



Analysis of Customer Satisfaction Using the End User Computing Satisfaction Approach Toward Users of Digital Post-Payment Application Gopay Later

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Abstract

The purpose of this study is to identify and quantify the factors that affect consumers' satisfaction when they use pay later. This study uses a quantitative methodology. Researchers used questionnaires to get information. To pick 100 respondents from the research population, which was made up of pay later users who were actively using the service, the researchers used purposive selection approaches. Partial least squares structural equation modeling is the data analysis technique used in this study (PLS-SEM). The research findings indicated that there was a high degree of goodness and excellence in the data quality and the data outcomes acquired through the outer and inner models. All hypotheses tested in this study were accepted, indicating that the variables measured, such as content, accuracy, format, and ease of use, have a significant effect on the level of end-user satisfaction. Testing of the model structure also confirmed the acceptance of all hypotheses, with accuracy proven to have the greatest influence on ease of use. This research shows that the accuracy aspect of the use of a system or product has the most significant impact on user satisfaction. However, it is important to note that all variables, including content, format, and ease of use, also positively contribute and cannot be ignored. Therefore, even though accuracy has the greatest influence, the presence of all these factors remains an important aspect of analyzing customer satisfaction in this research.

Keywords: Satisfaction, End User Computing Satisfaction, Pay Later, Customer.

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1. Introduction

In an increasingly sophisticated and digital era like today, changes in human lifestyle have become more practical and efficient thanks to technological advances. This transformation makes things that were previously physical become more non-physical, bringing modernity to various aspects of life. The presence of technological tools is the main key to simplifying and increasing productivity in various daily activities [1]. The development of information and communication technology has a significant impact, not only on daily life but also in the financial sector. As one of the main pillars of the economy, the financial sector continues to experience development in line with the demands and needs that continue to grow in society. Technology enables the adoption of innovation in the financial sector, ranging from online banking services, digital payments, and online investment. The application of technology in the financial sector not only brings operational efficiency but also provides wider access for the public to utilize financial services [2]. With technology, the transaction process becomes faster, safer, and easier to access. Innovations such as financial technology have also emerged, providing creative solutions to various financial needs without involving complex traditional processes. As time goes by, the financial sector will continue to be the focus of technological development to provide better, more efficient, and more inclusive services for all levels of society. Technology not only changes the way we do activities but also makes a positive contribution to economic and financial progress in facing future challenges [3].

Internet-based technology has opened the doors wide for the development of e-commerce businesses, presenting various platforms that fulfill our daily needs online. The emergence of e-commerce has changed the paradigm of consumer behavior, which was previously limited to offline shopping and can now be easily done from the comfort of home through digital platforms. In recent years, the development of e-commerce in Indonesia has experienced a rapid surge [3]. This growth is a new step for marketers to expand their marketing reach effectively and efficiently. With e-commerce, consumers not only have easier access to various products and

services but can also enjoy a more convenient and personalized shopping experience. In addition, the rise of digital payments has also followed the growth of e-commerce, creating a variety of payment methods aimed at attracting consumers. One of the trends that is currently emerging in Indonesia is the PayLater feature. This feature functions similarly to a credit card, allowing consumers to make purchases using credit and with certain limits. This gives consumers the flexibility to shop without having to pay directly, creating an easier and more convenient shopping experience. As technology and e-commerce trends continue to develop, we hope that this market will continue to provide new innovations and better meet consumer needs [4]. Along with this, implementing features such as PayLater will continue to be part of business strategies aimed at providing added value to customers and increasing competitiveness in this increasingly digital market [5].

PayLater has become one of the digital payment methods that is very popular in online shopping transactions in Indonesia. Consumers recognize PayLater's popularity for various reasons, placing it in third position after e-wallets and bank transfers. Some of the main reasons involve urgent needs, convenience of shopping in the short term, attractive offers, control of monthly expenses, freedom to purchase items outside of routine needs, and convenience of just paying [5]. PayLater, as part of the services offered by popular digital payment platforms, allows users to make payments later or in installments for transactions carried out. Users can select the "Pay Later" option when making a transaction and select a payment term that suits their preferences. The process is simple, giving users the flexibility to adjust payment times to suit their needs [6]. With PayLater, users can enjoy the convenience of shopping online without having to make immediate payments. This option gives consumers the flexibility to plan payments according to their financial situation. With this feature, it not only provides innovative payment solutions but also responds to the diverse needs of consumers in the era of digital payments in Indonesia [7].

When the payment is due, it will give the user a reminder to make the payment. Late fees or interest will be charged to users who do not make payments on time, with the amount varying based on the payment period and bill amount. After making the payment, the user will receive payment confirmation, and the transaction will be completed. To use PayLater services, users must meet the specified requirements. Users must meet several requirements, such as having a good transaction history and meeting other specified criteria. If they meet the requirements, users can access PayLater services easily through the application [7]. The PayLater service ensures the safe and reliable execution of transactions by utilizing high-security technology and implementing a strict authentication process. Users can also view transaction history and payment status through the application. Overall, PayLater is a useful service for users who need time and flexibility to make payments. With this service, users can make payments flexibly and reduce excessive financial burdens when purchasing the goods or services they need. However, users must also ensure that they pay attention to payment terms and late fees or interest charged in order to make payments on time and fulfill their obligations [8].

End-user computing satisfaction is a concept that reflects the level of user satisfaction with the information system they use. This concept specifically refers to the extent to which users are satisfied with the experience of using an information system. In the context of PayLater services, EUCS is a very relevant method for measuring and understanding customer satisfaction levels [9]. The main advantage of using EUCS is the suitability of variables and indicators for problems that arise in PayLater services. The EUCS method has proven to be more effective than other methods, such as the Servqual method, which uses tangibles, reliability, responsiveness, assurance, and empathy variables to measure service satisfaction by comparing reality and service expectations. In the context of this research, researchers will adopt the EUCS method to analyze final customer satisfaction with PayLater services [10]. By adopting the method to analyze final customer satisfaction with PayLater services, this research is expected to significantly contribute to digital payment service providers. By understanding customer satisfaction through an EUCS lens, service providers can gain deep insight into which areas need improvement. Furthermore, the results of this research can offer concrete recommendations to enhance service quality, improve user experience, and foster customer trust in the rapidly evolving digital service landscape [11].

The findings of a number of earlier research that examined people's interest in utilizing digital wallet applications have shown to be extremely insightful. It seems that there are certain factors that significantly affect people's interest in using digital wallet applications, based on the findings of study conducted on respondents who are users of these apps. Initially, a number of criteria were found to have an impact on people's interest in utilizing digital wallet applications [11]. These factors included knowledge, service features, perceived convenience, perceived benefits, pricing, trust, and sales incentives. However, after factor analysis, these elements developed into eight main factors that are key in shaping public interest in digital wallet applications. These findings provide deeper insight into the elements that significantly contribute to the formation of public interest in digital wallet applications [12]. Therefore, developers and service providers can use these findings to improve the quality and relevance of these aspects, create stronger interest, and ultimately increase user acceptance and satisfaction with digital wallet applications [13].

Consumers' use of digital wallet functions has now become a popular alternative choice, allowing them to easily carry out transactions in various places and at any time. Affordability and ease of use make digital wallets an effective and efficient solution for meeting the needs of modern consumers. Application users tend to choose digital wallets as a profitable payment option in this context. The advantages of the digital wallet feature make it attractive and provide a high advantage compared to its competitors [13]. Although the references used in the citation do not directly discuss the use of end-user computing satisfaction in analyzing customer satisfaction with PayLater, this research aims to enrich existing literature [14] [15] [16] [17]. This research aims to illustrate the extent of customer satisfaction with PayLater services and identify the factors that influence this satisfaction. The results of this research can provide digital payment service providers with a deeper understanding of consumer preferences and needs, as well as provide a basis for further improvement and innovation [18] [19] [20]. This research aims to make a significant contribution to the understanding and development of digital payment services in this modern era [21] [22].

2. Research Methods

This research adopts a quantitative approach consisting of two main methods, namely the data collection method and the data analysis method. We conducted data collection using questionnaires as the main instrument. The questionnaire data strengthens the research background and enriches the discussion in this research. The research population consists of pay later service users who have actively used the service, and the purposive sampling technique was employed for sampling. We selected a total of 100 respondents as samples for this research. Data analysis was carried out using supporting statistical software, such as Microsoft Excel for processing demographic data and SmartPLS for processing data resulting from distributing questionnaires. We used Microsoft Word for report writing and Mendeley to organize references in the research report. The data analysis method applied in this research is partial least squares structural equation modeling. We chose this approach to gain an in-depth understanding of the relationships between variables and latent variables that may influence customer satisfaction with pay later services. With a combination of quantitative methods and appropriate analytical tools, it is hoped that this research can make a significant contribution to the understanding and further development of this digital payment service.

3. Results and Discussion

The t-test result of 3.8 confirms H1, indicating that the content variable has a significant impact on user satisfaction based on the model structure analysis. These results corroborate the path coefficient value of 0.3, which indicates that content significantly and favorably affects pay later application users' happiness levels. The findings show that there are variations in the pay later application's context compared to earlier study, which claims that content has no bearing on user happiness. Additionally, the hypothesis's medium figures for the benefit and quality indicators show that the respondent thought the information provided by the pay later application was of high quality and quite helpful. The majority of respondents said that the information and material in pay later were fairly comprehensive. These results support the notion that information content has a significant impact on user happiness. These results support earlier study on the influence of the content variable by confirming that, in the context of the pay later application, content has a positive and significant impact on the degree of user happiness. The implication is that pay later service providers can pay more attention to and improve the quality and diversity of the content presented so that they can better meet user needs and expectations, as well as increase overall customer satisfaction.

The model structure analysis confirms that H2 is accepted, indicating a significant influence of the accuracy variable on user satisfaction with a t-test value of 7.4. This finding is consistent with previous research, which also states that the level of system accuracy has an impact on user satisfaction. The path coefficient value of 0.5 provides further support for this conclusion, indicating that accuracy plays a significant role in shaping the level of satisfaction of pay later application users. The system proficiency indicators in this hypothesis reflect medium numbers, indicating that this application is carrying out its functions quite in line with expectations, even though there are system errors, such as the possibility of the application experiencing errors. These findings underline that the accuracy of a system or application, including pay later, has a crucial role in influencing user satisfaction. In the context of this research, pay later success in providing accurate data and a system that runs as expected has a positive impact on user satisfaction. Thus, these results strengthen previous findings and imply that pay later service providers need to pay special attention to improving the accuracy of their systems. By increasing system proficiency and reducing the possibility of errors, pay later can ensure a better user experience, increase satisfaction levels, and strengthen its competitive position in the digital payments market.

With a t-test value of 5.6 and the model structure analysis results, we can accept H3, which says that the format variable has a big effect on user satisfaction. The path coefficient value of 0.4 supports this finding, indicating that the display or system format has a positive influence on user satisfaction with the pay later application. This finding is in line with concepts and theories that have proven that the appearance or format of the system plays

an important role in shaping user satisfaction and is consistent with previous research that confirms that the format or appearance of the information system has a significant role because it relates to what users see when using an application. Through observations made by researchers, it is known that pay later has an attractive and colorful appearance. These findings show that an attractive interface can increase user satisfaction when using the application. Therefore, pay later service providers can maintain and continuously improve the aesthetic and functional aspects of their user interface to create a more satisfying user experience. By understanding that the appearance or format of the system influences user satisfaction, service providers can continue to develop and update their interface designs in accordance with developing trends and user expectations. Over time, investing in format improvements can be an effective strategy to maintain and increase user satisfaction, as well as make the pay later app a more attractive option in the digital payments market.

The t-test value of 2.7 from the model structure analysis confirms that H4 is accepted, indicating a significant influence of the ease-of-use variable on user satisfaction. This conclusion is supported by the path coefficient value of 0.2, which shows that user satisfaction with the pay later application is favorably and significantly influenced by the system's simplicity of use. These findings are consistent with earlier studies that found a strong correlation between user happiness and simplicity of use. An information system's ease of use has a significant impact on how users perceive and interact with it. Users get a favorable experience when navigating and interacting with the application is simple. According to the observations of researchers, pay later is user-friendly in this sense that is, it is simple and comfortable for users to use. This suggests that a key component that raises user happiness is the application's ease of use. Pay later service providers can keep enhancing and maintaining the features that make their applications user-friendly by realizing that simplicity of use boosts user happiness. Developing more intuitive interfaces, providing clear user guidance, and improving functionality can be effective strategies for creating a better user experience. Thus, these efforts can make pay later a more preferential choice and ensure positive recommendations from users to others.

Based on the model structure analysis, the t-test value of 4.1 supports the acceptance of H5. These results indicate that timeliness significantly influences user satisfaction, as supported by a path coefficient value of 0.3. This finding is in line with previous research, which also stated that the timeliness factor has a significant relationship with user satisfaction. Timeliness or timeliness in presenting information is considered important in the context of the pay later application. The results of accepting this hypothesis show that users feel satisfied with pay later because of its ability to provide information in a timely manner and provide appropriate data. Speed and accuracy in providing a response or output to a system or application play an important role in forming positive user perceptions. Researchers argue that faster output from a system or application leads to higher user satisfaction levels. Therefore, pay later service providers can continue to improve efficiency and timeliness in providing information to users. Thus, we can ensure that the pay later application continues to meet user expectations regarding the timeliness factor, which in turn will increase the level of user satisfaction and loyalty.

4. Conclusion

We draw the conclusion that all of the study's tested hypotheses are true, demonstrating how the variables that are being measured such as content, accuracy, format, and simplicity of use have a substantial impact on end user satisfaction. Testing the model structure also strengthens the acceptance of all hypotheses, with accuracy shown to have the greatest influence on ease of use. These findings indicate that the accuracy aspect of the use of a system or product has the most significant impact on user satisfaction. Although accuracy has the greatest influence, all variables, including content, format, and ease of use, positively contribute and cannot be ignored. Therefore, even though accuracy is the dominant factor, the existence and quality of content, display format, and ease of use remain important aspects of analyzing customer satisfaction in the context of this research. These findings provide an important contribution to the understanding of the factors that influence user satisfaction when using the pay later application. The implication is that service providers can focus on improving the accuracy of information presented, content quality, interface format, and ease of use to create an optimal user experience and ensure ongoing customer satisfaction.

Based on the research results, researchers have prepared several suggestions that are expected to positively contribute to further research and related agencies. Researchers interested in continuing similar research should consider the following first, add or develop variables related to user satisfaction with the application, such as speed of response, security, and system reliability. It is also necessary to review the indicators used by taking into account input and suggestions from experts to ensure measurement accuracy. Second, researchers are advised to add or develop models and hypotheses for further research. Adding or developing models and hypotheses used in further research is expected to result in a more comprehensive analysis from different points of view. Third, reviewers should carefully assess each question, ensuring indicators are not deleted and that the language used is easily understood by respondents. In addition, researchers suggest collaborating with related companies to obtain more accurate data, particularly concerning the number of active users during the research

period. By implementing these suggestions, researchers hope to improve the accuracy of finding populations that are appropriate to the research methods used. Implementing these suggestions can lead to a more meaningful contribution in understanding the factors that influence user satisfaction with applications.

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