THE EFFECT OF TRUST, EMOTIONAL MARKETING, AND SPIRITUAL MARKETING ON CONSUMER DECISIONS TO CHOOSE SHOPEE PAY DIGITAL WALLET SERVICES

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Abstract: This study aims to analyze the relationship between trust, emotional marketing, and spiritual marketing through consumer decisions of digital wallets offered by Shopee pay. Digital wallets have been seen as a facility that provides convenience in transactions even though this technology also has risks, especially related to payments. Therefore, this study considers the factors of trust, emotional marketing, and spiritual marketing on consumer decisions to choose Shopee to pay digital wallets. This study uses a questionnaire for respondents as many as 82 people. This research is an explanatory study with analytical techniques using Smart PLS. The results show that emotional marketing affects consumer decisions in choosing a Shopee pay digital wallet. Meanwhile, trust and spiritual marketing have no significant effect on consumer decisions.

Keywords: consumer decisions, emotional marketing, Shopee pay, spiritual marketing, trust

Abstrak: Tujuan dari penelitian ini adalah menganalisis hubungan antara kepercayaan, pemasaran emosional dan pemasaran spiritual terhadap keputusan konsumen dalam menggunakan dompet digital yang ditawarkan Shopeepay. Dompet digital diketahui sebagai fasilitas yang menyediakan kenyamanan dalam transaksi meskipun teknologi ini mempunyai banya resiko terutama yang berhubungan dengan pembayaran. Untuk itu, penelitian ini mempertimbangkan beberapa faktor yaitu lepercayaan, pemasaran emosional dan pemasaran spiritual terhadap keputusan konsumen dalam memilih dompet digital Shopee pay. Penelitian ini menggunakan kuesioner yang disebar kepada 82 responden. Penelitian ini merupakan penelitian explanatory dengan teknik analisisnya menggunakan Smart PLS. Hasil menunjukkan bahwa pemasaran emosional berpengaruh terhadap keputusan konsumen dalam memilih daompet digital Shoee pay. Sementara kepercayaan dan pemasaran spiritual tidak berpengaruh terhadap keputusan konsumen.

Kata kunci: keputusan konsumen, pemasaran emosional, pembayaran Shopee, pemasaran spiritual, kepercayaan

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INTRODUCTION

Technology has developed so much and human lifestyles have also changed in line with the development of these technologies. Currently, humans have undergone a digital changing. Most human activities are carried out online, especially buying and selling transactions and payments. Acceptance of payments through mobile payments has also increased from year to year in various countries. Digital wallets were first recognized as a tool for storing money in electronic form, but have become popular because they are suitable for providing a convenient way for internet users to store and use online shopping information (Handayani & Novitasari, 2020).

In Indonesia, there are several local companies that offer digital wallet services, including Shopeepay, Go-Pay and Ovo. The average service offered is around bill payment services, purchasing necessities to loan funds. Everything is done online, although it can also be used offline at merchants. The map of competition between digital wallets in Indonesia is getting tighter when digital transactions are the main choice of society at this time. This makes the kings of digital wallet players use various strategies to boost transactions. This situation is very beneficial for consumers.

Similar with Shopee pay. Shopee Pay is one of the services owned by e-commerce Shopee which is under the auspices of the Sea Group. Based on data collected by Databoks, currently Shopee Pay is the largest e-commerce and e-wallet the most widely used e-wallet in Indonesia (Aeni, 2021). Shopee users reach 10 (ten) million people per month or 120 million people entering the fourth quarter in 2021 (Rahardyan, 2021). The Shopee Pay service is here with the aim of making it easier for users to make online. Consumers are given ease and convenience in transacting. The surge in new cases of Covid-19 has forced many people to carry out activities at home. This is a blessing for fintech payments, which experience an increase in transactions because there are many services whose demand is increasing, such as food delivery and shopping services at supermarkets, or as payment services in telemedicine (Mayasari, 2021). Not infrequently discount or cashback is given to gain consumer confidence in using the digital wallet. However, the use of this digital wallet cannot be separated from the risks that can arise because transactions are carried out without face to face or not face to face. Therefore, consumer trust is

the goal of various marketing strategies carried out by the Shopee pay digital wallet.

In consumer decision making through a problem solving process. In this study, purchasing decisions are variables that are considered quite important considering that there are many Shopeepay competitors who also have more features and other attractive offers. This is enough to emphasize the need for various considerations in making decisions by consumers. Trust is crucial, this is because transactions occur virtual or online, or it can be said that sellers and buyers do not meet face-to-face.

The average consumer goes through almost the same emotional process in deciding whether to buy a product/service or not. If a product/service has the same attributes or product functions, then consumers begin to use their emotional in determining the product/service to be used. If a product/service has succeeded in stealing the emotional and spiritual side of consumers, it can be said that consumers will be loyal and and choose products or services that match their hearts. Therefore, it is very important to discuss the relationship between consumer decisions, trust, emotional marketing and spiritual marketing.

The purpose of this research is to analyse the relationship between trust, emotional marketing and spiritual marketing through consumer decisions. Researcher use the scientific methodes for the problem solving approach. Before doing quantitative analysis, the researcher makes a hypothesis and collects primary data through a questionnaire.

Bernd H Schmitt in his book, Experiental Marketing (Schmitt, 1999), descibe that experience provides sensory, emotional, cognitive, behavioral, and relational values that replace functional values. This is illustrates that consumers prioritize the emotional things compared to the function of the product. This condition is very interesting because it found that the positive psichology of consumer can build the development of consumer behaviour in decide using some product or services. It is very important for companies to know about the consumer psychology to determine the right strategy in marketing their products or services.

The Research on emotional marketing and spiritual marketing has been done by many researchers. One of the studies conducted by Hindarsah et al. (2021). Hindarsyah and his friends found that emotional

marketing and spiritual marketing have a positive influence on consumer decisions, while trust is included in the indicators of emotional marketing. Another research was conducted by Rini & Absah (2017) using the unit of analysis of Islamic banking. The results also show that there is a significant direct and indirect relationship between emotional marketing and spiritual marketing on consumer decisions. Then trust in this study is part of the variable consumer satisfaction. The position of research on previous research is to confirm this research and previous research is used as a supporting theory in developing the concept of thinking in this study.

Based on the situation and conditions, this research need to analyse about consumer behaviour, especially consumer decision in using digital wallet payment of Shopee pay through trust, emotional marketing and spiritual marketing. The hypotesis of the research consist of how variable trust, emotional marketing and spiritual marketing can bring the positif effect for consumer decision in using Shopee pay.

METHODS

This research was explanatory study or hypothesis testing study that uses a quantitative approach using inferential descriptive statistics that describe each research variable. In this study, researchers explained the causal relationship (cause and effect) between variables. The data in the study used primary data whose surveyed by a questionnaire of google form to people whom had used Shopeepay digital wallet payment. Therefore, before testing the hypothesis, the researcher tested the validity and reliability of the quality of the indicators or questionnaire questions. The result for data validation is almost all the question was valid because the significance value is > 0.5 and reliable because it has a construct reliability value > 0.7 (Hair Jr et al. 2021).

Calculation of the number of samples is related to the number of variables used, therefore the researchers used the Tabachnik and Fisell techniques. Using Tabachnik formula, $n > 50 + 8m$, researcher get the number of respondents was 82 people. The initial process of the research is to analyze the characteristics of the respondents based on gender, age, marital status, income and last education.

This study analyzed data using the Partial Least Square (PLS) approach. PLS is a Structural Equation Modeling component or variant-basedAccording to (Hair Jr et al. 2021). PLS is an alternative approach that shifts from a covariance-based SEM approach to a variance-based approach. PLS is a powerful analytical method (Hair Jr et al. 2021), because it is not based on many normally distributed assumptions, the sample does not have to be large.

Trust is an important factor that makes consumers determine whether he/she will buy or not. Trust is 'willingness to be uncertain as a result of submission to another party (Mayer et al. 1995; Priyono, 2017). In this research, researcher use three characteristics are also referred to as 'trustworthiness' as indicators, consist of ability, integrity, dan benevolence. Many studies have shown that trust has very significant influence on consumer decisions. Among them is research conducted by (Kim et al. 2008) and (Mahliza, 2020) which has result that trust is have the significant effect to consumer decision. These research had a different result from Djan & Rubbiah (2020). Djan and Rubbiah said that trust has no significant effect to purchase decision. It was very interesting to analyse about the relation between trust and purchase decision. Therefore, the researcher proposes the first hypotesis
H1: Trust has a positif effect on consumer decisions

Emotional marketing is the coorporate strategy to create sustainable relationships with customers (Hindarsah et al. 2021). Sometimes consumers put forward everything that evokes emotions in buying a product or service. This is evidence by research conducted by Pereira (2022); Harahap (2015);(Khuong & Tram, 2015). They said that emotional marketing had a significant effect to purchase decisions. The differences of their research lies in the indicators. In this research,, researcher use the indicators from (Hindarsah et al. 2021) consist of equity, experience and energy. Researcher also built the second hypotesis that:
H2: Emotional marketing has a positif effect on consumer decisions

Spiritual marketing is not about the transactions of business but also the transaction in the pleasure of Allah (Hindarsah et al. 2021; Rini & Absah, 2017). The indicators for this variable consist of theisis (*rabbaniyah*), Ethical employees (*akhlaqiyah*), realistic (*alwaqi' iyyah*) and humanistic (*al-insaniyyah*). The research which discussed about spiritual marketing

came from Costa (2018) and Husaeni & Saepudin (2017). Eventhough they said that spiritual marketing has a significant positive effect to purchase decision, but the unit analysis is more toward the company. It becomes interesting for researcher to discuss about the spiritual marketing in different unit analysis and build the third hypotesis.

H3: Spiritual marketing has a positif effect on consumer decisions

The relatioinship between variables aabove illustrates tha the perspective in looking at problems based on the formation of consumer decisions depend on three things, consist of trust, emotional marketing and spiritual marketing. The relationship between these variable is describes in the research paradigm in Figure 1.

RESULTS

Profile of Respondents

In the study there were not too significant differences in terms of gender of Shopee pay digital wallet users (42.7% male, 57.3% female). This identifies that the Shopee pay digital wallet has characteristics that are favored by women although they are also favored by men. Judging from the class of economic ability, Shopee pay is widely used by consumers with middle-upper economic ability (monthly income between 2 million to 5 million). Most of the users have their last education is Strata 1 college.

Evaluation of the Outer Model

The measurement model or Outer Model with reflective indicators is evaluated with convergent and discriminant validity of the indicators and composite reliability for indicator blocks (Chin, 1998; Kwong & Wong, 2019). The initial model of this research starts from the construct of consumer decisions measured by 3 reflective indicators, namely trust, emotional marketing and spiritual marketing. Trust which is a variable X1 is measured by 8 reflective indicators, emotional marketing (variable X2) is measured by 6 reflective indicators, spiritual marketing (variable

X3) is measured by 8 reflective indicators while the decision to choose (variable Y) is measured by 4 reflective indicators. Output result fot outer loading in Table 1. After evaluating the measurement model, the indicators used are not entirely valid and reliable. So that the appropriate structural model for this research is obtained, which is shown in Figure 2.

Loading

Cross Loading is a construct correlation with measurement items larger than other construct sizes, so it shows that latent constructs predict their block size better than other block sizes (Kwong & Wong, 2019). The test results from Cross Loading can be seen in Table 2.

Table 1. Output result fot outer loading

	X1	X2	X3	Y
T4	0.882			
T5	0.782			
EM1		0.912		
EM2		0.901		
SM3			0.820	
SM5			0.828	
SM6			0.716	
SM7			0.815	
SM8			0.746	
KM3				0.916
KM4				0.940

Table 2. Cross loading output

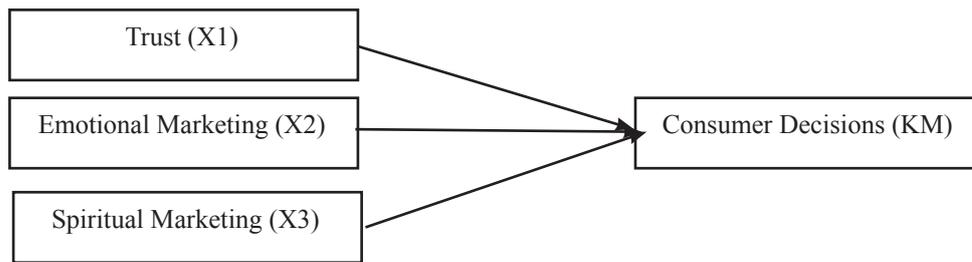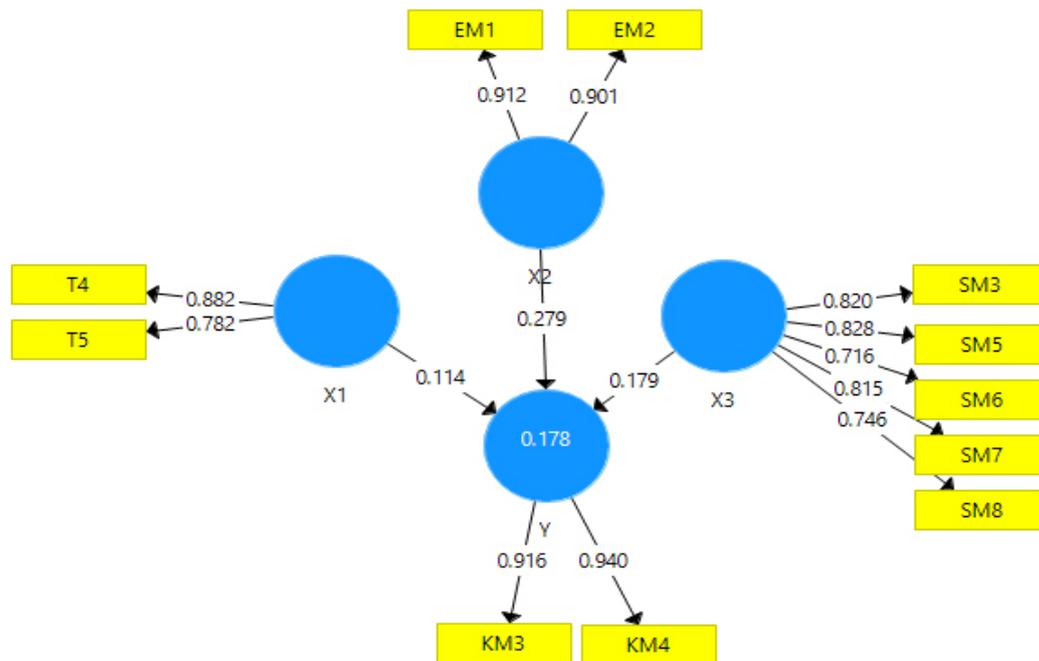|	X1	X2	X3	Y
EM1	0.657	0.912	0.003	0.347
EM2	0.708	0.901	0.063	0.326
KM3	0.253	0.283	0.241	0.916
KM4	0.367	0.398	0.135	0.940
SM3	0.068	0.017	0.820	0.194
SM5	0.203	0.187	0.828	0.188
SM6	0.046	0.018	0.716	0.004
SM7	-0.087	-0.113	0.815	0.119
SM8	-0.018	-0.093	0.746	0.089
T4	0.882	0.735	0.121	0.318
T5	0.782	0.493	0.001	0.240

Figure 1. Research framework

Figure 2. Research model

Convergent Validity

Individual reflective measure is said to be high if it has a correlation of more than 0.70 with the construct to be measured. However, for research in the early stages of developing a measurement scale, a loading value of 0.50 to 0.60 is considered sufficient (Chin, 1998; Kwong & Wong, 2019). Based on the measurement results, it was found that all indicators, namely the analysis of research variables with a loading factor greater than 0.70, were declared significant or met the convergent validity with a high reflective measure.

Average Variance Extracted (AVE) and Latent Correlation

Another method to assess discriminatory validity is to compare the value square root of Average Variance Extracted (AVE) of each construct with the correlation

between constructs and other constructs in the model. If the value of the square root of the AVE for each construct is greater than the correlation value between constructs and other constructs in the model, then it is said to have a good discriminant validity value (Kwong & Wong, 2019). The results of the AVE test show that all variables have a value > 0.50 so it can be said that each indicator that has been measured can reflect their respective variables validly (Table 3).

The next examination of convergent validity is the reliability construct by looking at the output of composite reliability or Cronbach's alpha. Criteria are said to be reliable if the value is > 0.70 (Kwong & Wong, 2019). In the results of this study, almost all Cronbach's alpha values were > 0.70 except for the latent variable X1. However, it can still be said that the criteria are reliable.

Evaluation of the Inner Model

The inner model is a test by evaluating between latent constructs that have been hypothesized in the study, while bootstrapping procedure or technique resampling. Resampling means that respondents are drawn randomly by replacement, from the original sample many times until an observation is obtained (Hair Jr et al. 2021). Furthermore, it is seen how much strength the dependent exogenous and endogenous variables are in this initial model by looking at the magnitude of the R Square for each endogenous variable. R Square values of 0.75, 0.50, and 0.25 indicate that the model is strong, moderate, and weak (Hair Jr et al. 2021). (Chin, 1998) also provides criteria for R Square values of 0.67, 0.33 and 0.19 as strong, moderate, and weak (Chin, 1998).

The calculation results explain the relationship between variables that affect the variables in the R-Square, the RSquare of the consumer decision variable is 0.178 or 17.8% (Table 4). This means that 82.2% is influenced by other factors outside the study. The outside factors could be influences from factor besides trust, emotional marketing and spiritual marketing, for example because the functional, the prior needs of costumer or the unavailability item. However, it can be said that the model formed is categorized as a weak model because the R square less than 33% (Chin, 1998).

Significance Testing

In seeking the constancy of the proposed model, the value of the relationship between one variable and other variables or the value of the path (rho) is seen by looking at the value of O (original sample) and the statistical T value as a statement of the value of the significance level of the relationship between one variable with other variables (the significance level is taken at the 5% error level or is at T above 1.96). It is known that the value of the T table for the 95% confidence level (α of 5%) and the degrees of freedom (df) = n-2 = 82 – 2 = 68 is 1.664.

Trust does not have a direct effect on consumer decisions because the T statistic is smaller than the T table, namely 0.75 < T-table (1.664) (Table 5). The results of the parameter coefficient test between trust and consumer decisions show that there is coefficient of direct effect as 0.114. This result is contrary to the research done by by (Kim et al. 2008; Mahliza, 2020). Trust indicators consist of ability, integrity, dan benevolence doesn't have any effect to consumer decisions.

Table 3. Construct reliability and validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.566	0.595	0.819	0.694
X2	0.783	0.785	0.902	0.822
X3	0.864	0.871	0.890	0.618
Y	0.839	0.854	0.925	0.860

Table 4. Output calculation R square

	R Square	R Square Adjusted
Y	0.178	0.146

Table 5. Confidence intervals bias corrected

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Stat (|O/STDEV|)	P Value
X1 → Y	0.114	0.144	0.153	0.750	0.454
X2 → Y	0.279	0.265	0.139	2.007	0.045
X3 → Y	0.179	0.185	0.178	1.004	0.316

Different with trust, variable emotional marketing known to have a direct effect on consumer decision, because Tstat 2.007>Ttable 1.664 with a coefficient of 0.279 (Table 5). This result was conducted by the research from Pereira (2022); Harahap (2015); Khuong & Tram (2015) with indicators equity, experience and energy.

The spiritual marketing known to have no direct effect (Tstat 1.004 < T table 1.664) with a coefficient of 0.179 (Table 5). It means that spiritual marketing which consist of theisis (*rabbaniyah*), Ethical employees (*akhlaqiyah*), realistic (*alwaqi' iyyah*) and humanistic (*al-insaniyyah*) doesn't bring any significant effect to consumer decisions. This result similar with Costa (2018) and Husaeni & Saepudin (2017) eventhough it has different unit of anylisis.

This study was limited to trust, emotional marketing and spiritual marketing on consumer decisions in using digital wallet payment. Other variables, which influence consumer decisions such as the item performance, the prior needs of costumer or the unavailability should be used because they are factors which might be influenced consumer behaviour.

Management Implications

In accordance with the results of research on the relationship between the variables of trust, emotional marketing and spiritual marketing on consumer decisions in choosing a Shopee pay digital wallet, it is necessary to emphasize the importance of giving priority to aspects related to developing appropriate marketing strategies in the formation of functional and emotional satisfaction of consumers when using Shopee pay services, especially the influential variable, namely emotional marketing. Several things can be a priority for Shopee management in develop and make a marketing strategies regarding emotional marketing such as adding the function of Shopee Pay service products, apart from being a digital wallet, it can also be an investment vehicle for users. In addition, the procurement of discounts or cashback in order to attract new customers must always be done in an attractive and easy way. For example, through bundling. Easy access must also be improved so that consumers are comfortable in opening applications and transacting without network disturbances. In addition to ease of access, ease of payment is also something that needs to be considered. Adding a flexible installment period can be an option. For innovation or product development, it can be done by procuring new features in the application, for example by inserting icon in the message text or presenting a video call when contacting customer service. Although other variables such as trust and spiritual marketing do not have a significant effect, Shopee's development still has to be done.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of the analysis and discussion carried out, it has been concluded that the trust and spiritual marketing have no significant effect on consumer decisions. Meanwhile, the emotional marketing has a significant effect on consumer decisions. These variables are referenced in order to increase the added value and increase the serviceability of the Shopee pay digital wallet. Variables Trust and spiritual marketing do not significantly influence visitor decisions, but they are still important and must be improved.

Recommendations

This research focuses on consumer attitudes, but the development of future research can be done by focusing on the producer or service owner side. In addition, research can also be carried out to see the relationship between variables with other consumer attitude factors or for other types of digital wallets. With a variety of research focuses, it is hoped that it can strengthen the development and quality of digital wallets from the perspective of consumers and producers or digital wallet's owners.

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