



THE INFLUENCE OF PAYMENT GATEWAYS AND EASE OF SHOPPING ON CUSTOMER SATISFACTION AT THE UP2BEAT MARKETPLACE

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Abstract

Up2beat is an online fashion center that provides high-quality clothing according to the latest trends, with a variety of styles for all walks of life and collections of men's, women's and children's clothing. In addition, they offer fashion accessories to complete the look, while prioritizing environmentally friendly practices and good work ethics standards. This study tests and proves whether payment gateways and ease of shopping influence customer satisfaction in the Up2beat marketplace. The method used in the research is quantitative with an explanatory research approach. The data collection techniques used are questionnaires and documentation. The data analysis technique uses multiple regression with the help of SPSS software. The results showed that the payment gateway factor and ease of shopping explained 94% of customer satisfaction. While the t test simultaneously shows partially and simultaneously that payment gateways and ease of shopping affect consumer satisfaction. Even though there is a significant influence between all these variables, of course, it is also necessary to look for other factors outside of payment gateways, ease of shopping and customer satisfaction.

keywords: Payment Gateway, Customer satisfaction, Ease Shopping

INTRODUCTION

With the rapid growth of the e-commerce industry, competition between various online shopping platforms is increasing. The existence of the internet is one of the technological advances that we really enjoy (Satrio, 2021). The internet, which started in Indonesia in 1994 and continues to this day, can reduce consumer search costs and can provide more information in the end because it can be accessed anytime and anywhere, because of the various benefits offered by e-commerce, e-commerce websites have become a necessity for companies that have developed to continue to grow (Edison & Kurnianingsih, 2021). Many companies use digital marketing as the main strategy to introduce their goods and services to potential customers. Digital marketing uses the internet to disseminate information about goods or services in an interesting and relevant way through various online platforms such as e-commerce (Fadhli & Pratiwi, 2021). E-commerce can be used as a web to conduct business transactions (Rabbani, 2023). Technological advances and changes in people's lifestyles affect the development of electronic payment systems, also known as cashless payment systems (Anjani, 2023). This forces

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consumers to better understand the components that influence customer behavior and preferences in using payment tools (Toruan, 2022).

Up2beat is one such online shopping platform. However, to continue increasing its market share, Up2beat must better understand the factors that influence payment gateway usage. Payment gateways are an important part of the online transaction process, and if they function properly, they can increase customer convenience and trust when shopping online (Lestari et al., 2020). This very rapid technological advancement makes transactions easier, especially retail payment systems due to the emergence of payment gateways called electronic money (Mulyadi, 2023). On the other hand, the payment gateway can also be said to be a digital payment, where digital payments change the way people transact with non-cash payments, which are much safer and more useful (Kurniawan et al., 2023). Payments made using electronic payment instruments by utilizing digital data, there are several dimensions of digital payment, namely efficiency, service quality, ease of payment, transaction speed, enjoyment and transaction security (Rahma et al., 2021). To increase customer satisfaction and ease of shopping, Up2beat implements a digital payment system, which allows customers to use Mastercard, Visa, Paypal, and e-wallets, and other types.

Perceived ease of use is "Perceived effortlessness refers to an individual's level of belief in the absence of exertion when utilizing a specific system", Davis (Deborah, 2019). It can be interpreted that the level at which a person believes that using technology will make them not have to do much. Ease can also be said to be a level at which a person considers that the application of technology will be free from effort, Hartono (Furi et al., 2020). The convenience factor also affects customer satisfaction (Bondan Santosa, 2021). According to Adryanto Furi et al., (2020) several elements of convenience, namely 1) The system can be used according to consumer wishes easily. 2) Interactions between people and the system are clear and easy to understand, 3) It doesn't require a lot of effort to interact with the system. Ease of use has an impact on customer satisfaction, namely the easier it is to shop, the higher the customer satisfaction in shopping (Perdana, 2019). According to Basalamah et al., (2022) Indicators that show how easy it is to use information technology are as follows: 1) Information technology is easy to learn and use. 2) Information technology can do what users want. 3) Information technology can improve user skills. 4) Information technology is very easy to use.

One measure of business success is consumer satisfaction, which impacts the number of sales. When consumers are satisfied, they are more likely to retain the marketed product, satisfied consumers tend to buy the same product again (Bali, 2022). Marketing relies heavily on marketing management activities and knowing how consumer satisfaction, which is always changing and dynamic (Setiawan et al., 2019). Consumer satisfaction is a person's feeling of happiness or disappointment that stems from the consideration between his impression of the ability or result of a product and the expectations he has about it (Cesariana et al., 2022).

Kotler and Armstrong Sumartini & Tias, (2019) say that:

"Customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectations. If the product's performance falls short of expectations the customer is dissatisfied. If performance matches expectations, the customer is satisfied. If performance exceeds expectations, the customer is highly satisfied or delighted".

According to some of the definitions above, consumer satisfaction can explain that the level of a person's feelings when they get the product or service offered and compare the performance of the product or service with consumer expectations. According to Tjiptono and Chandra Sumartini & Tias, (2019) customer satisfaction must consider four main factors when evaluating customer satisfaction, namely: a. product quality, b. service quality, c. emotional, d. price, and e. cost. Meanwhile, the indicators of customer satisfaction itself are reliability, responsiveness, confidence, empathy, and tangibility.

Based on the description above, the focus of the research is customer satisfaction and ease of shopping at the Aqubelaja marketplace. The level of customer satisfaction and the positive experience they have when using Aqubelaja services is indicated by customer satisfaction. Meanwhile, ease of shopping includes features such as ease of navigation on the website, payment process, and transaction security. Translated with www.DeepL.com/Translator (free version)

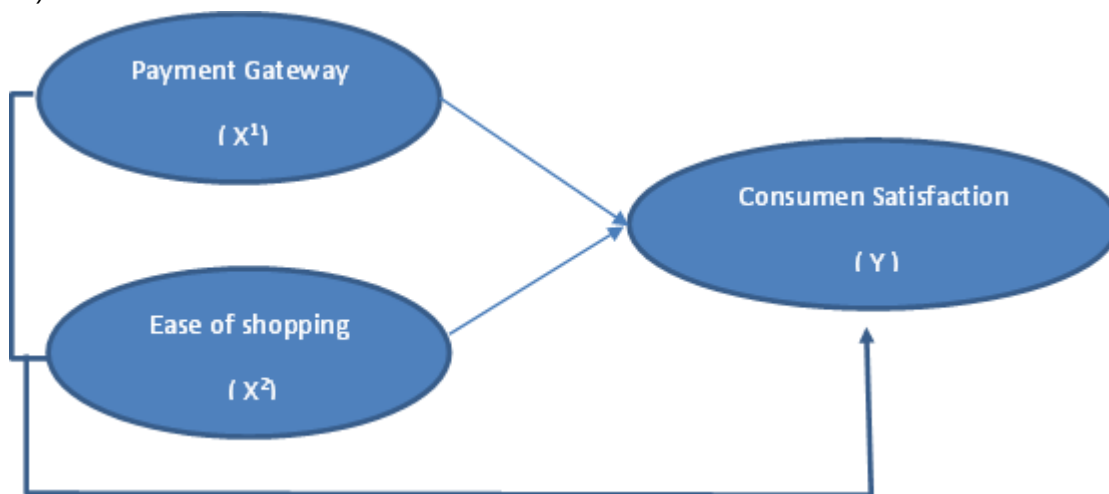


Figure 1. The effect of consumer satisfaction on payment gateways and ease of shopping

The concept above shows that the influence of consumer satisfaction on payment gateways and ease of shopping is very significant. One of the ways used by UP2BEAT to increase customer satisfaction is to use a payment gateway where there are elements of transaction speed, transaction success rate, security level, ease of use, reliability. While the ease of shopping can be seen from accessibility indicators, complete product information, smooth payment experience, and responsive customer service that causes a very influential effect on consumer satisfaction when viewed from the quality of products or services, good customer service, innovation, and good user experience.

METHODS

The method to be used in this research is quantitative with the approach of survey and explanatory research methods. Survey and explanatory research are research methods that involve pre-planned questions to collect data from respondents. The purpose of this method is to collect quantitative data about attitudes, opinions, behaviors, or other characteristics of the target population. Survey methods can be conducted in various ways, such as observation, questionnaires, or interviews. The research population is UP2BEAT consumers totaling 250 customers. Data were taken using the questionnaire method, then analyzed using multiple linear regression and assisted by SPSS (Hadi Ismanto & Pebruary, 2021).

RESULTS AND DISCUSSION

Up2beat is an online fashion center committed to providing high-quality clothing that is in line with the latest fashion trends. Up2beat meets the fashion needs of all people. A variety of men's, women's and children's clothing is in the Up2beat collection. Up2beat has a variety of styles to suit your preferences, from everyday wear to special outfits for special occasions. In addition, you can find fashion accessories from Up2beat to complete your look. Up2beat has expressed its commitment to support sustainability. As a result, most of Up2beat's products are made with eco-friendly practices and good work ethic standards in mind.

Analysis of respondent decryption in this study consists of gender demographics, age demographics, education demographics and occupational demographics, the analysis is as follows:

Table 1 Gender Demographics

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	97	63,8	63,8	63,8
	Girl	55	36,2	36,2	100,0
	Total	152	100,0	100,0	

Based on table 1 above, we can see that Up2beat respondents are dominated by male gender as much as 63.8%, while 36.2% are female.

Table 2 Age demographics

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 - ≤ 25 Years	25	16,4	16,4	16,4
	25 - ≤ 30 Years	42	27,6	27,6	44,1
	30 - ≤ 35 Years	46	30,3	30,3	74,3
	> 35 Years	39	25,7	25,7	100,0
	Total	152	100,0	100,0	

Based on the age demographics table, we can know that the age demographics are 18.2% in the age range 20 - ≤ 25, 29.1% are 25 - ≤ 30 years, 25.5% are 30 - ≤ 35 years, and 27.3% are > 35 years, meaning that the majority of Up2beat consumers are > 35 years old.

Table 3 Education Demographics

		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior junior School	19	12,5	12,5	12,5
	Senior Higt School	47	30,9	30,9	43,4
	Diploma	70	46,1	46,1	89,5
	PascaSarjana	16	10,5	10,5	100,0
	Total	152	100,0	100,0	

Judging from table 3, the demographics of education are 13.6% junior high school, 32.7% are high school education, 29.1% are diploma / bachelor's education, and 14.5% are postgraduate, meaning that the highest level of education of Up2beat consumers is high school.

Table 4 Occupation

		Jobs			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil State Officer	55	36,2	36,2	36,2
	Private Officers	5	3,3	3,3	39,5
	Entrepreneur	58	38,2	38,2	77,6
	Army	7	4,6	4,6	82,2
	Other	27	17,8	17,8	100,0
	Total	152	100,0	100,0	

Table 4 above shows that when looking at the demographics of employment, 30% are civil servants, 3.6% are private employees, 39.1% are entrepreneurs, Army 6.4%, and others 20.9%, meaning that from these demographics, the majority of Up2beat consumers are entrepreneurs. The function of the validity test is to ensure that the instruments used in research have sufficient accuracy and reliability for their intended measurement purposes. By ensuring the validity of the instrument, researchers can be more confident that the data collected will provide reliable and reliable results for further analysis. If the significance value (sig.sig.) is less than 0.05 or the rr-count value is greater than rr-table at the 5% significance level, then the statement items on the questionnaire are considered valid. Conversely, if the significance value (sig.sig.) is greater than 0.05 or the r-count is smaller than the rr-table at the 5% significance level, then the statement items on the questionnaire are considered invalid. The test results carried out using SPSS are as follows:

Table 5 Output test of validity corelation pearson

Variable	Item	Pearson correlation	Sig (standart)	Information
Payment gateway (X1)		0.644	0.000 < 0.05	Valid
	X _{1.1.1}	0.628		Valid
	X _{1.1.2}	0.616		Valid
	X _{1.1.3}	0.576		Valid
	X _{1.1.4}	0.562		Valid
	X _{1.1.5}	0.662		Valid
	X _{1.1.6}	0.517		Valid
	X _{1.1.7}	0.590		Valid
	X _{1.1.8}	0.592		Valid
	X _{1.1.9}	0.576		Valid
	X _{1.1.10}	0.571		Valid
	X _{1.1.11}	0.686		Valid
Ease of shopping (X2)		0.496	0.000 < 0.05	Valid
	X _{2.1.1}	0.658		Valid
	X _{2.1.2}	0.578		Valid
	X _{2.1.3}	0.573		Valid
	X _{2.1.4}	0.509		Valid
	X _{2.1.5}	0.539		Valid
	X _{2.1.6}	0.636		Valid
	X _{2.1.7}	0.514		Valid
	X _{2.1.8}	0.746		Valid
	X _{2.1.9}	0.600		Valid
	X _{2.1.10}	0.617		Valid
	X _{2.1.11}	0.692		Valid
Consumer satisfaction (Y)		0.682	0.000 < 0.05	Valid
	Y _{1.1.1}	0.692		Valid
	Y _{1.1.2}	0.499		Valid
	Y _{1.1.3}	0.546		Valid
	Y _{1.1.4}	0.730		Valid
	Y _{1.1.5}	0.627		Valid
	Y _{1.1.6}	0.649		Valid
	Y _{1.1.7}	0.580		Valid
	Y _{1.1.8}	0.552		Valid
	Y _{1.1.9}	0.593		Valid
	Y _{1.1.10}	0.493		Valid
	Y _{1.1.11}	0.661		Valid
	Y _{1.1.12}	0.606		Valid
	Y _{1.1.13}	0.657		Valid
	Y _{1.1.14}	0.539		Valid
	Y _{1.1.15}	0.416		Valid
	Y _{1.1.16}			
	Y _{1.1.17}			
Y _{1.1.18}				

Variable	Item	Pearson correlation	Sig (standart)	Information
		0.614		Valid
		0.675		Valid

From table 2 above, we can see that the r_{count} value in the correlation coefficient column for each question has an r_{count} value greater than the r_{table} , which is 0.1593 with a sample size of 152 respondents ($n = 152$) and alpha 0.05. So it can be concluded that the variable X^1 (payment gateway), variable X^2 (ease of shopping) and variable Y (customer satisfaction) indicators are valid and can be used for the next stage.

The reliability test determines how consistent and reliable the tool is for measuring the same construct or variable at different times or under different conditions. Cronbach's alpha coefficient is a commonly used tool to assess the reliability of a measurement tool. The results of the reliability test carried out are as follows:

Table 6 Output test of reliability

Constructs	Reliability Statistics	
	Cronbach's Alpha	Evolution model
<i>Payment Gateway (X^1)</i>	0,902	Reliable
<i>Ease of shopping (X^2)</i>	0.862	Reliable
<i>Consumer satisfaction (Y)</i>	0.910	Reliable

Based on SPSS calculations, it is known that the value of each variable has a Cronbach alpha value of more than 0.06 ($\alpha > 0.06$), so it can be concluded that variable X_1 (payment gateway), variable X_2 (ease of shopping) and variable Y (consumer satisfaction) are reliable.

The classical assumption test is a test carried out before carrying out certain statistical analyzes to ensure that the data meets the requirements of the analysis. The basis for testing classical assumptions is if the sig value > 0.05 , it is said that the data is normally distributed, and if sig < 0.05 , it is said that the data is not normally distributed. The test results are as follows:

Table 7 Multicollinearity test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized
N		152
Normal Parameters^{a,b}	Mean	-43,6710526
	Std. Deviation	18,97086215
Asymp. Sig. (2-tailed)^c		.200 ^d
Monte Carlo Sig. (2-tailed)^e	Sig.	0,252
	Lower Bound	0,241

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99% Confidence Interval	Upper Bound	0,263
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 743671174.		

Based on the test table conducted with the SPSS normality test using Kolmogorov Smirnov, it is known that the significant asymp value of the variable is 0.200 the significant number is greater than 0.05, it can be concluded that the data is normally distributed and fulfills multiple linear regression analysis.

Multicollinearity is one of the classic assumption tests in regression analysis. It occurs when two or more independent variables in a regression model are significantly correlated. This can cause problems in understanding the regression coefficients and cause parameter estimates to be unstable. The Variation Inflation Factor (VIF), also known as the tolerance test, is a frequently used method to test for multicollinearity. A VIF value greater than 10 or a tolerance less than 0.1 usually indicates the presence of significant multicollinearity.

Table 8 Multicollinearity Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Kemudahan Berbelanja	0,356	2,811
Payment Gateway	0,356	2,811

a. Dependent Variable: Kepuasan Konsumen

It is known from the SPSS test results, as for the basis for taking the multicollinearity test is if the tolerance value > 0.10 then there is no multicollinearity, and if the tolerance value < 10.00 then there is multicollinearity, based on the results of the SPSS output test carried out, the tolerance value of the payment gateway is 0.356 and the ease of shopping is 0.356, which indicates that the tolerance value is > 0.10 and < 10.00, meaning that there is no multicollinearity.

One of the classic assumptions in regression analysis is heteroscedasticity, which means that there is an imbalance in the variance of the dependent variable across the values of the independent variables. If this occurs, the variance of the dependent variable may change systematically according to changes in the values of the independent variables.

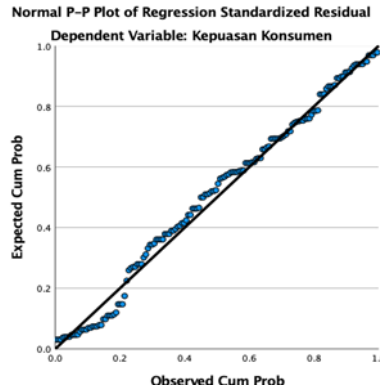


Figure 1 Normal P-Plot

The results of heteroscedasticity obtained from the p-plot graph show that the points on the graph spread randomly and are well distributed, above or below the y-axis number 0, it is concluded that there is no heteroscedasticity in the regression model, and can predict payment gateways and ease of shopping based on consumer satisfaction variables.

The criteria for testing the linearity test based on deviation from linearity generally refers to the significance value (sig.sig.) of the statistical test used to test whether the relationship between the independent and dependent variables is linear or not.

If the significance value (sig.sig.) of the linearity test is less than the set threshold (usually 0.05), then we do not have enough evidence to reject the assumption that the relationship between the independent and dependent variables is linear. In this context, we assume that the relationship meets the assumption of linearity.

Table 9 Multiple Regression Analysis Result

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,513	1,198		2,932	0,004
Ease shopping	0,277	0,038	0,330	7,203	0,000
Payment Gateway	0,438	0,030	0,658	14,374	0,000

a. Dependent Variable: Customer Satisfaction

From the table of multiple regression analysis results, it can be explained that:

$$Y = 3.513 + 0.277X_1 + 0.438X_2 + e$$

The regression equation above can be explained as follows:

a = 3.513: is a constant value, where influenced by variable X¹ (payment gateway), variable X² (ease of shopping), customer satisfaction is 3.495.

a. b¹ = 0.277: is the regression coefficient value of the payment gateway variable X¹ gives a value of 0.276 (positive sign) which means that if the payment gateway increases by 1 unit, the customer satisfaction variable will increase by 0.276, and it is concluded that if the payment gateway is getting better, the payment gateway will get better simultaneously.

b. b² = 0.438 is the regression coefficient value of the ease of shopping variable X² provides a value of 0.489 (positive sign) which means that if the ease of shopping increases by 1 unit, the

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customer satisfaction variable will increase by 0.489, and it is concluded that if the ease of shopping is getting better, customer satisfaction will get better simultaneously.

The standard error of 1.194 means that all variables calculated using the SPSS test have an error rate or error of 1.194. The lower the standard error value, the better the regression model in explaining variations in the data.

Based on the tests and analysis carried out, the regression obtained shows that, the variable payment gateway factor X^1 ($b^1 = 0.277$) is the biggest factor affecting payment gateways, while the ease of shopping factor X^2 ($b^2 = 0.438$) is the lowest factor affecting customer satisfaction. Partial tests, also called partial hypothesis tests, are statistical techniques used to assess how each independent variable affects the dependent variable in a multiple regression model. The results of the SPSS tests conducted are as follows:

Table 10 Uji partial Coefficients^a

Model	t	Sig.
1 (Constant)	2,932	0,004
Ease shopping	7,203	0,000
Payment Gateway	14,374	0,000

a. Dependent Variable: Customer Satisfaction

Based on the results of the SPSS output linearity test, we can know that the t test (partial) hypothesis criteria on the consumer satisfaction variable carried out are H_0 rejected if $\text{sign} > 0.05$ $t_{hitung} \leq t_{table}$ and H_a accepted if $\text{sign} > 0.05$ $t_{hitung} \geq t_{table}$ the SPSS test results show that $t_{hitung} 14.374$ and $t_{table} 1.65529$ there is a linear relationship between payment gateway and consumer satisfaction with a significant linearity of $0.000 < 0.05$. So it can be concluded that the payment gateway affects customer satisfaction at Up2beat.

Based on the results of the SPSS output linearity test, we can know that the t test hypothesis criteria (partial) on the convenience variable, namely H_0 is rejected if $\text{sign} > 0.05$ $t_{hitung} \leq t_{table}$ and H_a is accepted if $\text{sign} > 0.05$ $t_{hitung} \geq t_{table}$, the SPSS test results show that $t_{hitung} 7.183$ and $t_{table} 1.65501$ there is a linear relationship between ease of shopping and customer satisfaction with significant linearity of $0.000 < 0.05$. so it can be concluded that ease of shopping affects customer satisfaction at Up2beat.

The F test is a statistical test used to assess the total significance of multiple regression models. According to the F test decision-making basis, if the significant value (sign.) is less than 0.05, then the independent variables (X^1 and X^2) affect the dependent variable (Y) simultaneously. If the significant value (sign.) is more than 0.05, then the independent variables (X^1 and X^2) do not affect the dependent variable (Y) simultaneously.

Tabel 11 Uji Anova

ANOVA^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6046,912	2	3023,456	596,966	.000 ^b
Residual	754,641	149	5,065		
Total	6801,553	151			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Payment Gateway, Shopping Facilities

Source: Data output spss, 2024

Based on the results of the SPSS output ANOVA test, we can know that the f test hypothesis criteria are as follows:

H_o = Simultaneously, customer satisfaction does not have a significant influence on payment gateways and ease of shopping.

H_1 = Customer satisfaction simultaneously has a significant influence on payment gateway and ease of shopping.

Based on the test hypothesis H_a rejected if $sign > 0.05$ and $F_{hitung} \leq F_{table}$ H_o admitted if $sign > 0.05$ $F_{hitung} \geq F_{table}$. The test results were carried out using the SPSS F method, where the significant level obtained was smaller, namely 0.000 from the standard, namely 5% or 0.05 and the comparison results between $F_{hitung} \geq F_{table}$. $596.966 \geq 3.06$, it can be concluded that H_a is accepted and H_o rejected or customer satisfaction has a significant influence on payment gateways and ease of shopping.

The coefficient of determination, usually described as R^2 , is a statistical measure that quantifies how well the regression model fits the observed data. It describes the proportion of variability of the dependent variable that the independent variables in the regression model can explain.

Table 10 Coefficient of determination

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.943 ^a	0,889	0,888	2,25049	1,694

a. Predictors: (Constant), Payment Gateway, Shopping Facilities

b. Dependent Variable: Customer Satisfaction

Testing with SPSS obtained an R^2 value of 943. this shows that 94% of customer satisfaction is explained by the payment gateway factor and ease of shopping while the remaining 6% is explained by other variables.

Based on the results of the SPSS output linearity test, we can know that the t-test (partial) hypothesis criteria on the consumer satisfaction variable carried out are H_o rejected if $sign > 0.05$ $t_{hitung} \leq t_{tabel}$ and H_a accepted if $sign > 0.05$ $t_{hitung} \geq t_{tabel}$, the SPSS test results show

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that $t_{hitung} 14.374$ and $t_{tabel} 1.65529$ there is a linear relationship between payment gateway and consumer satisfaction with a significant linearity of $0.000 < 0.05$. So it can be concluded that the payment gateway affects customer satisfaction at Up2beat.

From the results of this study in accordance with research conducted by Bondan Santosa, (2021) Convenience factors also influence online purchasing decisions. Online business activities are basically the same as conventional shopping (in the real world), namely looking for the desired item, interacting with the seller, and bargaining until reaching an agreement on the desired item. Thus, the internet can create a cheaper, more effective and efficient real market that benefits both sellers and buyers. The results of research conducted by Anjani, (2023) also say that with the payment gateway it will make it easier for consumers to shop online.

Based on the results of the SPSS output linearity test, we can know that the t test hypothesis criteria (partial) on the convenience variable, namely H_{o1} is rejected if $sign > 0.05$ $t_{hitung} \leq t_{tabel}$ and H_{a1} is accepted if $sign > 0.05$ $t_{hitung} \geq t_{tabel}$, the SPSS test results show that $t_{hitung} 7.183$ and $t_{tabel} 1.65501$ there is a linear relationship between ease of shopping and customer satisfaction with a significant linearity of $0.000 < 0.05$. so it can be concluded that ease of shopping affects customer satisfaction at Up2beat.

So based on the description and review of previous research, we can conclude that the payment gateway has a role and function in the ease of shopping at Up2beat. One of the daily activities that can change is the ease of shopping using digital payments or often referred to as payment gateways, and the development of the internet today is not just information but can also provide easy access to shopping (Mustaqor & Winanto, 2022).

Based on the testing hypothesis H_{od} rejected if $sign > 0.05$ and $F_{hitung} \leq F_{tabel}$ $H_{admitted}$ if $sign > 0.05$ $F_{hitung} \geq F_{tabel}$. The test results were carried out using the SPSS F method, where the significant level obtained was smaller, namely 0.000 from the standard, namely 5% or 0.05 and the comparison results between $F_{hitung} \geq F_{tabel} 596.966 \geq 3.06$, it can be concluded that H_a is accepted and $H_{oditolak}$ or customer satisfaction has a significant influence on payment gateways and ease of shopping.

CONCLUSION

Based on the results of the research conducted, it can be concluded that 1) Customer satisfaction affects the payment gateway in shopping at Up2beat, it is proven that $t_{hitung} 14.374$ and $t_{tabel} 1.65529$ there is a linear relationship between customer satisfaction and payment gateway with a significant linearity of $0.000 < 0.05$, 2) Ease of shopping has an influence on customer satisfaction, it is proven that $t_{hitung} 7.183$ and $t_{tabel} 1.65501$ there is a linear relationship between ease of shopping and customer satisfaction with a significant linearity of $0.000 < 0.05$, and 3) The results of multiple regression tests show that the consumer satisfaction variable $b_1 = 0.277$ and $b_2 = 0.439$ concluded that if the ease of shopping is getting better then X_1 (Payment Gateway) and X_2 (Ease of shopping) have an effect on Y (Consumer Satisfaction) simultaneously.

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