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The Influence of the Ease of Use of Digital Payment Systems and Service Quality on Consumer Satisfaction with Digital Payment Methods in Surakarta

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Abstract— *This research aims to determine the influence of the ease of digital payment systems and service quality on customer satisfaction among users of digital payment methods in Surakarta. The research method employed is a quantitative approach, focusing on data collection in the form of numerical and objective statistics obtained through calculations from a sample collected via a questionnaire distributed using GoogleForms. The data used in this study consists of one hundred respondents, selected using the Non-Probability Sampling technique, with scientific calculations conducted using the Smart PLS software. The research hypotheses are as follows: the ease of digital payment systems has a positive and significant effect on customer satisfaction), and service quality has a positive and significant impact on customer satisfaction. The results of this study demonstrate that the ease of digital payment system, and service quality have a positive and significant effect on customer satisfaction. Therefore, both hypotheses have been proven to have a considerable influence and are accepted.*

Keywords— *Customer statisfaction, digital payment system, service quality.*

I. INTRODUCTION

Along with information and communication technology development, people's lives are experiencing significant changes, including the emergence of digital payment services. Digital payments have become a practical solution, reducing dependence on cash and facilitating transactions through cards such as ATM, credit, debit, and e-wallets like Gopay, OVO, Dana, Shopee Pay, and LinkAja. According to the Governor of Bank Indonesia, Perry Warjiyo, in 2022, digital economic and financial transactions increased, driven by the increasing use of e-wallets, predicted to grow by 23.90% in 2023, reaching Rp495.2 trillion.

The ease of use of digital payment systems plays a significant role in shaping consumer satisfaction, especially among young people. This ease includes a smooth payment process, simple platform navigation, and various easily accessible payment options. In addition, service quality, such as responsive customer support, transaction security, and personal data protection, also affects consumer satisfaction.

Customer satisfaction is closely related to customer loyalty and long-term business success in the service industry. Amidst increasingly fierce competition, companies that understand consumer preferences regarding payment convenience and service quality will excel. This research is relevant to assist companies, governments, and regulators in creating policies supporting sustainable economic growth and consumer protection.

II. LITERATURE REVIEW & HYPOTHESIS

A. Customer Satisfaction

All companies need rules in dealing with customers with good service quality so that buyers or consumers will feel satisfied when making transactions. Customer satisfaction is when consumers feel that their needs and desires align with their expectations and are met. This is usually measured by perceptions of the quality of goods or services, the speed of service, the shopping experience, the price given by quality, and much more.

Consumer satisfaction also has a significant impact on business and the economy. Consumers who receive good service and feel satisfied will tend to become loyal customers of the brand or business, and there is a high likelihood that these consumers will recommend it to family and friends. In other words, customer satisfaction not only creates a strong relationship between the business and the customers but also positively impacts brand image, increased sales, and the success of the business.

According to [1], customer satisfaction is defined as their reaction or response to needs being met. An evaluation of a product's or service's features or qualities that contribute to a degree of customer satisfaction with meeting the consumer's needs is known as satisfaction. According to [2], customer satisfaction is the emotion that results from evaluating a product's (or outcome's) perceived performance against their expectations. [3] cites Parasuraman et al. (1988) as saying that there are five dimensions to consumer happiness, including:

i. Tangible

Tangible is the physical evidence of a company that serves as a benchmark for meeting consumer satisfaction. Physical evidence is significant for consumers because it proves the company is not deceiving its existence. Thus, consumers will trust the company. According to research conducted by [4], tangible evidence positively influences consumer satisfaction.

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The physical evidence in a company takes the form of a building. The company's building includes computers, desks, chairs, and other office equipment. The structure facilitates the company's activities, such as providing exemplary service to consumers, which is carried out by the employees working in the company.

ii. Reliability

Reliability or trust is when an employee provides exemplary service to consumers with the hope that consumers become comfortable and trust the company, which means the employee has good abilities in serving consumers. According to research by [4], reliability positively influences consumer satisfaction.

iii. Responsiveness

Responsiveness means responsiveness, which is an action that helps and provides quick (responsive) and precise service to consumers, using clear language that is easy to understand. According to research conducted by [4], responsiveness positively influences consumer satisfaction.

iv. Assurance

Assurance is a guarantee provided by the company through its employees to convince consumers that the company can deliver good service and provide solutions to the problems faced by customers.

v. Empathy

Empathy means empathy, which is the understanding of a company towards its consumers' problems and acting in the interest of the consumers, as well as paying personal attention to consumers and having convenient operating hours.

B. *Digital Payments*

Payments can also be transferred from the payer to the payee. This payment is the most essential part of an economic activity, as well as exchanging money or services between both parties. According to Bank Indonesia, the payment system is a system that encompasses a set of rules, institutions, and mechanisms used to carry out the transfer of funds to fulfill an obligation arising from an economic activity.

The Payment System was born alongside the concept of 'money' as a medium of exchange or intermediary in goods, services, and finance transactions. Depending on mutual agreement, this payment can be made in various forms, such as cash, bank transfers, barter, credit cards, or digital payment systems. As time passes, digitalization increasingly shows its existence and transforms Indonesian society, especially the youth, from big cities to small towns. Currently, the Indonesian population uses gadgets that provide convenience for people to carry out daily activities, especially in payment operations. Digital payments have become a lifestyle Indonesian people use, especially after the COVID-19 pandemic hit.

Digital payments are the process of transactions using electronic money through methods such as bank transfers, QR scans, or specific electronic wallets within digital platforms. In short, 'digital' means conducted online and without physical cash. The digital payment system has now become a 'friend' of society. Online transactions make payments faster, more effective, and safer. Digital payments in Indonesia are also increasingly developing. This is demonstrated in managing integrated payment infrastructure and government policies, such as QRIS and BI-FAST. Digital payments are a technology that provides a new perspective to the public regarding cashless payments, making it easier to conduct transactions anywhere and anytime due to the accessibility of the internet.

C. *Service Quality*

Good service is essential for a company; the quality of service for all consumers must always be maintained and improved because customers are expected to receive good service from the company, even exceeding their expectations. With good service quality, customers will feel satisfied with what they receive from the service, as good service can increase product demand and boost sales. Therefore, good service quality is one of the keys to success in the business world. According to [5], quality is a form of measurement of the value of service received by customers and the dynamic condition of a product or service in meeting customer expectations. It can be concluded that service quality is the main factor in the service industry, as it will significantly influence a company's success.

Based on the explanation above, the objectives of this research are: (1) to analyze the influence of the ease of use of digital payment systems on the satisfaction of consumers using digital payment methods in Surakarta; (2) to analyze the influence of service quality on the satisfaction of consumers using digital payment methods in Surakarta. Therefore, the hypotheses in this research can be formulated as follows:

H1: The ease of use of digital payment systems has a positive and significant effect on the satisfaction of consumers using digital payment methods in Surakarta.

H2: Service quality has a positive and significant effect on the satisfaction of consumers using digital payment methods in Surakarta.

III. METHODOLOGY

This research uses a quantitative method that focuses on collecting data in the form of numbers and objective statistics through scientific calculations from samples obtained directly through questionnaires. According to [6], quantitative methodology involves the researcher's efforts to get knowledge by representing data numerically.

The data source used in this research is primary data obtained directly by the researcher from the primary source without intermediaries. According to [7] and C. Lasender (2013), the researcher collects primary data directly. In this study, primary data were obtained from respondents' answers to questionnaires administered to consumers aged 17-30 in the Surakarta area, distributed using the Google Form platform.

The data analysis method used in this study is the Structural Equation Modeling-Partial Least Square (SEM-PLS) technique, which is tested using Smart PLS software. Several tests were conducted in this study, including the measurement model (outer model) and structural model tests. (inner model).

The measurement model serves as a framework for testing construct validity and the reliability of the research instruments. Convergent validity assesses the relationship

between indicators and latent variables through the correlation between item and latent variable scores estimated by the PLS program. The loading factor value serves as an indicator of validity, with values between 0.5-0.6 considered sufficiently valid and ≥ 0.7 indicating good validity. Furthermore, discriminant validity is tested by ensuring that two instruments measuring different constructs are not correlated. Indicators meet discriminant validity if the cross-loading value is more significant than 0.5. Composite reliability is used to measure the internal consistency of a construct, with a value greater than 0.7 indicating good reliability. Meanwhile, Cronbach's alpha measures the lower bound of reliability; if its value is more significant than 0.60, the instrument is considered reliable. Multicollinearity testing examines the linear relationships between variables using tolerance or Variance Inflation Factor (VIF); if the VIF value is < 10, then multicollinearity is not present.

Structural models are used to predict the cause-and-effect relationships between latent variables. One of the tests that dilakukan pada model structural adalah Coefficient of Determination (R2), yang mengukur pengaruh variabel laten exogenous to the endogenous latent variable. The higher the R2 value, the better the model's prediction. The R2 value is interpreted as 0.75 for substantial, 0.50 for moderate, and 0.25 for weak. The Effect Size (F2) test is used to assess the extent to which one variable affects another. According to Cohen (1998), an F2 value greater than 0.35 indicates a significant effect, 0.15 indicates a medium effect, and 0.02 indicates a small effect. Additionally, the Path Coefficient test is used to assess the direct influence of the independent variable on the dependent variable in the research model. The influence is considered significant if the probability value (p-value) < 0.05.

Hypothesis testing is conducted by examining several statistical tests. The t-test is used to measure the partial effect of the independent variable on the dependent variable. If the t-statistic value is more significant than 1.96 and the p-value is < 0.05, then the hypothesis is accepted as significant. The Direct Effect test assesses the independent variable's direct influence on the dependent variable. The influence is considered significant if the p-evaluee< 0.05, while if the p-value > 0.05, the influence is considered not significant. Using the research methodology above, the framework of thought can be illustrated as follows:

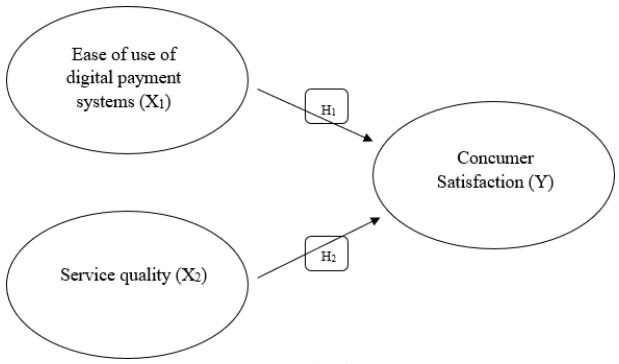

Fig. 1. Example of a figure caption

IV. Result and Discussion

A. Respondent Data Descriptions

The description of respondents is an overview of the background or characteristics inherent to the respondents. Various respondents have different characteristics, resulting in diverse perceptions. This research was conducted on individuals who use digital payment tools aged 17-30 years residing in Surakarta, with 100 respondents participating. Data collection in this study used questionnaires distributed via the Google Form platform and employed a Likert scale. The purpose of describing the respondents is to identify their characteristics, which include gender and age. The distribution of respondents can be seen in detail as follows:

1. Respondents' characteristic based on age

Here is the description of respondents based on age, which aims to determine the age range of digital payment method users. The frequency distribution of respondents based on their age is as follows:

TABLE I. Characteristics of Respondents Based on Age

No	Age Range	Frequency (Respondents)	Presentage (%)
1.	≤ 20 years	22	22
2.	20-25 years	77	77
3.	26-30 years	1	1
Total		100	100

Source: SmartPLS 3.0 Output

From Table 1 above, it can be seen that 22 respondents, representing 22%, are under 20 years old, 77 respondents, representing 77%, are aged 20-25 years, and 1 respondent, representing 1%, is in the age range of 26- 30 years.

2. Respondents' characteristic based on gender

The following are the respondents based on gender to determine the gender of residents living in Surakarta who use digital payment tools. The frequency distribution of respondents based on gender is as follows:

TABLE 2. Characteristics of Respondents Based on Gender

No	Age Range	Frequency (Respondents)	Presentage (%)
1.	Female	79	79
2.	Male	21	21
	Total	100	100

Source: SmartPLS 3.0 Output

Table 2 above shows that the respondents' gender can be categorized into two types, namely male and female, resulting in more females than males. There are 79 female respondents, with a percentage of 79%, and 11 male respondents, with a percentage of 11%.

B. Data Analysis

This research utilizes primary data obtained from questionnaires, the results of which are as follows:

1. *Measurement Model*

The outer model analysis ensures that the measurements used are appropriate for being considered as measurements. (valid, reliable, and multicollinearity). Here is the outer model diagram using Smart PLS 3.0:

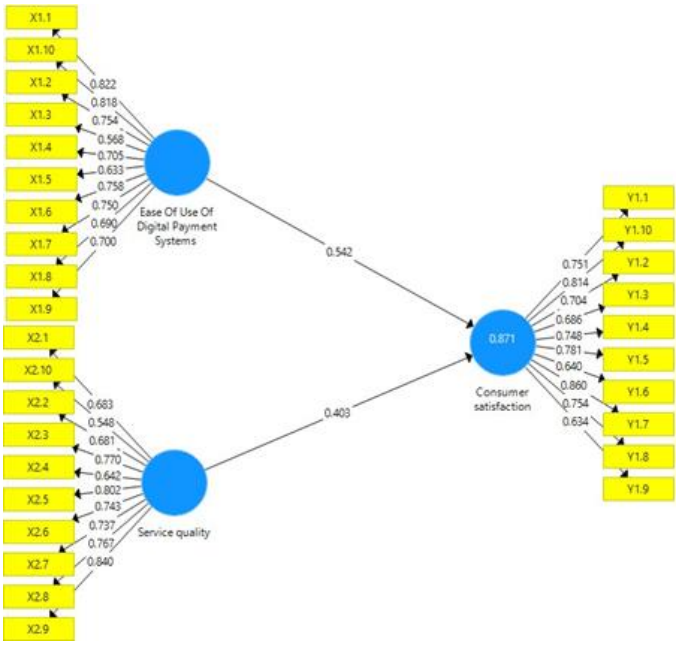

Fig. 1. Example of figure caption

The outer model is evaluated using validity tests (convergent validity and discriminant validity), reliability tests (Cronbach's alpha and composite reliability), and multicollinearity tests.

a. Validity Test

The validity test is conducted to ensure whether the data used as research aids is valid. This data testing uses Smart PLS 3.0 software and is divided into two types of tests, namely convergent validity and discriminant validity.

1) Convergent Validity

This test aims to show whether an indicator meets the criteria for convergent validity, indicated by an outer loading value between 0.5-0.6, which is considered sufficient. In contrast, a value of ≥ 0.7 is considered valid. Here are the outer loading values for each indicator in this research variable.

TABLE 3. Result Outer Loading

Indicator	Ease Of Use Of Digital Payment Systems (X_1)	Service Quality(X_2)	Consumer Satisfaction(Y)
X1.1	0.822		
X1.10	0.818		
X1.2	0.754		
X1.3	0.568		
X1.4	0.705		
X1.5	0.633		
X1.6	0.758		
X1.7	0.750		
X1.8	0.690		
X1.9	0.700		
X2.1			0.683
X2.10			0.548
X2.2			0.681
X2.3			0.770
X2.4			0.642
X2.5			0.802
X2.6			0.743
X2.7			0.737
X2.8			0.767
X2.9			0.840
Y1.1		0.751	
Y1.10		0.814	
Y1.2		0.704	
Y1.3		0.686	
Y1.4		0.748	
Y1.5		0.781	
Y1.6		0.640	
Y1.7		0.860	
Y1.8		0.754	
Y19		0.634	

Source: SmartPLS 3.0 Output

Explanation: X1= Ease of use of the digital payment system, X2= Service quality, Y= Consumer satisfaction. The test results in Table 3 above show that each indicator has an outer loading value > 0.5, which means that each indicator is sufficient to meet convergent validity. The validity indicators can be determined from the loading factor value, where a loading factor value 0.5. Thus, all indicators are declared feasible or valid for further analysis.

2) Validitas Diskriminan (Discriminant Validity)

This test aims to demonstrate the feasibility or validity of each indicator, which must have a high correlation with its construct in the context of convergent validity. This is indicated by an Average Variance Extracted (AVE) value between 0.5-0.6 is considered enough, while a loading factor value ≥ 0.7 has good validity. From the data, it can be seen that there are no indicators in each variable below greater than 0.5. Here are the AVE values for each variable in this study.

TABEL 4. Average Variance Extracted (AVE)

Variablev	Average Variance Extracted (AVE)
Ease of Use of Digital Payment Systems (X_1)	0.523
Consumer Satisfaction (Y)	0.548
Service Quality (X_2)	0.527

Source: SmartPLS 3.0 Output

From the test results shown in Table 4 above, it is known that the values for each variable are ≥ 0.5, which means they are valid through discriminant validity. The ease of use of the digital payment system has a value of 0.532, consumer satisfaction is 0.548, and service quality is 0.527.

b. Reliability Test

Each variable can be considered reliable if it has a Cronbach's alpha value > 0.60 and composite reliability >0.7. Below are the Cronbach's alpha and composite reliability values for each variable in this study:

TABLE 5. Cronbach's Alpha and Composite

Variable	Cronbach's Alpha	Composite Reliability
Ease of Use of Digital Payment Systems (X_1)	0.897	0.916
Consumer Satisfaction (Y)	0.907	0.923
Service Quality (X_2)	0.898	0.917

Source: SmartPLS 3.0 Output

The results of the reliability test show that Cronbach's alpha value for the variable of ease of use of the digital payment system is 0.897, consumer satisfaction is 0.907, and service quality is 0.898. The following data results indicate

that the three variables in this study have an excellent level of consistency because their values are >0.6. The composite reliability values for the digital payment system usability variable also reached 0.916, consumer satisfaction 0.923, and service quality 0.917. These composite reliability values show that the constructs used in this study are highly reliable and can be trusted to measure the researched variables. It can be concluded that the measurements used have excellent and valid reliability.

c. Multicollinearity Test

The method to test the presence of multicollinearity can be seen through the tolerance value or Variance Inflation Factor (VIF). If the VIF value < 10, then multicollinearity is considered absent. [8]

TABEL 6. Variance Inflation Factor (VIF)

Indicator	VIF
XI.1	2.962
X1.10	2.845
X1.2	1.952
X1.3	1.555
X1.5	1.847
X1.6	2.158
X1.7	1.999
X1.8	1.959
X1.9	1.886
X2.1	1.988
X2.10	1.645
X2.2	2.197
X2.3	2.393
X2.4	1.658
X2.5	2.385
X2.6	2.209
X2.7	1.976
X2.8	2.395
X2.9	2.935
Y1.1	2.720
Y1.10	2.436
Y1.2	1.877
Y1.3	2.357
Y1.4	2.358
Y1.5	2.456
Y1.6	1.851
Y1.7	3.313
Y1.8	2.323
Y1.9	1.672

Source: SmartPLS 3.0 Output

The results of the variance inflation factor (VIF) test for multicollinearity show that the VIF values for all independent variables in this research model are below the threshold of < 10. This indicates that there are no multicollinearity issues between the independent variables and the dependent variable.

2. *Structural Model (Inner Model)*

The inner model is a structural model used to determine whether there is a causal relationship between latent variables or variables that cannot be measured directly. The structural model tested using Smart PLS 3 is as follows:

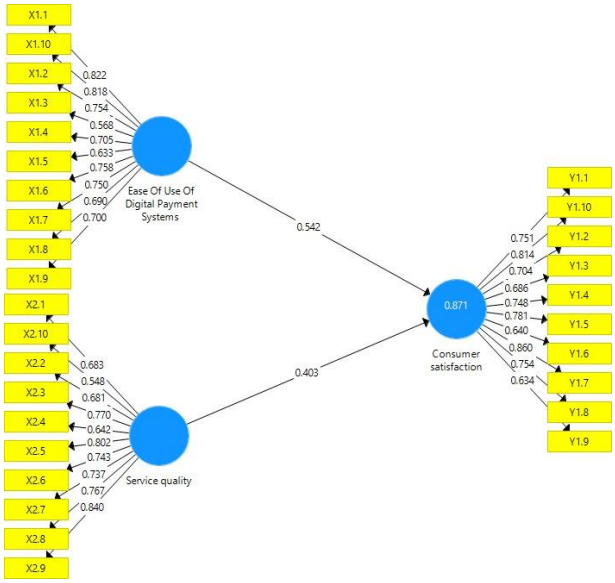

Fig. 1. Example of figure caption

This structural model is conducted using the coefficient of determination (R2), effect size test (F2), path coefficient test, and hypothesis test. (uji t dan direct effect).

i. *Coefficient of determination (R2)*

The R2 value determines how other variables influence the dependent variable. Here are the results of the data processing using Smart PLS 3 software:

TABEL 7. R-Square

variable	R-Square
Consumen Satisfaction	0.871

Source: SmartPLS 3.0 Output

The coefficient of determination (R2) value of 0.871 means that in this research model, the independent variables can explain approximately 87.1% of the differences in consumer satisfaction, indicating a very significant influence of the independent variables on consumer satisfaction.

ii. Effect size test (F2)

According to Cohen (1998), the F2 value indicates the strength of the influence of exogenous latent variables on other variables. Specifically, an F2 value of 0.02 indicates a low impact, 0.15 indicates a moderate influence, and 0.35 indicates a strong influence.

TABLE 8. F-Square

Variable	Consumen Satisfaction (Y)
Ease Of Use Of DigitalPayment Systems (X_1)	0.226
Service Quality (X_2)	0.125

Source: SmartPLS 3.0 Output

Based on the calculation of effect size (F^2), the influence of the ease of use of digital payment systems on consumer satisfaction shows an F^2 value of 0.226, which falls into the moderate influence category. This indicates that the ease of use of digital payment systems significantly contributes to consumer satisfaction. On the other hand, the influence of service quality on consumer satisfaction receives an F^2 value

of 0.125, which also falls into the low influence category. Although it has a low category value, this value still indicates that service quality plays a sufficient role in influencing consumer satisfaction.

iii. *Hypothesis Testing*

In this research, hypothesis testing uses the path coefficient value table to determine the direct effect.

iv. *Direct Effect Test*

The path coefficient test is conducted through a bootstrapping process, which aims to obtain the t-statistic value or p-value of the original sample value obtained from the bootstrapping. If the p-value < 0.05, the variable's effect is considered significant; conversely, if the p-value > 0.05, the variable is considered insignificant. The statistical value used in the t-statistic test with an alpha of 5% is 1.96. Therefore, the hypothesis can be accepted if the t-statistic < 1.96 and p < 0.05. This process produces original sample values that can be used to analyze the strength and significance of the relationships between variables in the research method.

TABEL 9. Path Coefficient (Direct Effect)

Variable	Original Sample (O)	T Statistics (|O/STDEV|)	P Values
Ease of Use ofDigital Payment Systems -> Consumer Satisfaction	0.542	3.623	0.000
Service Quality ->Consumer Satisfaction	0.403	2.682	0.008

Source: SmartPLS 3.0 Output

a) Based on the test results, the first hypothesis examines whether the ease of use of digital payment systems affects consumer satisfaction. The original sample value for the influence of the ease of use of digital payment systems on consumer satisfaction is 0.542. This value indicates a relatively strong positive influence between the ease of use of digital payment systems and consumer satisfaction. The obtained t-statistic is 3.623, more significant than the threshold value of 1.96 at a 5% significance level, and the very small p-value of 0.000 indicates that the influence is significant at the 0.05 significance level. Thus, the first hypothesis stating that the ease of use of digital payment systems positively affects consumer satisfaction can be accepted.

b) Based on the test results, the second hypothesis examines whether service quality affects consumer satisfaction. The test results show an original sample value of 0.403, indicating a positive influence between service quality and consumer satisfaction. The t-statistic for this hypothesis is 2.628, which is also greater than 1.96, and the obtained p-value is 0.008. Because this p- value is less than 0.05, the influence of service quality on customer satisfaction can also be considered significant. Thus, the second hypothesis, which states that service quality positively affects customer satisfaction, is also accepted.

C. Discussion

1. The influence of the ease of use of digital payment systems on consumer satisfaction among users of digital payment methods in Surakarta. Digital payment systems are payment methods that do not use cash in the form of coins or paper; these transactions are conducted in various forms of payment, such as ATM cards, e-wallets, and mobile banking. The convenience provided by digital payment systems plays a vital role in enhancing consumer satisfaction. Consumers increasingly expect faster and more efficient transaction processes in an era where everything is digital. In the research conducted by [9], it was concluded that the ease of use of digital payments has a positive and significant impact on consumer satisfaction. Thus, the convenience offered by digital payment systems significantly impacts consumer satisfaction. The first hypothesis in this study is the convenience of digital payment systems on the satisfaction of consumers using digital payment methods in Surakarta. The statistical results above show that the ease of using the digital payment system has a positive and significant impact on the satisfaction of consumers using digital payment methods in Surakarta. This occurs because the residents of Surakarta have experienced the benefits of the ease of digital payment systems, which can offer convenience in transaction systems, providing a positive experience for consumers thanks to a smooth process without technical disruptions. Users can quickly access information and verify data with easy-to- understand features and clear explanations. In addition, the excellent security and time efficiency offered make digital payments a practical and attractive choice for the public. The results of this study show that consumers who utilize digital payment systems experience a high level of satisfaction, as they can complete transactions more easily, quickly, and conveniently. In addition, additional features such as transaction notifications, ease of account mutations, and various attractive promotions also add significant value in enhancing the digital transaction experience. This is in line with the research [10], which shows that the ease of use of digital payment systems significantly positively affects consumer satisfaction.
2. The influence of service quality on consumer satisfaction using digital payment methods in Surakarta. Service quality indicates the advantages of a company or organization that consumers desire to meet their expectations. With good service quality, customers will feel satisfied with what they receive from that service. This is because good service can increase product demand and sales. Therefore, good service quality is one of the keys to success in the business world. According to previous research conducted by [11], service quality positively impacts customer satisfaction. Therefore, the service quality offered by a company or organization has a significant relationship with customer satisfaction. The increasingly better service quality of a company or organization substantially impacts consumer decisions regarding the use of digital payment tools. In the ever-evolving digital era, consumers increasingly expect a service experience that is fast, efficient, safe, and easily accessible. When companies can provide high-quality

services, such as quick responsiveness to questions or complaints, transparency in transaction processes, and adequate technical support, consumers will feel more confident in switching to digital payment tools. The second hypothesis in this study is the influence of service quality on consumer satisfaction among users of digital payment methods in Surakarta. Based on the calculation results, it was found that service quality has a positive and significant effect on consumer satisfaction among users of digital payment systems. This occurs because the residents of Surakarta have experienced the benefits of service quality in digital payments, which are very satisfying, as indicated by quick response times, personalized services, and uninterrupted connectivity. Users do not need to worry about fraud because there is clear and accurate information and customer support available 24 hours a day. In addition, friendly and professional service, security and comfort in using digital payment tools, and ease in the refund process in case of errors further enhance user trust and satisfaction with this service. This aligns with the research [12], which shows that service quality positively affects consumer satisfaction with digital payment methods.

V. Conclusions And Suggestion

A. Conclusion

The research aims to determine the influence of the ease of use of digital payment systems and service quality on consumer satisfaction among users of digital payment methods in Surakarta. Based on the analysis and discussion that have been outlined in this research, the researcher concludes that:

1. There is a positive and significant influence between the ease of use of digital payment systems and consumer satisfaction among users of digital payment methods in Surakarta, as shown by the t-test where t-observed is 3.623, more significant than t-table 1.660. Therefore, the first hypothesis stating that there is an influence between the ease of digital payment systems and service quality is proven substantial, and the first hypothesis is accepted.
2. There is a positive and significant influence between service quality and consumer satisfaction among users of digital payment methods in Surakarta, as shown by the t-test where t-observed is 2.682, more critical than t-table 1.660. Thus, the second hypothesis, stating that there is an influence between service quality and consumer satisfaction, is proven significant, and the second hypothesis is accepted.

B. Suggestions

Suggestions for future researchers based on the results of this study are as follows:

1. Adding independent variables such as transaction fees and additional features is recommended. Adding these variables is expected to enrich the analysis regarding the factors that influence customer satisfaction with digital payment methods in Surakarta so that the research results will be more diverse and cover various aspects more comprehensively related to user experience.
2. A recommendation for the digital payment system in this study is to enhance transaction security, which is very important when transacting using digital payment tools. Companies or organizations can offer loyalty or reward programs so consumers will feel more satisfied because they feel valued and receive more excellent benefits when making digital payment transactions.

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