Analysis Of The Use Of E-Commerce And Its Impact On Consumer Satisfaction At Mawar Bakery And Cake Shop, Katamso Medan Branch

Angelin Puspitasari[1], Sri Rezeki[2], Muammar Rinaldi[3]
[1]Sekolah Tinggi Ilmu Ekonomi Eka Prasetya
[2,3]Universitas Negeri Medan
Kota Medan, Sumatera Utara, 20212, Indonesia
angelinpuspitaa123@gmail.com

ABSTRACT

Mawar Bakery and Cake Shop Medan is a company that operates in the field of food sales with the main focus being bread and cakes. The products sold from this shop consist of sponge cake, plain bread & jam, various donuts, small breads, special cakes, various pies and pastries. The aim of this research is to determine the influence of e-commerce, digital payments and e-service quality on consumer satisfaction at the Mawar Bakery and Cake Shop Medan store. This type of research uses quantitative research, the data source in this research is a primary data source, the population in this research is all consumers who make purchases at Mawar Bakery and Cake Shop Medan, the number of which cannot be known and the sample in the research is 97 samples obtained using Lemeshow formula which is used to calculate samples in conditions where the population is unknown. Data collection techniques through questionnaires using Likert scale measurements.

INTRODUCTION

The development of the business world today is increasingly developing day by day. Every company is obliged to fulfill and provide compensation for changes that occur. Competition where companies prioritize their respective advantages and try to satisfy customers. Consumer satisfaction can be interpreted as the feeling of happiness or disappointment that a person feels after enjoying a product or service by comparing the product's performance with the expected results. A customer will feel satisfied if his expectations are met so he will feel happy if his expectations are exceeded (Setywati, 2023). Success in achieving consumer satisfaction is characterized by consumers feeling satisfied and most likely to return to buy products or use services from the same company and also consumers are willing to recommend the product or service to others.

One of the factors that influences consumer satisfaction is E-commerce. E-commerce is a process of selling and purchasing products and services carried out electronically, namely via a computer network or the internet. The ease of accessing the internet and increasingly advanced technological developments mean that business actors must be able to meet the wants and needs of consumers. Consumers currently prefer to carry out transactions via electronic media (online), causing business actors to be able to provide these facilities, namely providing online reservation services to consumers. Previous research results show that E-commerce has a positive and significant effect on Consumer Satisfaction (Saputra & Wongsosudono, 2017). The use of e-commerce is a necessity in the business world, considering that problems are increasingly complex,

competitors are increasingly mushrooming and the demand to always follow developments in the global world requires us to always act creatively (Alwendi, 2020). The benefit of using e-commerce is that it can reduce the cost of goods and services, and can increase consumer satisfaction in terms of speed in getting the goods and services needed with good quality at the right price. The order cycle for a business that previously took 1 month can be accelerated to just a few days. A fast process will certainly increase income, shopping or conducting trade transactions in cyberspace. With E-commerce, customers can buy the goods they want just by using a smartphone or other device wherever and whenever, without having to visit the shop in person (Solihat & Sandika, 2022). E-commerce allows us to transact quickly and at low cost without going through a convoluted process, where the buyer simply accesses the internet to the company's website that advertises its products on the internet, and then the buyer only needs to study the terms of conditions for the seller. E-Commerce is a type of electronic business mechanism that focuses on individual-based business transactions using the internet as a medium for exchanging goods or services (Prasetyo et al., 2020).

Mawar Bakery and Cake Shop Medan is a company that operates in the field of food sales with the main focus being bread and cakes. The products sold from this shop consist of sponge cake, plain bread & jam, various donuts, small breads, special cakes, various pies and pastries. However, there was a decrease in customer satisfaction at Mawar Bakery and Cake Shop Medan, this occurred due to E-commerce problems on the website where there was consumer dissatisfaction caused by refunds via the website taking 2-3 days for the funds to be returned to consumers. There are problems in the E-Service Quality section where there is consumer dissatisfaction with online customer service via WhatsApp, this is because the response process from customer service is quite long, making consumers wait a long time and there are problems with digital payment methods where digital payments are very limited because only accept transfers via BCA bank, this also causes increased consumer dissatisfaction.

LITERATURE REVIEW

E-*Commerce*
E-commerce is a trade, business exchange usually carried out in electronic networks. E-commerce needs to be embraced and utilized by users to increase productivity (Andry et al., 2023).
E-commerce is a process carried out by consumers in buying and selling various products electronically from company to company using a computer as an intermediary for business transactions (Mufarizzaturrizkiyah et al., 2020).
Based on the opinions of the experts above, it can be concluded that E-commerce is a process of buying and selling transactions which in practice are carried out online via electronic media.
The indicators of E-commerce are as follows (Prasetiyo & Fazarriyawan, 2020):
1. Trading via the internet and intranet.
2. Trading via internet web facilities.
3. Trading through a data exchange system.

Digital Payments

Digital Payment is a payment system that allows someone to pay for various kinds of transactions, check balance amounts, and send funds instantly which not only come from banks but also payment service providers (Rahmayanti, 2023).

Based on the opinions of the experts above, it can be concluded that digital payment is a digital payment system that allows users to store their money in digital form.

Digital payment indicators are as follows (Rizkiyah et al., 2021):

1. *Efficiency.*
2. *Service Quality*
3. *Perceived Ease of Payment.*
4. *Perceived Speed.*
5. *Perceived Enjoyment*
6. *Security.*
7. *Actual Use.*
8. *Perceived Benefit.*

E-Service Quality

E-Service Quality is a collection of services that includes information on products or services offered, distribution, methods of purchasing or purchase orders, and complaint services for customers (Vicramaditya, 2021).

E-Service Quality is all phases of customer interaction with a website regarding the extent to which the web is able to facilitate efficient and effective purchasing and delivery shopping (Albana et al., 2022).

Based on the opinions of the experts above, it can be concluded that e-service quality is a broader form of service quality using internet media that connects sellers and buyers to fulfill shopping activities.

E-Service Quality indicators are as follows (Albana et al., 2022):

1. Reliability.
2. *Responsiveness.*
3. *Trust.*
4. *Interface Design.*
5. *Personalization.*

Consumer Satisfaction

Consumer satisfaction is an important element that reflects the success of goods producers or service producers (Handayani et al., 2020). Consumer satisfaction is the difference between expectations and perceived performance or results.

Consumer satisfaction is an overall assessment of the consumer's experience in purchasing and consuming goods (Yudha et al., 2022).

Based on the opinions of the experts above, it can be concluded that consumer satisfaction is a measure that determines how well a company's product or service meets their expectations.

Indicators of consumer satisfaction are as follows (Handayani et al., 2020):

1. Product choice.
2. Brand Choice.
3. Choice of Distributor Place.
4. Purchase Amount.
5. Time of Purchase.
6. Payment Method.

Research Hypothesis
The hypothesis in this research is as follows:
H_1 : There is an influence between E-Commerce on consumer satisfaction.
H_2 : There is an influence between digital payments on consumer satisfaction.
H_3 : There is an influence between E-Service Quality on consumer satisfaction.
H_4 : There is an influence between E-Commerce, digital payments and E-Service Quality on consumer satisfaction.

RESEARCH METHODS

This type of research is quantitative research, with a survey method that uses a questionnaire as a research instrument to collect primary data. This research examines the influence of independent variables partially and simultaneously on the dependent variable, namely digital payments (X_1), E-Service Quality (X_2) and social media (X_3) on Consumer Satisfaction (Y).

Quantitative research can be defined as a type of research that is systematic and structured with clear stages, aimed at explaining or describing an existing social phenomenon (Fauzy et al., 2022). The data sources used are primary data and secondary data, data collection techniques using questionnaires.

Population is a generalized area consisting of subjects/objects that have certain quantities and characteristics determined by researchers to be studied and then conclusions drawn (Hikmawati, 2020). The population in this study are all consumers who make purchases at Mawar Bakery and Cake Shop Medan so the population in this study is unknown.

The sample is part of the number and characteristics of the population (Hikmawati, 2020). The Lemeshow formula is used to calculate samples in unknown population conditions (Hikmawati, 2020). The samples in this research were obtained using the lemeshow formula and obtained 97 samples. The sampling technique in this research uses an incidental technique. Incidental sampling technique is a technique for determining samples based on chance, that is, anyone who coincidentally/incidentally meets the researcher can be used as a sample, if it is deemed that the person who is met by chance is suitable as a data source (Hikmawati, 2020).

RESULT

Validity test
The results of the validity test can be seen in the table below:
Table 1. Validity test

Variable		R_{count}	R_{Table}	Criteria	Conclusion
E-Commerce	X1.1	0.816	0.361	$r_{count} > r_{table}$	Valid
	X1.2	0.424	0.361	$r_{count} > r_{table}$	Valid
	X1.3	0.869	0.361	$r_{count} > r_{table}$	Valid
	X1.4	0.778	0.361	$r_{count} > r_{table}$	Valid
	X1.5	0.406	0.361	$r_{count} > r_{table}$	Valid
	X1.6	0.859	0.361	$r_{count} > r_{table}$	Valid
Digital Payments	X2.1	0.618	0.361	$r_{count} > r_{table}$	Valid
	X2.2	0.790	0.361	$r_{count} > r_{table}$	Valid
	X2.3	0.584	0.361	$r_{count} > r_{table}$	Valid
	X2.4	0.422	0.361	$r_{count} > r_{table}$	Valid

	X2.5	0.541	0.361	$r_{count} > r_{table}$	Valid
	X2.6	0.604	0.361	$r_{count} > r_{table}$	Valid
	X2.7	0.660	0.361	$r_{count} > r_{table}$	Valid
	X2.8	0.628	0.361	$r_{count} > r_{table}$	Valid
	X2.9	0.432	0.361	$r_{count} > r_{table}$	Valid
	X2.10	0.808	0.361	$r_{count} > r_{table}$	Valid
	X2.11	0.393	0.361	$r_{count} > r_{table}$	Valid
	X2.12	0.776	0.361	$r_{count} > r_{table}$	Valid
	X2.13	0.512	0.361	$r_{count} > r_{table}$	Valid
	X2.14	0.492	0.361	$r_{count} > r_{table}$	Valid
	X2.15	0.697	0.361	$r_{count} > r_{table}$	Valid
	X2.16	0.453	0.361	$r_{count} > r_{table}$	Valid
E-Service Quality	X3.1	0.367	0.361	$r_{count} > r_{table}$	Valid
	X3.2	0.504	0.361	$r_{count} > r_{table}$	Valid
	X3.3	0.503	0.361	$r_{count} > r_{table}$	Valid
	X3.4	0.524	0.361	$r_{count} > r_{table}$	Valid
	X3.5	0.693	0.361	$r_{count} > r_{table}$	Valid
	X3.6	0.447	0.361	$r_{count} > r_{table}$	Valid
	X3.7	0.530	0.361	$r_{count} > r_{table}$	Valid
	X3.8	0.398	0.361	$r_{count} > r_{table}$	Valid
	X3.9	0.511	0.361	$r_{count} > r_{table}$	Valid
	X3.10	0.518	0.361	$r_{count} > r_{table}$	Valid
Customer Satisfaction	Y.1	0.760	0.361	$r_{count} > r_{table}$	Valid
	Y.2	0.499	0.361	$r_{count} > r_{table}$	Valid
	Y.3	0.424	0.361	$r_{count} > r_{table}$	Valid
	Y.4	0.484	0.361	$r_{count} > r_{table}$	Valid
	Y.5	0.441	0.361	$r_{count} > r_{table}$	Valid
	Y.6	0.552	0.361	$r_{count} > r_{table}$	Valid
	Y.7	0.576	0.361	$r_{count} > r_{table}$	Valid
	Y.8	0.597	0.361	$r_{count} > r_{table}$	Valid
	Y.9	0.598	0.361	$r_{count} > r_{table}$	Valid
	Y.10	0.424	0.361	$r_{count} > r_{table}$	Valid
	Y.11	0.520	0.361	$r_{count} > r_{table}$	Valid
	Y.12	0.685	0.361	$r_{count} > r_{table}$	Valid

Based on Table 1 above, it shows that based on the results of the validity test for all variables, all r_{count} values are greater than r_{table} (0.361), so that the results obtained are that all statements in the questionnaire are valid.

Reliability Test
The results of the reliability test can be seen in the table below:
Table 2. Reliability Test

Variable	Cronbach's Alpha	Reliability Value	Conclusion
E-Commerce	0,792	0,600	Reliable
Digital Payments	0,876	0,600	Reliable
E-Service Quality	0,665	0,600	Reliable
Customer Satisfaction	0,788	0,600	Reliable

Based on Table 2 above, it can be stated that all variables have a Cronbach's Alpha value which is above 0.6 so it can be said that all variables are declared reliable.

Normality test
The results of the normality test can be seen in the table below:
Table 3. *One Sample Kolmogrov Sminorv Test*

		Unstandardized Residual
N		97
Normal Parameters[a,b]	Mean	42.4226804
	Std. Deviation	3.47171334
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.052
Kolmogorov-Smirnov Z		.076
Asymp. Sig. (2-tailed)		.200[a]

a. Test distribution is Normal.
b. Calculated from data.

In Table 3 above, it can be seen that the results of the Kolmogorov-Smirnov normality test prove that the significant level value produced is greater than 0.05, namely 0.200, so it can be concluded that the normality statistical test is classified as having a normal distribution.

Multicollinearity Test
The results of the multicollinearity test can be seen in the table below:
Table 4. Multicollinearity Test Results

		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	E-Commerce	0,888	1,126
	Digital Payments	0,893	1,120
	E-Service Quality	0,990	1,010

In Table 4 above, it can be seen that the correlation value for the E-Commerce variable has a tolerance value of (0.888) > 0.1 and a VIF value of (1.126), the Digital Payment variable has a tolerance value of (0.893) > 0.1 and a VIF value of (1.120) and the E-Service Quality variable has a tolerance value (0.990) > 0.1 and a VIF value (1.010) so it can be concluded that the E-Commerce, Digital Payment and E-Service Quality variables do not have any symptoms of multicollinearity.

Heteroscedasticity Test
The results of the heteroscedasticity test can be seen in the table below:
Table 5. Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,674	2,758		-0,970	0,335
	E-Commerce	0,022	0,070	0,033	0,310	0,757
	Digital Payments	0,056	0,035	0,169	1,585	0,116
	E-Service Quality	0,072	0,044	0,166	1,639	0,105

a. Dependent Variable: Customer satisfaction

In Table 5 above, it can be seen that the significant value of each variable is above 0.05, so it can be concluded that each variable has no symptoms of heteroscedasticity.

Multiple Linear Regression Analysis Test
The results of the multiple linear regression analysis test can be seen in the table below:
Table 6. Multiple Linear Regression Analysis Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,837	4,812		2,252	0,027
	E-Commerce	0,380	0,123	0,278	3,094	0,003
	Digital Payments	0,196	0,062	0,285	3,179	0,002
	E-Service Quality	0,308	0,077	0,342	4,022	0,000

a.   Dependent Variable: Customer satisfaction

Customer Satisfaction = 10,837 + 0,380 E-*Commerce* + 0,196 Digital Payment + 0,308 E-*Service Quality* + e

Berdasarkan persamaan diatas maka dapat diuraikan sebagai berikut:
1. The constant has a value of 10.837 indicating a constant value, if the value of the independent variables namely E-Commerce, Digital Payments and E-Service Quality is 0 then Customer Satisfaction remains at 10.837.
2. The E-Commerce coefficient has a value of 0.380, indicating that the E-Commerce variable has a positive effect on Customer Satisfaction of 0.380. This means that for every 1 unit increase in E-Commerce, Customer Satisfaction will increase by 0.380.
3. The Digital Payment Coefficient has a value of 0.196, indicating that the Digital Payment variable has a positive effect on Customer Satisfaction of 0.196. This means that for every 1 unit increase in Digital Payments, Customer Satisfaction will increase by 0.196.
4. The E-Service Quality coefficient has a value of 0.308, indicating that the E-Service Quality variable has a positive effect on Customer Satisfaction of 0.308. This means that for every 1 unit increase in E-Service Quality, Customer Satisfaction will increase by 0.308.

Hypothesis test
Partial Test (t Test)
The results of the partial test (t test) can be seen in the table below**:**
Table 7. T test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10,837	4,812		2,252	0,027
	E-Commerce	0,380	0,123	0,278	3,094	0,003
	Digital Payments	0,196	0,062	0,285	3,179	0,002
	E-Service Quality	0,308	0,077	0,342	4,022	0,000

a. Dependent Variable: Customer satisfaction

Based on table 7 above, several things can be seen below, including:

1. In E-Commerce, it can be seen that the value of t_{count} (3.094) > t_{table} (1.986) with a significant level of 0.003 < 0.05 so it can be concluded that there is a partially significant positive influence of E-Commerce on Customer Satisfaction at Mawar Bakery and Cake Shop Medan.
2. In Digital Payments, it can be seen that the value of t_{count} (3.179) > t_{table} (1.986) with a significant level of 0.002 < 0.05 so it can be concluded that there is a partially significant positive influence between Digital Payments on Customer Satisfaction at Mawar Bakery and Cake Shop Medan.
3. In E-Service Quality, it can be seen that the value of t_{count} (4.022) > t_{table} (1.986) with a significant level of 0.000 < 0.05 so it can be concluded that there is a partially significant positive influence between E-Service Quality on Customer Satisfaction at Mawar Bakery and Cake Shop Medan.

Simultaneous test (F test)
The results of the simultaneous test (F test) can be seen in the table below:
Table 8. F test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1157,068	3	385,689	15,591	.000[b]
	Residual	2300,602	93	24,738		
	Total	3457,670	96			

In Table 8 above, it can be seen that the value of F_{count} (15.591) > F_{table} (3.09) with a significance of 0.000 < 0.05 so it can be concluded that there is a significant influence between E-Commerce, digital payments and E-Service Quality on Customer Satisfaction at Mawar Bakery and Cake Shop Medan.

Coefficient of Determination Test
The results of the Coefficient of Determination test can be seen in the table below:
Table 9. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.578[a]	0,335	0,313	4,974

Based on Table 9 of the results of the determinant coefficient test above, it can be seen that the Adjusted R Square value obtained is 0.313, meaning that the Customer Satisfaction variable can be explained by the E-Commerce, Digital Payment and E-Service Quality variables of 31.3% while the remaining 68.7% is influenced by other factors originating from outside this research model such as communication media and purchasing decisions.

DISCUSSION

The Effect of E-Commerce on Customer Satisfaction
Based on the results of hypothesis testing using the t test, it is known that the E-Commerce variable shows that the value of t_{count} (3.094) > t_{table} (1.986) with a significant level of 0.003 < 0.05 so it can be concluded that there is a partially significant positive influence of E-Commerce on Customer Satisfaction at Mawar Bakery and Cake Shop Medan. Based on previous research by (Insana & Johan, 2020), it is stated that e-commerce has an effect on customer satisfaction.

The Effect of Digital Payments on Customer Satisfaction

Based on the results of hypothesis testing using the t test, it is known that the Digital Payment variable shows that the value of t_{count} (3.179) > t_{table} (1.986) with a significant level of 0.002 < 0.05 so it can be concluded that there is a partially significant positive influence between Digital Payments on Satisfaction Customer at Mawar Bakery and Cake Shop Medan. Based on previous research by (Elisabeth & Khairiyah, 2022), it is stated that Digital Payments has an effect on customer satisfaction.

The Influence of E-Service Quality on Customer Satisfaction

Based on the results of hypothesis testing using the t test, it is known that the E-Service Quality variable shows that the value of t_{count} (4.022) > t_{table} (1.986) with a significant level of 0.000 < 0.05 so it can be concluded that there is a partially significant positive influence between E- Service Quality on Customer Satisfaction at Mawar Bakery and Cake Shop Medan. Based on previous research by (Juhria et al., 2021), it is stated that E- Service has an effect on customer satisfaction.

CONCLUSION

Based on the research results, it is concluded that E-Commerce, digital payments and E-Service Quality have a positive and significant effect on Customer Satisfaction at Mawar Bakery and Cake Shop Medan of 0.313, meaning that the Customer Satisfaction variable can be explained by the variables E-Commerce, Digital Payments and E-Service Quality was 31.3% while the remaining 68.7% was influenced by other factors originating from outside this research model such as communication media and purchasing decisions. The results of partial hypothesis testing show that H_1 which states that E-Commerce partially has a positive and significant influence on Customer Satisfaction at Mawar Bakery and Cake Shop and H_2 which states that Digital Payments partially has a positive and significant influence on Customer Satisfaction at Mawar Bakery and Cake Shop and H_3 which states E-Service Quality partially have a positive and significant influence on Customer Satisfaction at Mawar Bakery and Cake Shop.

REFERENCE

Albana, M. R., Nofiawaty, & Yunita, D. (2022). Pengaruh E-Service Quality Terhadap E-Satisfaction Pada Konsumen Tokopedia Di Kota Palembang. *Jurnal Manajemen Dan Bisnis Sriwijaya*, *20*(03), 159–170.

Alwendi. (2020). Penerapan E-Commerce Dalam Meningkatkan Daya Saing Usaha. *Jurnal Manajemen Bisnis*, *17*(03), 317–325.

Andry, J. F., Herlina, & Rianto, A. (2023). Analisis Kepuasan Pelanggan Pada E-Commerce Shopee Dengan Metode UTAUT. *Cogito Smart Journal*, *09*(01), 73–83.

Elisabeth, C. R., & Khairiyah, T. M. (2022). Pengaruh Metode Pembayaran Cash On Delivery Terhadap Kepuasan Pelanggan Pada J & T Express Drop Point Jatiwangi. *Jurnal Akuntansi*, *16*(02), 32–39.

Fauzy, A., Nisa, B., Napitupulu, D., Abdillah, F., Utama, G. S., Zonyfar, C., Nuraini, R., & Purnia, D. S. (2022). *Metodologi Penelitian*. CV. Pena Persada.

Handayani, J., Derriawan, D., & Hendratni, T. W. (2020). Pengaruh desain produk terhadap keputusan pembelian dan dampaknya pada kepuasan konsumen Shopping Goods. *Journal of Business and Banking*, *10*(01), 91–103.

Hikmawati, F. (2020). *Metodologi Penelitian*. PT. Raja Grafindo Perkasa.

Insana, D. R. M., & Johan, R. S. (2020). Peningkatan Kepuasan Konsumen Melalui Penggunaan E-Commerce. *Jurnal Sosio E-Kons*, *12*(02), 125–137.

Juhria, A., Meinitasari, N., Fauzi, F. I., & Yusuf, A. (2021). Pengaruh e-service quality terhadap kepuasan pelanggan di aplikasi e-commerce shopee. *Jurnal Manajemen*, *13*(01), 55–62.

Mufarizzaturrizkiyah, Aziz, A., & Leliya. (2020). *E – Commerce Perilaku Gaya Hidup Konsumtif Mahasiswa Muslim Survey pada Mahasiswa IAIN Syekh Nurjati Cirebon*. CV Elsi Pro.

Prasetiyo, B., & Fazarriyawan, E. (2020). Analisa Faktor – Faktor E-Commerce dalam membentuk Customer Satisfaction Millenial Bukalapak. *Riset Dan Jurnal Akuntansi*, *04*(01), 311–321.

Prasetyo, E. A., Djumali, & Hartono, S. (2020). Analisis Kualitas Pelayanan E-Commerce Terhadap Kepuasan Konsumen Pengguna Shopee (Studi Kasus Pada Mahasiswa Prodi Manajemen Fakultas Ekonomi Uniba Surakarta). *Jurnal Penelitian Dan Kajian Ilmiah Fakultas Ekonomi*, *18*(01), 27–36.

Rahmayanti, N. P. (2023). Pengaruh Marketplace Dan Pembayaran Digital Terhadap Tingkat Penjualan Umkm Di Kota Banjarmasin. *Jurnal Komunikasi Bisnis Dan Manajemen*, *10*(01), 28–37.

Rizkiyah, K., Macdhy, R. D. N., Nurmayanti, L., & Yusuf, A. (2021). Pengaruh Digital Payment Terhadap Perilaku Konsumen Di Era Revolusi Industri 4.0 (Studi Kasus Pengguna Platform Digital Payment Ovo). *Jurnal Ilmiah Manajemen*, *16*(01), 107–126.

Saputra, A., & Wongsosudono, C. (2017). Analisis Pengaruh Penerapan E-Commerce Dan Kualitas Pelayanan Terhadap Kepuasan Konsumen. *Jurnal Manajemen Bisnis*, *27*(01), 53–62.

Setywati, R. (2023). Pengaruh kualitas pelayanan terhadap tingkat kepuasan konsumen. *INOVASI: Jurnal Ekonomi, Keuangan Dan Manajemen*, *19*(01), 57–63.

Solihat, M., & Sandika, D. (2022). E-commerce di Industri 4.0. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, *16*(02), 273–281.

Vicramaditya, P. B. (2021). Pengaruh kualitas layanan elektronik, kualitas informasi dan persepsi nilai terhadap loyalitas pelanggan melalui kepuasan pelanggan ojek online. *Journal of 2Business and Banking*, *10*(02), 325–341.

Yudha, E. P., Rifai, A. A., & Adela, A. S. (2022). Analisis Tingkat Kepuasan Konsumen Terhadap Kualitas Produk Dan Kualitas Pelayanan Restoran Cepat Saji Mcdonald's. *Jurnal Pemikiran Masyarakat Ilmiah Berwawasan Agribisnis*, *08*(02), 1003–1013.