

The Use Of E-Payment Method Toward Customer Satisfaction

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Keywords:

*E-Payment, Cashless,
Technology, Transaction, Mobile
Phone*

Abstract

The rise of electronic transaction have become more innovative over the year, starting from withdrawing money from atm to cashless transaction using mobile phone, the existence of physical money have been reduced for convenience. E-Payment have become one of many forms of cashless transaction, e-payment or electronic payment have been applicate by many big company especially food franchise. The e-payment known for its flexibility, especially form of e-payment can now be done using mobile phone which have no longer needed for a physical card. This convenience of usage has of course created satisfaction and dissatisfaction, which are determine by technology readiness. It can't be denied that there are people who prefer physical payment than e-payment. These people were usually people who having a difficulty in using technology such as elder person or people that are living on rural areas. The purpose of paper is to explore how the use of e-payment have create satisfaction among customer and what are the reason of customer that prefer physical payment. The result of this paper indicate that the use of e-payment indeed create satisfaction among customer, this result supported by customer statement about flexibility and less risk of having not enough money or the possibility of losing money.

INTRODUCTION

The term E-Payment or known as electronic payment are something that aren't new to the modern society, this method actually have already been introduce few years back which in diversity of form most commonly debit card, internet banking and sms banking. Later the diversity of E-Payment are increasing due to the technology development, these days more simple form of E-Payment such as mobile banking and company build mobile

application for numerous form of function have been on use, these application not only allow bank transaction but also many form of bills, such phone bills and electricity bill. In recent year the method of E-Payment such as gopay, ovo, dana, and many more are introduce to the public, with convenience top-up system and many bonuses, many people prefer use this form of E-Payment especially with its benefits.

Its important to note that the definition of E-Payment is a form of transaction using internet which support the e-commerce that are partnered with the E-Payment company, this form of transaction give many advantages toward the user, the benefits identified as bonuses, other can be said as time efficient in which E-Payment allow its user to conduct payment anytime anywhere (Gultom & Yoestini, 2022). E-Payment are consider to be the form of innovation in financial technology which are the combination of information technology and financial services as a part of inclusive national financial strategy. Financial technology not only aim to simplify the payment system, but also take role to contribute in supporting creative industry to achieve broad range of market distribution, contribute in equal welfare of public, fulfilling the nation financial needs, promoting national financial aid, increasing the export of SMEs and finally provide convenience for banking services (Rusnawati et al., 2022)

The use of E-Payment of course are not something new but many of people haven't also fully understand the use of it, elder people for example have prefer the use of physical money more than E-Money. This can be cause by the technology readiness. In order for E-Payment usage to be successful, there are several important factor to be considered, according to recent studies, factors determine the success of E-Payment usage is (1) connectivity; (2) performance; (3) efficiency; (4) promotion; (5) services; (6) security; (7) advantage; and (8) comfort. All of this factors seem very important, which these factor also determine the quality of E-Payment itself, no one are willing to use something that can guarantee the security of their possession in this term are money, and commonly in public nowadays bonuses of E-Payment are mainly the most attractive form of reward for those that actively use E-Payment or E-Money (Reza, 2019).

The recent studies also illustrate the effectiveness of E-Payment system, one of the earlier studies take on E-Payment effectiveness on public services sector, the findings explained that transaction are handled effectively and efficiently, this form of services are

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consider to be convenience and this have given positive respond by the customer stating that they are satisfied with the implementation of E-Payment, not only by its method of billing but also the feeling of comfort in receiving information as part of the service (Sariani, 2015). Another earlier also illustrate same findings, in these empirical studies the effectiveness of E-Payment are reflected by the method of waqf accumulation, waqf is form of philanthropy in Islam. With the presence of E-Payment to facilitate waqf accumulation as well as distributing it, the amount of waqf have been increase, the cause of this is explained by the researcher are come from the simplicity of E-Payment which allow anyone to donate at anytime form anywhere, stated by the respondent that E-Payment making charity collection become easier and even develop the savor to donate more in the future (Syahputra & Khairina, 2021).

When talking customer satisfaction, its important to note that customer satisfaction is a fundamental aspect especially for company, customer are the one of many aspect keeping the company on business, without customer there will be no income and the company wouldn't be able to grown. For company that sells product such physical product, the achievement of customer satisfaction are reflected in their sales, when one product are attract public interest and resulted in high amount of sales, this mean that customer are satisfy with this product. In term of service company, satisfaction are quite complex, since the satisfaction are comes from their feelings toward services excellence of that one company, and this are achieve of what company are capable of serving to the customer which means whenever the customer satisfaction are increase it could be said that the company have increase the quality of its service (Tannady et al., 2022) In term of process of achieving customer satisfaction there are a lot to pay attention to, earlier studies of E-Payment and customer satisfaction relation explain some aspect of E-Payment technology that become critical point in providing customer satisfaction, as of other technology and user interface, technology are considered complex by some people. Therefore in order for this technology to be used universally there are few aspect of it need to be simplify, according to earlier studies factors such as system quality, information quality and user interface quality are important in order to enhance customer satisfaction in using certain technology or system such as E-Payment (Setyawan, 2022).

The use of E-Payment and E-Service not only impacted in customer satisfaction but have a positive effect as a whole, the presence of this electronic form of transaction support have helped the SMEs to rise, some business that aren't well known, now have a

method of promoting their item easily, this improvement are creating possibility in enhancing sales due to its information effectiveness which can now be access easily to anyone (Yunitasari et al., 2022). Recent studies have studied about customer satisfaction that are form by the presence of E-Payment tools, as we know that E-Payment are mainly bank and financial firm product. Its being said that the significant influence on customer satisfaction were created by factors such speed, efficiency, security, trust and accountability, if these factors were included in process of E-Payment application, the greatest outcome to expect is customer satisfaction (Roozbahani et al., 2015). Separating the actual (physical) factors that influence satisfaction in using E-Payment and the software aspect are also very important, factors such as download speed, website design, the availability of information and many other aspect regarding of software on the E-Payment itself are very important in order to achieve customer satisfaction (Vinitha & Vasantha, 2018).

Recent studies also present the evidence of how the E-Payment have impact the society and how its has been able to provide satisfaction for its user, the success of E-Payment doesn't only rely on human services such operator, but also the application itself, several evidence of how hard to reach to customer service when something went wrong have become the complain of many E-Payment user. Due to this the quality of the application in which have six dimensions to guarantee its success is including tangible, reliable, responsive, performance, assurance and security and finally empathy. These dimensions reflect how user wanted to use application that can self-handled itself before finally require to ask for human support (Alhammadi & Tariq, 2020). Thus more recent studies have also stated that the system of E-Payment itself should be able to provide what the customer actually need, company responsible for making a system that could run a stable application that people could actually put their trust on. Other than the feeling convenience while using the application have also influence them to feel simplicity, this feel of comfort will then influence the feel of need to rely on that particular things, in this case E-Payment. This achievement should satisfy the customer (Sausi et al., 2021)

RESEARCH METHODS

This paper employ quantitative method to achieve its purpose, the purpose of this paper is to discover the influence of E-Payment toward customer satisfaction. To achieve

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this result the research require an analysis which in this paper its going to use simple regression analysis with the assistance of SPSS software. This research takes place in the regency of Parepare, due to the high amount of population the sample in paper collected using simple random sampling which resulted in 237 sample which all of this sample are customer that have use E-Payment method in numerous of past transaction.

The data collected in this paper are obtained through questionnaire in which every variable contain five form of aspect each aspect contain two statements, the aspect for E-Payment usage are following (1) speed; (2) facility; (3) information availability; (4) user interface; and (5) diversity of choice. Meanwhile the aspect of customer satisfaction are (1) services quality; (2) application reliability; (3) perceived of use; (4) services responsiveness; and (5) security reassurance. This data will then be analyze using simple regression method to discover the influences after going through process of summarizing to make the data analyzable.

RESULTS AND DISCUSSION

A. Result

1. Regression Analysis

Regression analysis purpose is to perform a test to discover the influence of each variable toward one another. In this case independent and dependent variable which is the independent variable is E-Payment usage and the dependent variable is customer satisfaction. The result of this test will illustrate the influence of the E-Payment usage toward customer satisfaction. The result will then interpret using empirical evidence to support the finding of this research paper.

Table 1. Simple Regression Result

		Coefficients ^a
Model		B
1	(Constant)	5.592
	X	.135

Sources: SPSS Output (2023)

According to table 1 the result of regression test the possible equation to formulate are the following:

$$Y^1 = 5.592 + 0.135X^1 + e$$

The value of constant showed positive value of 5.592, this result indicate that if the value of independent variable in this case E-Payment usage were zero,

then the value of customer satisfaction will be 5.592. Meanwhile the value of regression coefficient showed positive value of 0.135. which interpret the meaning that if E-Payment value is increase by one then it will also increase the value of customer satisfaction by 0.135.

2. Determinant Coefficient

The determinant coefficient illustrates the power of independent variable influence the dependent variable in a partial way, meanwhile the correlation coefficient illustrates the power of independent variable influence the dependent variable as a unit, the result of this regression test on determinant coefficient are following.

Table 2. Correlation Test Result

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.139 ^a	.019	.015	.31505
a. Predictors: (Constant), X				

Sources: SPSS Output (2023)

According to table 2 the test result correlation test showed R Square value of 0.019 the interpretation of this result can be explained as the ability of E-Payment usage to influence customer satisfaction is 1.9% which are consider to be low due to diversity of variable that could influence customer satisfaction which in this the remaining 98.1% is the indication of the other variable that influence customer satisfaction but weren't included in this research. Meanwhile the value of correlation coefficient is 0.139 which interpret as the E-Payment usage influence toward customer satisfaction is 13.9% this value illustrates the power of this influence are considerably low.

3. Partial Test (t)

The purpose of partial test is to discover the influence of independent variable toward dependent variable partially especially if the independent variable were more than one variable. In this paper both independent and dependent variable were only one which this test conducted to discover the influence of E-Payment usage toward customer satisfaction. The result of the test will reflect the contribution of E-Payment usage toward customer satisfaction, which the proven result will the interpret using empirical studies and the real-time condition on which this research was conducted. The result of partial test are the following.

Table 3. Partial Test Result

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.592	.407		13.740	.000
X	.135	.063	.139	2.151	.033

a. Dependent Variable: Y

Sources: SPSS Output (2023)

According to table 3 the significance value showed the value of 0.033 this value is known to be lower than 0.05 therefore concluding the test result which illustrate significant influence of E-Payment usage toward customer satisfaction. Aside from the significant influence of E-Payment toward customer satisfaction, the value of regression coefficient also showed positive value of 0.135 in which explaining that E-Payment influence customer satisfaction in a positive way which indicate that if the E-Payment usage were to increase, the increasing value of customer satisfaction will also follow. In this result defense this condition reflect the real condition in which nowadays people were feeling comfortable with their phone, therefore the presence of E-Payment that can simply be done using mobile phone is consider more convenience is a good way. This improvement in payment method also reduce the use of physical money which people used to carried around in their wallet, this also considerably risky by some people, which they explain that the chance of losing the money by simply forgetting the wallet at house or at a public place is very bothersome, other than that problem such money fell down or having insufficient amount of it when paying is nuisance when there aren't any atm nearby. Therefore many people consider E-Payment convenience and easy to use and above all that its flexible and seems to solve all the common problem of using physical money.

B. Discussion

1. The Influence of E-Payment Usage Toward Customer Satisfaction

E-Payment are actually well known concept, but due to technology readiness, E-Payment require more time before it can be fully use universally, this condition are reflected in everyday life, which only youth are using technology with ease, of course many also used it for greater purpose such company IT support and many operator of numerous institution all around the world. But it can be denied that many of elder people

can't use technology fluently, and this become the waste potential of E-Payment usage which could have done sooner. Few years back in Indonesia people haven't yet familiar with the term "Online shopping" this method of shopping then develop over year, which nowadays the application even apply more convenience way to access certain link without typing, this commonly known as QR Code, QR allow many kind of things such as payment, accessing website for online shopping and all other online transaction, another advantage of QR are its easy to use and doesn't require certain training, QR are accessible for every phone that are using IOS and Android and have equipped with camera (Alhafi et al., 2019). Of course this are made possible by the advance of technology, cooperation of E-Commerce and mobile commerce are always inline to make more flexible transaction happen. Aside from this contribution, in India E-Payment have actually create valuable customer satisfaction especially in application-based industry. People are accepting for of electronic transaction, allowing them to increase the ability and strength of wireless offers, this provide opportunities to offer new product to customers (Mishra, 2020).

Recent studies have questioned whether or not E-Payment should be include in customer satisfaction factors, due to customer statement themselves, E-Payment help in make transaction efficient, its differ from the well known traditional transaction involving physical money are in its flexibility and its cashless feature, something such small changes are no longer a trouble which consume time if the amount change are not sufficient in cashier cash machine, sometimes even consider annoying by replacing pennies with candy and sort (Rabiah et al., 2020). Another paper stated its finding saying that E-Payment needed to be develop especially on its secure and diversity option aspect. E-Payment consider to be aspect of customer satisfaction because its save customer time, respondent stated that going to ATM when having not enough money sure is bothersome, while the presence of E-Payment have taken care of this problem, this consider very convenience and bring sense of comfort especially remembering that the money on each account is secure and guarantee by the company personally (Sutia et al., 2020). As the rapid utilization of E-Payment many company have build their own so-called E-Wallet, electronic wallet serve as a secure deposit account for people to use certain application on certain company to pay without using cash, not only does shopping application, electronic based payment have impacted many big company such oil company, car

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company and many other big company. This method of introducing E-Wallet have known to contribute competitive advantage for many companies all around the world (Argimbayeva et al., 2020).

Sometimes condition also become the natural forced of action to persuade certain pattern of behavior of human, recent COVID-19 pandemic are a very good example for this, the public policy of self-quarantine, and regional lockdown have force people to use E-Payment and electronic shopping to fulfil their daily needs, this form of facility according to the respondent are quite convenience and event consider to be comfort therefore become sustainable, this also are not neglecting the fact that many of startup company have manage to contribute in building electronic infrastructure to made this possible during this hard time (Alswaigh & Aloud, 2021). During COVID-19 many people have lose their jobs and sales are going down significantly which require many companies of each daily needs to provide promo and bonuses to keep the business going. In order to influence people to use the product of E-Payment, the company also have implemented similar method, promo such cashback have also proven to increase the interest to use form of E-Payment, other than that, this strategy have also at the same influence the satisfaction of customer and even recommend the use of this application toward family and friend (Kusumaningrum & Setiawan, 2021). Not only on daily needs, form of E-Payment have actually been use frequently on airlines business, with the presence of flexible payment format, customer stated that they're satisfy with the condition that allow them to buy tickets from anywhere without physically present in the agency itself (Hamida & Usman, 2021). The impact of E-Payment have also been studies on how its impact toward sales growth, the implementation of this payment format are still have lack in security area which are still consider to be vulnerable by some people, this are based on friend and family experience from one to another individual, some people that have cheated on by some of online sales making few people prefer offline shopping. But generally, on the E-Payment have provide satisfaction with its flexibility and its diversity of choice on online bills and electronic voucher (Alzoubi et al., 2022).

Back on customer satisfaction, this paper through statistical analysis method have obtain the result that stated E-Payment have the ability to influence customer satisfaction in a positive way, many empirical study have found similar result, however its being said that even though E-Payment have successfully influence customer satisfaction, its required for the E-Payment platform to provide information to educate its user regarding

procedure, mechanism, and steps in using the application correctly (Pasaribu & Siregar, 2022). Another result provided explanation about E-Payment impact on customer satisfaction, manifestation of customer satisfaction have commonly found in more modern area but in rural area people are still not engaging in electronic based business, hence making the use of electronic payment become vaguely known by the residents, however factors such web design, E-Trace and option on E-Payment have known to provide satisfaction for its user (Yaqub et al., 2022). Further empirical studies have also found that customer satisfaction is build around services, during the process of creating image for their application, company also need to pay attention toward the service, good service excellence will then translate to customer satisfaction (Cahyanti et al., 2022). This result have fulfil what empirical research hypothesis, which the result of this result have all positive respond on the aspect of service, which some respondent are satisfy if the customer service are responsive and able to provide information toward their problem and complain, other aspect are basically on the application itself, the security, the reliability, design and diversity of option on the application are known to provide satisfaction for its user. In this the most important role are the role of human resource and user interface that also create through creative human resources.

CONCLUSIONS AND SUGGESTIONS

After performing this research several findings on the customer satisfaction are formed by several factors, generally E-Payment are proven to be able to influence customer satisfaction in a positive way. The factor that influence customer satisfaction regarding the usage of E-Payment are reflected by the statement on Questionnaire, the aspect that mention are the speed of the application and the information it contain is known to be convenience especially for those who just started using E-Payment application, facility of the application, its diversity of choice and user interface provide sense of comfort which influence interest to keep using the application. Meanwhile all these aspect able to create service quality and application reliability which known to influence customer satisfaction.

In order to utilize the use of E-Payment application and platform, the first aspect company need to revise the security aspect, many user are doubting online application

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dues to many fraud case, other than this service aspect and the reliability of the application are considered to be important aspect in enhancing customer satisfaction in using E-Payment. This paper reflect only E-Payment, despite of this electronic infrastructure including information technology and E-Commerce have many aspect to research on, especially in order to discover new method to makes transaction become easier, therefore its recommend for the next research to take on more fundamental aspect in order to create electronic based society.

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