction construct using the Brand Image and E- Service quality variables which has a percentage of 24.7%, while 76.8% are other variables that are not in this research study

Conclusions and Suggestions

Conclusions:

The comprehensive study on factors influencing consumers' decisions regarding ShopeePay adoption and usage provides a detailed exploration into several key dimensions of consumer behavior and service quality. Initially, the research unveils that Shopee's brand image has a limited direct influence on consumers' purchasing decisions related to ShopeePay. This intriguing finding suggests that while brand perception contributes to consumer attitudes, it alone does not significantly sway consumer choices in favor of adopting ShopeePay, highlighting the presence of other pivotal factors at play in the decision-making process.

In contrast, the study underscores the critical role of e-service quality as a decisive factor positively influencing consumers' decisions to embrace ShopeePay. It reveals a compelling correlation between higher standards of service delivery and increased adoption rates of ShopeePay, underscoring the fundamental importance of operational efficiency and exemplary customer service in shaping consumer preferences in the digital payment sector.

Moreover, consumer satisfaction emerges as a central determinant influencing purchasing decision concerning ShopeePay. The study illuminates how satisfied users are more likely to engage with the platform consistently, indicating a robust linkage between user experience, satisfaction levels, and sustained usage of digital payment solutions.

Furthermore, the research highlights the significant positive relationship between e-service quality and consumer satisfaction. It elucidates that superior service delivery directly enhances user satisfaction with ShopeePay, reinforcing the notion that operational excellence contributes significantly to fostering positive user experiences and overall satisfaction with the platform. Delving deeper into the dynamics of consumer behavior, the study confirms that consumer satisfaction plays a pivotal role in influencing consumers' decisions to continue using ShopeePay over time. This finding underscores the critical imperative of maintaining high service standards to nurture customer loyalty and sustain adoption of digital payment solutions amidst competitive market conditions.

Additionally, the study examines how brand image influences purchasing decisions indirectly through its impact on consumer satisfaction. It suggests that enhancing brand perception can lead to heightened satisfaction among users, thereby indirectly fostering increased adoption and usage of ShopeePay. Similarly, the study identifies that e-service quality also indirectly influences purchasing decisions through its positive effects on consumer satisfaction. This underscores the integral role of service quality in shaping consumer perceptions and cultivating enduring loyalty towards the ShopeePay platform.

In summary, these comprehensive findings provide a holistic understanding of the multifaceted factors driving consumer decision-making in the adoption and usage of digital payment platforms like ShopeePay. They underscore the interconnectedness of brand image, e-service quality, consumer satisfaction, and their combined influence in shaping perceptions and fostering sustained adoption of digital payment solutions in today's competitive marketplace. Such insights are invaluable for ShopeePay and similar entities in refining their strategies to enhance service offerings, optimize user experiences, and ultimately strengthen their market position in the evolving digital economy.

Suggestions:

To enhance ShopeePay's market position and drive increased user adoption, a multifaceted approach encompassing strategic initiatives across brand image enhancement, e-service quality improvement, and consumer satisfaction enhancement is recommended. Firstly, enhancing Brand Image entails implementing targeted promotional campaigns and offering attractive vouchers aimed at both attracting new users and retaining existing ones. These efforts are designed to shape positive consumer perceptions of the ShopeePay brand, fostering trust and cultivating deeper levels of brand loyalty over time. By consistently reinforcing its value proposition through effective communication and engaging marketing strategies, ShopeePay can strengthen its brand presence in the competitive e-wallet landscape.

Secondly, elevating E-Service Quality involves a commitment to continuous development and enhancement of the ShopeePay application. This includes prioritizing advancements in security measures to safeguard user transactions and personal information, as well as optimizing the platform's user interface and functionality to ensure a seamless and intuitive user experience. By focusing on user-centric design principles and proactive troubleshooting of technical issues, ShopeePay can solidify its reputation as a reliable and user-friendly e-wallet option, thereby enhancing user trust and satisfaction.

Thirdly, boosting Consumer Satisfaction requires refining and expanding upon application features that directly impact user experience. This encompasses improving functionalities such as order tracking, payment processing speed, and customer support responsiveness. Additionally, offering diverse and personalized promotions tailored to meet varying consumer preferences and shopping behaviors can further enhance user engagement and satisfaction levels. By listening attentively to user feedback and adapting swiftly to evolving consumer needs, ShopeePay can effectively strengthen its position as a preferred digital payment solution among users.

Collectively, these strategic initiatives are designed to synergistically reinforce ShopeePay's Brand Image, E-Service Quality, and Consumer Satisfaction pillars. By aligning these efforts with a comprehensive understanding of market trends and user expectations, ShopeePay can foster greater overall user satisfaction and loyalty. This holistic approach not only aims to attract new users but also to retain existing ones by consistently delivering exceptional value and an outstanding user experience. Ultimately, these actions will position ShopeePay competitively within the e-wallet market, driving sustained growth and success in the digital payment ecosystem.

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