

## Influence of service quality and perceived value on customer engagement towards ZaloPay

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### Abstract

Customer engagement is an emerging construct in the marketing literature with preliminary research indicating that it has an important construct that not only reflects the results of customers' interactive experience and the specific brand but also enhances a firm's financial value. Contemporaneously, regarding interactive, business environments, engagement represents a wise strategy with the aim of boosting business performance including sales revenue, outstanding competitive advantage, and profitability. Therefore, the discovery of the importance of customer satisfaction was carried out in the ZaloPay service context. We found that service quality factor has the most influence on customer engagement, followed by customer perceived value and customer trust. Concurring with this observation, we suggest that specific customer engagement relational outcomes may expand to activate as its antecedents in ensuring customer engagement procedures and/or cycles over time. These findings, therefore, help ZaloPay in Da Nang improve to serve customers better and make ZaloPay have better marketing or service strategies in the future.

**Keywords:** customer engagement, customer trust, service quality, ZaloPay, perceived value.

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### I. Introduction

According to a survey by the World Bank, non-cash payment has become a popular means in many developed countries around the world with the daily spending value of people accounting for 90% of total daily transactions (Website ZaloPay, 2022).

In Vietnam, at least 50% of families in the city will use electronic payment services by 2020, Vietnam is also in the top 3 countries with the highest percentage of mobile payment users in Europe. Asia with 29.1%. As of the end of the quarter of 2020, Vietnam had 13 million activated and used e-wallet accounts, a total wallet balance of VND 1.36 trillion, and up to 225 million transactions made. ZaloPay is specially built to satisfy daily payment needs and business needs. Especially suitable for the community of 70 million users of the Zalo application - this is also a competitive advantage in the market of ZaloPay that no other e-wallet has. to June 2021 shows that ZaloPay has: total 4,165,979 installs, total 9,661,376 cumulative installs, 11,830,469 active users (Appota, 2022).

However, why a potential market like Vietnam has not attracted a stable number of customers for e-wallets, especially ZaloPay, a "pure Vietnamese" e-wallet that has the opportunity to become the preferred choice. of Vietnamese users. Therefore, this study investigated customer engagement with payment via ZaloPay.

The term "engagement" has received considerable attention in a number of disciplines (educational psychology and organizational behavior). CE has been seen as a new structure for understanding and interpreting customers as it was conceived to more clearly and comprehensively reflect the nature of the relationship between customers and brands than traditional concepts (ie. participation, commitment) (Brodie et al., 2011). It has become an essential structure that not only contributes to the financial value of the company (Bijmolt et al., 2010; Kumar et al., 2010) such as cost savings and risk reduction (Di Gangi&Wasko, 2009), but also heralds future business performance (Sedley, 2010). According to Selden and MacMillan (2006), value-creating customer engagement is very useful for companies because it helps to better understand, satisfy needs and increase customer loyalty. Customer engagement allows businesses to consistently demonstrate their commitment to customers and deliver value at every stage of the customer experience (Hollebeek et al., 2014). Thus, engaging customers before, during, and after a purchase strengthens their emotional connection to the business (Hollebeek et al., 2014). That means a stronger relationship between your customers and your brand will help retain your demanding customers. At the same time, when satisfaction and trust are higher in the company, they feel connected to it (Malaviya&Spargo, 2002). So it has been interesting and noticed by businesses. However, what factors influence it, and its results, are contradictory across many studies. In the study of customer engagement is an antecedence of satisfaction and trust (Auh et al., 2007; Rajah et al., 2008)

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however in most other studies it is a consequence (Hapsari& Dean, 2016; Bompolis&Boutsouki, 2014). In contrast, Jay (2017) customer engagement mediated the relationship between product quality and this leads to, there is a need to explore the premises and consequences of customer engagement in the context of payment services via ZaloPay, a popular application in Vietnam. A catalyst in the relationship between consumers and marketers as it provides expectations for the scarcity of trust has been cited as one of the main reasons driving customer engagement (Kosiba et al., 2018) while emphasizing the importance of building persuasive customer trust to drive customer engagement (Pavlou, 2003). The ubiquitous e-wallet service has increased perceived value and customer satisfaction leading to future customer engagement (Kim et al., 2013). In addition, customer experience also influences customer interaction (Rather, 2020; AlDmour et al., 2019). Previous investigations suggested that, Last but not least, service quality is a predictor of customer interaction and positively affects customer interaction (Putro&Rachmat et al., 2019). In marketing literature, customer perceived value is analyzed in two ways: as a ratio between the value received by customers and the costs they incur when using or buying a service or product (e.g., Petrick, 2002; Wang et al., 2004; Smith & Colgate, 2007) or as a multidimensional construct incorporating different customer perceived value dimensions (Sweeney & Soutar, 2001; Smith & Colgate, 2007; Dovaliene et al., 2015). Therefore, to promote their engagement and encourage them to use e-wallets, service quality must always be concerned.

## **II. LITERATURE REVIEW**

### **2.1 Customer engagement**

Although the term “CE” has been explored for several decades, it has been used in particular in marketing literature but has not been systematically conceptualized. While most studies indicate that CE as a “psychological process” includes behavioral, emotional, and cognitive aspects (Brodie et al., 2011), Patterson et al. (2006) have defined as CE "the extent of a client's physical, cognitive and emotional presence in their relationship with a service organization". Furthermore, engagement is described as a set of customer behaviors towards a business, including both transactional (loyalty, intention to repurchase) and non-transactional (commitment, word of mouth) (Brodie et al., 2011). These behaviors secure future sales, create favorable publicity, and support brand representation. Customer engagement in product development and innovation and communicating with customers about the company or brand focal point (Hoyer et al. 2010). Customers help improve or develop a company's services by providing feedback, ideas, and information (Kumar et al. 2010), or by participating in product design or assembly (Hoyer et al. 2010), or influencing the perception of other customers on their own initiative through word of mouth, blogging and other forms of customer-customer interaction (Brodie et al., 2013).

### **2.2 Customer trust**

First of all, customer engagement is considered to be trust driven because all interactions or exchanges require coefficient trust. Trust is recognized as an important factor in buyer-seller interactions (MacMillan et al., 2005; Verma et al., 2016). Belief is characterized as a widespread belief that one can rely on the word of another (Rotter, 1967). Customer trust is essential for the functioning of the financial sector in the context of mobile platforms (Yousuf and Wahab 2017). Furthermore, trust is thought to be able to reduce perceived risk, thereby increasing consumer engagement to service providers (Van Tonder&Petzer, 2018) and as a result consumers/users have committed to service organizations and show improved customer loyalty (Brodie et al., 2013; So et al., 2014). According to Brodie et al. (2013), when customers trust that a supplier can be trusted to act in its best interest when it relinquishes direct control, which results in ideas, feelings, emotions, or behaviors being expressed as to be vulnerable to the actions of another party, one must have a belief that they will behave in a way that is mutually beneficial (Mayer et al., 1995). Trust is the trust that one party has in the other because of the other partner's integrity and trustworthiness. (Johnson & Grayson, 2005; Kosiba et al., 2018). According to Van Tonder and Petzer, trust is essential in stakeholder relationships (2018). Customer trust, according to Diryana et al. (2017), is the expectation that the other party can be relied upon or trusted to keep commitments, thereby demonstrating the other party's competence, worthiness, and integrity, which means customer trust influences customer engagement. Customer trust is based on positive consumer expectations and adequate knowledge of e-wallets and their staff (Jager, 2017), therefore, in the e-wallet context, consumers are willing to use e-wallets like ZaloPay to do financial transactions. Therefore, a conceptual framework is proposed as follows:

*H<sub>1</sub> Customer trust will have a positive effect on customer engagement*

### **2.3 Perceived value**

Perceived value has been widely discussed in the marketing literature and it is considered an essential factor to predict customer satisfaction, engagement, and loyalty, therefore, it is The key to long-term relationships integrated with CE will form the difference between the success and failure of a business (Hollebeek 2013).

Organizations increasingly recognize that perceived value is a key element in strategic management (Mizik and Jacobson, 2003). As these words suggest, creating customer value has become the strategic imperative in building and maintaining competitive advantage (Wang et al., 2004). The School of Marketing (2006–2008) included the definition of 'perceived value in its list of research priorities for 2006–2008. These developments reflect the great interest generated caused by the phenomenon of value creation among marketing researchers in both academia and industry (Spiteri and Dion, 2004). According to equity theory, the net difference between what consumers receive and what they sacrifice (in terms of money, time spent, and consumer stress) serves as the basis for consumers to use to judge what is fair or worthy (Oliver et al., 1988). Perceived value is the customer's own perception of the value or desire of a product or service for them, especially compared to a competitor's product. Perceived value is measured by the price the public is willing to pay for a good or service (Kopp et al., 2020). According to the analysis of Gummerus (2013) and Khalifa (2004), customer-perceived value is a complex, context-specific phenomenon that still needs to be studied. According to the scientific literature, interaction - the main premise of long-term customer relationships - comes from enhancing the customer's perceived value (Dovaliene et al., 2015). Indeed, Slater (1997) observed that the "creation of value for customers must be the reason for the existence of the company and certainly for the success of the company". Their participation in the study was motivated by perceived usefulness, ease of use, and reported enjoyment. In the context of e-commerce platforms, satisfaction is emphasized as a driver of customer intent (Revels et al., 2010). Customer perceived value is conceptualized in the automotive context as a multidimensional structure including product quality (perceived value), service quality (perceived emotional value) and price equity (perceived value), which reflects the entire auto-owner experience in the automotive industry, and thus has the ability to predict outcomes affecting the customer engagement (Revels et al., 2010).

This type of relationship between customer engagement and perceived value is also supported by the study of Egan (2008) and Revels et al. (2010). At the same time, the function of perceived value perceived as a predictor for customer interaction was ignored, and most of the effects of consumer perceived value were investigated in relation to customer engagement (Viera et al., 2018). Building on the findings of Kumar and Rinartz (2016), these writers argue that, first of all, customer-perceived value plays an important role in attracting guest engagement and creating value for a company.

It has been proven that loyalty and profitability are closely related to the value created for customer interaction (Khalifa, 2004) and the concept of 'consumer value' has become a fundamental problem that needs to be addressed in all marketing activities (Holbrook, 1994). Based on the diversity of different research findings, the interrelationships between customer engagement and perceived value will be examined in the empirical part of this study.

Hence, a conceptual framework is proposed following

*H<sub>2</sub> Perceived value will have a positive effect on customer engagement*

## **2.4 Service quality**

Kotler & Keller reveal that service quality is a way of working for companies that strive for continuous quality improvement of the processes, products and services produced by the company (Heynnyake, 2017). As a means of service quality is described as adapting to customer needs (Chakrabarty et al., 2007). According to other researchers, service quality is determined by comparing customer expectations and the perceived quality they receive from service providers (Parasuraman et al., 1988). The conceptual definition of service quality was developed by Parasuraman et al. (1988) and has largely been used to compare excellence in customer service encounters. Service quality is defined as the degree to which a service satisfies a customer's need and it can be assessed by comparing the customer's expectations with the customer's perception of the service received. Bitner (1990) defined service quality as the customer's general impression of the relative inferiority or superiority of a service provider and its services. Parasuraman et al. developed a tool called SERVQUAL to assess service quality from the customer's point of view (1988). One of them is the attitude developed in all previous encounters with a service firm (Bitner, 1990; Parasuraman et al., 1988). Service quality will have a significant influence on customer engagement, especially in the banking industry (Verleye et al., 2013). The relationship between service quality and customer engagement was also revealed (Ali et al., 2019; Setiawan & Sayuti, 2017). Several authors have demonstrated that service quality is a precursor to customer engagement. Similarly, service quality becomes the main source of competitive differentiation in the hospitality and restaurant industries for them to stay with the company (Kaltcheva et al., 2014). In addition, research by Darwin et al. (2017) on service quality in hospitals shows that service quality positively affects customer loyalty. In other words, the better the service quality, the higher the likelihood that customers will use it for a long time. Therefore, the relationship between service quality and customer engagement can exist and also have a close connection in different contexts like ZaloPay. A proposed conceptual framework is as follows:

*H<sub>3</sub> Service quality will have a positive effect on customer engagement*

Hence, on the platform of the above discussion, the integrated conceptual framework was formed and shown in Figure 1

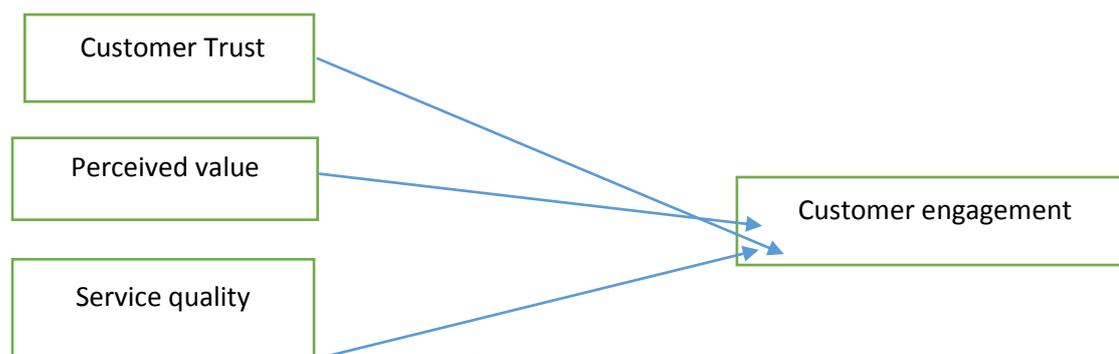


Figure 1: Conceptual framework

### III. Methodology

#### Sample selection range

This study conducted a comprehensive literature survey and applied quantitative research methods. Data is collected by distributing self-questionnaires to people who have used the payment service via ZaloPay. And these target audiences include people of different ages, genders, incomes, working time, and education.

#### Sample size

Samples were selected by convenience sampling method. to produce reliable results, the minimum required sample size used in factor analysis should be equal to or greater than five times the number of variables analyzed (Gorsuch, 1983) but at least 100 (Kline, 2005). As for the question, the minimum sample size needed to run EFA in this study was  $N = 300$ .

#### Measurement tools and analytical methods

From the proposed research model, the author relies on data sources and builds 4 scales. The author analyzes the data using the SPSS tool and analyzes it based on 5 categories:

Descriptive analysis, the author will analyze and describe the attributes of information such as gender, income, and occupation. Testing the reliability of the scale - Cronbach's Alpha: The author will test the reliability of the scales in the research using Cronbach's Alpha. (Trong & Ngoc, 2005), this coefficient shows whether the scales are related or not, but does not indicate which observed variables should be removed and which should be kept. calculating the correlation coefficient between variables - total (Item-to-total correlation) will help to exclude those observed variables that do not contribute much to the description of the concept to be measured. Finally, exploratory factor analysis (EFA) reduces a set of many observed variables into a group that makes them more meaningful but still contains most of the information content of the original variable (Hair et al. , 1998).

### IV. Result

#### Descriptive analysis

Based on the findings, 27% or 81 men were polled, while women accounted for 73% (219 people). The results of the analysis demonstrate that the percentage of women make up the majority of the study sample. However, this ratio is acceptable so it can be used in research.

Regarding occupation, 161 respondents said they were students (53.7%). This generation often uses phones to order and they are also very modern when making online payments. Besides, 39% of survey respondents are people with stable jobs such as office workers, the remaining 7% are self-employed. Due to the young age of the participants as well as their previous knowledge and experience of purchasing over the internet.

People with incomes over 15 million accounted for 57% and 127% were people with incomes from 5 to 15 million, the rest were people with incomes below 5 million vnd.

#### Check the reliability of the scale

According to Hair et al. (2009), Cronbach's Alpha is used to identify key components in the early stages of the research model-building process. For good reliability for items, it is suggested that the load factor is greater than 0.6. Research results show that the loading factor is more than 0.7. Cronbach's alpha coefficient varies from 0.715 to 0.932 for 4 factors, showing that All variables are reliable and suitable for this study.

#### Exploratory factor analysis

Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) is 0.81. The value sig of Bartlett's Test 0.000 and less than 5%. Thus, the variables are related and satisfy the factor analysis criteria. The results also indicate that the initial Eigenvalues of the four factors are greater than one and the Total Rotation of the Load-squared factors is greater than 50%, indicating that no observed variables are removed in this case.

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**Correlations**

		CT	PV	SQ	CE
CT	Pearson Correlation	1	.574**	.610**	.612**
	Sig. (2-tailed)		.000	.000	.000
	N	300	300	300	300
PV	Pearson Correlation	.574**	1	.558**	.586**
	Sig. (2-tailed)	.000		.000	.000
	N	300	300	300	300
SQ	Pearson Correlation	.610**	.558**	1	.597**
	Sig. (2-tailed)	.000	.000		.000
	N	300	300	300	300
CE	Pearson Correlation	.612**	.586**	.597**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	300	300	300	300

\*\* . Correlation is significant at the 0.01 level (2-tailed).

All the independent variables including customer trust (CT), perceived value (PV), and service quality (SQ) were combined with the dependent variable customer engagement (CE) at the appropriate level of significance, according to the results of the correlation analysis. The dependent variable CE and the independent variable CT have the highest correlation (Pearson coefficient = 0.612), followed by CE and SQ variables (Pearson coefficient = 0.610). The worst association was found with the PV variable (Pearson coefficient = 0.574). Because of the strong linear relationship between the variables, which will be used to describe the influence of the factors of the research model, this strong correlation is predicted in the study. Therefore, regression analysis can incorporate all these independent variables.

**Regression model**

Analyze three independent variables customer trust, perceived value engagement, and service quality, and customer dependent variables by Enter technique. The following table shows the results of the multivariate regression analysis

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.734 <sup>a</sup>	.539	.532	.72525	2.004

a. Predictors: (Constant), CT, PV, SQ

b. Dependent Variable: CE

As found by the regression model, the adjusted R-square is 0.532, which suggests that the independent variables in the model can often explain 53.2% of the variation in the dependent variable CE. In addition, the F test proves that Sig has a very low value (Sig. = 0.000), demonstrating the appropriateness of the research model for the data set under investigation.

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	181.091	4	45.273	86.072	.000 <sup>b</sup>
	Residual	155.166	295	.526		
	Total	336.257	299			

a. Dependent Variable: CE

b. Predictors: (Constant), CT, PV, SQ

Choose to determine the significance level  $\alpha = 5\%$ . The above table can be seen sig. value in ANOVA 0.00 less than 1% reject H<sub>0</sub>, significance 1% model exist which mean "customer trust, perceived value and service quality have a significant influence on customer engagement".

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.399	.188		2.123	.035
	CT	.213	.052	.214	4.118	.000
	PV	.225	.055	.220	4.109	.000
	SQ	.249	.049	.255	5.136	.000

a. Dependent Variable: CE

Sig. value of the T-test used to test the significance of the regression coefficient. All Sig. value of three factors < 0.05, it is concluded that the independent variable impacts the dependent variable.

There is no multicollinearity because the VIF coefficients of the four independent variables selected above are all less than 2 and the regression coefficients are all greater than 0. Therefore, the study takes into account three variables CT, PV, SQ, and the auxiliary variable, belonging to CE benefit from regression. The customer trust, perceived value, and service quality variables and the customer engagement dependent variable are statistically significant (Sig. 0.05). Multicollinearity between the independent variables in the regression model is not created due to the low coefficient of variance (less than 2) and the relatively high acceptance coefficient. Low regulation is the norm.

Factor	Sig	Conclude	
		Statistic Hypothesis	Research Hypothesis (Yes)
CT	.000	reject	no reject (accept)
PV	.000	reject	no reject (accept)
SQ	.000	reject	no reject (accept)
CE	.000	reject	no reject (accept)
Significance a = 5%			

Therefore, with all three independent variables having significance less than 5%, the desire to pay through ZaloPay is influenced by three independent variables: customer trust, perceived value and service quality) The following equation describes the result of calculating the research model based on the Beta value:

$$CE = 0.255 * SQ + 0.220 * PV + 0.214 * CT$$

## V. Conclusion

Find out what affects customer engagement toward ZaloPay in Da Nang at a time when the country is encouraging people to limit cash use. For that reason, businesses that want people to use their payment applications, need to consider the quality of service they provide to customers, not only that, businesses also consider carefully What benefits do their apps have over their competitors, and at the same time they are constantly striving to bring a safe and secure application for people to feel secure when using. Therefore, the results of this study have tried to bring a more comprehensive view to payment service providers - ZaloPay, so that they can focus on improving quality to meet the increasing requirements of customers.

Furthermore, this study also provides a theoretical background on customer engagement and related constructs. It also provides an empirical result to reinforce previous research models with a more specific context.

Research and analysis of the above data have shown outstanding problems in the electronic payment field in Vietnam, especially ZaloPay. Several answers were provided during the analysis. Even if ZaloPay received a lot of supportive comments within the parameters of the study, it is important to consider changes in advertising, customer service, or service delivery policies.

There are different ways to improve customer engagement. In fact, there is no model when it comes to improving ZaloPay's communication with ZaloPay consumers perfectly. One of the most popular, underpinnings is the quality of service to customers who love ZaloPay service. This includes things like great fast customer service, more frequent promotions than other payment apps, easy-to-use websites, and more. That one different experience will generate more sales and more repeat purchases.

However, besides the contributions, the study still has some limitations.

One is that the sample size is too small and sampling is only done in Danang. Future studies may be conducted with larger and broader sample sizes. Thus, representativeness will be higher.

Second, the model only conducts research with three common independent variables, so future studies may add some research variables such as security to make the model more complete.

Finally, gender and age differences may influence the behavior of using this payment service. Thus, in the future, studies may investigate the regulation of these situational variables.

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