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The Influence of Customer Satisfaction and Ease of Shopping on Payment Gateways in The Aqubeliaja Marketplace

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ABSTRACT

This study tests and proves whether customer satisfaction and ease of shopping have an influence on payment gateways in the aqubeliaja 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 of the multiple regression test show that the customer satisfaction variable b_1 = 0.276: is the regression coefficient value of the customer satisfaction variable X_1provides a value of 0.276 (positive sign) which means that if customer satisfaction increases by 1 unit, the payment gateway variable will increase by 0.200, while the value of b_2 = 0. 439 is the regression coefficient value of the ease of shopping variable X_2 provides a value of 0.439 (positive sign) which means that if the ease of shopping increases by 1 unit, the payment gateway variable will increase by 0.489, so it can be concluded that customer satisfaction and ease of shopping have a simultaneous effect. Customer satisfaction has an effect on payment gateways in shopping at aqubeliaja, this is evident in the SPSS test results which show that t_hitung14.430 and t_tabel1.65501 there is a linear relationship between customer satisfaction and payment gateway with a significant linearity of 0.000 <0.05. Ease of shopping has an influence on Payment gateway, the SPSS test results show that t_hitung11.638 and t_table1.65964 there is a linear relationship between customer satisfaction and payment gateway with a significant linearity of 0.000 <0.05. So it can be concluded that the payment gateway affects the ease of shopping at Aqubeliaja.

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1. INTRODUCTION

With the rapid growth of the e-commerce industry, competition between various online shopping platforms is increasing, [1]. The existence of the internet is one of the technological advances that we really enjoy, [2]. The Internet, which started in Indonesia in 1994 and continues today, can reduce consumer search costs and can provide more information in the end because it can be accessed anytime and anywhere, due to the various benefits offered by e-commerce, e-commerce websites have become a necessity for advanced companies to continue to grow,

[3]. 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, [4]. E-commerce can be used as a web to conduct business transactions, [5]. Technological advances and changes in people's lifestyles influenced the development of electronic payment systems, also known as cashless payment systems, [6]. This forces consumers to better understand the components that influence customer behavior and preferences in using payment instruments, [7].

Aqubelaja is one such online shopping platform. However, to continue to increase its market share, aqubeliaja must better understand the factors that influence the use of payment gateways. 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, [8]. This very rapid technological advancement makes transactions easier, especially retail payment systems due to the emergence of payment gateways called electronic money, [9]. On the other hand, payment gateways can also be said with the term digital payment, where digital payments change the way people transact with cashless payments, which are much safer and useful, [10]. Payment 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, [11]. To improve customer satisfaction and ease of shopping, Aqubeliaja implemented a digital payment system, which allows customers to use Mastercard, Visa, PayPal, and e-wallets, among other types.

Convenience (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 [12]. It can be interpreted that the degree to which a person believes that the use of technology will make them not have to do many things. Convenience can also be said to be a degree where one considers that the application of technology will be free from effort, Hartono [13]. The convenience factor also affects consumer satisfaction, [14]. According to Adryanto [13] Some elements of convenience are: 1) The system can be used as desired by consumers easily. 2) The interaction between the person and the system is clear and easy to understand, 3) It does not require much effort to interact with the system. Ease of use has an impact on consumer satisfaction, namely the easier it is to shop, the higher consumer satisfaction in shopping, [15]. According to [16] 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 has an impact on the number of sales. When consumers are satisfied, they are more likely to keep the marketed product, satisfied consumers are more likely to buy the same product again,[17]. Marketing relies heavily on marketing management activities and knowing how consumer satisfaction, which is always changing and dynamic, [18]. Consumer satisfaction is a person's feeling of happiness or disappointment that starts from a consideration between his impression of the ability or results of a product and the expectations he has about it, [19].

Kotler and Armstrong [20] says 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 customers is dissatisfied. If performance matches expectations, the customers is satisfied. If performance exceeds expectations, the customers in highly satisfied or delighted”.

According to some of the definitions above, consumer satisfaction can explain the level of feeling a person when they get a product or service offered and compare the performance of that product or service with consumer expectations. According to Tjiptono and Chandra [19] Consumer satisfaction must consider four main factors when evaluating customer satisfaction: a. product quality, b. service quality, c. emotional, d. price, and e. cost. While the indicators of consumer satisfaction itself are reliability (reliability), responsiveness, confidence (confidence), empathy (empathy), and existence (tangible).

Based on the description above, the focus in the research is customer satisfaction and ease of shopping at the Aqubelaja marketplace. The level of customer satisfaction and 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 processing, and transaction security.

2. METHODS

2.1 Plan

The method to be used in this study is quantitative with the approach of survey methods and explanatory research. Surveys 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 on the attitudes, opinions, behaviours, or other characteristics of the target population. Survey methods can be conducted in various ways, such as observations, questionnaires, or interviews.

2.2 Population and sample

2.2.1 Population

In statistics and research, a population is a complete collection of all elements or individuals that have certain characteristics that will be studied or measured by researchers. In contrast, in research, a population is a complete collection of all elements or individuals that have certain characteristics that will be studied or measured by the researcher, Sugiyono [21]. The study population was AQUBELIAJA consumers totaling 250 customers.

2.2.2 Sample

A sample is a small percentage of individuals or elements of a population that are taken to be observed or measured to make generalizations or conclusions about that population. In research, samples are used as representations that can represent the population more effectively and efficiently, [22]. According to Arikunto that the sample of a study is the entire population if the subjects are less than 100; However, if the subjects are more than 100, it can be taken 10–15% or 15–25% of the population. While the samples in this study were taken using techniques Amaruddin *Purposive Stratified Random Sampling* with the following calculation:

$$n = \frac{N}{1 + Ne^2}$$

$Keteragnan$:

n : Number of samples

N : Total Population

e : Tolerable error limit e : 0.1

Based on this formula, the sample calculation is as follows:

$$n = \frac{250}{1 + 250\ (0.05)^2}$$

$$n = 152.67$$

The calculation shows that n :152.67 is rounded up to 152

2.3 Operational Variables

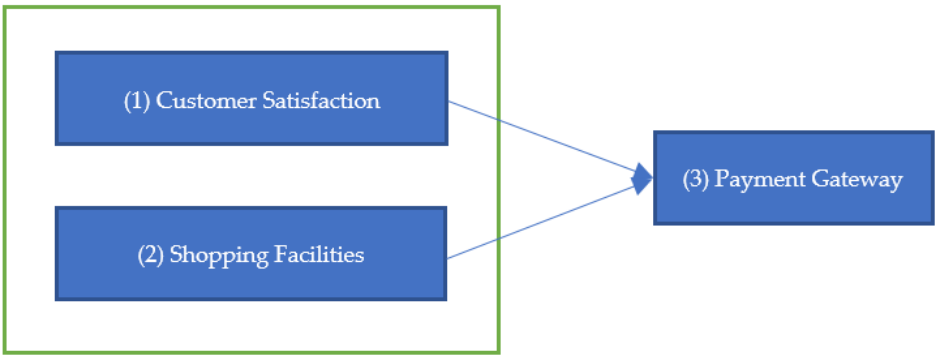

Figure 1. The effect of consumer satisfaction and ease of shopping on payment gateways

The operational definition of variables in this study is as follows

No	Variable	Concept	Indicator	Measurement scale
1	Customer Satisfaction (X1)	Satisfaction is the feeling of a happy person or vice versa because it compares the performance of the product (or result) they get with what they expected, [23].	a. reliability, b. responsiveness, c. confidence, empathy, and tangible.	Scale liked 1-5
2	Shopping Facilities (X2)	a degree to which one considers that the application of technology will be effortless, Hartono [13].	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.	Scale liked 1-5
3	Payment Gateway (Y)	A device that uses mobile phone technology to make payments, transfers, or other transactions. Technological advances in payment systems have transformed cash into cashless or electric payments that are more efficient and cheaper, [24].	a. efficiency, b. quality of service, c. ease of payment, d. transaction speed, e. enjoyment and f. transaction security	Scale liked 1-5

2.4 Data collection techniques

2.4.1 Data Types

The type of data in the study is primary data, which is data obtained directly from respondents through the distribution of questionnaires to Aqubeliaja consumers

2.4.2 Data Collection Methods

The data collection methods in this study are:

1. Questionnaire

As the main instrument in this study which contains a number of open-ended questions.

2. Documentation

collect documents relevant to this research review sourced from customers

2.5 Data processing and analysis techniques

2.5.1 Instrument Test

To ensure that the instruments used in this study meet the requirements of good measuring instruments or in accordance with research method standards, instrument testing is carried out.

2.5.2 Data analysis techniques

2.5.2.1 Normality test

The normality test is a statistical method used to test whether the data is owned following a normal distribution or not. The normal distribution is often considered a basic assumption in many parametric statistical analyses, in this case the normality test uses the Kolmogorov-Smirnov Test.

2.5.2.2 The Automobile

Autocorrelation test is a statistical method used to test whether there is a correlation between sequential values in a data series or time series, in this study the autocorrelation test uses Durbin-watson.

2.5.2.3Test heteroscedasticity

The heteroscedasticity test is a statistical method used to determine whether variability of errors (residuals) in a regression model or variable analysis depends on the values of predictor variables. In other words, this test aims to check whether the error variability is not constant along the range of predictor values.

2.5.3 Hypothesis Test

2.5.3.1 Double regression test

To explain the relationship between influencing variables and affected variables, i.e., honorarium, motivation and work performance, multiple regression analysis is used.

$$Y = a + b1X1 + b2X2$$

The circumstances when the values of the regression coefficients b1 and b2 are:

- value 0, then there is no effect ofX1 and X2 on Y
- negative value, then there is a reverse relationship between the free variable X 1 and X2 with the non-free variable Y
- positive value, then there is a unidirectional relationship between the free variable X 1 and X2 with the non-free variable Y

In this study, researchers will use SPSS software as a tool to test honorarium, motivation and work performance.

2.5.3.2 Partial test

This partial test helps the researcher or data analyst to understand the relative contribution of each independent variable to the dependent variable in the context of multiple regression models. If an independent variable is insignificant, it may not contribute sufficiently in explaining the variation in the dependent variable and may be considered for removal from the model. Conversely, a significant variable can be considered an important factor in the model.

2.5.3.3 Test of determination

The coefficient of determination *R2*) is a measure that describes how much variation in the dependent variable can be explained by the regression model. R2 values range between 0 and 1, and the higher the value, the better the model is able to explain variations in the data.

2.6 Research Location and Schedule

The research location in this study is AQUBELIAJA in http://aqubeliaja.com

No	Activities	November				December				January				February			
		1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
1	Title submission	x	X														
2	Preparation and consultation of proposals			x	x												
3	Revision					x											
4	Research preparation						x										
5	Conduct of research							x	X								

6	Data processing							X	X	X						
7	Report submission										x	x				
8	Publication hearing												x	x		

3. RESULTS AND DISCUSSION

3.1 Aqubeliaja Short Profile

Aqubeliaja is an online fashion center committed to providing high-quality clothing tailored to the latest fashion trends. Aqubeliaja is here to meet the fashion needs of all circles, both young and old. The aqubeliaja collection includes a variety of clothing for men, women, and children. From everyday wear to special choices for special occasions, aqubeliaja has a variety of styles to suit preferences. Aqubeliaja also offers fashion accessories to complete your look. Aqubeliaja is committed to supporting sustainability. Therefore, most aqubeliaja products are made with due regard for environmentally friendly practices and good work ethics.

3.2 Description of the respondent

Table 1
Respondents' Education Demographics

Gender * Crosstabulation Education						
Count						
		Education				Total
		SMP	SMA	Diploma / Sajrana	Pasca Sarjana	
Gender	Man	11	16	28	15	70
	Woman	3	18	15	0	36
Total		14	34	43	15	106

Based on the table above, we can know that the education level of respondents with male gender is as many as 11 people with junior high school education, 16 people with high school education, 28 people with diploma / bachelor education, and 15 people with postgraduate education, while respondents with female gender as many as 3 people with junior high school education, 18 people with high school education, and 15 people with diploma / bachelor education, So we can observe that male respondents dominate over women

Table 2
Age demographics of Respondents

Gender * Age Crosstabulation						
Count						
		Age				Total
		20 - ≤ 25 years	25 - ≤ 30 years old	30 - ≤ 35 years old	> 35 years old	
Gender	Man	11	21	14	24	70
	Woman	9	9	13	5	36
Total		20	30	27	29	106

From table 2 we can see that the male sex with the age of 20 - ≤ 25 years as many as 11, 25 - ≤ 30 years as many as 21 people, 30 - ≤ 35 years as many as 14 people, and > 35 years

as many as 24 people, while the female sex with the age of 20 - ≤ 25 years as many as 9, 25 - ≤ 30 years as many as 9 people, 30-≤ 35 years as many as 13 people, and > 5 years as many as 24 people, so we can conclude that the majority of respondents' ages are ammoniated by men.

Table 2
Demographics of Respondent's Job Type

Gender * Crosstabulation Work							
Count							
		Work					Total
		Civil State Officer	Private Officers	Entrepreneurial	TNI/POLRI	Other	
Gender	Man	23	3	28	4	12	70
	Woman	9	1	14	3	9	36
Total		32	4	42	7	21	106

Based on the table above, we can see that for the type of work of male respondents as many as 23 are Civil Servants, 3 people are Private Employees, 28 people are Entrepreneurs, 4 are TNI / POLRI, and 12 are others, while the response of women as many as 9 are Civil Servants, 1 person is Private Employees, 14 people are Entrepreneurs, 3 are TNI / POLRI, and 9 are others, so overall we can conclude that the majority of respondents are entrepreneurs.

3.3 RESULTS AND DISCUSSION

3.1 Test validity

Table 3
Ouput test of validity coreelation pearson

Variable	*Item*	*Pearson correlation*	*Say.*	*Sig (standard)*	*Information*
Customer Satisfaction (X1)	$X_{1.1.1}$	*0.644*	*0.000*	*< 0.05*	*Valid*
	$X_{1.1.2}$	*0.645*	*0.000*		*Valid*
	$X_{1.1.3}$	*0.807*	*0.000*		*Valid*
	$X_{1.1.4}$	*0.780*	*0.000*		*Valid*
	$X_{1.1.5}$	*0.754*	*0.000*		*Valid*
	$X_{1.1.6}$	*0.795*	*0.000*		*Valid*
	$X_{1.1.7}$	*0.715*	*0.000*		*Valid*
	$X_{1.1.8}$	*0.715*	*0.000*		*Valid*
	$X_{1.1.9}$	*0.809*	*0.000*		*Valid*
	$X_{1.1.10}$	*0.663*	*0.000*		*Valid*
	$X_{1.1.11}$	*0.609*	*0.000*		*Valid*
	$X_{1.1.12}$	*0.594*	*0.000*		*Valid*
Shopping Facilities (X2)	$X_{2.1.1}$	*0.664*	*0.000*	*< 0.05*	*Valid*
	$X_{2.1.2}$	*0.645*	*0.000*		*Valid*
	$X_{2.1.3}$	*0.807*	*0.000*		*Valid*
	$X_{2.1.4}$	*0.780*	*0.000*		*Valid*

	$X_{2.1.5}$	*0.754*	*0.000*		*Valid*
	$X_{2.1.6}$	*0.795*	*0.000*		*Valid*
	$X_{2.1.7}$	*0.715*	*0.000*		*Valid*
	$X_{2.1.8}$	*0.715*	*0.000*		*Valid*
	$X_{2.1.9}$	*0.809*	*0.000*		*Valid*
	$X_{2.1.10}$	*0.663*	*0.000*		*Valid*
	$X_{2.1.11}$	*0.609*	*0.000*		*Valid*
	$X_{2.1.12}$	*0.594*	*0.000*		*Valid*
Payment gateway (Y)	$Y_{1.1.1}$	*0.557*	*0.000*		*Valid*
	$Y_{1.1.2}$	*0.596*	*0.000*		*Valid*
	$Y_{1.1.3}$	*0.565*	*0.000*		*Valid*
	$Y_{1.1.4}$	*0.578*	*0.000*		*Valid*
	$Y_{1.1.5}$	*0.672*	*0.000*		*Valid*
	$Y_{1.1.6}$	*0.608*	*0.000*		*Valid*
	$Y_{1.1.7}$	*0.750*	*0.000*		*Valid*
	$Y_{1.1.8}$	*0.777*	*0.000*		*Valid*
	$Y_{1.1.9}$	*0.722*	*0.000*		*Valid*
	$Y_{1.1.10}$	*0.622*	*0.000*	*< 0.05*	*Valid*
	$Y_{1.1.11}$	*0.588*	*0.000*		*Valid*
	$Y_{1.1.12}$	*0.586*	*0.000*		*Valid*
	$Y_{1.1.13}$	*0.750*	*0.000*		*Valid*
	$Y_{1.1.14}$	*0.777*	*0.000*		*Valid*
	$Y_{1.1.5}$	*0.752*	*0.000*		*Valid*
	$Y_{1.1.6}$	*0.756*	*0.000*		*Valid*
	$Y_{1.1.17}$	*0.734*	*0.000*		*Valid*
	$Y_{1.1.18}$	*0.675*	*0.000*		*Valid*

Source : data by processed spss output, year 2023

From table 2 above, we can know that the value in the correlation coefficient column of each question has a value greater than 0.1576 with the sample number of respondents is 110 respondents (n = 110) and alpha 0.05. So, it can be concluded that the indicator variable X1 (customer satisfaction), variable X2 (ease of shopping) and variable Y (payment gateway) are valid and can be used for the next stage.$r_{hitung} r_{hitung} r_{tabel}$

3.2 Reliability

Table 4
Output test of reliability

Contstruct	*Contstruct of reliability*	*Evaluation model*
Customer Satisfaction (X1)	*0.902*	*Reliable*
Shopping Facilities (X2)	*0.862*	*Reliable*
Payment gateway (Y)	*0.910*	*Reliable*

Based on the results of calculations carried out with SPSS, it is known that the value of each variable has a Cronbach alpha value of more than 0.06 (> 0.06), so it can be concluded that variable X α^1 (consumer satisfaction), variable X^2 (ease of shopping) and variable Y (payment gateway) are reliable.

3.3 Prerequisite Test

3.1 Classical Assumption Test

a. Normalitas

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			152
Test Statistic			0,0000000
Asymp. Sig. (2-tailed)[c]			2,23201530
Monte Carlo Sig. (2-tailed)[d]	0,071		0,088
	0,071 -0,058	Lower Bound	0,081
		Upper Bound	0,095
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 299883525.			

Based on tests conducted with SPSS normality test using kolmogrov Smirnov, it can be seen that the significant result of the variable 0.04 significant number is greater than 0.05, it can be concluded that the data is normally distributed and satisfies multiple regression linear analysis.

b. Multicollinearity

Table 5
Multicollinearity test

Coefficient								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	BRIGHT
1	(Constant)	3,495	1,194		2,927	0,004		
	Shopping Facilities	0,276	0,038	0,328	7,183	0,000	0,354	2,824
	Customer Satisfaction	0,439	0,030	0,659	14,430	0,000	0,354	2,824
a. Dependent Variable: Payment Gateway								

The basis for taking the multicollinearity test is that if the tolerance value > 0.10 then there is no multicollinearity, and if the tolerance value < 10.00 then multicollinearity occurs, based on the results of the SPSS output test carried out, a tolerance value of consumer satisfaction of 0.354 and ease of shopping of 0.354 is obtained, which shows that the tolerance value > 0.10 and < 10.00, meaning that there is no mulitcollinearity.

c. Heteroscedasticity

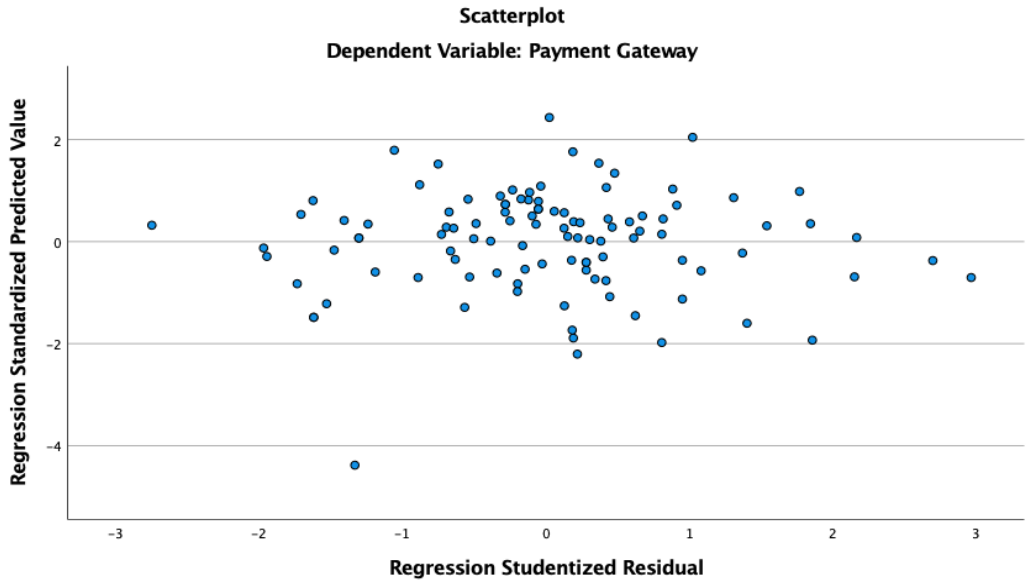

Figure 1
SRESID by ZPRED SCATTETERPLOT

From the test obtained from the scatterplot graph shows that the points on the graph spread randomly and are scattered either above or below the y-axis of the number 0, we can conclude that there is no heteroscedasticity in the regression model, and can predict consumer satisfaction and ease of shopping based on payment gateway variables.

3.4 Multiple Regression Linear Analysis

Table 6

Coefficient						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	3,495	1,194		2,927	0,004
	Shopping Facilities	0,276	0,038	0,328	7,183	0,000
	Customer Satisfaction	0,439	0,030	0,659	14,430	0,000
a. Dependent Variable: Payment Gateway						

Sumber: spss output processing data, 2024

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

$$Y = 3.495 + 0.276X_1 + 0.439X_2 + \varrho$$

The regression equation above can be explained as follows:

a. a_1 = 3.495: is a constant value, which is influenced by variables (consumer satisfaction), variables (ease of shopping) then payment gateway is 3.495.X_1X_2
b. b_1 = 0.2276: is the value of the regression coefficient of the consumer satisfaction variable gives a value of 0.276 (with a positive sign) which means that if consumer satisfaction increases by 1 unit, then the variable payment gateway will increase by 0.276, and it is concluded that if consumer satisfaction is getting better than the payment gateway will be better simultaneously.X_1
c. b_2 = 0.489 is the value of the regression coefficient of the shopping convenience variable giving a value of 0.489 (positive sign) which means that if the ease of shopping increases by 1 unit, then the variable payment gateway will increase by 0.489, and it is concluded that if the ease of shopping is getting better than the payment gateway will be better simultaneously.X_2
d. The standard error of 1,194 means that all variables calculated using the SPSS test have an error rate of 1,194. The lower the standard error value, the better the regression model is at explaining variations in the data.

Based on the tests and analysis conducted, the regression obtained shows that, the variable factor of consumer satisfaction (= 0.200) is the biggest factor affecting payment gateways, while the ease of shopping factor (= 0.489) is the lowest factor affecting payment gateways.$X_1b_1X_2b_2$

3.5 Hypoplant Test

3.5.1 T Test (Partial test)

Table 7
Partial Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	3,495	1,194		2,927	0,004
	Shopping Facilities	0,276	0,038	0,328	7,183	0,000
	Customer Satisfaction	0,439	0,030	0,659	14,430	0,000

Sumber: spss output processing data, 2024

Based on the results of the SPSS output linearity test, we can know that the hypothesis criteria of the t test (*partial*) on the consumer satisfaction variable carried out are rejected if the sign > 0.05 and accepted if the sign > 0.05, the SPSS test results show that 14.430 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1.65501 there is a linear relationship between consumer satisfaction and payment gateways significantly *liniearity* of 0.000 < 0.05. So, it can be concluded that consumer satisfaction affects the payment gateway in Aqubeliaja.

Based on the results of the SPSS output linearity test, we can know that the hypothesis criteria of the t test (*partial*) on the convenience variable are rejected when the sign > 0.05 and accepted when the sign > 0.05,

the SPSS test results show that 7.183 $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$ and 1.65501 there is a linear relationship between the ease of shopping and the payment gateway significantly *liniearity* of 0.000 < 0.05. so, it can be concluded that the ease of shopping affects payment gateways in Aqubeliaja.

3.5.2 F-test (simultaneous test)

Table 8
Anova Test

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	6080,201	2	3040,101	602,148	.000b
	Residual	752,266	149	5,049		
	Total	6832,467	151			
a. Dependent Variable: Payment Gateway						
b. Predictors: (Constant), Consumer Satisfaction, Ease of Shopping						

Sumber: spss output processing data, 2024

Based on the results of the SPSS output anova test, we can know that the criteria for the f test hypothesis are as follows:
H_o= *Payment gateways simultaneously do not have a significant effect on consumer satisfaction and ease of shopping*
H_1= *Payment gateways simultaneously have a significant influence on consumer satisfaction and ease of shopping*

Based on the test hypothesis it is rejected when the sign > 0.05 and accepted when the sign > 0.05. The test results carried out using SPSS obtained the results of the F method test, where the significant level obtained is smaller than 0.000 from the standard of 5% or 0.05 and the comparison results between 602.148 3.06, it can be concluded that accepted and rejected or payment gateways have a significant influence on customer satisfaction and ease of shopping.

$$H_oF_{hitung} \leq F_{tabel}H_aF_{hitung} \geq F_{tabel}F_{hitung} \geq F_{tabel} \geq H_aH_o$$

3.5.3 Coefficient of determination

Table 9
Coefficient of determination

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.943a	0,890	0,888	2,24695	1,700
a. Predictors: (Constant), Consumer Satisfaction, Ease of Shopping					
b. Dependent Variable: Payment Gateway					

From the results of the SPSS test carried out, a value of 943 was obtained. This shows that 94% of payment gateways are explained by factors of consumer satisfaction and ease of shopping while 6% are explained by other variables. R^2

DISCUSSION

Based on the results of the analysis carried out in the results obtained that the

multiple linear regression equation is obtained results namely Where a = 3.925: is a constant value, which is influenced by variables (consumer satisfaction), variables (ease of shopping) then the payment gateway is 3.495. The results of the analysis also show that = 0.276: is the value of the regression coefficient of the consumer satisfaction variable gives a value of 0.276 (positive sign) which means that if consumer satisfaction increases by 1 unit then the variable payment gateway will increase by 0.200, and it is concluded that if consumer satisfaction is getting better than the payment gateway will be better simultaneously, while the value = 0.439 is the value of the regression coefficient of the shopping ease variable giving a value of 0.439 (positive sign) which means that if the ease of shopping increases by 1 unit, the variable payment gateway will increase by 0.439, and it is concluded that if the ease of shopping is better, the payment gateway will be better simultaneously. We can also see that the standard error of 1,194 means that all variables calculated using the SPSS test have an error rate of 1,194. The lower the standard error value, the better the regression model is at explaining variations in the data. It can be concluded that if the ease of shopping is getting better, the payment gateway will be better, meaning that it is proven that the payment gateway affects the ease of shopping Aqubeliaja.$Y = 3.495 + 0.276X_1 + 0.439X_2 + \varrho\ X_1X_2b_1X_1b_2X_2$

Based on the results of the SPSS output linearity test, we can know that the hypothesis criteria of the t test (*partial*) on the convenience variable are rejected when the sign > 0.05 and accepted if the sign > 0.05, the SPSS test results show that 14.430 $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$ and 1.65501 there is a linear relationship between consumer satisfaction and payment gateways significantly *liniearity* of 0.000 < 0.05. So, it can be concluded that payment gateways affect consumer satisfaction in Aqubeliaja.

From the results of this study in accordance with the research conducted by, [14] The convenience factor also influences online purchasing decisions. Online business activities are basically the same as conventional shopping (in the real world), namely searching 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, effective, and efficient real market that benefits both sellers and buyers. Results of research conducted by [6] Also said that the existence of Payent Gateway will make it easier for consumers to shop online.

Based on the results of the SPSS output linearity test, we can know that the hypothesis criteria for the t test (*partial*) on the consumer satisfaction variable carried out are rejected if the sign > 0.05 and accepted if the sign > 0.05, the SPSS test results show that 11.638 and $H_{o1}t_{hitung} \leq t_{tabel}H_{a1}t_{hitung} \geq t_{tabel}, t_{hitung}t_{tabel}$1.65964 there is a linear relationship between consumer satisfaction and payment gateways significantly *liniearity* of 0.000 < 0.05. So, it can be concluded that payment gateways affect consumer satisfaction in Aqubeliaja.

So based on the description and previous research studies, we can conclude that payment gateways have a role and function in the ease of shopping at aqubeliaja. 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.

4. CONCLUSION

Based on the results of the research conducted, it can be concluded that:

1. Consumer satisfaction affects payment gateways in shopping at aqubeliaja, this is evident in the SPSS test results showing that 14.430 and $t_{hitung}t_{tabel}$1.65501 there is a linear relationship between consumer satisfaction and payment gateways with significant *liniearity* of 0.000 < 0.05.
2. The ease of shopping has an influence on payment gateways, SPSS test

results show that 11.638 and $t_{hitung} t_{tabel}$1.65964 there is a linear relationship between consumer satisfaction and payment gateways with significant *liniearity* of 0.000 < 0.05. So, it can be concluded that payment gateways affect the ease of shopping in Aqubeliaja.

3. The results of the multiple regression test show that the consumer satisfaction variable = 0.276: is the value of the regression coefficient of the consumer satisfaction variable gives a value of 0.276 (positive sign) which means that if consumer satisfaction increases by 1 unit, then the payment gateway variable will increase by 0.276, and it is concluded that if consumer satisfaction is getting better than the payment gateway will be better simultaneously. = 0.439 is the value of the regression coefficient of the shopping convenience variable giving a value of 0.439 (positive sign) which means that if the ease of shopping increases by 1 unit, then the variable payment gateway will increase by 0.439, and it is concluded that if the ease of shopping is getting better than the payment gateway will be better simultaneously$b_1 X_1 b_2 X_2$

ADVICE

Some suggestions in this study are:

1 The improvement and application of payment gateways will be better by implementing it to many businesses engaged in the world of e-commerce in particular

2 Payment gateway is a way that can make it easier for consumers to shop, especially in online e-commerce, so it is expected that online business actors can provide more services by using payment gateways.

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