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# The effect of promotion, quality of service and security on customer retention mediated by customer satisfaction on OVO application

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**Abstract.** The purpose of this study is to find out and analyze how and how much the significance of promotion, service quality, security to customer satisfaction has implications for customer retention. This research was conducted with a census of 100 respondents. The objective of this research is to empirically prove the variables of promotion, service quality, security, on customer satisfaction in choosing the OVO application, and then have implications for customer retention. This study will also analyze the effect of promotion, service quality, security on customer retention. The results showed that the variable conditions of promotion, service quality, security, had an impact on customer satisfaction in the good category, as well as the effect of promotion, service quality.

**Keywords.** promotion, service quality, security, customer satisfaction and customer retention

## 1. Introduction

Internet or which stands for Interconnection Network is a very broad network concept and applies globally in various parts of the world. This global communication network connects billions of computer networks openly using the global standard system of Transmission Control Protocol (TCP) or Internet Protocol (IP). This means that every corner of the world can be connected via the internet by using communication types such as smartphones, satellites and others. The internet may be familiar to us who live in this information age. We often use this internet network to communicate, read news, watch movies, find various information, buy or sell merchandise and many other activities that can be done through this internet with a high speed so that the penetration of internet usage in the country concerned is also high. This will be an added value for economic growth in the country.

Overall, the number of internet users worldwide is projected to reach 3 billion people in 2015. 3 years after that, in 2018, it is estimated that 3.6 billion people on earth will access the internet, at least once every month. Above Indonesia, currently the top five internet user countries in the world are China, the United States, India, Brazil, and Japan.

This field data was taken during the period March to April 14 2019. Of the total population of 264 million people in Indonesia, there are 171.17 million people or around 64.8 percent who are already connected to the internet. This figure increased from 2017 when the internet penetration rate in Indonesia was recorded at 54.86 percent. The largest contribution to

internet penetration in Indonesia comes from the island of Java. The penetration rate on this island reaches 55 percent of the total. While Sumatra Island is in second place by contributing 21 percent penetration. On the island of Java, West Java Province is the region with the largest number of internet users reaching 16 percent. Meanwhile, on the island of Sumatra, North Sumatra Province is the region with the largest number of internet users, reaching 6.3 percent.

Based on data provided by Bank Indonesia (BI), there are 38 e-wallets that have received official licenses. Along with the proliferation of electronic money, e-wallet transactions in Indonesia reached USD 1.5 billion, equivalent to Rp. 21 trillion (1 USD = 14,222). It is likely to continue to increase to Rp. 355 trillion in 2023. Local e-wallet players are still the prima donna for solutions cashless transactions in Indonesia. Based on data for the second quarter of 2019, obtained from App Annie, the top 5 e-wallet applications with the most monthly active users are still occupied by local players, namely Go-Pay, OVO, DANA, LinkAja, and Jenius.

However, the most dominating news lately are three services, namely Dana, Go-Pay, and OVO. The domination of the news is none other than efforts to expand the integration of services. Now these three popular services have been integrated with a platform with a large user population. From a survey conducted by DailySocial involving 825 service users, Go-Pay users ranked first, followed by OVO, Tcash, and Dana. After this year's massive integration, it means that the competition drum has just begun. Some players are already looking dimmed, for example PayPro finally trying their luck at traditional small retail. Several new players have also emerged, marked by the release of e-money operator licenses by Bank Indonesia. Call it BluePay, Duwit,

However, to strive for the quality of service, promotion and security that OVO provides to its customers, customers need to have self-awareness in using the OVO application, seen how people respond to a digital wallet application service which is a choices in everyday life ranging from using transportation, buying food online, or paying electricity bills online. Customer satisfaction can be felt after customers compare their experience in purchasing goods/services from sellers or providers of goods or services with the expectations of the buyers themselves. These expectations are formed through their first experience in using a service. According to Kotler (2014) customer satisfaction is a feeling of pleasure or disappointment that arises after comparing the performance (outcome) of the product thought to the expected performance (or result). From this definition it can be concluded that if the service is not in accordance with consumer expectations, of course, consumers will feel dissatisfied and end up disappointed with the OVO application.

Customer retention (the tendency to use in the future) in the online service application sector such as OVO is largely determined by the intensity of customers in using the services provided by the company. The more often customers use the services of OVO, the more often customers will fill in the balance in the application to make payment transactions. The advantages provided by a digital wallet application are also the basis for customers to prioritize using the application over other application options. In an effort to create customer retention, companies need to pay attention, track and study customer satisfaction.

Based on the description of the background, the authors are interested and feel the need to submit a study entitled "The Effect of Promotion, Service Quality and Security on Customer Retention Mediated by Customer Satisfaction in the OVO Application

## **2. Research Method**

As an effort to collect data, research methods have an important role in a study as well as in analyzing the problem to be studied. According to Sugiyono (2014) the research method

is a scientific way to obtain data with certain goals and uses. Based on the research objectives, this research is an explanatory research using a quantitative approach.

### **Technical Data Analysis**

This research uses SEM (Structural Equation Modeling) data analysis method, with Partial Least Square (PLS) technique. SEM is a statistical technique used to test and predict causal relationships by integrating factor and path analysis (Jogiyanto, 2016). While PLS is a multivariate statistical technique that compares multiple dependent and independent variables. PLS is one of the analytical methods Variant SEM (structural equation modeling) data designed to be able to solve multiple regression when specific problems occur in the data. Such as the small sample size, then the missing data and multicollinearity.

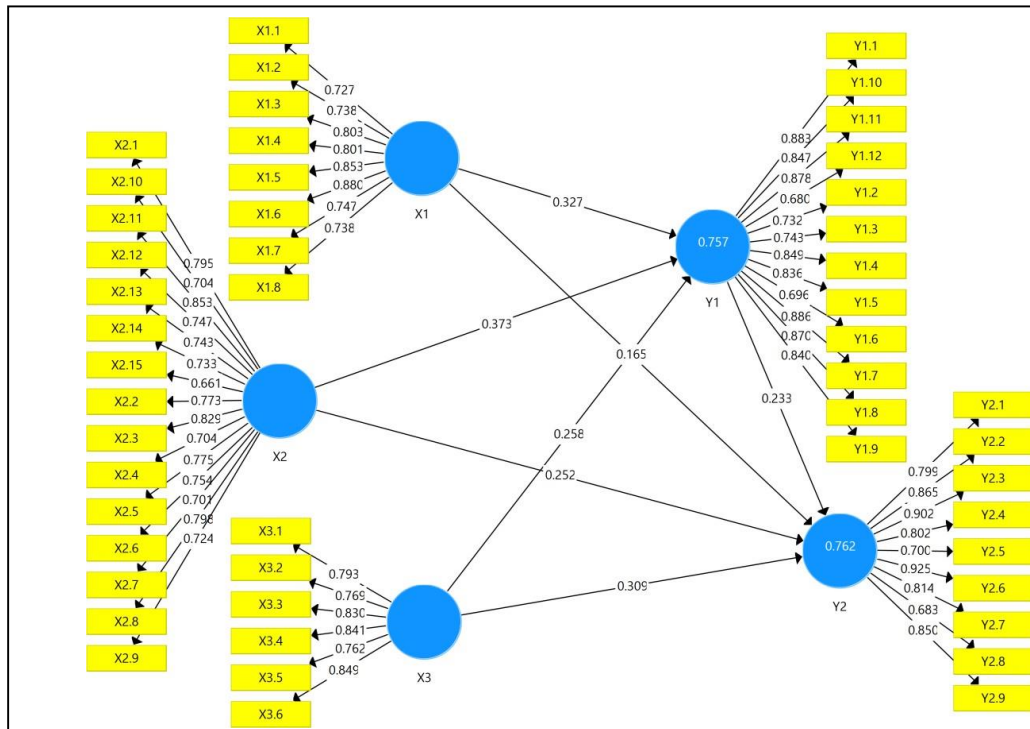
Equation 1:  $Y = PY_{X1} + PY_{X2} + PZ_{X3} + PYZ + e_2$  Equation 2:  $Z = Z_{X1} + PZ_{X2} + PZ_{X3} + e_1$  Where:

Y : Customer Retention  
Z : Customer Satisfaction X1 : Promotion  
X2 : Service Quality  
X2 : Security

PZ<sub>X1</sub> : coefficient of variable X1 to Variable Z PZ<sub>X2</sub> : coefficient of variable X2 to Variable Z PZ<sub>X3</sub> : coefficient of variable X3 to Variable Z PYZ : coefficient of variable Z to Variable Y PY<sub>X1</sub>: coefficient of variable X1 to Variable Y PY<sub>X2</sub>: coefficient of variable X2 to Variable Y PY<sub>X3</sub>: coefficient of variable X3 to Variable Y  
: error/other variables that have an effect

### 3. Results and Discussion

#### Data Analysis with SmartPLS



### Structural Equation Algorithm for the Effect of Promotion, Service Quality, and Security on Customer Satisfaction which has an impact on Customer Retention.

Source: Researcher 2020

Table of Validity and Reliability Test Results

<i>Construct</i>	<i>Items</i>	<i>Loadings</i>	<i>Average Extracted (AVE)</i>	<i>Variance Composite Reliability</i>
Promotion	<b>X1.1</b>	0.727	<b>0.621</b>	<b>0.929</b>
	<b>X1.2</b>	0.738		
	<b>X1.3</b>	0.803		
	<b>X1.4</b>	0.801		
	<b>X1.5</b>	0.853		
	<b>X1.6</b>	0.880		
	<b>X1.7</b>	0.747		
	<b>X1.8</b>	0.738		
Service Quality	<b>X2.1</b>	0.795	<b>0.569</b>	<b>0.952</b>
	<b>X2.2</b>	0.773		
	<b>X2.3</b>	0.829		
	<b>X2.4</b>	0.704		
	<b>X2.5</b>	0.775		
	<b>X2.6</b>	0.754		
	<b>X2.7</b>	0.701		

	X2.8	0.798		
	X2.9	0.724		
	X2.10	0.704		
	X2.11	0.853		
	X2.12	0.747		
	X2.13	0.743		
	X2.14	0.733		
	X2.15	0.661		
Security	X3.1	0.793	<b>0.653</b>	<b>0.919</b>
	X3.2	0.769		
	X3.3	0.830		
	X3.4	0.841		
	X3.5	0.762		
	X3.6	0.849		
Customer satisfaction	Y1.1	0.883	<b>0.664</b>	<b>0.959</b>
	Y1.2	0.732		
	Y1.3	0.743		
	Y1.4	0.849		
	Y1.5	0.836		
	Y1.6	0.696		
	Y1.7	0.886		
	Y1.8	0.870		
	Y1.9	0.840		
	Y1.10	0.847		
	Y1.11	0.878		
	Y1.12	0.680		
Retention	Y2.1	0.773	<b>0.671</b>	<b>0.948</b>
	Y2.2	0.850		
	Y2.3	0.890		
	Y2.4	0.801		
	Y2.5	0.691		
	Y2.6	0.905		
	Y2.7	0.854		
	Y2.8	0.720		
	Y2.9	0.831		

Source: Researcher 2020

The table above explains the overall value of the loading factor for each indicator that has gone through the algorithm process showing a value of  $> 0.5$ . Then the AVE (Average Variance Extracted) value produced by X1 is 0.621, the value for X2 is 0.569, the value for X3 is 0.653, the value for Y1 is 0.664

,the value for Y2 is 0.671. The AVE value plays a role as the average value of the loading factor, in this case the overall AVE value shows a value  $> 0.5$  which indicates all research variables are valid as a whole.

### Discriminant Validity

The research indicator will be declared to meet discriminant validity if the value generated by the cross loading indicator variable is the largest compared to other variables. Such results can be seen based on the output of Fornell Larcker Critical.

#### *Fornell Larcker Critical*

	(X1)	(X2)	(X3)	(Y1)	(Y2)
(Y1)	<b>0.788</b>				
(X2)	0.707	<b>0.755</b>			
(X3)	0.702	0.801	<b>0.808</b>		
(Y1)	0.771	0.811	0.786	<b>0.815</b>	
(Y2)	0.739	0.804	0.809	0.807	<b>0.819</b>

Source: Researcher 2020

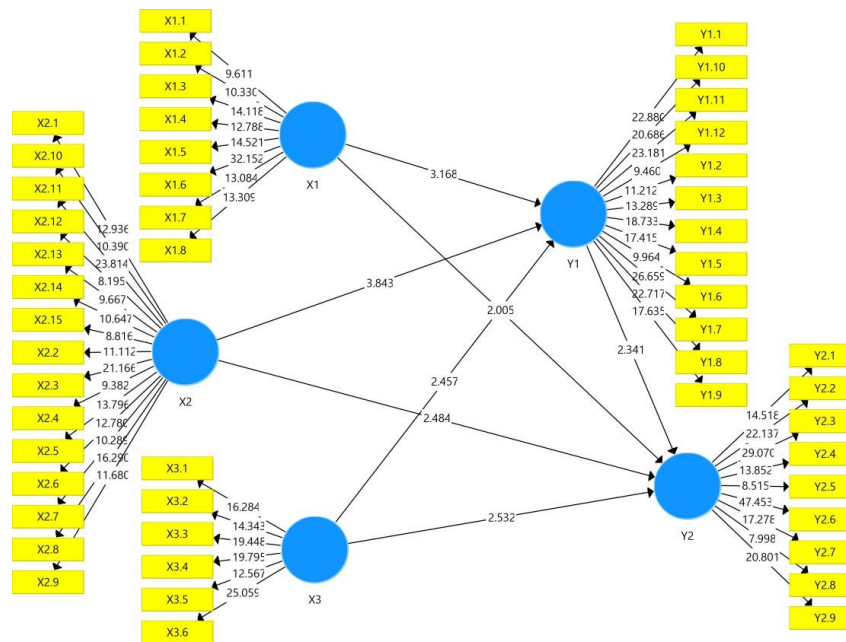
#### Cronbach Alpha

Variable	Cronbach Alpha	Standart	P Value
Promotion	0.913	>0.600	0.000
Service quality	0.946	>0.600	0.000
Security	0.894	>0.600	0.000
Customer satisfaction	0.953	>0.600	0.000
Retention	0.937	>0.600	0.000

Source: Researcher 2020

The value that is declared to have passed the Cronbach alpha test is a value that is greater than the standard value of passing the test, which is >0.6. The results show a value greater than >0.6 indicating that the test results pass the Cronbach alpha test. So it can be concluded that all variables have a high level of internal reliability

**Inner Model Measurement**



**Figure Bootstrapping**

Source: Researcher 2020

Promotion (X1) has a positive effect on Customer Satisfaction (Y1). This is indicated by the coefficient of influence of 3.168 and is positive. This means that the promotions given by OVO have a positive influence, by increasing promotions it will result in good customer satisfaction, and it will always go hand in hand.

Service Quality (X2) has a positive effect on Customer Satisfaction (Y1). This is indicated by the coefficient of influence of 3.843 and is positive. This means that the quality of service will have an impact on customer satisfaction, many customers are satisfied with the Quality of Service built by OVO, the quality of OVO services reflected by excellent service, will have an impact on customer satisfaction, because the test results from this research are positive then, If service quality is improved, customer satisfaction will increase.

Security (X3) has a positive effect on Customer Satisfaction (Y1). This is indicated by the coefficient of influence of 2.457 and is positive. This means that maintained security will shape customer satisfaction, low or high security then the level of customer satisfaction measurement will be reflected, because if security is getting better, customer satisfaction will also be better, but if the security provided is bad, then OVO will get bad customer satisfaction too.

Promotion (X1) has a positive effect on Customer Retention (Y2). This is indicated by the influence coefficient value of 2,005 and is positive. This means that the promotion given by OVO has a positive influence, by increasing the promotion it will result in good customer retention, and it will always go hand in hand. Because the results of this study are positive and significant.

Service Quality (X2) has a positive effect on Customer Retention (Y2). This is indicated by the coefficient of influence of 2.484 and is positive. This means that the quality of service will have an impact on customer retention, many customers who have a strong enough retention



of the Quality of Service built by OVO, will have an impact on customer retention, because the test results from this research are positive, if the quality of service is improved then, customer retention will increase.

Security (X3) has a positive effect on Customer Retention (Y2). This is indicated by the influence coefficient value of 2.532 and is positive. This means that maintained security will form strong customer retention, low or high security, the level of customer retention measurement will have an impact, because if security is getting better, customer retention will also be better, but if the security provided is bad, then OVO will get poor customer retention too.

Customer Satisfaction (Y1) has a positive effect on Customer Retention (Y2). This is indicated by the influence coefficient value of 2,341 and is positive. This means that customer satisfaction will form customer retention, the influence given by customer satisfaction is large enough to form customer retention. If customers are satisfied with the variables formed behind them, customer satisfaction will also shape and affect customer retention, if customer satisfaction increases, it will have an impact on good customer retention as well, but if customer satisfaction decreases, customer retention is accepted by OVO will also decrease.

### **Model Evaluation**

Analysis of the model evaluation or goodness of fit testing in this study was carried out with the aim of ascertaining whether the model in this study was the best model that had been formed and was appropriate based on theory, empirical studies and existing facts. Based on the data processing carried out by researchers using the SmartPLS program, the evaluation of the goodness of fit model obtained the R-Square value and the Q-Square calculation as follows:

Based on the results of data processing, it can be seen that the R-Square value for Customer Retention is 0.762 with a fairly strong category. Then the R-Square value for Customer Satisfaction is 0.757 with a fairly strong category.

### **Goodness of Fit**

In the next stage, a model evaluation will be carried out through goodness of fit. The goodness of fit assessment is known from the Q-Square value. The Q-Square value has the same meaning as the coefficient of determination (R-Square) in regression analysis, where the higher the Q-Square, the more fit the model can be with the data. The results of the calculation of the value of the Q-Square are as follows:

$$\begin{aligned} \text{Q-Square} &= 1 - [(1-0.757) \times (1-0.762)] \\ &= 1 - (0.243 \times 0.238) \\ &= 1 - 0.057 \\ &= 0.94 = 94\% \end{aligned}$$

Based on the results of the calculations above, the Q-Square value is 0.94. This shows that the diversity of research data that can be explained by the research model is 94%, while the remaining 6% is explained by other factors outside the research model. Based on these results, the model in this study can be stated to have a very good goodness of fit.

### **Hypothesis test**

Based on the data processing conducted by the researcher, it can be used to answer the hypothesis of this research. Hypothesis testing in this study was carried out by looking at the calculated t-value and p-value. The research hypothesis can be declared accepted if the p-value

$<0.05$  and the t-count value is positive. The following are the results obtained in testing the hypothesis in this study through the inner model:

### **Discussion**

#### **The Effect of Promotional Variables on Customer Satisfaction**

The first hypothesis which states that Promotion has an effect on Customer Satisfaction can be proven true. This can be seen from the statistical t value of 3.168 which is greater than the t table value = 1.96, and the probability value of 0.000 which is greater than the specified critical value limit of 0.05. Thus it is stated that the promotion has an effect and is significant on customer satisfaction.

Promotion has a positive and significant effect, according to research from (Putri & Safri, 2015), which states that if promotion is increased, customer satisfaction will increase, but if the company's promotions are reduced it will have an impact on decreasing customer satisfaction, because the results of the study have a positive direction ( Fernando de Oliveira Santini 2015), if promotion increases then satisfaction increases, but if promotion decreases then satisfaction will decrease (Chandra, & Urja Suman 2018)

#### **The Influence of Service Quality Variables on Customer Satisfaction**

The second hypothesis which states that Service Quality has an effect on Customer Satisfaction can be proven true. This can be seen from the t-statistical value of 2.005 which is greater than the t-table value = 1.96, and the probability value of 0.046 which is smaller than the specified critical value limit of 0.05. Thus it is stated that Service Quality has a significant effect on Customer Satisfaction.

Research in accordance with the results that have been carried out by previous researchers that there is an influence of service quality variables on customer satisfaction, (Po-Young Chu, & Yu Chao 2012), states that good service quality will have an impact on customer satisfaction. satisfaction will increase simultaneously, because the results of the study show positive results. (Po-Young Chu, & Yu Chao 2012), (Pangestuti & Inggang 2018), (Regita & John 2019), stated that, good satisfaction, the result of service quality being considered well, because the results of positive research and

Significantly shows a strong influence of service quality on customer satisfaction.

#### **The Effect of Security Variables on Customer Satisfaction**

The third hypothesis which states that security affects customer satisfaction can be proven true. This can be seen from the statistical t value of 3,843 which is greater than the t table value = 1.96, and the probability value of 0.000 which is smaller than the specified critical value limit of 0.05. Thus it is stated that security has a significant effect on customer satisfaction.

Research conducted by (Li et al., 2021), shows a similarity, which states that there is an influence of the security variable on customer satisfaction, the security guarded by the company will have an impact on satisfaction, security related to personal data, and transaction security has a strong influence on customer satisfaction. get customer satisfaction (Alam et al., 2020), showing this, increasing or decreasing satisfaction will be seen from the security system of the company, especially in this case the security of digital application systems.

#### **The Effect of Promotional Variables on Customer Retention**

The fourth hypothesis which states that Promotion has an effect on Customer Retention can be proven true. This can be seen from the statistical t value of 2,484 which is greater than

the t table value = 1.96, and the probability value of 0.013 which is greater than the specified critical value limit of 0.05. It is thus stated that the Promotion has an effect and is significant on Customer Retention.

(Pitt & C. Campbell 2009). Shows a strong influence between promotions on customer retention, if customer retention increases then it is based on a good promotion, the results of the research are positive and significant. (Alkitbi et al., 2021), the results of the study show that there is a positive and significant effect and it is stated that good promotion will have an impact on good customer retention (Soimo et al., 2015).

### **The Influence of Service Quality Variables on Customer Retention**

The fifth hypothesis which states that Service Quality affects Customer Retention can be proven true. This can be seen from the statistical t value of 2,457 which is greater than the t table value = 1.96, and the probability value of 0.014 which is smaller than the specified critical value limit of 0.05. It is thus stated that Service Quality has a significant effect on Customer Retention.

(Simanjuntak et al., 2020), service quality has a positive and significant effect in accordance with previous research, with satisfactory digital services having an impact on good customer retention. (Nugroho et al., 2020), customer retention will be preserved if the service quality does not disappoint (Alshamsi et al., 2021).

### **The Effect of Security Variables on Customer Retention**

The sixth hypothesis which states that security affects customer retention can be proven true. This can be seen from the statistical t value of 2,532 which is greater than the t table value = 1.96, and the probability value of 0.012 which is smaller than the specified critical value limit of 0.05. Thus it is stated that security has a significant effect on customer retention.

(Mahmoud, 2019), previous research which states that there is a positive and significant effect of security on customer retention, customer retention is important because with customer retention, the company will establish a good relationship with each customer, this will have an impact on the sustainability of the company (Mahmoud, 2019), Barusman, 2019).

### **The Influence of Customer Satisfaction Variables on Customer Retention**

The seventh hypothesis which states that customer satisfaction affects customer retention can be proven true. This can be seen from the statistical t value of 2,341 which is greater than the t table value = 1.96, and the probability value of 0.020 which is smaller than the specified critical value limit of 0.05. Thus it is stated that customer satisfaction has a significant effect on customer retention.

Previous research stated that there is a positive and significant effect of customer satisfaction on customer retention (Lee et al., 2020), stating that there is a strong influence that occurs on retention if satisfaction increases, satisfaction in this case, the company optimally provides security and promotion services, to customers so that satisfaction occurs which has implications for customer retention (Barusman et al., 2019).

### **Conclusion**

Based on the results of the analysis in this study which shows the effect of promotion, service quality and security on customer satisfaction which has implications for customer retention, it is true. The results of the study show that two endogenous or variables (X),

promotion (X1), service quality (X2) and security (X3) have a positive and significant effect on exogenous variables in this study, customer satisfaction (Y1) and customer retention (Y2).

In this section, conclusions will be presented on the hypotheses that have been proposed in the previous chapter. The conclusions obtained based on the results of research and discussion are as follows:

1. Promotion has a positive and significant effect on customer satisfaction. Promotion is an activity carried out by the company to communicate everything about the product with the aim of creating purchase and satisfaction. In this study, promotional activities at the company were quite good, it was proven that promotion had a significant influence on customer satisfaction. In terms of promotional advertising by the company, it is quite good, it can be seen that there are many activities carried out by the company, such as by offering discounts or discounts in every transaction and also advertising on social media and television.

2. Service quality has a positive and significant effect on customer satisfaction. Service quality is the totality of the company's strategy to get customer satisfaction, be it products or services that depend on the company's ability to satisfy the needs desired by customers. This is going well because it is proven that the research results show that service quality has a positive and significant effect on customer satisfaction. Technical factors such as the smoothness of transactions on the application, the call center that is always alert to customer complaints and also the application that is always updated are the small things that customers pay attention to in transactions. This indicates that if service quality continues to be improved, customer satisfaction will also increase automatically.

3. Security has a positive and significant effect on customer satisfaction. Company security already has an influence on customer satisfaction. In this study, company security related to personal data and confidentiality already has an influence on customer satisfaction. With personal security features such as payment barcodes and personal passwords, users are more comfortable using the OVO application. The more customers feel safe with the company, the satisfaction will also increase.

4. Promotion has a positive and significant effect on customer retention. This means that if promotion is increased, customer retention will increase. Because the results of the study show positive and significant results, if promotion is increased, it will have an effect on increasing customer retention. Promotional factors are very influential in creating good customer retention, for example the cashback program per transaction that distinguishes the OVO application from competing applications that do not necessarily have a cashback program.

5. Service quality has a positive and significant effect on customer retention. The results of the study show results that are in accordance with the hypothesis that shows the influence of service quality on customer retention. The factors that influence the increase in customer retention are the good reputation between the OVO application and similar applications which makes users trust the OVO application more than other applications. Customer retention will increase overall, if service quality is improved systematically.

6. Security has a positive and significant effect on customer retention. Security in this study showed positive and significant results on customer retention. OVO can guarantee that its user balance will not move into the hands of those who want to take advantage of its user balance. In this case, if security is increased, customer retention will also increase significantly but if security decreases, the same thing will have an impact on customer retention with a significant decrease, because the results of the research are positive, this will happen to the company.

7. Customer satisfaction has a positive effect on customer retention. With the results of the study showing that customer satisfaction has a positive and significant effect on customer retention, the hypothesis in the study is accepted. With this, if satisfaction increases, it will have an impact on increasing customer retention. With this positive and significant research results, and will affect customer retention, if it decreases then the satisfaction received by the company is indicated to be in a state of decline.

### **Suggestion**

Based on the discussion and conclusions as described previously, the suggestions that the author can give are as follows:

1. Academics are expected to review in more detail for aspects that are not described by the researcher. Adding variables and increasing the number of samples in conditions and situations different in order to obtain maximum results. This research is expected to be a reference for further researchers related to the variables of promotion, service quality, security, customer satisfaction and customer retention. I hope this paper is used wisely regarding the enrichment of knowledge in the fields of economics and business, related to the rapidly growing world of e-marketing, in the modern era, it would be better if this research is useful and will be developed again by further researchers.

2. The author suggests the company to be able to maintain and improve the promotions offered to users of the OVO application, the more promotions offered, the more users will use the OVO application. Even users who have used competing applications will see the promotions offered by OVO as an opportunity to transact economically and efficiently. OVO advertisements that appear on television must be intensively carried out by companies if they want to continue to compete and become the people's choice. Because in today's competitive era, if a company wants to grow, it must highlight the shortcomings of its competitors. OVO must have promotional programs that are developing and not out of date. This means that the programs offered must be fresher and updated so that they are more accepted by people who tend to transact cashless.

3. The author suggests the company to be able to maintain and improve the quality of services provided by OVO to its customers. At this point the author focuses more on how to top up balances and transfer funds to fellow OVO users. This means that companies must simplify the process of top-up balances and transfer funds to fellow OVO users. Top up balances on the OVO application should also be connected to various other financial applications so that later the process will be easier and faster.

4. The author suggests the company to be able to maintain and improve security guarantees for OVO users. The most prominent part is that OVO must guarantee that the barcode scan feature in every transaction will always be safe and not misused by irresponsible parties. This is so that later there will be no worries for users when making transactions on the OVO application.

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