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AND THE 4th INTERNATIONAL CONFERENCE
ON BUSINESS AND BANKING INNOVATIONS**

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*The Strategy of Digital in Business
for Gaining Competitive Advantages after Pandemic*



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**Proceeding Book of
The 4th International Conference on Business and Banking Innovations
(ICOBBI) 2022
“The Strategy of Digitalization in Business for Gaining Competitive
Advantages after Pandemic”**

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 4th International Conference on Business and Banking Innovations (ICOBBI) with the topic “The Strategy of Digitalization in Business for Gaining Competitive Advantages after Pandemic”. This proceeding contains several researches articles from many fields in Business & Marketing, Banking & Sharia Banking, Accounting & Financial Management, Human Resources Management, Operations Management, Investasi, Insurance & Capital Market, Strategic Management, Technology Management, and Information System.

The 4th International Conference on Business and Banking Innovations was held on 29th January 2022 by virtual (online) zoom meeting and organized by the Master Management Study Program of Universitas Hayam Wuruk Perbanas in Collaboration with five Higher Education Institutions in Indonesia and three Universities from Asia countries. Keynote speakers in this conference were: Chonlatis Darawong, P.hD (Sripatum University, Thailand), Associate Prof. Dr. Elisha Nasrudin (University of Science, Malaysia), Dr. Sanju Kumar Singh (Postdoctoral Fellowship in Universitas Airlangga, Tribhuvan University Nepal) and Prof. Dr. Abdul Mongid, MA., P.hD (Universitas Hayam Wuruk Perbanas, Indonesia).

I would like to give high appreciation to the Rector of Universitas Hayam Wuruk Perbanas for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the three universities, namely Universitas 17 Agustus Surabaya, STIE YKPN Yogyakarta, Universitas Negeri Gorontalo, Universitas Surabaya and Universitas Muhammadiyah Surakarta which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <http://eprints.perbanas.ac.id/>

Chair of the Master Management Study Program
Universitas Hayam Wuruk Perbanas

Prof. Dr. Tatik Suryani, M.M.



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The Effect of Customer Satisfaction and Trust on Performance Expectancy and Word of Mouth (WOM) at Shopee Applications Users

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ABSTRACT

Online marketplace is growing rapidly during pandemic when consumers avoid interacting directly with others and keep their healthy. These conditions pushed marketplace companies to attract their customer with strategy in order the customers satisfy, trust and influence other consumers by word of mouth. This study examines the effect of customer satisfaction and trust on performance expectancy, and their effect on Word of Mouth (WOM) at Shopee Application users. This study was designed in a quantitative approach with survey method for collecting data. This research involved 150 respondents and analysed with Partial Least Square Structural Equation Modelling. This Research findings show that: (1) Customer Satisfaction has positive significant effect on Performance Expectancy; (2) Trust has positive significant effect on Performance Expectancy; (3) Customer Satisfaction has positive significant effect on Word of Mouth; (4) Trust has positive significant effect on Word of Mouth; and (5) Performance Expectancy has positive significant effect on Word of Mouth. The implication of this research is how to create satisfaction and trust to customers by marketing strategy for increasing WOM for attract new customers.

Keywords: Customer Satisfaction, Trust, Performance Expectancy, Word of Mouth.

1. INTRODUCTION

Business competition arises along with the rapid development of digital technology of various online shopping applications that facilitate a purchase transaction. Referring to We Are Social report, Indonesia citizens are the highest e-commerce users in this world with 88,1% internet users. They use internet for online shopping at marketplaces. The marketplace often visited by many customers is Shopee. Shopee visitors were recorded at 127.4 million in the first quarter of 2021, higher than other online marketplaces such as Bukalapak with 34.2 million, Lazada 30.5 million and, Bli-bli.com 19.6 million visitors in January-March 2021 (katadata.co.id).

Shopee customers spread across all in cities in Indonesia. Surabaya is the second large city in Indonesia with a significant number of Shopee customers. Surabaya be included 80% category of users who often use online shopping applications in Indonesia. The data took from a survey conducted by The Asian Parent on 670 capital cities in Jakarta, Bandung, Surabaya, Medan, and several other cities. Shopee is the first application used by the people of the capital city in Surabaya. Therefore, this

research was conducted in Surabaya. In addition, Surabaya is included in 80% of users who often use online shopping applications in Indonesia.

The attractiveness of online platforms is influenced by customer satisfaction. Customers who satisfy will repurchase the products, but if they fee dissatisfied. They will stop purchasing and use the product Bhattacharjee (2011). Other previously related research found that the attractiveness of marketing social media activities influence the brand image and has impact on customer satisfaction (Hisyam & Suryani, 2020).

Another antecedent which has important contribution to performance expectancy and positive consumers behaviour such as Word of Mouth (WOM) is trust. Trust also an important aspect when companies start developing their new products and looking for markets. Customer's trust arises when the company behaves ethically and honestly when providing products and services to customers (Pavlou & Fygenson, 2006).

The company also give attention to performance expectancy as the extent to which companies provide and use their online services, and provide good product delivery for their customers (Zhong et al., 2021). After

customers got good quality products and services they will share their experiences and provide recommendations to their relatives, family, and neighbours (Zhang et al., 2019).

How to enhance WOM is become a big problem for every company to support promotion program. WOM can increase brand image (Suryani et al., 2021) and purchase intention (Jalilvand & Samiei, 2012). Many previously research focus on the impact of WOM, but only a few of them focus on satisfaction and trust at marketplace context. This research aims to examines the effect of customer satisfaction and trust on performance expectancy, and the direct effect of customer satisfaction, performance expectancy, and trust on Word of Mouth (WOM) at Shopee Application users

2. LITERATURE REVIEW

2.1. Customer Satisfaction

Satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of a product or results with their expectations Ahmadi (2019). If the company fails to keep expectations, customers will feel dissatisfied but if the performance matches their expectations, customers will feel satisfied Kotler & Armstrong (2018). The strategy that the company can do is to establish good relationships between customers and provide product quality by-product image information, provide a good response when customers ask about products, provide good service and timeliness in the delivery of goods (Supriyanto et al., 2021).

Customer satisfaction is the customer's opinion about the feeling of pleasure experienced when shopping online which is an indicator of feeling comfortable with the decision to buy products, websites, and product buying experiences (Zhang et al., 2019).

2.2. Trust

Trust is a customer's belief when buying a product through an online shopping application that is based on the indicators previous customer experiences, the information on the website is genuine and honest information, customer recommendations, reviews and comments from other customers, and trust (Loureiro et al., 2018). Customer trust is the opinion of customers about their belief when shopping in an online shopping application, the company will provide product quality, price, and service with the information provided by the company Pavlou & Fygenon (2006). When shopping online, customers will feel worried about the security of transactions, the suitability of the quality of the product sent by the company, and the timely and safe delivery of the product. Therefore, they will seek product

information first to be more confident before buying a product through the online shopping application Meilatinova (2021)

2.3. Performance Expectancy

Performance expectancy are customer perceptions that companies can create websites that are easy to access and application features that are easy to understand to help them easily find detailed information about products that customers need (Venkatesh et al., 2008). The implication is that companies can provide information regarding the use of features on the application or website so that customers do not make mistakes when making purchases and payments (Zhong et al., 2021). Performance expectancy are customer perceptions of feeling easy when shopping, convenience, and being able to help customers get products or services based on indicators of finding a website, quality of information, easy to get information, and effectiveness (Loureiro et al., 2018).

2.4. Word of Mouth

Word of mouth is an informal communication by other customers about the products or services they have, the benefits and quality of the products they have received from company Westbrook (1987). Meilatinova (2021) said that word of mouth is the widest and fastest form of communication channel. Word of mouth is the most effective communication compared with radio or television (Zhang et al., 2019). Social media is a platform that is often used to find information about other customer responses regarding reviews and recommendations for products and services they are looking for Meilatinova (2021). Customers who are satisfied with the quality of the products and services will deliver a good word of mouth to the company (Quan et al., 2021). Companies must provide good product quality, provide product information that is easily accessible, applications that are easily accessible when making payment transactions, and always maintain company performance to maintain good word of mouth communication from customers because they will always maintain the company's performance through good word of mouth from customers. share their shopping experiences with their close friends, neighbours, and family Ahmadi (2019). Word of Mouth is a customer's perception of his desire to provide recommendations and information about products or services to other individuals or groups based on indicators of willingness to convey information about service quality, transaction security, price, product quality, ease of transaction, fast delivery, and image good company (Zhang et al., 2019).

2.5. Relationship Between Variables

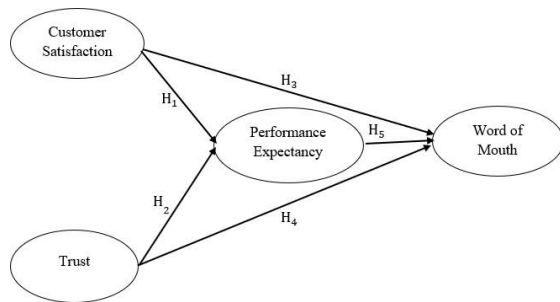


Figure 1 Relationship Between Variables

2.5.1 The Effect of Customer Satisfaction on Performance Expectancy

Increasing customer satisfaction will have a significant impact on performance expectancy of a study on fashion brands on retail websites conducted by the city of Lisbon (Loureiro et al., 2018). When customers have high satisfaction with the products or services, their performance expectancy will tend to increase, and customers will increasingly trust the company and there is a high interest in repurchasing the company's products and services.

H₁ : Customer Satisfaction has positive significant effect on Performance Expectancy

2.5.2 The Effect of Trust on Performance Expectancy

Creating a trust can have an impact on the marketing of company products through the performance expectancy of a study on fashion brands on retail websites (Loureiro et al., 2018). Provide quality products by the information and prices provided by the company. Creating trust will have a significant impact on performance expectancy because basically, performance expectancy occur when customers feel satisfied and trust. When customers feel the technology helps indirectly they will trust the company, so their performance expectancy will tend to increase. (Venkatesh et al., 2008).

Yosita & Giri (2016) said that the level of customer trust in internet banking service providers affects customer expectations of improving performance when using these services. The study was conducted on the use of internet banking services.

H₂ : Trust has positive significant effect on Performance Expectancy

2.5.3 The Effect of Customer Satisfaction on Word of Mouth

The creation of customer satisfaction will have an impact on word of mouth in marketing products or services because customers will deliver recommendations to other customers after they get good goods and services from the company. This study examined investigating consumer word-of-mouth behavior in a Chinese context conducted by (Zhang et al., 2019). Another study conducted shows that customer satisfaction has a significant effect on word of mouth. Ahmadi (2019) found that customer satisfaction had a significant effect on word of mouth among airline passengers on Thai international flights. Meilatinova (2021) on a different object, namely social commerce, stated that customer satisfaction had a significant effect on customer word of mouth. (Quan et al., 2021), namely on a different object, namely Chinese traveler word-of-mouth behaviors for Korean restaurants stated that customer satisfaction has a significant effect on customer word of mouth.

H₃: Customer Satisfaction has positive significant effect on Word of Mouth

2.5.4 The Effect of Trust on Word of Mouth

Trust has a significant effect on word of mouth in a study conducted by (Zhang et al., 2019). (Loureiro et al., 2018) on a different object, namely fashion brands on retail websites, state that trust has a significant effect on customer word of mouth. Meilatinova (2021) on a different object, namely social commerce, states that trust has a significant effect on customer word of mouth.

H₄: Trust has positive significant effect on Word of Mouth

2.5.5 The Effect of Performance Expectancy on Word of Mouth

When their performance expectancy grow, customers will tell their experiences about their activities when making purchases through several services provided by the company. This will result in positive word of mouth to other customers when listening to stories from previous customer buying experiences. Research in the context of fashion brands on retails was conducted by (Loureiro et al., 2018).

H₅: Performance Expectancy has positive significant effect on Word of Mouth

3. RESEARCH AND METHOD

This research designed is descriptive research with a quantitative approach Sugiono (2020). The variables used in this research are the variables of customer satisfaction, trust, performance expectancy, and word of mouth. The measurement of the variables in this study used a Likert scale with a score of answers for a positive statement of 1 (strongly disagree); 2 (disagree); 3 (neutral); 4 (agree); 5 (strongly agree). The sampling technique in this study uses a non-probability method and the data collection uses a questionnaire distributed to respondents. The criteria for respondents in this study are respondents aged 19 years to 60 years who have shopping at least two times in the last month.

This research questionnaire consists of a satisfaction variable that contains three indicators, namely a feeling of comfort in the decision to buy a product, a website, and the experience of buying a product (Zhang et al., 2019). The trust variable contains five indicators, namely previous customer experience, the information provided by the website is genuine and honest, customer recommendations, comments provided by other customers, and trust from (Loureiro et al., 2018). The performance expectancy variable uses four indicators, namely finding a website, easy to get information, effective and quality information (Loureiro et al., 2018). The last variable is word of mouth, which has used seven indicators containing service quality, transaction security, price, product quality, ease of transaction, fast delivery, and good company image (Zhang et al., 2019).

The validity test has used in this research uses a construct validity with loading score parameter in the research model (Rule of Thumbs > 0.7) and using the AVE, Communalities, R^2 , and Redundancy parameters. The AVE score must be > 0.5 , Communalities > 0.5 , and Redundancy close to 1. The reliability test is measured by the Cronbach's alpha value must be > 0.6 and the composite reliability value must be > 0.7 Abdillah & Jagiyanto (2015). This research has used descriptive data analysis techniques and uses Partial Least Square Structural Equation Modelling using the SMART PLS 3.2.9 application

4. DATA ANALYSIS

4.1. The Descriptions of Subjects

The descriptions of subjects is presented in table 1

Table 1 Overview of Research Subjects

Demographic	Category	Frequency	Percentage
Gender	Female	100	66,7
	Male	50	33,3
Age	19 - < 30	150	100
		111	74

(year)			
	30-40	34	22,7
	> 40	5	3,3
Last Transaction on Shopee	1 x in last month	140	93,3
	2 x in last month	4	2,7
	3 x last month	2	1,3
	> 3 Month	4	2,7
Transaction on Shopee in the last one month	2-4 times	102	68
	>4 times	48	32
Duration shopping from Shopee	1-3 Month	3	2
	>3-6 Month	52	34,7
	>6 Month	95	63,3

Based on gender, most respondents were female 66.7% while the male is 33.3%. Mostly the respondents are aged from 19 - < 30 years old, with a percentage of 74.00%. Based on the last transaction on Shopee, the highest was in the one last month, which amounted to 93.3%. Based transaction Shopee in the one last month 2-4 times, which amounted to 68,0%. Based on the length of time shopping through the Shopee application, the highest was in the > 3-6 months, which amounted to 34.7%.

4.2. Variable Description

Table 2 Variable Description

Variable	Variable Description	
	Mean	Category
Customer Satisfaction	4,75	High
Trust	4,66	High
Performance Expectancy	4,69	High
Word of Mouth	4,65	High

According to Table 2, it is depicted that if the consumers perceived customer satisfaction and trust, they will also influence performance expectancy and word of mouth. Judging from its value customer satisfaction (4,75) has the highest score, while the lowest score is Word of Mouth (4,65).

4.3 Validity and Reliability

Table 3 Validity and Reliability

Variable	Cronbach Alpha	Composite Reliability	Average Variances Extracted
Customer satisfaction	0,675	0.804	0.507
Trust	0,738	0.855	0.541
Performance Expectancy	0,788	0.835	0.559
Word of mouth	0,873	0.902	0.570

Referring to Table 3, all instruments for measuring variables have satisfactory reliability. This is shown by its Cronbach alpha value > 0.7 and Composite reliability value above 0.6, and the Cronbach Alpha of customer satisfaction is 0.675. The discriminant validity for each variable for customer satisfaction and trust is a model that fulfils the conditions. Similarly, the variable which includes performance expectancy and word of mouth also fulfils the criteria.

The results of the analysis seen from the R^2 value regarding the variable ability to explain the performance expectancy variable are 0.587 and Word of mouth is 0.722. This value is above 0.33 so it is classified as a moderate effect. The two variables whose ability to explain it is weak is the customer satisfaction with trust variable, whose R^2 value is 0.

4.4 Hypotheses Examination Results

Table 4 Questionnaire

COD E	INDICATOR	STATEMENT	SOURCE
CS1	Feeling comfortable with the decision to buy the product.	I feel happy to be able to buy products through the Shopee online shopping application.	Zhang et al., (2019)
CS2	Website	I feel comfortable with the features in the Shopee online shopping application.	

CS3	Product buying experience	I feel comfortable with the features in the Shopee online shopping application.	
CS4	Product buying experience	Overall, I am satisfied with the experience of buying products from the Shopee online shopping application.	
TR1	Previous customer experience	I am satisfied with my previous experience with this Shopee online shopping application.	
TR2	The information provided by the website is genuine and honest	I think the information offered by the Shopee application is sincere and honest.	Loureiro et al., (2018)
TR3	Customer recommendation	I believe in the Shopee online shopping application. customer reviews are trustworthy.	
TR4	Reviews and comments that have been given by other customers	I believe in Shopee customer reviews.	
TR5	Trust	I think that the recommendations provided by these Shopee customer reviews are trustworthy.	
PE1	Find website	I easily find a variety of fashion products on the Shopee application which is very useful.	Loureiro et al., (2018)

PE2	Easy to get information	Using the Shopee app allows me to get fashion information faster.	
PE3	Effective	Using the Shopee application increases my effectiveness in finding information when buying fashion products.	
PE4	Information quality	Quality Shopee shopping application so that I can quickly get quality products.	
WOM 1	Service quality	I convey the ease of use of the Shopee online shopping application to others.	Zhang et al., (2019)
WOM 2	Transaction security	I convey the security of Shopee's online shopping transactions to others.	
WOM 3	Price	I convey the price of the product offered by Shopee to others.	
WOM 4	Product quality	I convey to others that the quality of the products offered by Shopee is very good.	
WOM 5	Easy transaction	I told other people about the ease of transacting on Shopee.	
WOM 6	Fast delivery	I told others about the fast Shopee delivery.	

WOM 7	Good image of the company	I pass on the reputation of the Shopee company to others.
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Table 4 provides a questionnaire consisting of each variable. Customer satisfaction have four indicators, trust have five indicators, performance expectancy have four indicators and word of mouth have seven indicators.

The results of the analysis regarding the formulated hypotheses are presented in table 5.

Table 5 Formulated Hypotheses

Hypothesis	Relationship	Original Sample (O)
H1	Customer Satisfaction -> Performance Expectancy	0.441
H2	Trust -> Performance Expectancy	0.390
H3	Customer Satisfaction -> Word of Mouth	0.286
H4	Trust -> Word of Mouth	0.355
H5	Performance Expectancy -> Word of Mouth	0.307

Referring to the research results presented in Table 6, the following analysis is carried out according to the formulated hypothesis.

Table 6 Formulated Hypotheses

	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Customer Satisfaction -> Performance Expectancy	0.443	0.082	5.384	0.000
Trust-> Performance Expectancy	0.393	0.086	4.517	0.000
Customer Satisfaction -> Word of Mouth	0.287	0.083	3.434	0.001
Trust -> Word of Mouth	0.356	0.085	4.179	0.000

Performance Expectancy -> Word of Mouth	0.309	0.086	3.573	0.000
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Table 7 Path Coefficients

	PE	TR	CS	WOM
PE				0,307
TR	0,390			0,355
CS	0,441			0,286
WOM				

The test results show from table 7, that the value of the path coefficient CS-> PE ($\beta=0.44$, $t=5.384$); TR -> PE ($\beta=0.39$, $t=4.517$); CS-> WOM ($\beta=0.28$, $t=3.434$); TR -> WOM ($\beta=0.35$, $t=4.179$); PE-> WOM ($\beta=0.307$, $t=3.573$). All variables have a significant effect on the dependent variable Customer Satisfaction -> Performance Expectancy (44%); Trust -> Performance Expectancy (39%); Customer Satisfaction -> Word of Mouth (28 %); Trust -> Word of Mouth (35%); Performance Expectancy -> Word of Mouth (31%). The variable with the highest correlation is Trust in Word of Mouth with a value of $0.085 < 0.1$.

The test results from table 5 and 6, show that the value of the T statistic of the five hypotheses is more than 1.96. This shows that the relationship between these variables has a significant positive effect. The positive effect is known from the original sample estimate value for the Path Coefficient. This means that five hypotheses are declared accepted. The direction of the influence that occurs can be interpreted that the higher the customer satisfaction will higher the company's performance expectancy; The higher the customer trust will higher the company's performance expectancy; The higher the customer satisfaction will higher the word of mouth; The higher the customer trust will higher the customer's word of mouth; and the higher the performance expectancy will higher customer's word of mouth.

a. The effect of customer satisfaction on performance expectancy

Referring to the research results presented in Table 4, this study is consistent with previous research which examine the effect of customer satisfaction on performance expectancy in fashion brands on retail websites (Loureiro et al., 2018). The results showed that customer satisfaction had a significant positive effect on performance expectancy. When customers feel comfortable with application features on the Shopee application, a website that easily provides information about products or services produced by the company, the

higher customer satisfaction will impact higher the performance expectancy (Loureiro et al., 2018).

b. The effect of trust on performance expectancy

This study is consistent with several previous studies regarding Fashion brands on retail websites: Customer performance expectancy and e-word-of-mouth. when the customer at the time of providing products by the information and prices provided by the company. Creating trust will have a significant impact on performance expectancy because basically, performance expectancy occur when customers are satisfied and distrustful (Loureiro et al., 2018). When customers feel the technology helps indirectly they will trust the company, so their performance expectancy will increase (Venkatesh et al., 2008).

c. The effect of customer satisfaction on word of mouth

The results showed that customer satisfaction had a significant positive effect on word of mouth. This study is consistent with several previous studies regarding Investigating consumer word-of-mouth behavior in a China. When the Shopee company can provide product quality by-product image information, provide a fast response when customers ask questions about products, provide friendly service and punctuality when sending a product, customers will feel satisfied and satisfied will have an impact on word of mouth promotion in marketing products or services because customers will deliver recommendations to other customers after they get good products and services from the company (Zhang et al., 2019). Another study conducted showed that customer satisfaction has a significant effect on word-of-mouth promotion. (Ahmadi, 2019) found that customer satisfaction had a significant effect on word of mouth among airline passengers on Thai international flights.

d. The effect of trust on word of mouth

The results showed that trust had a significant positive effect on word of mouth. The results of this study support previous research regarding the investigation of word of mouth consumer behavior in the Chinese context when customers trust their online shopping experience, they will provide recommendations and positive information about their online shopping. After providing information to other customers about their trust in online shopping, it will indirectly lead other customers to make decisions to buy the products and services they do when shopping online, (Zhang et al., 2019). This means that the higher the customer trust will impact the higher of word of mouth's customers. The results of this study support other previous research conducted on fashion brands on retail websites whose trust has a significant influence on word of mouth. Meilatinova (2021) adds regarding Social



commerce: Factors that influence customer repurchase and word of mouth intention that a company is said to be successful in the business world when the company can build trust in its customers. When customer trust is high, word of mouth to customers is also high.

e. The effect of performance expectancy on word of mouth

The results showed that performance expectancy had a significant positive effect on word of mouth. The results of this study support previous research conducted on fashion brands on retail sites. When their performance expectancy grow, customers will tell their experiences about their activities when making purchases through several services provided by the company. This will result in positive word of mouth to other customers when listening to stories from previous customer buying experiences (Loureiro et al., 2018).

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

This research found that customer satisfaction has a significant positive effect on the performance expectancy of Shopee application users. In addition, this study also found that trust has a significant positive effect on performance expectancy, customer satisfaction has a positive effect on word of mouth, trust has a significant positive effect on word of mouth promotion, and performance expectancy has a significant positive effect on word of mouth.

In this study, the trust variable has the greatest influence on word of mouth. The implication is that companies must increase customer trust. Companies can provide genuine and honest information to customers so that customers can trust and provide recommendations and good reviews to Shopee companies.

This study also has limitations, namely that there are special criteria that have been set regarding the selected sample, so not all questionnaires can be directly processed. To overcome this obstacle, the researchers did not use respondents who were appropriate with the criteria sample and looked for new respondents who were. In addition, the existence of negative statements makes respondents do not understand the existing statements and the results are invalid. To overcome this, the researchers changed the negative statements into positive.

Based on this research, to increase the company's performance expectancy, it is better to increase customer satisfaction. Strategies that can be carried out make it easy for customers to get products or services, provide application features that are easy for customers to reach when buying products, make it easy to find websites, provide quality information that is honest and detailed so that customers can easily get information more

effectively. In addition, companies should increase customer trust to increase word of mouth to customers. The strategy that the company can do is to provide honest and genuine information about the product so that customers can trust it and provide good reviews and recommendations to others.

AUTHORS' CONTRIBUTIONS

Researchers can increase theoretical and practical insights regarding factors that affect customer satisfaction when using the Shopee application and understand the factors that influence customers to continue to believe when shopping online using the Shopee application; determine the effect of Shopee application performance expectations on customers; Researchers can find out if customer satisfaction, trust and performance expectations can affect (WOM) customers when customers use the Shopee application. So, the Shopee companies can use this research as input in designing marketing strategies to increase customer satisfaction in using the Shopee application, trust and give positive words when using the Shopee application and provide information and recommendations to other customers. Furthermore this research results can be a source of learning and reference for conducting research using the same research variables.

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