

SATISFACTION OF ONLINE PAYMENT APPLICATION USERS IN TERMS OF EASE OF USE AND SHOPPING EXPERIENCE

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ABSTRACT

The Indonesian demand for online payment services keeps rising steadily. Consequently, various new applications have sprung up, including *Sepulsa* and OVO. However, the success of companies providing these services largely depends on the user satisfaction factor along with ease of use to determine their shopping experience. This research aimed to determine the effect of ease of use and shopping experience on user satisfaction derived from *Sepulsa* and OVO online payment applications. The data from a sample size of 105 respondents drawn from Jakarta was collected using questionnaires distributed through Google Form. The data collected was then processed using regression and correlation methods with the help of SPSS 25 software. The results concluded that user satisfaction on *Sepulsa* and OVO applications was 72.8% jointly shared by the ease of use and shopping experience, while 27.2% is represented by factors/variables, which were not covered in this research. This calls for online payment application companies to improve their services.

INTRODUCTION

The introduction of smartphones has necessitated information access anywhere and any time as long as one is connected to the internet. According to the *Asosiasi Penyelenggara Jasa Internet Indonesia* (2019), internet use in Indonesia has increased over the years. Smartphones perform various functions, including online shopping, which has been made accessible due to several service products offered by online businesses through applications/websites. Online shopping is gaining acceptance because it is easy to acquire products and services without necessarily visiting physical stores.

Many online platforms provide various products such as clothes and services, including purchasing credit, electricity, water/PDAM, transportation, and other similar payments. With the proliferation of online payment products, *Sepulsa* and OVO are now available in the Indonesian market. Both applications are digital payment platforms whose main features include credit top-up, internet data purchase, electricity tokens/bills, pay Health Assurance (BPJS), or installment bills. These applications have up-to-date platforms focusing on the ease and convenience of transacting for users.

The applications' ease of use, loosely interpreted as "free from trouble," directly impacts the performance, implying that it is closely related to user ratings. According to Suandana et al. (2016), people's experiences while transacting online affect their decision to buy in the future. Satisfaction undoubtedly arises from the ease of access and shopping experience. The feedback from a user helps to determine the level of satisfaction arising after making a purchase.

According to Safrika (2019), high service performance satisfies user needs by providing services that exceed expectations. Therefore, this research examines the effect of ease of use and online payment application shopping experience and user satisfaction.

LITERATURE REVIEW

Ease of Use

Ease of use is defined as the belief that operating the online payment system is free from difficulty or effort (Davis, 1989). Alhasanah (2014) concluded that ease of use stems from the user experience arising from operating an application or web in a quick, manageable condition, with an easy-to-learn design. The perception can refer to the level where users believe that operating features in the application will require minimal effort (Suyanto & Kurniawan, 2019).

Ease of use involves the belief that the technology applied can be easily understood. For the website or application, ease of use is ascertained when users are satisfied with the performance of the system. Therefore, users can freely maximize their use and interaction on the website or application by getting the benefits with minimal difficulties (Ginting & Marlina, 2017). Indicators used for ease-of-use variable are easy to learn, controllable, clear and understandable, flexible, and proficient.

H₁: Ease of use affects user satisfaction in online payment applications.

Shopping Experience

In the process of buying an online product, it is imperative to evaluate consumer experiences over a certain period (Davis, 1989). According to Pentina et al. (2011), the online shopping experience revolves around users' comfort and convenience while conducting online transactions. The shopping experience is a series of interactions between users and company products/applications that raise the emotional responses/opinions of the users (Safrika, 2019). Experience is essential while measuring user satisfaction and behavior (Mayra, 2013). Users transacting online usually encounter various experiences regarding the quality of the product sold. An excellent online shopping experience creates a positive attitude, increases customer confidence, and will affect future intentions to buy, while a bad experience may have a negative effect (Pappas et al., 2014). Indicators used to measure shopping experience are Satisfied/Unsatisfied, product quality, service quality, and price.

H₂: Shopping experience affects user satisfaction in online payment applications.

User Satisfaction

User satisfaction is attained when consumer expectations and the utility derived from using a given product match (Safrika, 2019). In online purchasing, satisfaction involves meeting the expectations, thereby luring the users to repurchase a product (Foster, 2017). Therefore, user satisfaction results from evaluation after comparing the product with the expectations (Safrika, 2019).

Personal experience is obtained simultaneously while buying a product using an online application. It involves using the application accompanied by assumptions or opinions of the product purchased. At this point, users compare the level of satisfaction with the application's performance moderated by their expectations. In online transactions, ease of use is associated with customer satisfaction. Indicators used for user satisfaction latent variable are recommendations to others, repeat purchases, expectations met, efficiency, effectiveness, and pride.

H₃: Ease of use and shopping experience affect user satisfaction in online payment applications.

Based on the hypotheses above, following research model is proposed:

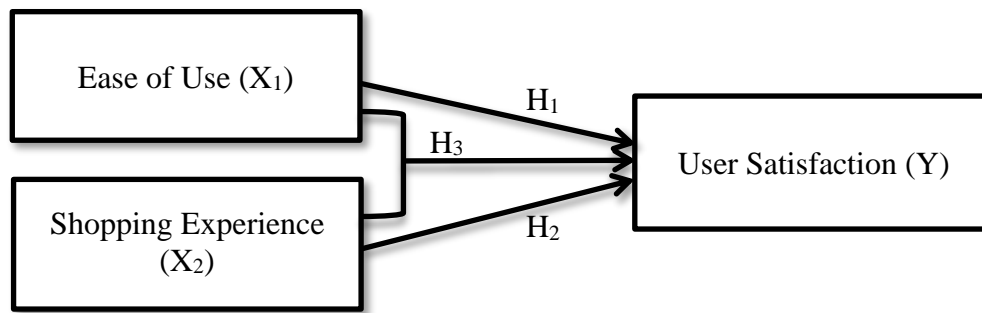


Figure 1: Research Model

METHOD

This research targeted the companies offering online payment services using *Sepulsa* and OVO applications in Jakarta from April to July 2021. Regression and correlation analysis was used to test the hypotheses using data obtained from the respondents. The sample population with unique characteristics determined before was drawn from *Sepulsa* and OVO applications users (Silaen, 2018). The conclusions were drawn from the characteristics exhibited by the sample population (Silaen, 2018). The sampling technique used the formula derived by Hair et al. (2010), namely the number of indicators multiplied by 5. The number of samples was $5 - 10 \times \text{Number of indicators}$ ($7 \times 15 = 105$). Based on the calculation above, the sample amounted to 105 respondents using *Sepulsa* and OVO online payment applications.

The validity test was used to determine the feasibility of the questions in defining the research variables. The instrument validity was measured using SPSS 25 Software to determine the value of count, which was then compared with r_{table} . The research instrument could only be valid if $r_{count} > r_{table}$. The validity test was conducted by distributing questionnaires to 30 respondents for empirical testing in the field (Sugiyono, 2017). The following are the results of the various research variables:

Validity Test

Table 1: Results of Validity Test on Ease of Use (X_1)

STATEMENT	TOTAL CORRELATION	DESCRIPTION
It is easy for me to understand the application system	.698	Valid
It is easy for me to operate application features	.836	Valid
The application can process my transaction well	.579	Valid
I find the app easy to control	.804	Valid
I find the app clear/informative	.807	Valid
I find the application easy to understand	.791	Valid
There are many options of product features in the application	.448	Valid
It is easy for me to become proficient in operating the application	.807	Valid

Source: Processed data, 2021

Based on Table 1 above, in the corrected item-total column, r_{count} value was compared with r_{table} . Therefore, all ease-of-use instruments (X_1) were declared valid because all values were greater than r_{table} 0.361.

Table 2: Results of Validity Test on Shopping Experience (X_2)

STATEMENT	TOTAL CORRELATION	DESCRIPTION
I feel happy when I shop in this application	.547	Valid
I enjoy shopping using this application	.697	Valid
The application payment system is easy to use	.645	Valid
The products on offer have a lot of variety	.455	Valid
After buying the product, fill in the product according to the offering	.767	Valid
Customer service is quite responsive in responding to complaints/questions	.544	Valid
Product prices on the application can compete with other products	.656	Valid
There are many promos/discounts, making the price affordable	.688	Valid
The price of the product on the application follows the benefits received	.732	Valid

Source: Processed data, 2021

Based on Table 2 above, the r_{count} value in the corrected item-total column was compared with r_{table} . Therefore, all shopping experience instruments (X_2) were declared valid because all values were greater than r_{table} 0.361.

Table 3: Results of Validity Test on User Satisfaction (Y)

STATEMENT	TOTAL CORRELATION	DESCRIPTION
I feel the need to recommend the application to other users	.660	Valid
I plan to repurchase using the application	.699	Valid
My needs for the services provided by the application are fulfilled	.717	Valid
The service provided is in line with my expectations	.791	Valid
Application performance is outstanding in processing transactions	.774	Valid
Product purchase transactions on the application are always fast and precise	.708	Valid
I do not feel like I am wasting much time and effort while using the application	.705	Valid
The application provides benefits for my needs	.836	Valid
The application can run all my transactions	.630	Valid
I feel proud to use the application	.730	Valid
I feel this application can be a reference for other applications	.721	Valid

Source: Processed data, 2021

Based on Table 3 above, r_{count} in the Corrected item-total column was compared with r_{table} . Therefore, all user satisfaction instruments (Y) were declared valid because all values were greater than r_{table} 0.361.

Reliability Test

A reliability test is an index showing the reliability of the measuring instrument. A variable is declared reliable if it has a Cronbach Alpha (α) > 0.7 (Ghozali, 2018). The data reliability can be measured using the statistical test Cronbach Alpha (α). The following are the results of the reliability test on the research variables:

Table 4: Results of Instrument Reliability Test

VARIABLES	CRONBACH ALPHA	DESCRIPTION
Ease of Use	0.905	Reliable
Shopping Experience	0.885	Reliable
User Satisfaction	0.945	Reliable

Table 4 shows that the three variables have a Cronbach Alpha value greater than 0.70, implying that all variables were reliable.

RESULT AND DISCUSSION

The data was collected by distributing questionnaires to 105 *Sepulsa* and OVO payment applications users. Based on the data collected from the respondents, the females were 77, accounting for 73.3% of the total sample population. Furthermore, 53 individuals (50.5%) were aged 25-30 years, while those working as private employees were as many as 75 people (71%). Fifty-six people or (53.33%) have their income per month ranging between IDR 4,000,000 – IDR 8,000,000.

Table 5: Respondents' Profile

Description	Total Respondents	Percentage	
Gender			
1	Male	28	27%
	Female	77	73%
	Total	105	100%
Age			
2	17 - 24 Years old	41	40%
	25 - 30 Years old	53	50%
	31 - 40 Years old	11	10%
	> 50	0	0%
	Total	105	100%
Work Status			
3	Entrepreneurs	5	5%
	Others	8	8%
	Private Sector Employees	75	71%
	Students	16	15%
	Govt. employees	1	1%
	Total	105	100%
Salary per month			
4	< Rp 4.000.000	33	31%
	Rp 4.000.000 - Rp 8.000.000	56	53%
	Rp 8.100.000 - Rp 12.000.000	10	10%
	> Rp 12.000.000	6	6%
	Total	105	100%

Description		Total Respondents	Percentage
Application Used			
5	OVO	86	82%
	Sepulsa	19	18%
	Total	105	100%

Source: Processed Data, 2021

Hypothesis Test

To determine the significance level of ease of use and shopping experience on user satisfaction, either partially or jointly, the F test, and t-test was carried out as follows:

F Test (Joint Hypothesis Test)

The F test was conducted to determine the joint significance of the independent variable on the dependent variable. The results of the F test are presented in Table 6:

Table 6: F Statistical Test of Ease of Use (X_1) and Shopping Experience (X_2) on User Satisfaction (Y)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3618.715	2	1809.357	140.289	.000 ^b
	Residual	1315.533	102	12.897		
	Total	4934.248	104			

a. Dependent Variable: User Satisfaction

b. Predictors: (Constant), Shopping Experience, Ease of Use

Based on the ANOVA test, the F_{count} value was 140.289 with a probability of 0.000. Because the probability was much smaller than $\alpha = 0.05$ and the value of $F_{\text{count}} = 140.289$ is greater than the F_{table} of 3.08, the regression model could be used to predict the ease of use and the shopping experience assumed to affect user satisfaction. From the results, ease of use and shopping experience had a positive and significant effect on user satisfaction in online payment applications. Therefore, ease of use and a good shopping experience significantly affected user satisfaction in online payment applications, implying that H_3 is accepted.

Partial Hypothesis Test

The t-test was aimed to partially determine the significance level of the effect of the independent variable on the dependent variable. The following results were obtained:

Table 7: t Statistics Test (Coefficients)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
X_1 on Y	(Constant)	5.479	3.512	.743	1.560	.122
	Ease of Use	1.151	.102		11.259	.000
X_2 on Y	(Constant)	4.094	2.674	.834	1.531	.129
	Shopping Experience	1.115	.073		15.335	.000

Source: Processed data, 2021

Table 7 above (X_1 to Y) shows t_{count} is 11.259, while t_{table} is 1,98326. In conclusion, ease of use has a positive and significant effect on user satisfaction, thus H_1 is accepted, implying ease of use has a

significant effect on user satisfaction. The results (X_2 to Y) also show the t_{count} is 15.335, while t_{table} is 1,98326. The conclusion is that the shopping experience has a positive and significant effect on user satisfaction, hence H_2 is accepted. This indicates that the shopping experience has a significant effect on user satisfaction.

Coefficient of Determination (R^2)

The coefficient of determination measures the model's ability to explain variations in the dependent variable.

Table 8: Results of Coefficient of Determination Test

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
X_1 and X_2 on Y	.856 ^a	.733	.728	3.591

Source: Processed data, 2021

Referring to Table 8 above (X_1 and X_2 on Y), Adjusted R^2 is 0.728, showing that 72.8% of user satisfaction in online payment applications is affected by ease of use and shopping experience, while the remaining 27.2% is affected by other factors.

CONCLUSION

From the results, it can be concluded that ease of use has a positive and significant effect on user satisfaction, while shopping experience has a positive and significant impact on user satisfaction. The ease of use and shopping experience positively and significantly affect user satisfaction by 72.8%, while 27.2% accounts for other factors.

Companies offering online payments should first create the user impression and experience by increasing application performance and providing clear information regarding their services. Also, offering training will ensure customers are educated, both in theory and practice.

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