

DETERMINANTS OF E-COMMERCE USER SATISFACTION: THE MEDIATING ROLE OF PURCHASE INTENTION

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ABSTRACT

This study aims to analyze the role of purchase intention in mediating the factors influencing e-commerce user satisfaction. The sample of this study was e-commerce users in Canggu Village, and 240 respondents were used. Data were collected by distributing questionnaires using Google Forms and were analyzed using SEM-PLS. The results show that effort expectancy and trust positively and significantly affect purchase intention. In contrast, performance expectancy and self-efficacy have a negative and insignificant effect. Effort expectancy, intention to purchase, self-efficacy, and trust positively and significantly affect e-commerce user satisfaction, whereas performance expectancy has a negative effect. Intention to purchase can positively and significantly mediate the effect of effort expectancy and trust on e-commerce user satisfaction but not on performance expectancy and self-efficacy. The results of this study indicate that to increase intention to purchase and e-commerce user satisfaction, several things need to be considered, including user trust must be maintained and ease of use must be considered so that users can feel satisfaction with the system.

JEL : M21, M13, O33.

Keywords : *satisfaction dimension, intention to purchase, e-commerce users.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis peran intention to purchase dalam memediasi faktor-faktor yang mempengaruhi kepuasan pengguna e-commerce. Sampel dalam penelitian ini adalah pengguna e-commerce di Desa Canggu, sebanyak 240 responden. Data dikumpulkan melalui penyebaran kuesioner dengan menggunakan Google Forms dan dianalisis dengan menggunakan SEM-PLS. Hasil riset menunjukkan bahwa effort expectancy dan trust berpengaruh positif dan signifikan terhadap intention to purchase, sementara performance expectancy dan self-efficacy berpengaruh negatif dan tidak signifikan. Effort expectancy, intention to purchase, self-efficacy, dan trust berpengaruh positif dan signifikan terhadap kepuasan pengguna e-commerce, sementara performance expectancy berpengaruh negatif. Intention to purchase mampu memediasi secara positif dan signifikan pengaruh effort expectancy dan trust terhadap kepuasan pengguna e-commerce, tetapi tidak untuk performance expectancy dan self-efficacy. Hasil penelitian ini menunjukkan bahwa untuk meningkatkan intention to purchase dan e-commerce user satisfaction, beberapa hal perlu diperhatikan, antara lain trust pengguna harus dijaga dan kemudahan penggunaan harus diperhatikan agar pengguna dapat merasakan satisfaction terhadap sistem.

Kata Kunci : *dimensi kepuasan, intention to purchase, pengguna e-commerce.*

1. INTRODUCTION

The rapid development of technology in modern times is necessary to support various human activities, especially the internet. The internet is an information medium that is very fast and efficient in disseminating information. The advancement of the internet has impacted economic growth, such as the selling and buying processes that used to be carried out face to face can now be done via the internet, commonly known as e-commerce (Tharob, Mingkid, & Papatungan, 2017; Putra & Octavia, 2017). The development of the very rapid emergence of e-

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commerce in Indonesia is not without reason; the tendency of a society that currently expects various practical, fast, and easy things to trigger e-commerce business growth. However, the emergence of e-commerce is in line with several challenges and risks that must be faced. For example, changes in consumer behavior, the existence and number of competitors that are very difficult to control, and many other factors that have not yet appeared in conventional business or trade (Ningsih, Udayana, & Hutami, 2021; Prashella, Kurniawati, Fachri, Diandra, & Aji, 2021).

The development of the e-commerce business in Indonesia is, of course, in line with the rapidly increasing number of internet users. An increase in internet users make a reasonably high opportunity for e-commerce businesses, one of which is the marketplace. The emergence of various marketplaces such as Bukalapak, Lazada, Tokopedia, Shopee, and other marketplaces in Indonesia has caused online shopping activities by the public to experience significant growth (Hidayatuloh & Aziati, 2021). However, even though the growth rate of e-commerce is quite significant, there are still problems with consumer dissatisfaction with services, especially e-commerce product delivery services. Based on the results of a survey conducted by iPrice Group and Parcel Perform on more than 80,000 e-commerce users, it was found that nearly 40 percent of respondents expressed dissatisfaction, and nearly 90 percent of negative complaints stated dissatisfaction with slow delivery (Uly, 2019).

The survey conducted by Parcel Perform and the iPrice Group indicates that there is still a high level of satisfaction issues among e-commerce users. Even though e-commerce is an alternative business, that has a high potential to increase the movement of the people's economy amidst the weak economy due to the Covid-19 pandemic (Diawati, Sugesti, & Risma, 2020). Based on the Theory of Acceptance Model (TAM), several factors can influence technology: trust, self-efficacy, performance expectancy, and effort expectancy (Rosida, 2017; Berlianto, 2019; Thongsri, Shen, Bao, & Alharbi, 2018). Consumer expectations and trust are essential factors in increasing consumer satisfaction with e-commerce.

Amid the increasing issue of e-commerce consumer dissatisfaction, it can be seen that e-commerce provides the excellent potential to move the wheels of the economy; it is just that to maintain the continuity of the business, several things still need to be studied. One of them is the desire to buy or the intention to purchase from consumers because today's society has elements of consumer culture, so the desire to make purchases should be easily triggered by creative e-commerce businesses (Bajdor, 2021; Savila, Wathoni, & Santoso, 2019). The desire of consumers to make purchases, of course, will be one of the encouragements for consumers to try using e-commerce, and to get value from this satisfaction, a desire to buy on e-commerce is needed (Fasyni, Budiarti, & Lasmini, 2021; Rafiah, 2019). Based on this, this study uses the intention to purchase as a mediator between the effects of performance expectancy, self-efficacy, effort expectancy, and trust on satisfaction in using e-commerce.

Several studies have examined the factors that influence consumer satisfaction. However, some of these studies focus on examining consumer satisfaction with a brand in direct or offline services (Zibarzani, Abumalloh, Nilashi, Samad, Alghamdi, Nayer, Ismail, Mohd, & Akib, 2022; Baumeister, Nyrhinen, Kempainen, & Wilska, 2022; Abosag, Ramadan, Baker, & Jin, 2020). Some studies discuss service quality and consumer trust in a product (Nilashi, Abumalloh, Alghamdi, Minaeli-Bidgoli, Alsulami, Thanoon, Asadi, & Samad, 2021; Utz, Johanning, Roth, Bruckner, & Strüker, 2022). Other research discusses consumer perceptions that come from within

themselves toward a product (Cheshin, Amit, & Kleef, 2020; Rita, Oliveira, & Farisa, 2019). This study provides a more specific discussion of consumer satisfaction in the e-commerce business, considering that the potential of e-commerce to revive the economy, especially MSME, is relatively high.

This research was conducted on e-commerce users in Canggu Village, Badung Regency, Bali Province, which is a tourism center in Indonesia. The weakened tourism conditions due to the pandemic have caused the local community's MSME to experience a decrease in sales; the existence of e-commerce can be used as an alternative to being able to run a business during limited community activities. This research seeks to provide a more comprehensive picture of e-commerce user satisfaction so that business people can determine the essential factors for increasing consumer satisfaction. It is intended that e-commerce businesses can prepare strategies to increase consumer satisfaction.

2. THEORETICAL FRAMEWORK AND EMPIRICAL STUDIES

2.1. E-Commerce

E-commerce involves buying or selling goods and services through an internet-based technology facility (Insana & Johan, 2020). According to Sutabri (2012), e-commerce is marketing, selling, buying, and distributing services or onions through an electronic system such as a computer network, www, television, or another internet. In e-commerce, activities provide meaning; there are attachments from buyers and sellers, transactions between a business person, as well as internal processes that provide support for transactions from a company (Amarullah, Handriana, & Maharudin, 2022).

Bringing out the satisfaction of a consumer is an invaluable asset for many e-commerce (Setyoparwati, 2019; Revaldi, Kurniawati, Hayuningtyas, Suhardi, & Gantini, 2022). E-commerce also has various advantages such as direct access to other consumer ratings, direct comparison with other sales, and total products, which can be very large related to services and products provided by related e-commerce. According to (Fasyni et al., 2021; Zukhrufani & Ratnasari, 2022), having a business conducted online using e-commerce is very competitive due to price transparency and the presence of business rivals that can be accessed very easily.

2.2. User Satisfaction

User satisfaction is often used as a description of the origin of the success of an information system related to the elements that shape success in various conceptual and empirical aspects (Pradita, 2017; Erawati, 2020; Chang & Hung, 2018). Thus, satisfaction provides a very high perspective on the various elements that determine success (Amaranggana & Rahanatha, 2018).

2.3. Intention to Purchase

Purchase intention is the habit of buying a brand and, in general, according to the purchase motive with the characteristics or attributes of a brand that can be considered (Amarullah, Handriana, & Maharudin, 2022). Purchase intention raises a motivation that continuously records in the mind of an individual and creates a powerful desire finally when a consumer needs to fulfill the need to actualize what is in mind (Fasyni et al., 2021).

2.4. Effort Expectancy

Effort expectancy describes comfort and convenience when using a system (Thongsri et al., 2018), provides an explanation that effort expectancy is how far ease is related to internet use.

2.5. Performance Expectancy

Performance expectancy explains that a person's feeling of confidence by using a technology system can help him to achieve the desired goal (Tharob et al., 2017). Meanwhile, Berlianto (2019) illustrates that performance expectancy in internet banking is how far an individual believes that using e-banking can gain an advantage in banking activities.

2.6. Self-Efficacy

Self-efficacy refers to an individual's expertise in carrying out the actions needed to obtain an expected result (Muslihudin & Imaniati, 2017). Self-efficacy can play an essential role in receiving information technology, electronic-based services and the use of an information system via the internet (Revaldi et al., 2022), because the customer or user must be able to operate or navigate a feature that is available so that the purpose of the purchase can be realized. When an individual has good skills in operating a feature of e-commerce itself so that goals can be realized, satisfaction with e-commerce will increase.

2.7. Trust

Trust is the belief that someone who is trusted will cooperate in fulfilling the trustor's expectations without exploiting vulnerabilities (Firdayanti, 2012). A consumer's trust is an obstacle in running online shopping; there are still consumers who need to trust in carrying out online shopping activities. E-commerce companies are required to provide guaranteed quality and service so that they can generate trust in all consumers (Prashella et al., 2021). The important trust that a consumer owns in shopping activities online for this reason, it is not uncommon for this to be the most crucial indicator of the intention and satisfaction of a consumer in purchasing a product somewhere (Setyoparwati, 2019).

2.8. Research Hypothesis

Previous research by Berlianto (2019) explained that effort expectancy could encourage consumer views on the ease of use of a system. Other research conducted by Abualsauod & Othman (2020) shows that the use of a digital system is significant to pay attention to consumers' views of their efforts in use, so that the less effort is required, the consumer's purchase intention will increase. Effort expectancy provides clarity regarding comfort and convenience when using a system. The results of research conducted by Thongsri et al. (2018) provide an illustration that the convenience felt by users will lead to a desire to make a purchase process, so the hypothesis is formulated as follows:

H₁: Effort expectancy has a positive effect on the intention to purchase.

Previous research by Nilashi et al. (2021) explained that consumer perceptions and expectations of the ability of a system to do what it should do could increase consumer intentions to use the system. Performance expectancy is the level of reliability of a system, in this case, the hope that e-commerce can provide services according to users' wishes. The results of research

conducted by Thongsri et al. (2018) show that performance expectancy can increase the desire to buy, so the hypothesis is formulated as follows:

H₂: Performance expectancy has a positive effect on the intention to purchase.

An individual's self-efficacy tends to influence the person in choosing a decision or action. The self-efficacy of consumers will undoubtedly influence the decision to make a purchase. The results of research conducted by Muslihudin & Ilmaniati (2017) illustrate that self-efficacy can increase the desire to buy a product. So the hypothesis is formulated as follows:

H₃: Self-efficacy has a positive effect on the intention to purchase.

Previous research by Hong, Hailey, Cindy, & David (2021) showed that trust is essential to increase consumer purchase intentions. Trust is very important in deciding to buy from a consumer. The results of research conducted by Amarullah et al. (2022) illustrate that high trust can increase the desire to buy. So the hypothesis is formulated as follows:

H₄: Trust has a positive effect on the intention to purchase.

Previous research conducted by Tiganis, Grigoroudis, & Chrysochou (2022) explained that consumer perceptions and motivation could influence consumer satisfaction. Intention to purchase shows that consumers are motivated to buy. Consumers who intend to make purchases tend to feel more profound satisfaction when the product they want can satisfy their expectations. The desire to buy is one of the impulses that will make consumers feel satisfied or vice versa. The results of research conducted by Amarullah et al. (2022) illustrate that intention to purchase positively affects satisfaction. So the hypothesis is formulated as follows:

H₅: Intention to purchase has a positive effect on e-commerce user satisfaction.

Effort expectancy is also a comfort level that can increase customer satisfaction. The results of research conducted by Setyoparwati (2019) show that effort expectancy can increase consumer satisfaction in using a system. So the hypothesis is formulated as follows:

H₆: Effort expectancy has a positive effect on e-commerce user satisfaction.

Performance expectancy is the consumer's expectation that the system can fulfill its functions properly. The results of research conducted by Thongsri et al. (2018) show that performance expectancy can increase user satisfaction with a system. So the hypothesis is formulated as follows:

H₇: Performance expectancy has a positive effect on e-commerce user satisfaction.

The ability to self-regulate or self-efficacy is essential for consumers in growing their self-satisfaction. The results of research conducted by Muslihudin & Ilmaniati (2017) illustrate that self-efficacy is essential in growing a person's sense of satisfaction. So the hypothesis is formulated as follows:

H₈: Self-efficacy has a positive effect on e-commerce user satisfaction.

Trust provides consumers with a sense of satisfaction. The research results by Prashella et al. (2021) illustrate that trust can increase a consumer's sense of satisfaction. The ninth hypothesis is formulated as follows:

H₉: Trust has a positive effect on e-commerce user satisfaction.

The desire to buy will strengthen the satisfaction that arises in consumers as a boost from their expectations of spending little effort to buy. The results of research conducted by Amaral & Watu (2021) show that the intention to purchase can mediate the effect of effort expectancy on user satisfaction. So the hypothesis is formulated as follows:

H₁₀: Effort expectancy positively affects user satisfaction through intention to purchase.

Individuals, users, or consumers in e-commerce need to perform good self-regulation so that their desire for a product can strengthen the feeling of satisfaction in its use. The results of research conducted by Berlianto (2019) illustrate that intention to purchase can mediate the effect of performance expectancy on user satisfaction. So the hypothesis is formulated as follows:

H₁₁: Performance expectancy positively affects user satisfaction through intention to purchase.

Individuals, users, or consumers in e-commerce need to perform good self-regulation so that their desire for a product can strengthen the emergence of a sense of satisfaction in use. The research results by Berlianto (2019) show that the intention to purchase can mediate the effect of self-efficacy on user satisfaction. So the hypothesis is formulated as follows:

H₁₂: Self-efficacy positively affects user satisfaction through the intention to purchase.

Users who feel confident in e-commerce will undoubtedly have the desire to make purchases, this desire strengthen the feeling of satisfaction that arises as a result of using e-commerce. The results of research conducted by Berlianto (2019) show that the intention to purchase can mediate the effect of trust on user satisfaction. So the hypothesis is formulated as follows:

H₁₃: Trust positively affects user satisfaction through the intention to purchase.

2.9. Conceptual Framework

Previous research has examined the factors that influence user satisfaction in various aspects, but this study needs to be more profound because it is still general. This research wants to examine user satisfaction in more depth, especially in e-commerce which still has various satisfaction issues but has enormous potential in business, marketing management and the community's economy. So, this study describes the conceptual framework as follows.

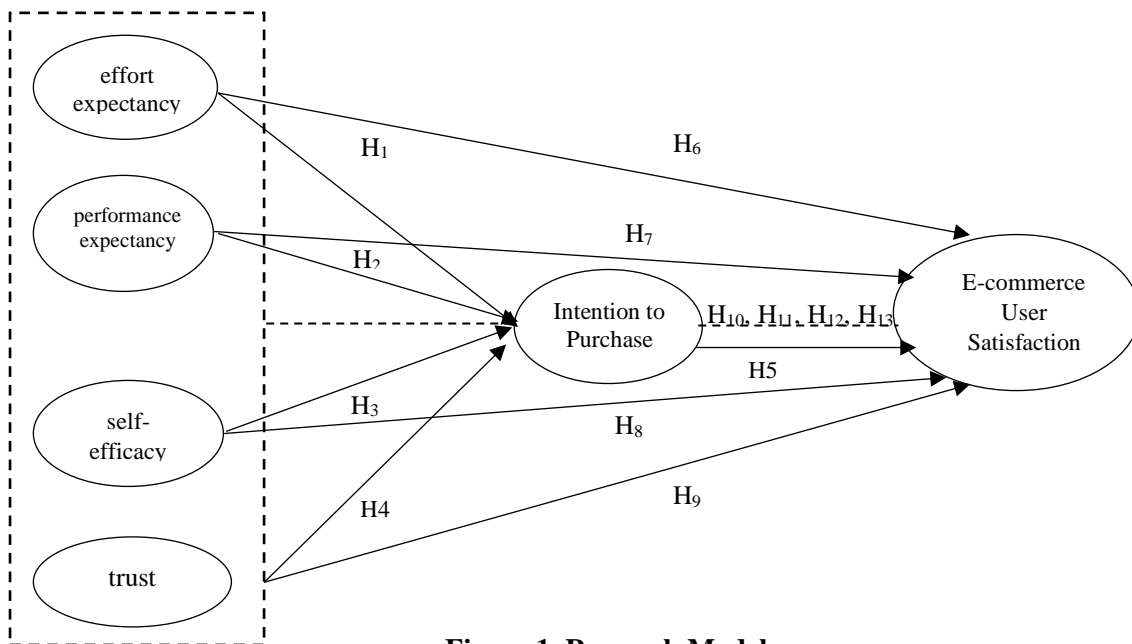


Figure 1. Research Model

3. RESEARCH METHODS

This research is quantitative research. The population in this research is e-commerce consumers in Canggu Village, whose exact number is unknown because it changes all the time. Sampling in this study was ten times the number of questionnaire items used, the number of questionnaire items was 24 so the number of samples used was $24 \times 10 = 240$. The sampling technique with convenience sampling is based on the availability of elements and the ease of obtaining them. The data collection technique is by distributing questionnaires using Google Forms. The Google form is used with consideration of the number of samples spread across several areas of Canggu Village to make it easier to obtain data. The questionnaire contains a Likert scale that is used as a measuring tool. The Likert scale is a scale used to measure a person's ease and comfort, a person's confidence, self-efficacy and a person's trust. Questionnaires were distributed to the online shopping community using e-commerce in the form of a list of questions. Each question was equipped with five alternative answers with a Likert scale.

The data were analyzed using SEM-PLS. Structural Equation Modeling is a statistical technique used to build and test statistical models which are usually causal (Sarwono, 2018:327). SEM-PLS has an advantage in modeling because SEM-PLS allows models with reflective and formative indicators (Sarwono, 2018:238). In SEM-PLS there are terms inner model and outer model. The inner model is a structural model of the relationship between latent variables, while the outer model is a measurement model (reflective or formative). Hypothesis testing in SEM-PLS is carried out using the calculated t value compared to the t table value (Sarwono, 2018:347). If the t statistic value is > 1.96 (t table value) then the variable has a significant relationship. The variables in this study are measured by the indicators described as follows.

Table 1. Variable Measurement

Variable	Indicator
Dependent Variable	
E-Commerce User Satisfaction (Amaranggana & Rahanatha, 2018)	Overall customer satisfaction, namely the satisfaction that arises when consumers are using e-commerce and get good results Confirmation of expectations, namely, the price offered by e-commerce can meet consumer expectations Confirmation of expectations, namely the quality offered by e-commerce can meet consumer expectations. Intention to repurchase (intention to purchase), namely the repurchase of e-commerce products Willingness to recommend others to use e-commerce
Independent Variable	
Effort Expectancy (Thongsri et al., 2018)	Perceived ease of use, namely the perceived ease of use in online shopping Complexity, namely, the features available in e-commerce are pretty straightforward and easy to operate
Performance Expectancy (Thongsri et al., 2018)	perceived usefulness, namely being able to shop quickly in the use of e-commerce Extrinsic motivation, namely the encouragement that arises from the use of e-commerce in finding various goods Job fit, namely the use of e-commerce can assist users in finding suitable or appropriate items Relative advantage is the advantage that e-commerce users get in doing online shopping activities.
Self-Efficacy (Muslihudin & Imaniati, 2017)	The level of difficulty is that customers can use e-commerce without the help of others. Generalization, that is, customers can use e-commerce even though they have never used the system. Level of Strength, i.e. customers can use e-commerce after seeing others
Trust (Chang & Hung, 2018)	Security, is defined as how far customers believe that the position of a company has secured for them in carrying out a business transaction. Privacy, namely maintaining the confidentiality of personal data Reliability, the reliability of a company's product can affect consumer confidence.

4. DATA ANALYSIS AND DISCUSSIONS

Based on the results of research from Cangu village consumers who had shopped online using e-commerce to 240 respondents, the instrument items in this research were declared valid and feasible to use because they had a validity score or correlation coefficient exceeding 0.30.

Table 2. Instrument Reliability Test

No	Variable	Cronbach's Alpha	Category
1	E-commerce User Satisfaction (KP)	0,811	Reliable
2	Effort Expectancy (EE)	0,809	Reliable
3	Performance Expectancy (PE)	0,770	Reliable
4	Self Efficacy (SE)	0,600	Reliable
5	Trust (TRU)	0,778	Reliable

Source: Primary Data Processed, 2022

From the table above, overall, the variables in this research have reliability exceeding 0.6 so that no indicators and statements are omitted. Data were analyzed using SEM with the help of Partial Least Squares (PLS) software. This technique was chosen because the estimation of a model created by SEM-PLS gives a large statistical picture of the power level and gives similar results to an estimation of the path coefficient and statistical significance. SEM is a statistical technique used in testing and building a statistical model usually in a cause-and-effect form (Sarwono, 2018:327). SEM-PLS has an advantage in models because SEM-PLS provides model permission with formative and reflective indicators (Sarwono, 2018:238).

Table 3. Discriminant Validity Test Results for Latent Variable Correlation

	Effort Expectancy	E-commerce User Satisfaction	Performance Expectancy	Self-Efficacy	Trust
Effort Expectancy	0.874				
E-commerce User Satisfaction	0.812	0.879			
Performance Expectancy	0.102	0.074	0.903		
Self-Efficacy	0.634	0.577	0.070	0.861	
Trust	0.738	0.750	0.183	0.647	0.901

Source: Primary Data Processed, 2022

All values in the convergent validity test exceed 0.7, so the data in this research is valid. Based on the analysis results, the effort expectancy variable in statement 3 has the smallest factor loading value of 0.838. This shows that the effort expectancy variable in point 3 has a negligible effect on latent variables. While the performance expectancy variable in the point 2 statement has the most significant factor loading value of 0.926, this shows that the performance expectancy variable statement point 2 has the most significant influence on latent variables. Referring to the table above, all discriminant validity values in the latent variable correlation tests exceed 0.7, so the data in this research are valid.

Table 4. AVE Convergent Validity Test Results

	Average Variance Extracted (AVE)
Effort Expectancy	0.763
E-commerce User Satisfaction	0.772
Performance Expectancy	0.815
Self-Efficacy	0.741
Trust	0.811

Source: Primary Data Processed, 2022

In Table 4, all AVE values in the test exceed 0.5, so the data in this study are valid.

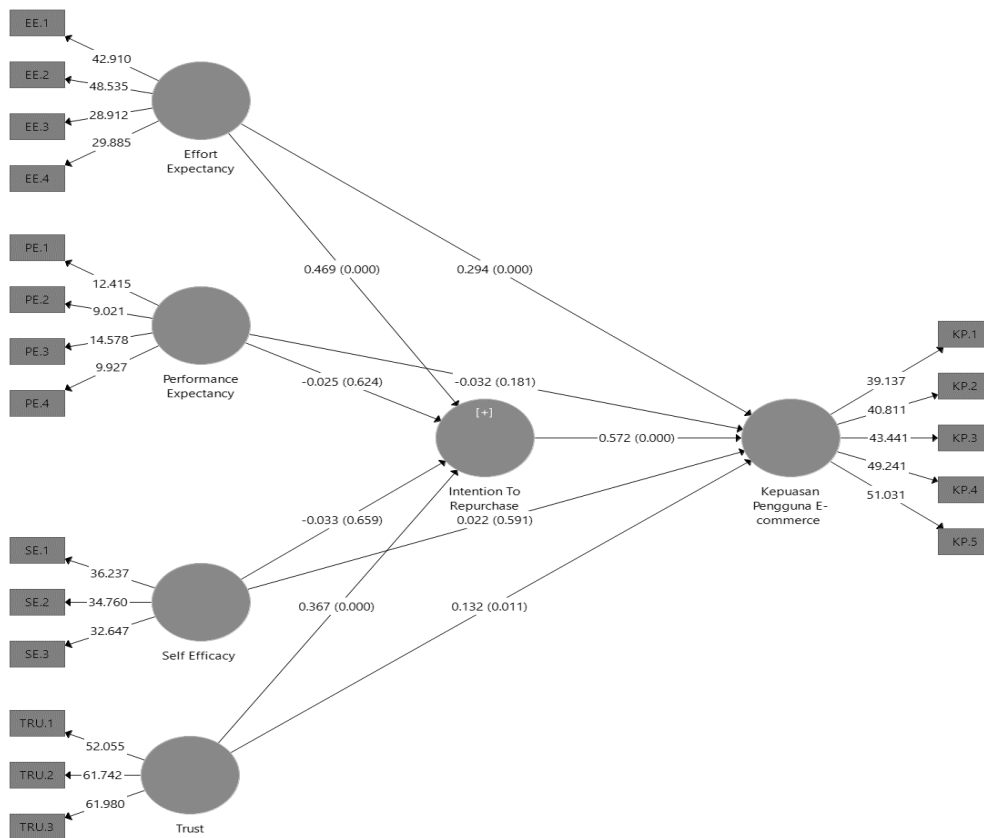


Figure 2. Inner Model

Table 5. Cronbach's alpha Reliability Test Results

	Cronbach's Alpha
Effort Expectancy	0.896
E-commerce User Satisfaction	0.927
Performance Expectancy	0.928
Self-Efficacy	0.825
Trust	0.885

Source: Primary Data Processed, 2022

Table 5 shows all Cronbach's alpha values for each variable in the test exceed 0.7, so the data in this research is reliable. Overall, all Composite reliability values for each variable in the test exceed 0.7, so the data in this research are reliable.

Table 6. Composite reliability test results

	Composite Reliability
Effort Expectancy	0.928
E-commerce User Satisfaction	0.944
Performance Expectancy	0.946
Self-Efficacy	0.896
Trust	0.928

Source: Primary Data Processed, 2022

Referring to the analysis results, the R-square value on the variable effort expectancy, performance expectancy, self-efficacy, and trust on intention to purchase is 0.571, which is moderate, which illustrates that it influences $0.571 \times 100\% = 57.1\%$. Moreover, the model is

declared feasible and has a predictive relevance value because the Q-square value of 0.936 exceeds 0 and is close to 1.

Table 7. Direct Effect Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Effort Expectancy -> Intention to Purchase	0.469	0.474	0.081	5.820	0.000
Effort Expectancy -> E-commerce User Satisfaction	0.294	0.290	0.061	4.841	0.000
Intention To Purchase -> E-commerce User Satisfaction	0.572	0.570	0.044	13.012	0.000
Performance Expectancy -> Intention to Purchase	-0.025	-0.026	0.052	0.491	0.624
Performance Expectancy -> E-commerce User Satisfaction	-0.032	-0.031	0.024	1.342	0.181
Self-Efficacy -> Intention to Purchase	-0.033	-0.032	0.074	0.441	0.659
Self-Efficacy -> E-commerce User Satisfaction	0.022	0.022	0.040	0.538	0.591
Trust -> Intention to Purchase	0.367	0.364	0.096	3.821	0.000
Trust -> E-commerce User Satisfaction	0.132	0.138	0.051	2.567	0.011

Source: Primary Data Processed, 2022

Table 8. Indirect Influence Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Effort Expectancy -> Intention to Purchase -> E-commerce User Satisfaction	0.268	0.270	0.052	5.195	0.000
Performance Expectancy -> Intention to Purchase -> E-commerce User Satisfaction	-0.015	-0.015	0.029	0.493	0.623
Self-Efficacy -> Intention to Purchase -> E-commerce User Satisfaction	-0.019	-0.019	0.043	0.438	0.662
Trust -> Intention to Purchase -> E-commerce User Satisfaction	0.210	0.207	0.058	3.650	0.000

Source: Primary Data Processed, 2022

Effort expectancy positively and significantly affects on the intention to purchase, so the first hypothesis is accepted. This means that if the effort expectancy increases, the intention to purchase will increase. Meanwhile, if the effort expectancy decreases, the intention to purchase will decrease. The ease users feel when using e-commerce which can be done anywhere without having to go to a shopping center, greatly influences the user's decision to make a purchase. The level of comfort that consumers expect when making transactions greatly influences the user's decision. Services and easy transaction methods will increase customer purchase intentions. The results of this research are in line with Amaral & Watu (2021) who states that effort expectancy significantly affects the continuance intention of using FDAs during the COVID-19 pandemic. Research conducted by Nyagadza, Mazuruse, Muposhi, Chucu, Makoni, & Kusotera (2022) explained that the desire to buy would appear and be influenced by one's emotions so that users

who feel emotionally facilitated in using technology will find it easier to feel like using the technology.

Performance expectancy has a negative and insignificant effect on purchase intention, so the second hypothesis is rejected. It means that a change in performance expectancy will not affect the intention to buy. Particularly if it is not balanced with a system that can support the smoothness of making purchases in e-commerce. In addition, the weakness of e-commerce is that users must directly ensure the quality of the product to be purchased. Users feel that using e-commerce cannot help customers find products with the desired quality, making them reluctant to make purchases on e-commerce. The results of this research are in line with Dinda & Zuliestiana (2021) who states that performance expectancy has no significant effect on purchase intention. Previous research conducted by Salamah, Hassan, Aljaafreh, Zabadi, Alqudah, Hayat, Al Mamun, & Kanesan (2022) states that a consumer's expectations sometimes do not affect their desire to purchase. In the digital business, various variables play a role in influencing purchase intentions, the tendency to try generally leads to a purchase decision more often than the expectation of good quality performance.

Self-efficacy has a negative and insignificant effect on the intention to purchase, and the third hypothesis is rejected. This means that if there is a change in self-efficacy, it will not affect the intention to purchase. The rapid development of technology is beneficial in today's life, but the thing that cannot be denied is that not everyone can use technology appropriately. In e-commerce, many features are provided to make it easier for users, but not everyone can use or apply the available features, so not many people are interested in making transactions through e-commerce because they feel they cannot use the features in e-commerce. This research results align with Muslihudin & Ilmaniati (2017), which states that self-efficacy has no significant effect on purchase intention. Research conducted by Gulfranz, Sufyan, Mustak, Salminen, & Srivastava (2022) shows that self-regulation by e-commerce users hinders purchase intentions because users will be more selective and careful in buying.

Trust positively and significantly affects the intention to purchase, so the fourth hypothesis is accepted. If trust increases, the intention to purchase will also increase. Meanwhile, if trust decreases, the intention to purchase will also decrease. This research results align with Amarullah et al. (2022) who state that online trust has a significant effect on purchase intention. Research conducted by El-Said & Al Hajri (2022) shows that trust is one of the most critical aspects in the context of buying and selling online, consumers who cannot directly see products in e-commerce, trust is one of the important aspects of creating intention to purchase.

Intention to purchase has a positive and significant effect on e-commerce user satisfaction, so the fifth hypothesis is accepted. If the intention to purchase increases, e-commerce user satisfaction will increase. Meanwhile, if the intention to purchase decreases, e-commerce user satisfaction will decrease. E-commerce users who make various transactions in e-commerce have a good experience while using e-commerce. This causes users to make purchases and transactions through e-commerce frequently, a good experience leads to high satisfaction in using e-commerce. The results of this research are in line with Berlianto (2019) who states that satisfaction positively affects the intention to purchase. Previous research conducted by Tiganis et al. (2022) explained that a person's satisfaction could arise because of the motivation and desire that is achieved,

therefore, a strong desire to buy can give a person a sense of satisfaction when the purchase is achieved.

Effort expectancy has a positive and significant effect on e-commerce user satisfaction, so the sixth is accepted. This means that if effort expectancy increases, e-commerce user satisfaction will increase. Meanwhile, if effort expectancy decreases, e-commerce user satisfaction will decrease. Based on the loading factor value of the effort expectancy variable in statement item 3, it has the smallest loading factor value of 0.838. This shows that the effort expectancy variable in point 3 has a small effect on e-commerce user satisfaction. The ease of finding various needs, and the ease of accessing and using e-commerce make e-commerce the best choice for sharing various kinds of transactions that satisfy users. Various kinds of convenience felt by users greatly affect user satisfaction in using e-commerce. The results of this research are in line with Berlianto (2019); Rita et al. (2019) who states that effort expectancy has a positive effect on satisfaction.

Performance expectancy has a negative and insignificant effect on e-commerce user satisfaction, and the seventh hypothesis is rejected. This means that if there is a change in performance expectancy, it will not affect e-commerce user satisfaction. Based on the loading factor value of the performance expectancy variable in statement point 2, it has the greatest loading factor value of 0.926. This shows that the variable performance expectancy statement in point 2 has the greatest influence on e-commerce user satisfaction. If not balanced with a system that can support user satisfaction. Users who have a bad experience when using e-commerce will feel better making transactions directly because they can ensure quality and feel more confident or trust the transactions made will still make transactions directly. The results of this research are in line with Berlianto (2019) who states that performance expectancy has a positive effect on satisfaction. Research conducted by Nilashi et al. (2021) shows that performance is not a major consideration in one's satisfaction but is triggered by other, more powerful factors such as service quality.

Self-efficacy has a positive and insignificant effect on e-commerce user satisfaction, and the eighth hypothesis is rejected. This means that if there is a change in self-efficacy, it will not affect e-commerce user satisfaction. Self-efficacy affects the user in determining an action or decision, where the decision or action is carried out to achieve a goal that will be present in the future. E-commerce users who cannot use or apply the features available in e-commerce will not be interested in using e-commerce or making transactions through e-commerce because they feel they cannot use the features in e-commerce. This research results align with Berlianto (2019), who states that self-efficacy has a positive effect on satisfaction.

Trust has a positive and significant effect on e-commerce user satisfaction. Thus the ninth hypothesis is accepted. This means that if trust increases, e-commerce user satisfaction will also increase. Meanwhile, if trust decreases, e-commerce user satisfaction will also decrease. The results of this research are in line with Berlianto (2019) who states that trust has a positive effect on satisfaction. The results of other research conducted by Hong et al. (2021); Rita et al. (2019) show that trust whose expectations are fulfilled, can give a feeling of satisfaction to someone, especially in purchases. Users who have trust and trust can be maintained by the platform will bring a sense of satisfaction from the user.

Intention to purchase can mediate positively and significantly influence effort expectancy on e-commerce user satisfaction. Thus, the tenth hypothesis is accepted. The results of this research are in line with Amaral & Watu (2021) who states that effort expectancy has a significant effect

on the continuance intention of using FDA's. Berlianto (2019) states that satisfaction has a positive influence on the intention to purchase. The desire to buy will strengthen the satisfaction that arises in consumers as a boost from their expectations of spending little effort to buy.

Intention to purchase is able to mediate negatively and not significantly influence performance expectancy on e-commerce user satisfaction, so the eleventh hypothesis is rejected. The results of this research are in line with Berlianto (2019) who states that satisfaction has a positive effect on the intention to purchase. Dinda & Zuliestiana (2021) who states that satisfaction has a positive effect on the intention to purchase. Muslihudin & Ilmaniati (2017) which state that self-efficacy has no significant effect on purchase intention. Berlianto (2019) states that satisfaction has a positive effect on the intention to purchase. Intention to purchase is also not able to mediate self-efficacy on satisfaction, this is because users who have high self-efficacy are generally more careful when shopping online, so the intention to purchase is not able to strengthen the emergence of satisfaction.

Intention to purchase can mediate positively and significantly the effect of trust on e-commerce user satisfaction. Thus, the thirteenth hypothesis is accepted. This result is in line with Berlianto (2019) who states that satisfaction and trust have a positive effect on intention to purchase. Users who feel confident in e-commerce will certainly have the desire to make purchases, this desire will strengthen the feeling of satisfaction that arises as a result of using e-commerce.

5. CONCLUSION, SUGGESTION AND LIMITATION

Based on the analysis and discussion result, trust is an aspect that has a fairly strong influence on e-commerce user satisfaction. Likewise effort expectancy which has an influence on e-commerce user satisfaction. Intention to purchase is also an aspect that has a positive influence on e-commerce user satisfaction. However, self-efficacy and performance expectancy have not been able to have a positive and significant effect on e-commerce user satisfaction, this is because e-commerce users tend not to pay attention to performance expectancy and use only based on the desire to try, besides users with self-efficacy Those who are high also tend to be more difficult to believe in online business, so that it does not support the creation of satisfaction in using e-commerce. The results of this study indicate that to increase intention to purchase and e-commerce user satisfaction, several things need to be considered, including user trust must be maintained and ease of use must be considered so that users can feel satisfaction with the system.

Today's e-commerce business people must be able to build consumer or application user trust, because with high trust, application users will easily make online purchases, while well-maintained trust will give e-commerce users a sense of satisfaction. So theoretically this research shows that e-commerce can be an attractive digital marketing tool and has the potential to be used. Practically speaking, to face the growing digital era, the existence of e-commerce must be put to good use by business actors in the community, especially for MSMEs as a new medium for doing business. Therefore, it is important for MSME actors to understand the factors that cause the desire to buy and what causes users to feel satisfied, so they can develop a good strategy in carrying out digital marketing.

This research is still limited to a relatively small sample, namely in Canggu Village, Badung Regency, so it cannot summarize all the factors that influence e-commerce user satisfaction. It is hoped that further research can be carried out by increasing the size of the research sample, so that discussions regarding e-commerce user satisfaction can be studied in more detail and comprehensively. In addition, this research can still be developed by examining other factors which are also indicated to influence e-commerce user satisfaction such as service quality, perceived usefulness.

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