

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region



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ABSTRACT: This study aims to determine the effect of system quality, perceived security, and price on pay-later user satisfaction in the Gajah Mungkur sub-district, Semarang, with an unknown population. Determining the number of samples in this study was calculated using Roscoe's theoretical formula and obtained a sample of 50 Shopee Paylater users in Gajah Mungkur District, Semarang. This research is quantitative. The data collection technique used a questionnaire with a non-probability sampling technique with purposive sampling. The analysis used is multiple linear regression analysis. The results of this study indicate that system quality has a positive and significant effect, perceived security has a positive and significant impact, and the price has a positive and significant effect on pay-later user satisfaction.

KEYWORDS:- pay-later user satisfaction; price; security perception; system quality.

I. INTRODUCTION

The public's need for non-cash transactions is increasing, and several application service providers on the marketplace offer a variety of digital payment systems such as non-cash that are well known to the general public, such as e-money, e-wallets, and credit cards (Permana et al., 2022). This has made fintech develop various types of financial technology. Fintech produces a variety of non-cash financial innovation services that indirectly add digital payment alternatives (Rismayadi et al., 2020).

Digital payments initiated by fintech, such as online loans and credit applications, are currently widely used by the public, whose existence is not uncommon for the public. One of the best-known is online lending to buy goods contained in the Shopee application or what is commonly called Shopee Pay-later (Yuningsih, 2019). Shopee Paylater is a technology-based loan and borrowing company that connects credit providers and credit receivers for lenders to directly purchase credit from borrowers in rupiah via stages (Pratika et al., 2021).

The payment system by instalments is the same as buying goods using a credit card; the difference is that there is no physical form like a credit card, and there are several payment instalment options on the pay-later (Panginan & Irwansyah, 2020). Currently, Shopee Paylater is a solution for buying goods using a pay-later system or what is also known as Buy Now Pay Later (Pratika et al., 2021). The advantage of the pay-later feature is that activating registration is relatively easier than registering a credit card at a bank. Pay-later users only need an identity, such as a KTP, to use the service in contrast to credit cards which usually require an ID card, proof of income, NPWP, and a photocopy of savings (Yuningsih, 2019). In addition, pay-later can make it easier for users to shop online when they are short of cash so that the goods and services they need can still be available without leaving the house (Permana et al., 2022).

The Indonesian Consumers Foundation observed that online shoppers and borrowers for online loans (<https://ylki.or.id/>) were the main complainants about the misuse of personal data, including phone numbers, photographs, and data. One of the misuses of data is such prospective creditors registering online loans at Shopee Pay-later using personal identities but using other people's guaranteed phone numbers and where many also admit that they have never even used pay-later before but get notifications to immediately make bill payments (Yuningsih, 2019).

Shopee pay-later user complaints regarding unverified payments caused by an error in the system or being repaired. System errors that cause late payments related to the amount of principal and interest bills. If there is a delay in payment, the user will

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

be fined 5% of the total bill. The fines will continue to increase unless the user pays off his instalments immediately (Satriyono et al., 2022). For users who are late paying the Shopee Pay-later bill, there will be restrictions on the use of the Shopee voucher and access to functions in the relevant Shopee application, which will affect the credit rating at the OJK's SLIK (Financial Information Service System) (Natalia & Susilawaty, 2022). This can result in difficulties in obtaining financing from banks and other companies. However, the number of complaints reported is not a barrier for customers not using Shopee Pay-later; it is proven that every year there is an increasing number of people using Shopee Pay-later (Rismayadi et al., 2020).

According to daily social survey research, the pay-later feature, also known as pay-later, is the one that people are most interested in. Shopee Paylater came in second with a percentage of 78.4%, and GoPaylater was third with a percentage of 33.8%. Furthermore, with 23.2% interested in using pay-later services on Kredivo, 20.4% of respondents used the pay-later service feature on Akulaku. There are also 8.6% of pay-later service users at Traveloka. In order of percentage, 3.3% and 2.8% are happy to use the Indodana pay-later feature and Home credit (Annur, 2022).

User satisfaction comes from user preferences regarding the information system they use. User satisfaction is a feeling of satisfaction or dissatisfaction when compared with actual performance or performance against expectations. The main factor in user satisfaction depends on the system's quality (Satriyono et al., 2022).

According to (Rismayadi et al., 2020), system quality is the degree of satisfaction with website technical and functional indicators. User satisfaction is highly impacted by system quality. More users will access pay-later services, and their level of satisfaction will be above average, the greater the system's quality, as determined by the system's information system quality, web design quality, and usability (Natalia & Susilawaty, 2022). Evaluation of user satisfaction related to reports or results obtained on the Site and in services on the system (Satriyono et al., 2022).

Consumer security perceptions are aware of security in e-commerce transactions (Permana et al., 2022). There is a risk of fraud, especially in online transactions; of course, users of these service providers want security when making transactions (Laila & Herawati, 2021). Security guarantees are essential when establishing trust and reducing user concerns about misusing personal data and perishable transaction data. Therefore, process safety is a crucial predictor for evaluating user satisfaction (Rahmawati & Yuliana, 2020).

The cost of acquiring a product or service is known as the price (Natalia & Susilawaty, 2022)—prices and product/service compatibility that meet the needs of user satisfaction or pay-later services. A service provider company must be able to provide attractive prices to attract the attention and satisfaction of pay-later users. User satisfaction with Paylater services can be reduced if the rates provided by the company do not match Paylater rates/fees (Yogi & Pramudana, 2021). Conversely, if the price set by the company follows the service and bills received from payment, it will increase the satisfaction of pay-later users (Anwar et al., 2022). The presence of Paylater services is very helpful in managing personal finances and offers many macroeconomic benefits. This service increases domestic consumption and spending on digital platforms and is very useful for those who have difficulty getting bank loans (Yuningsih, 2019).

According to earlier studies' findings (Hutapea et al., 2023; Mashitoh & Ulfatun, 2022; Rismayadi et al., 2020; Satriyono et al., 2022) state that system quality has a favourable and substantial impact on pay-later users' satisfaction. Meanwhile according to studies (Karya & Saputri, 2020), system quality had no discernible impact on user satisfaction. Whereas a study conducted by (Kinasih & Albari, 2021; Laila & Herawati, 2021) showed that perceptions of security positively and significantly affect user satisfaction. Natalia & Susilawaty (2022) and Putri (2022) revealed that price positively and significantly affects user satisfaction.

According to earlier studies (Karya & Saputri, 2020), system quality has no impact on user satisfaction. However, research (Hutapea et al., 2023; Rismayadi et al., 2020; Satriyono et al., 2022) states that system quality positively and significantly affects user satisfaction. Research conducted by (Ramadhan & Anggraeni, 2022) proves that perceptions of security do not affect user satisfaction. However, research (Kinasih & Albari, 2021) shows that perceptions of security positively and significantly affect user satisfaction. Lonardi et al.'s (2021) study showed that user satisfaction is unaffected by pricing. However, research has shown that the price has a favourable and considerable impact on user satisfaction (Natalia & Susilawaty, 2022; Putri, 2022).

The gap phenomenon is derived based on the backdrop that has been presented; specifically, the issues that arise in the satisfaction of utilizing pay-later include system quality, perceptions of security, and price. There are still many complaints about the quality of system errors, unverified payments, and misuse of customer data using Shopee Paylater. Besides that, many people still need to learn about the effects of using Shopee Paylater. This study aims to determine the impact of system quality, security perceptions, and price on pay-later user satisfaction in the Gajah Mungkur sub-district, Semarang.

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

II. METHOD

This study uses quantitative methods. Users of Shopee Paylater in the Gajah Mungkur District make up the study's population, however, the actual number is unknown. Purposive sampling was utilized in conjunction with a method of non-probability sampling in this study, with the criteria set by the researcher, namely active Shopee Pay-later users domiciled in Gajah Mungkur District, Semarang and throughout 2022. The Roscoe theory formula was utilized to figure out how many samples were needed for this research. As a result, there are 40 respondents in the sample since this research uses four variables (independent + dependent). After then, 50 respondents were added to the sample.

In this research, System Quality (X1), Perceived Security (X2), and Price (X3) were employed as independent variables. Paylater User Satisfaction (Y) is the dependent variable employed in this research. The operational definition of the variable is as follows:

Table 1. Variable Operational Definitions

No	Variable	Definition	Indicators
1.	System Quality (X1)	System quality refers to how well the information system's hardware and software work together. The system's ability to meet user information demands following its hardware, software, rules, and procedures is its performance, which is the subject of this article.	<ol style="list-style-type: none"> 1. Availability of information systems 2. Information system response time 3. Ease of use of information systems 4. Reliability 5. Reliable information system usability 6. Access speed of a system when used
2.	Perception of Security (X2)	Consumers' perceptions of security may include a subjective expectation that third parties won't access, store, or alter their data while it is in transit or storage, hence enhancing expectations of trust in the company.	<ol style="list-style-type: none"> 1. Availability of a transaction mechanism to ensure user information is safe. 2. Availability of technical capacity to ensure that data from consumers is secure. 3. Financial guarantees when making purchase transactions on the website. 4. Security in making payments electronically.
3.	Price (X3)	The cost of a product or service is known as the price.	<ol style="list-style-type: none"> 1. Affordability of prices, setting fair prices by producers according to consumers' purchasing ability. 2. Price conformity with the bill. Pricing by producers or sellers following the amount billed. 3. Discounts are given to create customer satisfaction.
4.	Pay-later User Satisfaction (Y)	Someone's pleasure or displeasure with actual performance (or outcomes) concerning their expectations is known as user satisfaction.	<ol style="list-style-type: none"> 1. Content: The components or content contained in the Shopee pay-later system are precise. 2. Accuracy: The accuracy of the system in receiving output and input. 3. Convenience: Ease in the steps for applying for credit. 4. Timeliness: Effectiveness and efficiency are generated through the time needed in the transaction process is very fast and provides data and information according to user needs.

Source: Abstracted from various studies

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

This study uses primary data types and is a kind of quantitative research. By distributing questionnaires with a Likert scale, a method of the study object's opinion on their acceptance of current indicators, primary sources were acquired. Reports, books, papers, journals, and other material with a connection to and that is pertinent to the study may all be considered secondary data (Sugiyono, 2018). The method used is multiple linear regression analysis. The study data is on an interval or ratio scale, so this is necessary to determine the direction and magnitude of the independent variables' impact on the dependent variable.

III. RESULTS

Users of Shopee's Pay-later service in Semarang's Gajah Mungkur District were the focus of this study's 50 respondents. Tables 2 below provide a breakdown of the respondent characteristics in question.

Table 2. Characteristics of Respondents

Gender	Frequency	Percentage
Man	9	18%
Woman	41	82%
Total	50	100%
Age	Frequency	Percentage
20 Years – 25 Years	29	58%
26 Years – 30 Years	12	24%
31 Years – 36 Years	9	18%
Total	50	100%
Types of Jobs	Frequency	Percentage
Self-employed	10	20%
Private sector employee	10	20%
Housewife	9	18%
civil servant	3	6%
Student	18	36%
Total	50	100%

Source: Processed primary data (2023)

More than nine men and 41 women completed the survey, according to the data table above. This indicates that women mostly use Shopee Pay-later compared to men. Based on age, it can be seen that 29 people make up the majority of Shopee Paylater users in the 20–25 age range in the Gajah Mungkur District of Semarang, with a percentage of 58%. Based on the type of work, it shows that most Shopee Pay-later users are widely used by students, namely 18 people, with the highest percentage of 36%.

In this study, we employed a battery of multiple linear regression tests to examine the association between system quality (X1), perceived security (X2), and prices (X3), and the dependent variable, Paylater user satisfaction (Y). Using SPSS 25, the following table displays the outcomes of a multiple linear regression analysis:

Table 3. Results of Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.176	2.748		.792	.432
	System Quality	.449	.120	.466	3.728	.001
	Security Perception	.247	.108	.286	2.286	.027
	Price	.202	.074	.282	2.734	.009

a. Dependent Variable: Paylater User Satisfaction

Source: Primary data that has been processed (2023)

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

As can be seen in the aforementioned multiple regression calculation tables, the following describes the relationship between the three independent variables and the dependent variable in the regression equation.

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

$$Y = 2.176 + 0.449 X_1 + 0.247 X_2 + e$$

According to the regression equation in Table 3, the pay-later user satisfaction level has a constant value of 2.176 if the independent variables, system quality, perceived security, and price, are taken into account as constants or fixed. A constant of 2,176 indicates a positive impact, translating to more satisfied pay-later customers in Semarang's Gajah Mungkur district. The positive value of the system quality regression coefficient, which is 0.449, indicates that pay-later user satisfaction will rise as system quality improves. Conversely, if the system's quality is poor, pay-later users will be less satisfied. The positive regression coefficient for perceptions of security is 0.247, indicating that pay-later users will be more satisfied if they have a stronger sense of security. Conversely, if users of pay-later services are less satisfied, their feeling of security will also be weaker. If the price is reasonable, pay-later users will be more satisfied, as shown by the price regression coefficient's positive value of 0.202. Vice versa, if the price is not following the consumer, then the pay-later user satisfaction will decrease.

When interpreting the dependent variable, a significant amount of independent variable variations is measured using the coefficient of determination test (Sugiyono, 2018). The table below displays the outcomes of the coefficient of determination analysis:

Table 4. Determination Coefficient Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.716 ^a	.512	.480	1.253

a. Predictors: (Constant), System Quality, Perceived Security, Price,
b. Dependent Variable: Paylater User Satisfaction

Source: Primary data that has been processed (2023)

An R-Square value of 0.512 or 51.2% is discovered using the test findings for the aforementioned coefficient of determination. Accordingly, 51.2% of Paylater users demonstrate that System Quality, Perceived Security, and Price have an impact on user satisfaction, while the remaining 48.8% are influenced by factors beyond the scope of the research.

The F test shows if each model independent variable affects the dependent variable. The F test results are listed in the table below:

Table 5. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	75.812	3	25.271	16.099	.000 ^b
	Residual	72.208	46	1.570		
	Total	148.020	49			

a. Dependent Variable: Paylater User Satisfaction

b. Predictors: (Constant), System Quality, Perceived Security, Price,

Source: Primary data that has been processed (2023)

The F-count of 16.099, with a significance level of 0.000, is found in the aforementioned F-test table. Significant value shows less than 0.05, the regression model is feasible, so the hypothesis is accepted.

The T statistical test is used to determine the unique influence of each independent variable on the dependent variable. The T-test outcomes are presented in the table below.

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

Table 6. T Test Results

Coefficients ^a		Unstandardized		Standardized	t	Sig.
Model		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	2.176	2.748		.792	.432
	System Quality	.449	.120	.466	3.728	.001
	Security Perception	.247	.108	.286	2.286	.027
	Price	.202	.074	.282	2.734	.009

a. Dependent Variable: Paylater User Satisfaction

Source: Primary data that has been processed (2023)

The quality of the system (X1) exhibits a regression coefficient of 0.449 with a significant $0.001 < 0.05$, which indicates that the H1 hypothesis is accepted, as can be seen from the table above. The system's quality has a significant positive effect on pay-later user satisfaction. The H2 hypothesis is accepted as Perceived Security (X2) has a regression coefficient of 0.247 with a significance of $0.027 < 0.05$, indicating that Perceived Security significantly improves pay-later user satisfaction. The H3 hypothesis is accepted since Price (X3) has a regression coefficient of 0.202 and a significance level of $0.009 < 0.05$, indicating a substantial positive impact of Price on Pay-Later User Satisfaction.

IV DISCUSSION

The results of the T-test indicate that the system quality variable has a significant impact on Shopee Pay-later user satisfaction in the Gajah Mungkur District of Semarang, with a regression coefficient of 0.449 and a $0.001 < 0.05$ value. Users in the Gajah Mungkur District of Semarang are more satisfied with Shopee Pay-later when the system quality and pay-later user satisfaction are high. Information systems are essential in business processes, information processing capabilities, and connectivity. The speed of internet technology can fundamentally increase the users' efficiency of these services. This may be taken to mean that as the pay-later system's quality improves, pay-later users will be more satisfied. Conversely, if the pay-later system's quality is poor, pay-later users will be less satisfied. System quality is a significant determinant of user satisfaction since Shopee Paylater users are more satisfied with the service while using it to complete transactions the greater the quality of the company's current system is. The findings of this study are consistent with those of other studies (Hutapea et al., 2023; Mashitoh & Ulfatun, 2022; Rismayadi et al., 2020; Satriyono et al., 2022) that show system quality has a favourable and substantial impact on pay-later user satisfaction. System quality, in contrast to the findings of the research (Karya & Saputri, 2020), does not significantly and favourably influence user satisfaction.

According to the findings of the T-test, the effect of the variable perceived security on Shopee Pay-later user satisfaction in Gajah Mungkur District, Semarang, produced a regression coefficient for the variable perceived security of 0.247 with a significance of $0.027 < 0.05$. This means that the perception of security and pay-later user satisfaction significantly positively affects the satisfaction of Shopee Pay-later users in Gajah Mungkur District, Semarang. This can be interpreted that the perception of security is essential in fostering trust for consumers to purchase goods using a pay-later. The perception of security greatly impacts the comfort of Shopee Pay-later users, who, at this time, misuse of personal data often occurs. With anticipation and guarantees to increase consumer security perceptions in making transactions using Shopee Paylater, it is hoped that it can provide an attitude of trust from Paylater users to try services at Shopee Paylater so that consumers can receive the benefits. The findings of this study are consistent with those of other studies (Kinasih & Albari, 2021; Laila & Herawati, 2021), which found that pay-later users' satisfaction is significantly and favourably impacted by their perceptions of security. However, contrary to the study's findings (Ramadhan & Anggraeni, 2022), user satisfaction is not positively and significantly impacted by security perceptions.

The price variable regression coefficient is 0.202 and has a significant level of $0.009 < 0.05$ based on the findings of the T-test on the impact of the price variable on Shopee Pay-later user satisfaction in the Gajah Mungkur District, Semarang. This means that between prices and pay-later, user satisfaction significantly positively affects Shopee Pay-later user satisfaction in Gajah Mungkur District, Semarang. Price plays an important role in buying an item on e-commerce using pay-later. Shopee Paylater is a pay-later service that is most in demand; the price set using Shopee Paylater attracts many consumers to use it with various credit instalments with low interest. If the price offered to Shopee pay-later users is appropriate, it can increase the satisfaction level of Shopee pay-later users. And vice versa, if the price shown at the pay-later does not match the purchase invoice, then pay-later user satisfaction decreases. The findings of this study are consistent with those of other studies (Natalia & Susilawaty, 2022; Putri,

Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

2022) that have shown that pricing has a favourable and substantial impact on pay-later user satisfaction. Contrary to the study's findings (Lonardi et al., 2021), the price has no appreciably favourable effects on user satisfaction.

V CONCLUSION

The conclusions may be made based on the findings of the study mentioned above on the impact of system quality, perceived security, and pricing on the satisfaction of Shopee Paylater users in Gajah Mungkur District, Semarang: first, system quality variables, perceived security, and price have a significant positive effect on Paylater Shopee user satisfaction in Gajah Mungkur District, Semarang. Second, the variable with the strongest influence on Shopee pay-later user satisfaction is the System Quality variable, with a T value of 3,728. In contrast, the weakest variable is the Security Perception variable, with a T value 2,286. As a consequence of these findings, it is possible to advise future studies that Shopee pay-later services should continue to increase consumer satisfaction by improving system quality, security perceptions, and costs. Future studies should be able to incorporate variables that are more diverse than those used in this study. In addition, future researchers can also expand the object and add more samples.

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Analysis of the Impact of System Quality, Safety Perception, and Price on the Level of Satisfaction of Pay-Later Service Users in the Gajah Mungkur Semarang Region

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