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Analysis Of User Satisfaction Towards The ShopeePay Application Using The EUCS (*End User Computing Satisfaction*) Method

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ABSTRACT

This study examines user satisfaction with the ShopeePay application using the End User Computing Satisfaction (EUCS) method. Despite some negative feedback regarding the payment system's limitations and complexity, the research employed a quantitative approach with 160 respondents selected through purposive sampling. Data analysis was conducted using SmartPLS with Partial Least Squares Structural Equation Modeling (PLS-SEM) techniques to assess user satisfaction. The findings reveal that overall, users are satisfied with the ShopeePay application, indicating a positive reception of the platform. This research contributes to understanding consumer attitudes towards digital payment applications and provides insights for improving user experience in the rapidly evolving fintech sector. The study's methodology and results offer valuable information for both researchers and practitioners in the field of mobile payment systems and user satisfaction analysis.

Keyword: Analysis, User Satisfaction, EUCS, Quantitative, SmartPLS, PLS-SEM.

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1. INTRODUCTION

In Indonesia, the usage of digital tecnology has increased significantly, particularly with regard to online payments. Due to the nation's fast economic development and rising internet usage, more and more Indonesians are using digital payment apps to fulfill their everyday transaction requirements. In this regard, ShopeePay has emerged as a major force in Indonesia's digital payment market. However, user satisfaction with the application's user experience is a more important indicator of a payment application's success than its usage volume. When assessing an application's quality and the user experience as a whole, user happiness becomes a crucial metric. Thus, the purpose of this study is to examine how satisfied users are with the ShopeePay app. Based on the data obtained [1], it can be seen that Gopay has the most popular users with a user persentage of 71%. Then followed by OVO in second place with a user percentage of 70%, indicating a quite significant popularity. Meanwhile, Dana and ShopeePay follow in the next positions with percentages of 61% and 60%, respectively. The percentage figures reflect the extent to which respondents in Indonesia use various e-wallets, as well as providing an overview of user preferences in accessing digital financial services.

From the explanation above, it can be concluded that e-wallet applications are experiencing significant competition, including ShopeePay, which is quite popular among many users in Indonesia, as indicated by survey results showing that ShopeePay ranks fourth in terms of usage. Therefore, the researcher is interested in conducting a study on the use of the e-wallet application on ShopeePay, considering the interest in the application has continued to increase since 2018 until now.

Direct observations of the ShopeePay application on the Google Play Store show some unpleasant criticisms regarding the limited and confusing payment system. Some of these criticisms make users feel disappointed and may reduce their satisfaction. According to [2], user satisfaction is very important for business service providers or institutions. User satisfaction is the result of the user's experience with an operating system that meets standards. User satisfaction means the feeling of contentment, happiness, and relief someone experiences when using a product and service to receive a service. Customers who are satisfied with the service tend to be more frequent and more loyal [3]. The gap between performance and expectations determines the degree of satisfaction; users will be content. To gauge user and system user satisfaction, the researchers employed the EUCS (End User Computing Satisfaction) technique, one of the most popular and available features when evaluating user satisfaction from an information technology standpoint. ShopeePay is a digital payment software created by Shopee, one of the biggest e-commerce sites in Souteast Asia, particularly in Indonesia. This application allows users to conduct a number of electronic financial operations, including cash withdrawals, balance top-ups, money transfers between users, and online payments. Along with numerous other business and services, ShopeePay also works with the Shopee platform.

Accessible through a variety of applications, online retailers, and traditional payment methods, ShopeePay is an approved digital payment platform that is officially overseen by BI (Bank Indonesia). This problem is thus brought up by the author in a thesis titled "Analysis of User Satisfaction Towards the ShopeePay Application Using the EUCS (End User Computing Satisfaction) Method."

2. METHODS

This study was carried out with a quantitative methodology. By analyzing populations or samples of data that have been gathered using research tools that can be processed in a quantitative manner, quantitative research seeks to test hypotheses that have been established [4].

The steps involved in this research, including problem identification, model determination, hypothesis formulation, data processing, data analysis, research results, and conclusions, will be explained in this section. These steps are outlined in the research methodology figure that follows.

In order to test theories and investigate the link between connected variables, quantitative methods are employed. Only statistical analysis using measurements or observations is used to examine these variables [5]. Because the research data is numerical and can be analyzed by statistical methods, this approach is known as quantitative. After that, the data is gathered using research tools in order to evaluate it for testing predetermined hypotheses [6]. The research flow of this study explained in Figure 1.

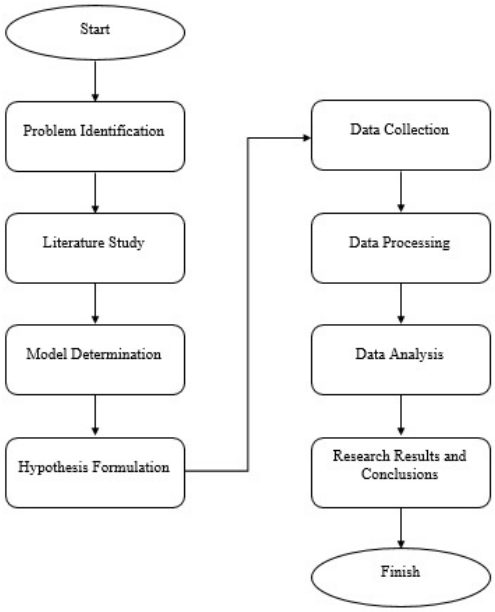

Figure 1. Research Flow

2.1 Problem Identification

The goal of this study is to pinpoint issues pertaining to the author's topic, which is the ShopeePay application's service quality. According to an analysis of user satisfaction with the ShopeePay application's feature, this quality is a top priority and keeps users from switching to other apps.

2.2 Model Determination

The next step after mapping the problem formulation is to identify the research model that best fits the earlier problem's findings. Researchers used the End User Computing Satisfaction (EUCS) technique in this study.

2.3 Hypothesis Formulation

Doll and Torkzadeh's EUCS model, which takes into account how end users use the system, places a strong emphasis on end users happiness with technological features and five satisfaction variables. In order to determine what factors may influence end users happiness with the ShopeePay application, research is being conducted utilizing the EUCS model.

2.4 Data Processing

During the data processing phase, researchers employed the PLS-SEM analysis stage of the suggested conceptual model and SmartPLS tools to assess the validity of the questionnaire and hypothesis.

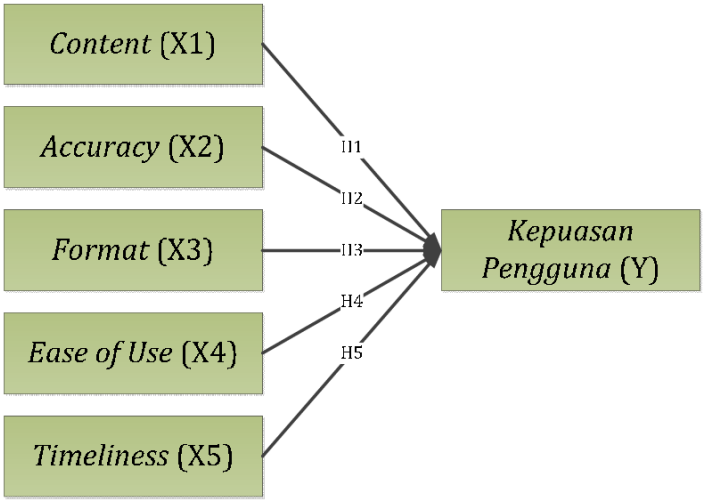

Figure 2. Conceptual Model

The variables that gauge customer satisfaction are displayed in Figure 2. Research variables, according to Sugiyono [7], are the qualities, traits, and values of items and research activities that are utilized to make inferences. In this study, two variables were used, specifically:

1) Independent variables are those that have an impact on how associated variables manifest. Content, accuracy, format, usability, and timeliness are the study's independent factors.
2) Bound variables are those whose existence has an impact on independent variables. User satisfaction (Satisfaction) is the study's dependent variable.

Table 1 explains a model description of the 5 hypotheses that will be tested in this study.

Table 1. Explanation of Hypotheses tested

Code	Description
H1	Content variable (X1) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.
H2	Accuracy variable (X2) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.
H3	Format variable (X3) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.
H4	Ease of Use variable (X4) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.
H5	Timeliness variable (X5) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.

2.5 Population and Sample

Users of the ShopeePay application in Surabaya and the surrounding areas will make up the study's population. Purposive sampling was the method used by the author to sample. This method is carried out by choosing users who have already used the ShopeePay app. The sampling was then conducted incidentally, which means that respondents who just so happened to be present or discovered were chosen for the sample (Accidental Sampling) [8]. Using the Lameshow formula to get the number of samples, specifically:

$$n = \frac{z^2 p(1-p)}{d^2} = \frac{1.96^2 0.5(1-0.5)}{10\%^2} = \frac{0.9604}{100} = 96{,}04$$

Or rounded up to 100 samples

Description :
n = Sample Quantity.
z = Standard Value of 1.96
p = Maximum estimation = 50% = 0.5
d = Alpha (0.10) or sampling error = 10%

The researcher will use 160 respondents as a research sample that can accurately reflect the entire population, taking into account the time and expense constrains as well as the Lameshow formula. Several theories also support this. The idea [9] says that a sample of approximately 100 to 200 samples is needed for SEM (Structural Equation Model) research. Ten times the maximum number of arrows (paths) leading to latent variables (10 time rule of thumb) is another regulation governing the selection of the study sample in PLS-SEM [10]. The following respondent criteria are required in accordance with the research objectives are:

1) Reside in Surabaya and the environs.
2) At least 17 years old.
3) Have at least one experience using the ShopeePay app.

2.6 Research Instruments

Sugiyono clarified in the study variables are traits, qualities, and values of a thing, activity, or person that have different variations and are chosen by researchers as the primary means of making conclusions [11]. This study makes use of the following variables as shown in Table 2.

Table 2. Research Instruments

Variable	Code	Questions
Content	C1	The ShopeePay application service provides content that suits your needs.
	C2	The ShopeePay application service provides diverse content.
	C3	The ShopeePay app service really provides quality content.
	C4	ShopeePay application service provides useful content.
Accuracy	A1	ShopeePay application service presents accurate information.
	A2	ShopeePay application service presents reliable information.
	A3	ShopeePay application service displays output that matches what is ordered.
Format	F1	The ShopeePay application service has an attractive system display.
	F2	The ShopeePay application service has a clear system display.

	F3	ShopeePay application service has a system display that is easy to understand.
	F4	The appearance of the ShopeePay application makes it easy for customers to use the application service.
Ease of Use	E1	The ShopeePay application service has an easy-to-use system.
	E2	The ShopeePay application service has a system that is easy to understand.
Timeliness	T1	ShopeePay application services provide the information needed in a timely manner.
	T2	ShopeePay application service provides up-to-date information.
User Satisfaction	US1	ShopeePay application service in its use is effective (successful).
	US2	The ShopeePay application service is already working efficiently.
	US3	The ShopeePay application service fulfills the need for the application.
	US4	The overall service of the ShopeePay application is satisfactory.

2.7 Data Analysis

The data analysis step will be separated into two parts: demographic analysis and statistical analysis. First, the researchers will conduct an analysis by processing demographic data with number processing software, specifically Microsoft Excel 2016. Second, researchers will use SmartPLS tools to do statistical analysis on the measurement model (outer model) and structural model (inner model). The measurement model (outer model) is used to assess the outer model's validity and reliability using indicators such as internal consistency reliability, convergent validity, and discriminant validity. The structural model (inner model) tests path coefficient (β), coefficient of determination (R^2), t-test using bootstrapping, effect magnitude (f^2), and predictive relevance (Q^2) [12, 13].

3. RESULTS AND DISCUSSION

3.1 Demographic Analysis

The questionnaire's demographic analysis section includes inquiries about the respondent's identify as well as some questions about how they utilize the ShopeePay app. The distribution of ShopeePay application users by category is ascertained by researchers using this methodology to gather data on respondent attributes. The description that follows is as follows:

1. Characteristics of Respondents Based on Gender

   Based on Figure 3. shows that of the 160 respondents, 61 of them are male with a percentage of 38% and 99 others are female with a percentage of 62%.

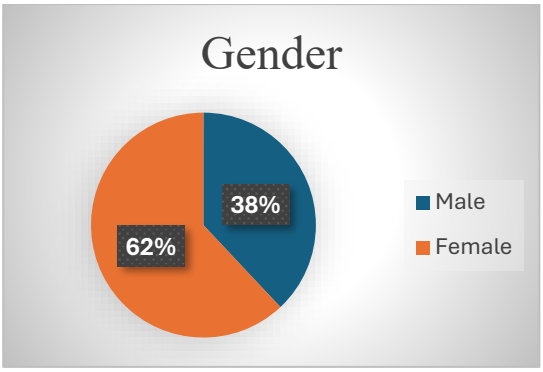

Figure 3. Gender Chart

2. Characteristics of Respondents Based on Age

Based on Figure 4. shows that of the 160 respondents, it is known that the age of the most respondents is <17 years old, namely 10 people with a percentage of 6%, then at the age of 18-25 years, namely 135 people with a percentage of 84%, then at the age of >25 years, namely 15 people with a percentage of 9%.

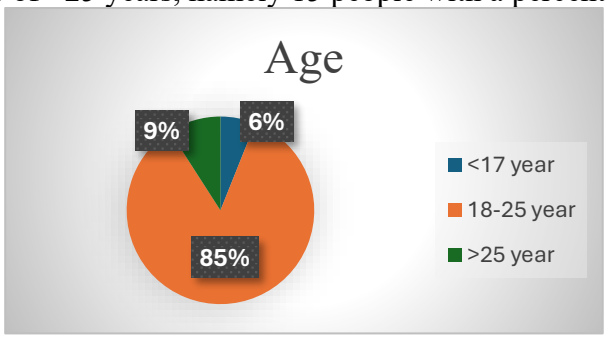

Figure 4. Age Chart

3. Characteristics of Respondents Based on Domicile

Figure 5 shows that of the 160 respondents, it is known that the most common area, namely Surabaya domicile, was filled by 75 respondents with a percentage of 46.9%.

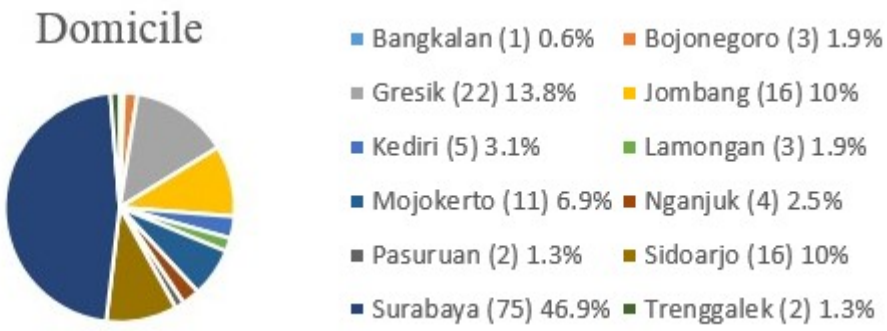

Figure 5. Domicile Chart

3.2 User Satisfaction Measurement Analysis

The following are the results of research and discussion regarding the analysis of measuring the level of user satisfaction.

1. Results of User Satisfaction Level Measurement Analysis

In measuring and determining the level of user satisfaction with the ShopeePay application, researchers will make a scale of statements agreeing and disagreeing on the questionnaire as explained in Table 3.

Table 3. User Satisfaction Level Scale

Description	Score
Strongly Disagree	1 - 1,79
Disagree	1,8 - 2,59
Undecided	2,6 - 3,39
Agreed	3,4 - 4,1
Strongly Agreed	4,2 - 5

The score value is obtained from the average value (mean) of the respondent's answer according to the existing measurement scale using a positive measurement scale [14].

Table 4. Results of User Satisfaction Level

Variable	Mean	Scale	Criteria
Content	4.079	4	Agreed
Accuracy	4.114	4	Agreed
Format	4.15	4	Agreed
Ease of Use	4.321	4	Strongly Agreed
Timeliness	4.215	4	Strongly Agreed

In Table 4 shows that the results of the overall level of user satisfaction are at level 4, which means reaching the **Agree** category.

2. Discussion of User Satisfaction Level Measurement Analysis Results
    1) The average of all respondents' responses to the ShopeePay application users for the content variable is 4.079, according to the data processing results of the questionnaire. Based on these findings, it can be said that users accept the information shown on the ShopeePay app.
    2) The average of all respondents' responses to the ShopeePay application users for the accuracy variable is 4.114, according to the data processing results of the questionnaire. Based on these findings, it can be said that users concur that the information on the ShopeePay app is accurate.
    3) The average of all respondents' responses to the ShopeePay application users for the format variable is 4.15, according to the data processing results of the questionnaire. Users agree with the form displayed in the ShopeePay application, according to the results.
    4) The average of all respondents' response to the ShopeePay application users for the ease of use variable is 4.321, according to the data processing results of the questionnaire. Users strongly agree with the ShopeePay application's ease of use, according to the results.
    5) The average of all respondents's responses to the ShopeePay application users for the timeliness variable is 4.215, according to the data processing results of the questionnaire. Users strongly agree with the ShopeePay application's requirements for timeliness and speed, according to the results.

In Table 4. above, it can be concluded that the level of user satisfaction with the ShopeePay application as a whole is at level 4. This means that users already feel **Very Satisfied** in using the ShopeePay application. With these results, this application needs to continue to maintain and increase user satisfaction.

3.3 Data Analysis

1. Measurements Model Analysis (Outer Model)

Measurement model analysis (outer model) is one stage of the measurement model which consists of 4 testing phases. The following are the results of the test.

1) Individual Item Reliability Test

The standardized loading factor, which characterizes the strength of the association between each measurement item (indicator) and its concept, is ascertained by this test. The indicator has proven to be a reliable tool for measuring the build as the loading factor value is higher than 0.7, which is considered optimum [15].

Table 5. Outer Loading Test Results

Indicator	Loading Factor Value
C1←Content	0.744
C2←Content	0.772
C3←Content	0.761
C4←Content	0.779
A1←Accuracy	0.758
A2←Accuracy	0.797
A3←Accuracy	0.674
F1←Format	0.681
F2←Format	0.751
F3←Format	0.715
F4←Format	0.691
E1←Ease of Use	0.903
E2←Ease of Use	0.802
T1←Timeliness	0.884
T2←Timeliness	0.825
US1←User Satisfaction	0.707
US2←User Satisfaction	0.610
US3←User Satisfaction	0.739
US4←User Satisfaction	0.721

Testing on the SmartPLS tool has been completed, and the outer loading value findings are shown in Table 5. All indicators are unquestionably deemed acceptable as construct measurement indicators when the standard loading factor, which needs to be more than 0.7, is met.

2) Internal Consistency Reliability Test

This test is done by looking at the results of Composite Reliability (CR). Composite Reliability is a measure to evaluate the measurement model to be used in research. Composite Reliability (CR) must have a value above the threshold of 0.7, which means that all variables can be declared valid to meet the requirements for use in research. The results explained in Table 6.

Table 6. Composite Reliability Results (CR)

Variable	Composite Reliability (CR)
Content	0.849
Accuracy	0.788
Format	0.802
Ease of Use	0.843
Timeliness	0.845
User Satisfaction	0.789

3) Average Variance Extracted Test (AVE)

As shown in Table 7, this test describes the amount of variance or diversity of manifest variables that can be contained by latent constructs. Average Variance Extracted (AVE) has a minimum value of 0.5 to be declared a good measure of convergent validity.

Table 7. Average Variance Extracted Results (AVE)

Variable	Average Variance Extracted (AVE)
Content	0.584
Accuracy	0.554
Format	0.504
Ease of Use	0.729
Timeliness	0.731
User Satisfaction	0.485

4) Discriminant Validity Test

This test serves to see the cross loading value between indicators and Fornell-Lacker's cross loading. The cross loading measure is to compare the correlation between indicators and other block constructs. Cross loading is declared valid if each manifest variable in the variable concerned is greater than the cross loading on other latent variables. The following is the cross-loading value in Table 8. With results that have been declared valid in accordance with the test requirements.

Table 8. Cross Loading Results

	C	A	F	E	T	US
C1	0.744	0.422	0.306	0.233	0.363	0.308
C2	0.772	0.447	0.381	0.220	0.387	0.324
C3	0.761	0.417	0.351	0.258	0.371	0.307
C4	0.779	0.371	0.415	0.167	0.351	0.388
A1	0.461	0.758	0.442	0.324	0.330	0.381
A2	0.392	0.797	0.300	0.328	0.322	0.447
A3	0.352	0.674	0.324	0.318	0.247	0.334
F1	0.338	0.264	0.681	0.297	0.247	0.359
F2	0.352	0.309	0.751	0.313	0.183	0.387
F3	0.370	0.421	0.715	0.361	0.219	0.366
F4	0.298	0.348	0.691	0.286	0.148	0.342
E1	0.220	0.384	0.398	0.903	0.199	0.517
E2	0.276	0.355	0.359	0.802	0.228	0.372
T1	0.456	0.329	0.244	0.243	0.884	0.371
T2	0.358	0.368	0.237	0.171	0.825	0.308
US1	0.339	0.381	0.302	0.410	0.299	0.707
US2	0.273	0.333	0.296	0.304	0.206	0.610
US3	0.329	0.373	0.374	0.391	0.306	0.739
US4	0.276	0.374	0.447	0.365	0.292	0.721

Next is to find the results of Fornell-Lacker's cross loading by comparing the root value of AVE between constructs with other constructs. The root value of AVE must be greater than other constructs. The following is the Fornell-Lacker's cross loading value in Table 9. with results that have been declared valid in accordance with the test requirements.

Table 9. Cross Loading Fornell-Lacker's Results

	C	A	F	E	T	US
C	0.764					
A	0.539	0.745				
F	0.479	0.472	0.710			
E	0.283	0.432	0.443	0.854		
T	0.480	0.405	0.281	0.246	0.855	
US	0.438	0.525	0.513	0.530	0.400	0.696

A description of the findings from the aforementioned data testing can be characterized as follows:

1) The outer loading value with a standard loading factor greater than 0.7 is obtained in the first stage of the individual item reliability test results.
2) A number above the 0.7 criterion is displayed in the second step of the internal consistency reliability test results.
3) The results of the third stage of the average variance extracted (AVE) test are presented in compliance with the research specifications, namely the AVE minimum of 0.5.
4) According to the results of the fourth stage of the discriminant validity test using the cross loading measures and Fornell-Lacker's cross loading, the test has produced results that meet the test requirements.

2. Structural Model Analysis (Inner Model)

Structural model analysis (inner model) is one of the stages of model measurement which consists of 5 testing phases. The following are the results of the test.

1) Path Coefficient Test (β)

This test is conducted to determine the significance of the relationship between each construct by looking at the path coefficient which shows the strength of the relationship between each construct. The path coefficient value is required to be above 0.1 to be declared to have an influence in the model.

Table 10. Path Coefficient Results (β)

Relationship between Variables	Path Coefficient (β)
C→US	0.074
A→US	0.196
F→US	0.212
E→US	0.293
T→US	0.153

In table 10, states that the results of the path coefficient test are 1 of 5 paths that show below 0.1, namely C→US. It can be concluded that 1 path

is not significant to the model. The following is a model of path coefficient testing in Figure 6.

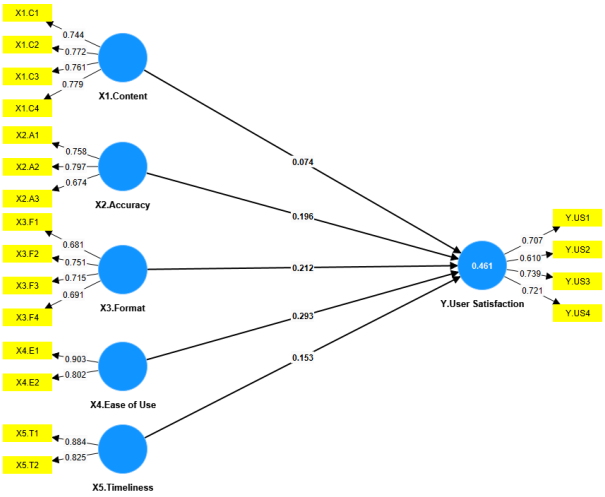

Figure 6. Path Coefficient Model (β)

2) Coefficient of Determination Test (R^2)

The purpose of this test is to quantify the degree to which the independent variable affects the dependent variable. There is a standard for the coefficient of determination (R^2) measurement, a value of approximately 0.67 is deemed strong. It is deemed moderate if the value is approximately 0.33. On the other hand, a number below 0.19 indicates a weak degree of variance. The findings of the coefficient of determination (R^2) in Table 11 are as follows.

Table 11. Coefficient of Determination Results (R^2)

Variable	R-Square	R-Square adjusted	Description
User Satisfaction	0.461	0.443	Moderate

3) T-test using the bootstrapping method

The t-test test is carried out using the bootstrapping method, and uses a two-tailed test with a significance level of 5% to test all hypotheses in the study. The hypothesis will be accepted if it has a t-test value above 1.96.

Table 12. T-test Results

Relationship between Variables	T-test	Description
C→US	0.880	Rejected
A→US	2.044	Accepted
F→US	2.475	Accepted
E→US	3.712	Accepted
T→US	1.940	Rejected

Three hypotheses have t-test test results above 1.96 in Table 12. These are A→US, which has a value of 2.044, which indicates that the hypothesis is accepted; F→US, which has a value of 2.475, which indicates that the hypothesis is accepted; and E→US, which has a value of 3.712, which indicates that the hypothesis is accepted. The other two hypotheses are rejected. The t-test model shown in Figure 7 is as follows.

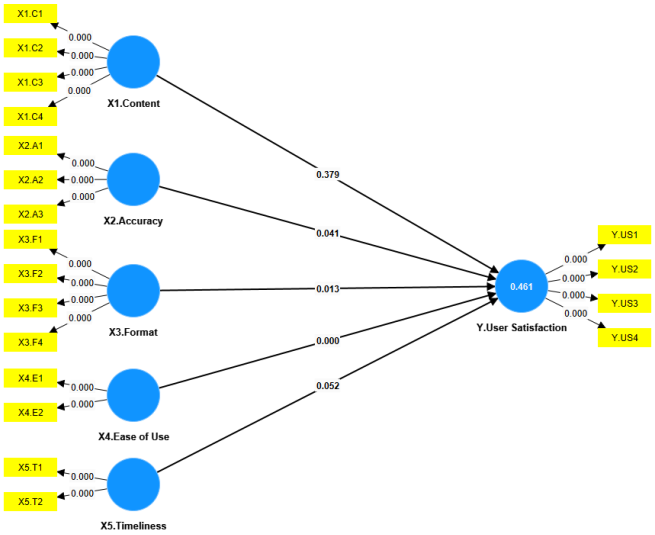

Figure 7. T-Statistic Model

4) Effect Size Test (f^2)

The purpose of this test is to calculate the degree of influence that the relationship between some variables and other variables in the model structure has. When measuring effect size (f^2), three criteria must be met: 0.02 for minor influence, 0.15 for medium influence, and 0.35 for high influence. If the f^2 value is less than 0.02 in the model structure, it is said to have no influence.

Table 13. Effect Size Results (f^2)

	Hypothesized Pathway	f^2	Description
H1	C→US	0.006	-
H2	A→US	0.042	Minor
H3	F→US	0.053	Minor
H4	E→US	0.117	Middle
H5	T→US	0.032	Minor

The test findings of the hypothesis paths A→US, F→US, and T→US have minimal impact on the model structure, according to Table 13. The model structure is therefore moderately influenced by E→US. The model structure is then unaffected by C→US.

5) Predictive Relevance Test (Q^2)

To demonstrate that the variables included in the model have predictive relevance to other variables, predictive relevance (Q^2) testing is performed using the blindfolding method. Table 14 diplays the outcome of the predictive relevance (Q^2) test. This indicates that there is a predictive association between all variables since their Q^2 value is greater than 0.

Table 14. Predictive Relevance Results (Q^2)

Dependent Variable	(Q^2)
User Satisfaction	0.203

From the data testing above, a discussion of the results can be described as:

a) H1 : Content has an influence on User Satisfaction in ShopeePay application users

As can be shown from the analysis's findings, the coefficient of determination (R^2) value is 0.461, which is a moderate value. The factors of content, correctness, format, timeliness, and simplicity of use all have an impact on the user satisfaction variable's value (R^2), which is 46,1%.

The C→US hypothesis is then disproved with a t-test of 0.880. The content variable has no effect on user happiness, according to the effect size value (f^2), which is 0.006. This is comparable to assessing the route coefficient (β), which yields an insignificant value of 0.074, indicating that user happiness is significantly impacted by the content variable. Thus, it can be inferred that enhancing the ShopeePay application in terms of high-quality, varied, and practical content as well as in accordance with user requirements will significantly raise user happiness.

The predictive association between all variables is then 0.203 based on the predictive relevance (Q^2) value.

b) H2 : Accuracy has an influence on User Satisfaction in ShopeePay application users

As can be shown from the analysis's findings, the coefficient of determination (R^2) value is 0.461, which is a moderate value. The factors of content, correctness, format, timeliness, and simplicity of use all have an impact on the user satisfaction variable's value (R^2), which is 4.61%.

The hypothesis in A→US is thus accepted with a t-test of 2.044. However, the accuracy variable has little effect on user happiness, as seen by the effect size value (f^2), which is 0.042. This is comparable to assessing the path coefficient (β), which yields a significant value of 0.196, indicating that user satisfaction is significantly impacted by the accuracy variable. According to respondents answers about the accuracy variable, the ShopeePay application is thought to be optimized; for instance, the information shown is very accurate and trustworthy, and the input and output are in alignment. In light of this, it can be claimed that the accuracy found was able to raise user contentment with the ShopeePay application, which in turn had a major impact on raising user satisfaction levels.

Then, there is a predictive association of 0.203 between all variables predictive relevance (Q^2) values.

c) H3 : Format has an influence on User Satisfaction in ShopeePay application users

As can be shown from the analysis's findings, the coefficient of determination (R^2) value is 0.461, which is a moderate value. The factors of content, correctness, format, timeliness, and simplicity of use all have an impact on the user satisfaction variable's value (R^2), which is 4.61%.

The hypothesis in F→US is thus accepted with a t-test of 2.475. However, the format variable has little effect on user happiness, as indicated by the effect size value (f^2), which is 0.053. This is comparable to assessing the route coefficient (β), which yields a significant value of 0.212, indicating that user satisfaction is significantly impacted by the format variable. Thus, it can be inferred that enhancing the ShopeePay application in terms of its form and design will have a major impact on raising user satisfaction by creating a system that is appealing, transparent, and simple to use.

Then, there is a predictive association of 0.203 between all variables predictive relevance (Q^2) values.

d) H4 : Ease of Use has an influence on User Satisfaction in ShopeePay application users

As can be shown from the analysis's findings, the coefficient of determination (R^2) value is 0.461, which is a moderate value. The factors of content, correctness, format, timeliness, and simplicity of use all have an impact on the user satisfaction variable's value (R^2), which is 4.61%.

The hypothesis in E→US is thus accepted with a t-test of 3.712. But according to the effect size value (f^2), which is 0.117, user satisfaction is moderately impacted by the ease of use variable. Like thus, the path coefficient (β) test shows a significant result of 0.293, indicating that user satisfaction is significantly impacted by the ease of use variable. The ShopeePay application is thought to have optimized the information required in the application and convenience of access, according to respondents answers to the ease of use variable. Accordingly, it can be claimed that the ShopeePay application's ease of use has improved customer contentment. However, if it is increased once more, this won't have a major impact on user satisfaction.

Then, there is a predictive association of 0.203 between all variables predictive relevance (Q^2) values.

e) H5 : Timeliness has an influence on User Satisfaction in ShopeePay application users

As can be shown from the analysis's findings, the coefficient of determination (R^2) value is 0.461, which is a moderate value. The factors of content, correctness, format, timeliness, and simplicity of use all have an impact on the user satisfaction variable's value (R^2), which is 4.61%.

The hypothesis in T→US is therefore rejected with a t-test of 1.940. The timing variable has low impact on customer satisfaction, according to the effect size value (f^2), which is 0.032. This is similar to assessing the path coefficient (β), which shows a significant result of 0.153, indicating that user satisfaction is significantly impacted by the timeliness variable. Thus, it is possible to draw the conclusion that enhancing the ShopeePay

application's accuracy and timely delivery of updated information will significantly raise customer happiness.

Then, there is a predictive association of 0.203 between all variables predictive relevance (Q^2) values.

3.4 Hypothetical Analysis

the following conclusion may be drawn from the hypothesis analysis based on the data testing in the discussion above:

Table 15. Summary of Hypotheses Results

Code	Description	Result
H1	Content variable (X1) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.	Rejected
H2	Accuracy variable (X2) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.	Accepted
H3	Format variable (X3) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.	Accepted
H4	Ease of Use variable (X4) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.	Accepted
H5	Timeliness variable (X5) has a significant effect on the level of user satisfaction (Y) of the ShopeePay application.	Rejected

CONCLUSION

According to the findings of a test conducted on the overall level of user satisfaction with the ShopeePay application, consumers are content with the application. The mean value of 4.176 illustrates this. Based on the findings of this study, the ShopeePay app must preserve or improve customer happiness. To have a major impact, a ShopeePay application's correctness, format, and usability are some of the factors that must be preserved and enhanced. Content and timeliness are two more factors that should be preserved and enhanced in a ShopeePay application but do not significantly impact the user experience.

The results of the analysis that has been tested show that there are 2 hypotheses that are not accepted, namely content and timeliness and 3 hypotheses that are accepted, namely accuracy, format, and ease of use. Based on the known hypotheses, it is concluded that the factors that influence the ShopeePay application using the EUCS (End User Computing Satisfaction) method are accuracy, format, and ease of use.

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