



Analysis of The Influence of Digital Payment Process, Quality of Application, and Online Service on Repurchase Intention of Online Shopping Platform Customers

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Abstract

In order to understand how customer satisfaction is affected by convenience, transaction process, system quality, content reliability, and customer service, as well as how this affects customer complaints and repurchase intentions, these factors will be examined in this study. We employed the descriptive research method in conjunction with conclusive research in this study. For this study, a cross-sectional design was employed. A questionnaire was used in this study's data collection process. Those who have utilized the mobile application and filed complaints with customer support make up the demographic under investigation. With a sample size of 100 participants, judgmental sampling was used in this study. The structural equation model method will be used to examine the data in this study. The data analysis's findings highlight a number of significant conclusions. Firstly, there is no evidence that convenience significantly affects customer happiness. Second, client happiness is greatly enhanced by the transaction procedure. Third, customer satisfaction is positively impacted by system quality as well. Fourth, customer happiness is positively impacted by content reliability as well. Fifth, customer satisfaction is positively impacted by customer service. Sixth, complaints from customers are negatively impacted by consumer satisfaction. Seventh, the propensity to repurchase is positively impacted by customer satisfaction. Eighthly, however, there is a negative correlation between consumer satisfaction and propensity to repurchase. These results, notwithstanding certain discrepancies, imply that factors other than customers' degree of satisfaction might also affect their intention to make another purchase.

Keywords: Transaction Process, System Quality, Customer Service, Customer Satisfaction, Repurchase Intention.

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1. Introduction

Current technological developments have brought about significant transformation, especially in the field of information and communication technology. One striking example of technological progress is the Internet, a global network that connects computers throughout the world. With the surge in Internet use in Indonesia, especially to access e-commerce business platforms, there is a large market potential for the e-commerce industry in this country. Data shows that as many as 87 million Internet users in Indonesia access online trading sites, while 90 million users have made online transactions [1]. Changes in people's shopping patterns, which are increasingly shifting to the online realm, have influenced the growth of the e-commerce industry. Online shopping applications have become an integral part of the daily lives of Indonesian people. Factors such as transaction security, product availability, and ease of use are often the main considerations in choosing an e-commerce platform. In addition, promotions offered by e-commerce companies also have a major impact on consumer purchasing decisions [2]. This evolution reflects major changes in the way people shop and interact with products and services. This shows the importance of adapting e-commerce companies to trends and consumer needs that continue to develop, both in terms of technology and marketing strategy. With a good understanding of consumer behavior and market trends, e-commerce companies can exploit their existing potential to optimize their business growth in this digital era [3].

It is estimated that mobile application penetration will reach 50%, a trend that has the potential to have a major impact on the growth of the e-commerce industry in Indonesia. There are estimates that this trend will experience a change from conventional e-commerce to m-commerce [4]. In this context, e-commerce has a great opportunity to take advantage of this trend shift by creating applications that facilitate buying and selling transactions via

mobile devices, especially on the basis of platforms available on the Android and iOS operating systems. Indonesia has witnessed the presence of marketplace platforms operating in the m-commerce realm, which connect sellers and buyers via mobile applications. This shows that e-commerce companies in Indonesia are ready to take advantage of the potential of this changing trend to expand markets and improve services to consumers via mobile platforms [5]. Seeing the development of e-commerce in Indonesia and changes in the trend of Indonesian people's shopping patterns towards online shopping patterns. So there are several things that need to be considered in order to provide an attractive online shopping experience for consumers, apart from the programs carried out, such as discounts and free shipping promos [6].

There are several factors that have great potential to influence customer satisfaction when using mobile commerce. The first is convenience, which refers to how easy and comfortable users find a simple, intuitive, and user-friendly service interface. Then, the transaction process becomes an important factor that determines the extent to which users can carry out the purchasing process systematically, efficiently, and clearly. Meanwhile, system quality refers to the availability and reliable connection of the mobile platform, including the reliability of the order flow and responsiveness to user requests [7]. Furthermore, establishing user confidence in the caliber of goods or services offered by mobile platforms depends heavily on the consistency of the material. Lastly, customer care is crucial in helping to resolve issues or queries that may come up when using the platform or making purchases. Customer satisfaction is determined by how well they believe a product or service performs in comparison to their expectations and hopes [8]. The degree of customer complaints is directly impacted by customer satisfaction as well. Customers who are not happy may decide to switch to competitors or file complaints in hopes of receiving compensation. On the other hand, a higher degree of customer satisfaction may result in fewer complaints being filed. Therefore, in a more competitive industry, enhancing the performance and reputation of a mobile commerce platform requires an understanding of and commitment to managing the aspects that impact customer happiness [9].

Previous research has confirmed that customer satisfaction has a very important role in driving customers' intentions to repurchase. This is very relevant in the context of online shopping, where customer satisfaction is the main determining factor influencing customers' decisions to return to transact on the same platform or store, especially if they are satisfied with their previous purchasing experience [10]. However, the concept of customer complaints also has a significant impact in this context. Customer complaints are an expression of dissatisfaction, which can be subjective or objective, arising from various factors such as emotional needs or the achievement of psychological and interpersonal goals [11]. Consumer complaints are frequently a vital channel of communication for consumers to communicate with businesses, offering insightful commentary on the caliber of goods or services rendered [12]. Customer complaints may negatively affect a customer's propensity to make another purchase when they shop online [13]. Customer dissatisfaction expressed through complaints tends to trigger customers to voice their dissatisfaction with the company. This can reduce the likelihood of customers making repeat purchases, as customers feel that their expectations and needs are not being met. Therefore, it is important for companies to manage customer complaints well as part of their strategy for maintaining and increasing customer loyalty and the intention to repurchase [14]. Quick and effective responses to customer complaints, along with efforts to correct problems as they arise, will help strengthen the relationship between the company and customers, as well as increase the opportunity to retain customers and encourage repeat purchases.

2. Research Methods

Using descriptive research techniques, this study takes a definitive research stance. The study used a cross-sectional design, which means that the conditions at the time the study was done were reflected in the data that was collected in a single time period. Using a Likert scale of 1 to 7, respondents are given questionnaires to complete and are asked to rate their answers. This is how the survey method works. People who have utilized mobile applications and have filed complaints with customer service make up this research population. A sample of one hundred respondents who were thought to be representative of the relevant population was gathered by the researchers using judgmental sampling approaches. Using SPSS, the researchers performed factor analysis to evaluate the data's validity. The structural equation model method, which enables researchers to model the relationship between the variables evaluated, was used to carry out data analysis. Confirmatory factor analysis is a data management approach that is used to examine the validity of the constructs being measured and validate the model's applicability. In light of how customers use mobile applications and file complaints with customer support, this research offers a solid framework for comprehending the variables that affect customer happiness.

3. Results and Discussion

According to the findings of the causal relationship study, customer happiness is not significantly impacted by the convenience variable. This result contradicts other research that found a favorable relationship between convenience and customer happiness. Nonetheless, the present investigation's outcomes align with prior research, indicating that user-friendliness has no discernible impact on client contentment. This can be attributed to the

fact that most of the respondents are younger and have a lot of IT experience. Their understanding and experience in using technology have reached a sufficient level, so ease of use is no longer the main determining factor in determining customer satisfaction. To strengthen previous findings, researchers classified respondents' ages based on generation. From this analysis, it can be concluded that the majority of respondents belong to generation Y, which is known to have a deep understanding of and experience in using mobile applications. Thus, the high level of technological proficiency and skills among respondents means that they do not experience significant difficulties in using the mobile application, so the convenience factor does not have a significant impact on their level of satisfaction with using the application.

The analysis's findings demonstrate that the transaction process variable's t-value is 2.2, supporting the acceptability of the hypothesis that transaction processes have a positive impact on customer satisfaction. This result is in line with earlier studies that demonstrate the beneficial influence of transaction process quality on customer satisfaction. One of the major factors influencing customer satisfaction when making purchases is the transaction process. Customers are prone to back out of a purchase when they locate what they want but have trouble finishing the transaction. Customer satisfaction, on the other side, can benefit from effective transaction process management. In this research, the majority of respondents who submitted complaints stated that the transaction process on the mobile application was clear and took a relatively short time to complete. This is reinforced by the average value of respondents on the transaction process variable, which reached 4.8, as well as the fact that the majority of complaints were resolved well. Thus, it can be concluded that the transaction process in this mobile application is considered good by users, so that it can provide adequate satisfaction for users of the application.

The analysis's findings demonstrate that the system quality variable's t-value is 2.6, supporting the acceptability of the hypothesis that system quality positively affects customer happiness. This result is in line with earlier studies that demonstrate a favorable correlation between system quality and customer happiness. The typical online shopper is thought to wait eight seconds for a response from the system before opting to try anything else. Users frequently experience disappointment and dissatisfaction when they visit a website with poor system quality. Most of the respondents in this study who filed complaints said they were happy with the functionality and caliber of the mobile application system. This is corroborated by the fact that most concerns were satisfactorily resolved and that respondents' average score on the system quality variable was 4.7. Based on the research findings, it can be inferred that the mobile application's system quality is sufficient to meet user satisfaction levels. This demonstrates how crucial system quality is in determining how satisfied users are with mobile applications, which can then affect user retention and loyalty.

The analysis's findings demonstrate that the content reliability variable's t-value is 2.5, supporting the acceptability of the hypothesis that content reliability positively affects customer happiness. This result is in line with earlier studies that demonstrate a favorable correlation between customer happiness and content reliability. The ability of a platform to clearly and accurately convey product information so that customers can acquire goods that meet their expectations is referred to as content reliability. Businesses may boost customer satisfaction by giving customers accurate and helpful information at the time of purchase. This will provide the impression that the company's platform fulfills customer needs and offers high-quality information. Additional research indicates that consumer happiness is positively impacted by content reliability. The majority of participants in this study who filed complaints said they were happy with the mobile application because it offered a range of products that met their needs and accurate descriptions of the products. The majority of concerns were satisfactorily resolved, and the average score of respondents on the content reliability variable 4.7 also provide support to this. Based on the study findings, it can be said that the mobile application's content is sufficiently reliable to meet the needs of its consumers. This shows the importance of content quality in influencing user satisfaction levels, which in turn can influence user loyalty and retention on the platform.

The analysis's findings demonstrate that the customer service variable's t-value is 2.2, supporting the viability of the hypothesis that customer service has a beneficial impact on customer satisfaction. This result is in line with earlier studies that demonstrate a favorable correlation between customer happiness and customer service. Customer satisfaction levels are significantly influenced by the quality of customer service provided. Customers may become dissatisfied if they have trouble using a good or service, find it difficult to get assistance or ask inquiries, or encounter other issues. The speed at which customer service responds is another important factor that affects customer happiness. The likelihood that customers will be satisfied with the business increases with the speed at which customer service responds. Additional research indicates that customer satisfaction is positively impacted by customer service. The vast majority of participants in this study who filed complaints said they were happy with the customer service's offerings. The average response rate for the customer service variable, which was 4.3, is consistent with this. Based on the study's findings, it can be said that customer service does a good job of satisfying application users by responding to their inquiries and fixing any issues they may be having. This shows the importance of responsive and effective customer service in increasing consumer satisfaction levels, which in turn can influence user loyalty and retention of the platform or products provided.

The analysis's findings demonstrate that the customer satisfaction variable's absolute value of the t-value is 2.2, indicating that the hypothesis about the negative relationship between customer satisfaction and customer complaints can be accepted. This result is consistent with earlier studies that demonstrate a negative correlation between customer satisfaction and the volume of complaints filed. Customers frequently turn to other businesses or file complaints to voice their displeasure when they feel unsatisfied or that their demands are not being met. On the other hand, when clients are satisfied and their demands are addressed, they are less likely to complain. This is in line with the conclusion that the quantity of complaints filed is negatively impacted by customer happiness. The vast majority of participants in this study who filed complaints said they were happy with the mobile application. The average response rate on the customer satisfaction measure, which was 4.3, is consistent with this. Conversely, respondents typically file complaints with customer support when they are unhappy or run across issues when using mobile applications to make transactions. The average respondent's response to the customer complaint variable, which came in at 5.6, supports this. Based on the study's findings, it can be said that the quantity of complaints filed is negatively impacted by customer satisfaction. This demonstrates how crucial it is to keep customers happy in order to lower the amount of complaints and enhance the user experience as a whole.

The analysis's findings demonstrate that the customer satisfaction variable's t-value is 6.6, supporting the acceptability of the hypothesis that customer contentment positively influences repurchase intention. This result is in line with earlier studies that found a favorable correlation between customer satisfaction and the intention to make further purchases. Repurchase intention is strongly influenced by customer happiness, which is one of the most important aspects in reaching company goals. Customers are far more likely to use a company's services or products again when their expectations are fulfilled. In addition, happy consumers frequently encourage their friends and family to utilize the same product or service. If a customer is happy with their past online purchasing experience, they are likely to make additional purchases from the store. Customers won't come back, though, if they are let down or unhappy with the service they received. The majority of participants in this study who filed complaints said they were happy with the mobile application and intended to use it again for a future purchase. As a result, the study's findings demonstrate that consumer contentment significantly positively affects consumers' intentions to make more purchases, highlighting the significance of sustaining high customer satisfaction levels in order to boost client loyalty and retention.

The analysis's findings demonstrate that the customer complaint variable's absolute value of the t-value is 2.6, supporting the viability of the hypothesis that customer complaints have a detrimental impact on repurchase intention. This result is in line with earlier studies that found a negative correlation between the quantity of customer complaints and the likelihood of making another purchase. Customers are generally less likely to make repeat purchases when they are unhappy with the goods or services they receive or complain about them. Within the framework of this study, most participants who encountered issues during transactions through mobile applications tended to be disinterested in making more purchases. This demonstrates how customer complaints can lessen the likelihood that they will do business with the company in the future. Consequently, in order to boost customer satisfaction and reduce the number of complaints received, businesses must effectively address customer concerns and enhance their goods and services. This will enhance client retention and raise the likelihood that they will use the company's goods or services again.

4. Conclusion

The results of data analysis using the structural equation modeling method revealed a number of important findings in the context of mobile application use. Firstly, there is no evidence that convenience significantly affects customer happiness. Convenience does not significantly affect customer satisfaction in this study, despite prior research suggesting a positive relationship between convenience and satisfaction. This is because the majority of respondents, who are tech-savvy members of generation Y, had no trouble using the application. Second, client happiness is greatly enhanced by the transaction procedure. Users are satisfied with the application because of how quickly and clearly the transaction procedure can be completed. This result is consistent with earlier studies that demonstrate a favorable correlation between customer happiness and the transaction procedure. Third, customer satisfaction is positively impacted by system quality as well. According to earlier studies that support the positive correlation between system quality and customer happiness, the application's high system quality offers a gratifying user experience. Fourth, customer happiness is positively impacted by content reliability as well. According to earlier studies that demonstrate a favorable correlation between content dependability and customer happiness, it is possible to satisfy users by offering items that live up to their expectations.

The results of this research have great potential to make a significant contribution to the company's progress, especially in improving the user experience of mobile applications. The findings highlight factors that influence customer satisfaction, such as transaction processes, system quality, content reliability, and customer service, providing valuable insights for companies in improving and optimizing their services. In addition, this research

also contributes to future research interested in exploring the same topic. Refining the methodology and adding relevant variables can improve our understanding of the factors that influence customer satisfaction in the context of e-commerce applications. For example, future research could consider external factors, such as market conditions or company policies, to gain a more comprehensive understanding. However, it must be acknowledged that this research also has limitations. For example, the use of a sample limited to the technology-savvy generation Y may limit the generalizability of the findings. In addition, other factors, such as individual preferences or environmental factors, can also influence customer satisfaction and need to be considered further in future research. Therefore, future research can expand the scope of the sample and consider additional factors to gain a deeper and more comprehensive understanding of the user experience of e-commerce applications. Thus, this research can become a strong basis for developing strategies and policies that are more effective in increasing customer satisfaction and company progress in the future.

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