Customer Trust In The Use Of Shopeepay And Their Impact On Millennial User Satisfaction In The Covid-19 Era

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Abstract

During COVID-19, there was a significant increase in the use of E-money among the community. Using e-money as a transaction tool in everyday life requires a trust factor. If people already believe in the technology/system of e-money, they will easily use it in their daily transactions. So, this research aims to determine the effect of Customer Trust on the use of ShopeePay and its impact on Millennial User Satisfaction in the COVID-19 Era. The hypothesis is Customer Trust influences the Use of ShopeePay and its implications on Millennial User Satisfaction in the COVID-19 Era. This study uses a quantitative method using descriptive and verification research methods. The Respondents were 97 respondents selected using the Non Probability Sampling method with the Unknown Population Sampling calculation technique. The data analysis technique used in this study is Structural Equation Model (SEM) and hypothesis testing using SmartPLS software version 3. The results show that Customer Trust positively and significantly affects ShopeePay usage. Customer Trust has a positive and significant effect on Millennial User Satisfaction. Using ShopeePay has a positive and significant effect on Millennial User Satisfaction. This study also shows that ShopeePay is more competent with similar applications. ShopeePay is a reliable and trustworthy platform. ShopeePay is in line with the characteristics of the millennial generation. The millennial generation wants everything to be practical, fast, and efficient. ShopeePay balance replenishment is also easy, providing time efficiency because the process is fast.

Keywords—Customer Trust, Millenial User Satisfaction; ShopeePay;

I. INTRODUCTION

In 2022, internet penetration reached 62.5% of the world's total population, which is known to have increased to 4.95 billion people using the internet. These data indicate a growth of 192 million (+4.0%) over the past year, believed to be much higher than this number due to research and reporting restrictions caused by Covid-19 (Kemp, 2022). In Indonesia, internet users reached 202.6 million, or 73.7% of the total population of 274.9 million in January 2021. The number of internet users in Indonesia increased during the COVID-19 pandemic due to the implementation of online learning and work-from-home policies (Kemp, 2021).

Most internet users are millennials. The millennial generation, also known as Gen Y, is people who were born in 1980-2000 with an age range of 19 to 39 years. They were born in an era of advanced technology. In both the sharing economy and collaborative consumption, Millennials have been recognized as an outstanding consumer group (Činjarević, Kožo, & Berberović, 2019). The millennial generation has the characteristics of multitasking in the use of technology and often illustrated by the name *Internet generation* or *Connect 24/7* (Činjarević, Kožo, & Berberović, 2019). The development of information technology has changed people's lifestyles and made people increasingly rely on the existence of information technology.

These technological advances create new challenges, one of which is in the marketing industry. Now people are very comfortable enjoying technological advances that are rapidly growing. There is no need to shop or pay bills directly to the store. All of this can be done online using a smartphone. Advances in technological developments have made entrepreneurs compete to be at the forefront of marketing technology, trying to fulfill customer needs, keeping customers with attractive promotional offers, and providing quality services to customers. Satisfying customer needs well, maintaining good relationships with customers, and providing quality services can create customer satisfaction (Dienaeni, 2020).

The application of information technology has been widely used in people's daily activities. One of them is a non-cash payment media that is rapidly growing every day, accompanied by various innovations to make it more effective, safe, fast, and convenient. These technological advances have changed people's lifestyles and often make people tend to be more consumptive. The use of smartphones in Indonesian society is increasing, causing the trend of non-cash payments to grow. Moreover, this is used as a ground for financial service companies to

offer transactions that can be carried out by the public effectively and efficiently through e-wallet brands launched by various financial services companies. An E-wallet is a type of electronic money where the money is stored on a server, not on a chip card (Aji, Berakon, & Husin, 2020). In Indonesia, several server-based e-money (e-wallet) providers such as Go-Pay, OVO, Link Aja, and DANA exist. Users can save money for every online transaction, such as food payments, online shopping, and airline tickets. The digital wallet application can be downloaded for free through everyone's smartphone.

At the end of 2019, the COVID-19 virus encountered the world, including Indonesia. In Indonesia, the coronavirus spread in early 2020. Indonesia is currently facing a national disaster from the COVID-19 pandemic. The government has taken several steps to deal with the spread of the COVID-19 virus, including the gradual implementation of Pembatasan Sosial Berskala Besar (PSBB) in areas where the spread of the COVID-19 virus is elevated, one of which is in the West Java region. The World Health Organization (WHO) urges the public to implement contactless payments. The use of contactless payment is to reduce contact with cash payments using digital wallets or electronic transactions. So it is expected that it can reduce the risk of being infected with the coronavirus that sticks to money, credit cards, or the hands of people who give or receive the money. Many people end up using e-commerce to fulfill their daily needs. The use of e-commerce also implements government requests to limit the usage of cash or paper money. Currently, many supermarkets also provide digital services. Electronic wallets have made it easier for people to complete transactions, primarily by limiting the use of cash or paper (Fatoni, Susilawati, Yulianti, & Iskandar, 2019). Based on a survey conducted in DKI Jakarta from April 20 to May 5, 2020, a survey showed that most citizens tended to increase online shopping. This increase is illustrated by the intensity of spending, which was previously only 1 to 5 times a month, to 1 to 10 times during the implementation of Pembatasan Sosial Berskala Besar (PSBB) (Pusat Penelitian Oseanografi - LIPI, 2020).

December 2020, electronic money transactions' value reached Rp 22.13 trillion. Not only that, but this figure also rose 12.17% compared to November 2021, which reached Rp 31.29 trillion. In November 2021, the volume of e-money transactions in Indonesia reached 530.02 million transactions. Then one month later, in December 2021, that number increased 13.63% to 602.29 million times (Annur, 2022). This shows that most people are aware of the existence of electronic money, which has been widely used in their daily lives.

Mobile payment services or e-wallets are increasingly popular, along with the increasing use of smartphones by up to 70% in the last five years in Indonesia. Moreover, there are more choices of cardless e-wallet applications for transactions. During the COVID-19 pandemic, 44% of Indonesians used cashless payments more often (Nurcahyadi, 2020). One of the official and widely used e-money products in Indonesia is ShopeePay. Shopeepay is an electronic money service feature that can be used as an online payment method on the Shopee platform, offline at ShopeePay merchants, and to accommodate refunds made by the company PT. Airpay International Indonesia. Market research company Ipsos in Indonesia surveyed 1000 respondents aged 18 years and over regarding the experience of making purchases using digital wallets. The survey revealed that ShopeePay managed to excel as the most frequently used digital wallet brand and became the digital wallet that recorded the largest market share of transaction value, namely 48% of the total digital wallet users in Indonesia, followed by OVO (46%), GoPay (35%). , DANA 26%, and LinkAja 16% (Nurcahyadi, 2020). This is also supported by the results of research conducted by the High Tech, Property & Consumer Goods Industry Mark plus survey on 502 respondents representing big cities with the highest smartphone usage penetration in Indonesia. It states that ShopeePay has an average transaction frequency of 7 monthly, which makes ShopeePay the most used e-wallet (Merdeka, 2020). High levels of digital wallet usage generally increase with increasing user trust.

Using e-money as a transaction tool in everyday life requires a trust factor from the public. If people already believe in the technology/system of e-money, they will easily use it in their daily transactions. Based on the results of pre-research related to customer trust that researchers gave to 20 respondents in Kabupaten Garut, respondents believe that ShopeePay is safe to use for transactions, and ShopeePay has a good image/reputation in the eyes of the society. The services provided by ShopeePay are excellent. Most respondents use ShopeePay because it is very easy to top up/top up ShopeePay balances. ShopeePay can also be used anywhere, and ShopeePay is very practical.

User trust in using E-Money on Satisfaction compares what the customer expects with what is received by the customer. If what is obtained by the respondents exceeds their expectations, the user can achieve satisfaction and will create a sense of trust in a product. Customer satisfaction is closely related to customer loyalty in a company. So that to be able to win the business competition, companies must be expected to increase customer satisfaction.

From the explanation above, it can be seen that during COVID-19, there was a significant increase in the use of E-money among the community, so the researchers wanted to find out whether Customer Trust had an effect on the use of ShopeePay E-Money and how it affected Millennial User Satisfaction during the COVID-19 pandemic.

II. LITERATURE REWIEW

A. Customer Trust

Trust refers to a situation where the buyer depends on the company and believes that the company will act as expected (Zhang & Li, 2019). Trustworthiness is classified into three types: ability, benevolence, and integrity (Zhang & Li, 2019). In other words, trust can be measured using the buyer's belief in the company's ability, integrity, and virtue. These three variables of customer trust have a definition (a) Ability, which refers to the competence and characteristics of the seller to ensure that consumers receive satisfaction and security guarantees from the seller when making transactions via internet technology. Ability indicators include competence and institutional approval, (b) Benevolence, the seller's willingness to provide mutually beneficial satisfaction between the two parties. Sellers are not only pursuing maximum profit but also have excellent attention to realizing customer satisfaction. Benevolence indicators include attention, empathy, and acceptance, (c) Integrity, relating to the behavior or habits of the seller in running his business. The information and product quality provided to consumers is correct under the facts or not (Setyoparwati, 2019).

B. E-Wallet

An E-wallet is a type of electronic money where the money is stored on a server, not on a chip card (Aji, Berakon, & Husin, 2020). Several server-based e-money (e-wallet) providers in Indonesia exist, such as Shopeepay, Go-Pay, OVO, LinkAja, and DANA. Several funds or the value of money stored on platforms owned by consumers. Some of the benefits or advantages of using e-money compared to using cash or other non-cash payment instruments are as follows (Adiyanti & Pudjihardjo, 2015):

a. Easier, faster, and more convenient than using cash. Users do not need to look for money and wait for the cashier to give them a chance. In addition, it reduces errors when calculating money because the calculation is done automatically.
b. The time required is much quicker because users only need to do a scan compared to when using a debit or credit card
c. Consumer convenience, with advanced facilities provided by e-money, consumers do not need to carry cash for small-value transactions
d. Increase consumer confidence, using the code/pin to lock the system in e-money, so not just anyone can use the money except the user. The security and privacy of its users are maintained safely.

C. Customer Satisfaction

Customer satisfaction is comparing customer expectations and feelings after the transaction. If customers' experience meets their expectations, they will experience greater satisfaction and a greater desire to repurchase (Huarng & Yu, 2018). Consumers will feel satisfied when the product fulfills consumer expectations, and if the product is far from consumer expectations, consumers will not feel satisfied. There are five dimensions of customer satisfaction including (a) Expectations, (b) Performance, (c) Comparison, (d) Experience, (d) Confirmation/Disconfirmation (Priansa, 2017).

During the COVID-19 period, the government implemented Pembatasan Sosial Berskala Besar (PSBB) in stages in areas indicated accelerate the spread of the coronavirus. Community needs should be fulfilled during PSBB. Therefore, many people use e-commerce to buy for their various needs. The use of e-commerce also implements the government's recommendation to use e-money in every public transaction activity to limit the use of cash or paper because suspected that cash could be a factor in the transmission of COVID-19 (Fatoni, Susilawati, Yulianti, & Iskandar, 2019).

Three components that form a person's trust are ability, benevolence, and integrity (Setyoparwati, 2019). If company have gained consumer trust, the level of trust in e-money usage will also increase. Many companies also continue striving to develop and improve related systems and rules regarding electronic money transactions to increase the comfort of their users (Tazkiyyaturrohmah, 2018). In addition, some of the advantages of using e-money are easier, shorter time, consumer convenience, and transaction security (Tazkiyyaturrohmah, 2018).

Customer satisfaction is one of the most significant factors in doing business. Because when customer satisfaction has been fulfilled, they will be loyal to the products issued by the company. Consumer satisfaction is the best guarantee in maintaining business and facing competition. To win against the competition in the financial services industry, companies must provide services that meet their needs and expectations and get customer satisfaction (Huarng & Yu, 2018). Customer satisfaction is a feeling of pleasure or disappointment that someone owns based on a comparison between reality and what is obtained with the expectations held by consumers.

Customer satisfaction has five dimensions: Expectations, Performance, Comparison, Experience, and Confirmation/Disconfirmation (Priansa, 2017). Consumer purchasing decisions online can be influenced by factors, namely convenience, trust, and perceived risk that will be accepted by consumers/buyers. The current phenomenon makes people prefer to make practical and economical purchases that do not take long.
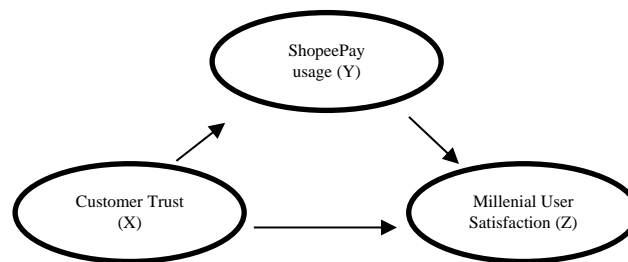

Fig 1. Research Framework

Several studies examine the use of e-money, customer trust, and consumer satisfaction. Research on the case study of a modern and smart store states that regardless of the risk of buying online, everyone buying goods online will do it again and again (Munandar & Khoriyah, 2020). Technology advances have made it easier for consumers with limited time to fulfill their needs. Through online stores, they are not spending a lot of time and effort shopping. They only need to open the marketplace via their smartphone, select the desired item, and then pay for the selected item via transfer or their digital wallet. Many studies have examined how the use of e-wallets increases. Research on the analysis of non-cash payment transactions through e-wallets found that habits, perceptions of trust, performance expectations, facilitating conditions, price values, social influences, and hedonic motivation positively affect behavioral intentions to use e-wallets (Faridhal, 2019). Another research regarding the analysis of the influence of the Big Five Personality on the behavior of using e-wallet technology with initial moderation of trust. The result is that e-wallet technology needs to build trust up front, to convince users that this technology is easier and safe to use as a transaction so that the beginning of this belief can increase the role of personality in influencing the acceptance and use of technology (Kristianti & Pambudi, 2017).

Studies have also investigated the relationship between the three variables of trust, use, and satisfaction. Research (Dzulhaida & Giri, 2018) shows that trust positively and significantly affects an interest in using electronic money, Research conducted by (Guspul, 2015) shows that trust positively affects satisfaction, and research conducted by (Charisma & Suprapti., 2020) shows that the higher the maximization of the use of e-money (utilitarian value) will maximize happiness and have a positive and significant effect on perceived satisfaction

Based on the framework model, the hypotheses in this study include the following:

Hypothesis I   : Customer trust has a positive effect on the use of ShopeePay in the covid 19 era

Hypothesis II   : Customer trust has a positive effect on millennial user satisfaction in the covid 19 era

Hypothesis III   : The use of ShopeePay has a positive effect on millennial user satisfaction in the covid 19 era

III. RESEARCH METHODOLOGY

This research uses quantitative research using descriptive and verification research methods. The population in this study is the Millennial Generation of ShopeePay Users. The data used in this study are primary data obtained directly from questionnaires distributed via Whatsapp and Instagram on a predetermined sample and secondary data sourced from books, articles, journals, and other information related to the writing by the researcher. Respondents from this study were 97 respondents who were selected using the Non Probability Sampling method using a purposive sampling approach. Respondents' criteria are (1) ShopeePay users who are Millennial Generation, (2) Have a Shopee application, and (3) Have used ShopeePay at least one time. The measuring instrument used in this research is a structured questionnaire made by the researcher. Questionnaires completed with units of measurement and scoring for each answer were scored in stages based on the Likert scale.

The data analysis technique used in this research is validity and reliability testing and hypothesis testing using SmartPLS version 3 software.

Table 1. Variable Operationalization

Variable	Dimension	Indicator	Item Code
Customers Trust (CT) (Setyoparwati, 2019)	*Abilities*	Competence	CT1
		institutional approval	CT2
	benevolence	Attention	CT3
		Empathy	CT4
		Acceptance	CT5
	integrity	*fulfillment*	CT6
		honesty	CT7
		dependability	CT8
		reliability	CT9
ShopeePay Usage (PS) (Adiyanti, 2015)	Convenience	Easy Top Up *e-money balance*	PS1
		Can be used at many *merchants*	PS2
	Efficiency	Saving time	PS3
		Use of Technology	PS4
	accessible	Can be accessed anytime and anywhere	PS5
		Easily accessible	PS6
	Security	Don't worry about providing information	PS7
		Trust that personal data is protected	PS8
		Believe that the money in shopeepay is guaranteed	PS9
Satisfaction *Millennial Users* (KMU) (Priansa, 2017)	Expectation	In accordance with reality	KMU1
		Not disappointing	KMU2
	Product Performance	Service Features	KMU3
	Comparison With Other Apps	Top-up fee	KMU4
	Experience	Using the product based on experience	KMU5
		Product recommendation	KMU6
	Hope Confirmation	In line with expectations	KMU7

The reliability in this study was carried out by testing the model using several stages, including testing the outer model (Indicator Reliability/Loading Factor, Internal Consistency Reliability, Cronbach's Alpha, Convergent Validity/Average Variance Extracted (AVE), Discriminant Validity) and the inner model (R Square, Goodness). of Fit Models). based on the tests that have been carried out, it can be concluded that this model is fit and reliable.

IV. RESULT / FINDING

The following is an overview of the average Customer Trust, ShopeePay Usage, and Millennial User Satisfaction during the COVID-19 period.

Table 2. Average Customer Trust, ShopeePay Usage, and Millennial User Satisfaction

Question Item Code	Statement	Score	Assessment criteria
	Customer Trust		
CT1	I believe that ShopeePay is more competent than similar applications	426	Very good
CT2	ShopeePay is a reliable and trustworthy application	383	Good
CT3	Shopeepay applies free shipping extra for users	406	Good
CT4	Customers Care ShopeePay handles user complaints well	402	Good
CT5	I accept all the terms and conditions for using ShopeePay	410	Very good
CT6	ShopeePay can be trusted to meet the needs of its users	419	Very good
CT7	The information provided by ShopeePay is accurate	408	Very good
CT8	ShopeePay works well in meeting the needs of its users	409	Very good
CT9	ShopeePay is reliable because of its good performance	412	Very good
	Average	408	Very good
	Shopee Usage		
PS1	Top up ShopeePay balance is easy to do	411	Very good
PS2	Customers can use ShopeePay at many merchants	406	Good
PS3	ShopeePay provides time efficiency due to the fast payment process	400	Good
PS4	With ShopeePay 's financial technology, the transaction process is easier and faster	413	Very good
PS5	Customers can use ShopeePay anywhere and anytime	387	Good
PS6	ShopeePay application can be accessed easily	416	Very good
PS7	When transacting, customers are not worried that the information provided will be manipulated by irresponsible parties	405	Good
PS8	ShopeePay can protect user's confidential data	383	Good
PS9	Money security in ShopeePay is guaranteed	413	Very good
	Average	404	Good
	Millennial User satisfaction		
KMU1	The promotions offered by ShopeePay are matching with reality	381	Good
KMU2	I am not disappointed in using ShopeePay	396	Good
KMU3	There is a password feature to protect shopeepay accounts from irresponsible parties	398	Good
KMU4	There is a refund feature if the product received does not match the order	400	Good
KMU5	ShopeePay balance top-up fees are cheaper than other applications	410	Very good
KMU6	I am satisfied using ShopeePay because the experience provided is good	408	Very good
KMU7	I will recommend ShopeePay to family	410	Very good
KMU8	I will recommend ShopeePay to friends	398	Good
KMU9	ShopeePay's performance is in line with my expectations	399	Good
	Average	400	Good

Based on the research results in table 2 above, the results of respondents' responses regarding Customer Trust can be seen. The average score obtained is 408, with very good assessment criteria. The respondent's response with the highest score is regarding the indicator that the respondent believes ShopeePay is more competent than

similar applications with an assessment score of 426, and the assessment criteria are very good. ShopeePay is believed to be more competent than other similar applications because ShopeePay has a good image in the community, and ShopeePay is also believed to be able to fulfill its users' needs well because the performance shown by ShopeePay is reliable in every use.

The results of respondents' responses regarding the usage of ShopeePay show, The average score obtained is 404 with good assessment criteria. The respondent's response with the highest score is the indicator regarding the ShopeePay application that can be accessed easily with an assessment score of 416, and the assessment criteria are very good. ShopeePay can be accessed easily through its smartphone users, and the features of ShopeePay are also easy to understand. They can be easily applied for daily transactions such as making payments at various merchants who have collaborated with ShopeePay and can make payments for online shopping through the Shopee app. Meanwhile, the respondent's response with the lowest score is regarding the indicator that ShopeePay can protect its user's confidential data with an assessment score of 383 and the assessment criteria are good. The ShopeePay application has a pin and fingerprint features that can protect user data and the money in it. When using ShopeePay for transaction activities or to change the personal data contained in it, users are required to enter a pin and fingerprint to be able to change it. This illustrates that ShopeePay can protect confidential user data, even though the results on the ShopeePay Usage variable have the lowest assessment score but are still in good assessment criteria.

The results of respondents' responses regarding Millennial User Satisfaction show that the average score obtained is 400 with good assessment criteria. The respondent's response with the highest score is regarding the ShopeePay balance top-up fee indicator, which is cheaper than other applications. The user indicator will recommend ShopeePay to families with an assessment score of 410, and the assessment criteria are very good. ShopeePay Top Up and transfer fees are cheaper than other similar applications such as Ovo, GoPay, Dana, Jenius, and LinkAja. Furthermore, the performance provided by ShopeePay to its users is very satisfying and reliable. So many users recommend ShopeePay to their friends or family. Meanwhile, the respondent's response with the lowest score is regarding the promotion indicators offered by ShopeePay match the reality with an assessment score of 381 and good assessment criteria. ShopeePay offers a variety of attractive promotions for its users, such as the Xtra feature, Free Shipping, Minimum Shopping, 0 Rupiah, and hefty cashback for every transaction. This data illustrates that ShopeePay holds promotions and the results match the reality or expectations of its users, although the results on the Millennial User Satisfaction variable have the lowest assessment score but are still in good assessment criteria.
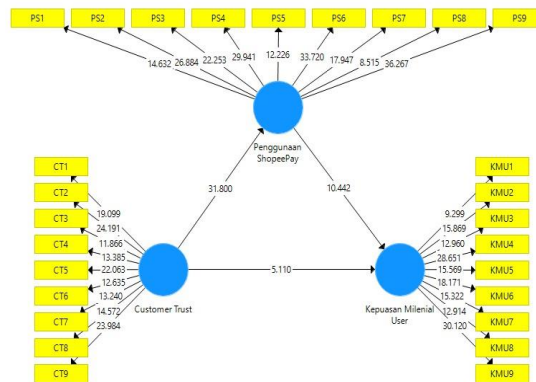

Fig 2. Output Bootstrapping

Hypothesis I (There is an Influence of Customer Trust on the Use of ShopeePay during the COVID-19 period)

Table 3. CT & PS

	Original Sample	T Statistics	T Tabel	P Values	Keterangan
CT -> PS	0,863	31,774	1,986	0,000	H₀ ditolak

Based on the results of the output Path coefficients, it explains that the T statistic (31.774) > t table (1.986) nd the value of P Values < significant alpha (0.05). Thus it is concluded that H0 is rejected and H1 is accepted. That means Customer Trust has a positive and significant impact on the use of ShopeePay in the current COVID-19 period.

Hypothesis II (There is an Influence of Customer Trust on Millennial User Satisfaction during the COVID-19 period)

Table 4. CT & KMU

	Original Sample	T Statistics	T Tabel	P Values	Keterangan
CT -> KMU	0,337	5,169	1,986	0,000	H₀ ditolak

The T statistic (5.169) > t table (1.986) and the P Values < significant alpha (0.05). Thus it is concluded that H0 is rejected and H1 is accepted. That means Customer Trust has a positive and significant impact on Millennial User Satisfaction in the current COVID-19 period.

Hypothesis III (There is an Effect of Using ShopeePay on Millennial User Satisfaction during the COVID-19 period)

Table 5. PS & KMU

	Original Sample	T Statistics	T Tabel	P Values	Keterangan
PS -> KMU	0,683	10,776	1,986	0,000	H0 ditolak

The T statistic (10.776) > t table (1.986) and the P Values < significant alpha (0.05). Thus it is concluded that H0 is rejected and H1 is accepted. That means the use of ShopeePay has a positive and significant impact on Millennial User Satisfaction in the current COVID-19 period.

V. DISCUSSION

Based on the results of this research analysis, the research found that the customer trust variable had a significant positive effect on the use of ShopeePay during the Covid-19 period. This study's results align with other research regarding the online transaction system on the Shopee application, which shows users who believe in the application will use ShopeePay for every transaction activity (Dadang & Purnamasari, 2020). This positive influence is also in line with trust and uses in financial technology (Nangin, Barus, & Wahyoedi, 2020).

This study also reveals the average customer's trust in Shopee, which shows very good criteria. Customer Trust has a significant role in using ShopeePay in the current Covid-19 Era. Because trust is essential in using digital payments, if the user already believes in the system implemented by ShopeePay, the user will not feel worried when making transactions and will continue to use it in their daily lives.

The Covid-19 situation, which encourages users to make cashless transactions, makes this an opportunity for Shopee and similar companies. With increasing demand, the competition is more challenging. However, based on

indicators from customer trust, the highest score states that respondents believe ShopeePay is more competent than similar applications with very good assessment criteria. ShopeePay is believed to be more qualified than other similar applications. It is because ShopeePay has a good image in the community, and ShopeePay is also assumed to be able to fulfil the needs of its users well because the performance shown by ShopeePay is reliable in every use.

Meanwhile, respondents' response with the lowest score is regarding the indicator that ShopeePay is a reliable and trustworthy application with good assessment criteria. Respondents can trust this because ShopeePay has been registered and supervised by Bank Indonesia, even though the results of user statements on the Customer Trust variable have the lowest assessment score but are still in good assessment criteria.

Customer trust has a positive influence on the usage of ShopeePay. The average score for using ShopeePay is within the good rating criteria. The indicator with the highest scores is that respondents can easily access the ShopeePay Application. ShopeePay can be accessed easily through its smartphone users, and the features of ShopeePay are also easy to understand. They can be easily applied for daily transactions such as making payments at various merchants who have collaborated with ShopeePay and can make payments for online shopping through the Shopee app. ShopeePay is easy to use anywhere and anytime and provides time efficiency.

The ShopeePay application has a pin and fingerprint features that can protect user data and the money in it. When using ShopeePay for transaction activities or to change the personal data contained in it, users are required to enter a pin and fingerprint to be able to change it. Although based on the results of the research, the lowest score is regarding the ShopeePay indicator being able to protect confidential user data. However, this score is still within the good assessment criteria.

This study also reveals that customer trust positively affects Millennial User Satisfaction in the current COVID-19 Era. When consumers trust a product produced by the company, they will feel satisfied and rely on the company and have a commitment to maintaining their relationship with it. Customer trust in certain product brands will be seen in their attitudes or decisions to make purchases in the long term, which is an expression of satisfaction after consuming the product (Susilawati & Wufron, 2017). This finding matches research conducted by Kartika & Ganarsih (2019), which shows that trust significantly positive affects customer satisfaction. This finding means that the better consumer trust, the better consumer satisfaction (Kartika & Ganarsih, 2019). And in line with the research of Sarika & Vasantha (2018), which shows that trust has a positive and significant influence because trust is the main factor that directly affects user satisfaction and also has an impact on intentions to use digital wallets (Sarika & Vasantha, 2018).

The average score of Millennial User Satisfaction gets good assessment criteria. The respondent's response with the highest score regards the ShopeePay balance top-up fee indicator, which is cheaper than other applications and also the indicator that users will recommend ShopeePay to families. ShopeePay Top-Up and transfer fees are more affordable than other similar applications such as Ovo, Gopay, Dana, Jenius, and LinkAja. In addition, the performance provided by ShopeePay to its users is very satisfying and reliable, so many users recommend ShopeePay to their friends or family.

Meanwhile, the respondent's response with the lowest score is regarding the promotion indicators offered by ShopeePay matching reality with good assessment criteria. ShopeePay provides a variety of attractive promotions for its users, such as the Xtra feature, Free Shipping, Minimum Shopping, 0 Rupiah and hefty cashback for every transaction. This illustrates that ShopeePay holds promotions, and the results match the reality or expectations of its users. However, the effects on the Millennial User Satisfaction variable have the lowest assessment score but are still in good assessment criteria.

The use of ShopeePay also positively and significantly affects Millennial User Satisfaction in the current COVID-19 Era. This is explained in research conducted by Charisma & Suprapti (2020), showing that the higher the maximization of the use of e-money will maximize happiness and will have a positive and significant effect on perceived satisfaction (Charisma & Suprapti, 2020). User satisfaction is obtained from a sense of security over the risk of carrying cash and the ease of using e-money in every transaction activity.

During this COVID-19 pandemic, people decreased all forms of direct interaction to avoid the coronavirus by using the digital wallet. ShopeePay can be used for daily transactions such as fast food delivery and online shopping. This is very popular among Indonesian consumers, especially the millennial generation, known as the technology-savvy generation.

The millennial generation cannot be separated from the smartphones that they are used to using daily. One of the characteristics of the millennial generation is that they want things to be fast and efficient. About the ShopeePay Usage variable shows that ShopeePay makes the transaction process more accessible and provides

time efficiency because the payment process is quick, and ShopeePay can also be accessed quickly and used at many merchants.

VI. CONCLUSION AND RECOMMENDATION

Based on the results of the research obtained from the discussion that the author described in the previous chapter regarding Customer Trust on the Use of ShopeePay and its Impact on Millennial User Satisfaction in the COVID-19 Era, the researchers can conclude the results of the research compiled as answers to several questions contained in the problem formulation. The conclusions obtained are as follows:

1. Based on the first research objective, namely to find out Customer Trust, ShopeePay Usage, and Millennial User Satisfaction in the COVID-19 Era obtained through respondents' responses, the results are described as follows:

   a. The Customer Trust variable shows that Customer Trust (User Trust) towards ShopeePay is so good because Users believe that ShopeePay is more competent with similar applications and ShopeePay is a reliable and trustworthy platform.
   b. The use of ShopeePay shows that Users use ShopeePay because ShopeePay can be useable at many merchants, ShopeePay balance replenishment is also easy to do, and the use of ShopeePay is so easy to do and provides time efficiency because the process is fast and ShopeePay is also able to protect user data well.
   c. Millennial User Satisfaction Many users are satisfied because using ShopeePay is in line with the characteristics of the millennial generation. The millennial generation wants everything to be practical, fast, and efficient. There are ShopeePay users who are satisfied and will recommend using ShopeePay to their friends and family.

2. Based on the hypothesis test to determine the effect of Customer Trust on the Use of ShopeePay in the COVID-19 Era, the decision H0 was rejected, meaning that Customer Trust had a positive influence on the Use of ShopeePay in the COVID-19 Era.
3. Based on the results of hypothesis testing to determine the effect of Customer Trust on Millennial User Satisfaction in the COVID-19 Era, the decision H0 was rejected, meaning that Customer Trust positively influenced Millennial User Satisfaction in the COVID-19 Era.
4. Based on the results of hypothesis testing to determine the effect of ShopeePay use on Millennial User Satisfaction in the COVID-19 Era, H0 was rejected, meaning that ShopeePay use has a positive influence on Millennial User Satisfaction in the COVID-19 Era

Based on the results, the authors propose some suggestions regarding Customer Trust and Millennial User Satisfaction. Based on the responses regarding the indicator, ShopeePay is a reliable and trustworthy application with the lowest score compared to other indicators. It means that the company must be able to prove that ShopeePay is indeed trusted and safe to use. In the daily transaction activities of its users, ShopeePay Customer Care must also be able to handle user complaints properly and respond quickly to each user's questions to create user trust in the Shopeepay application itself. In terms of the Millennial User Satisfaction variable in this study, the promotion indicators offered by Shopeepay correspond to the reality of getting the lowest score compared to other items. The company is expected to be able to provide promotions that match the reality of what users will get. Compared to excessive promotion in advertisements that do not match reality. compatibility between expectations and reality is expected not to disappoint users and cause users to switch to other applications.

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