Analysis of the Effect of Bad Experience, Trust, Ease of Use, and Online Payment System Security on Customer Loyalty in Ecommerce.

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Abstract

This research aims to analyze the influence of bad experience, trust, ease of use, and security of online payment systems on customer loyalty on e-commerce platforms. In recent years, the growth of e-commerce in Indonesia has increased the adoption of digital payment systems, but still faces challenges such as failed transactions and data security. This research uses a quantitative approach with a survey method of 100 respondents who are active e-commerce users. The data analysis technique involves multiple linear regression to evaluate the relationship between variables.

The research results show that bad experiences do not have a direct significant influence on customer loyalty, but influence customer satisfaction which is an important mediator. Trust and ease of use have a significant positive influence on customer loyalty, with ease of use being the dominant factor. Apart from that, payment system security is also an important element in building customer trust and loyalty.

This research highlights the importance of managing an online payment system that is easy, safe and reliable to increase customer satisfaction and loyalty. E-commerce companies are advised to improve complaint handling mechanisms, increase transparency, and ensure customer data security to maintain user trust.

Keyword: Bad experience, Trust, Ease of use, Security, Customer loyalty, E-commerce.

1. Introduction

In recent years, the e-commerce industry has experienced rapid growth worldwide, including in Indonesia. This growth is driven by the increasing adoption of digital technology, particularly in online transactions that offer consumers convenience in purchasing products and services online. E-commerce has become one of the most widely used platforms by consumers because it provides flexibility in terms of time, location, and better accessibility. One of the key components that influence consumer convenience in online shopping is the payment system. The online payment system is a crucial aspect that affects customers' shopping experiences on e-commerce platforms.

Alongside the growth of digital transactions, various online payment service providers continue to innovate in offering solutions that are easy to use, fast, and secure. However, despite significant advancements in online payment technology, issues related to poor experiences, such as failed transactions, payment processing errors, and data security problems, still frequently occur. These negative experiences can negatively impact customers' perceptions and behavior.

Negative experiences with online payment systems, such as delayed transactions, failed payments, or financial losses, are often the primary reasons customers feel dissatisfied and lose trust in a specific e-commerce platform. The frustration arising from these issues can decrease customers' willingness to return to the same platform. Therefore, it is crucial for e-commerce platforms to manage and minimize problems that may cause negative experiences with payment systems to ensure customers feel comfortable and confident.

Moreover, trust in online payment systems is also a determining factor for customer loyalty. Trust is the fundamental basis of every business transaction, especially in the digital world, which is vulnerable to fraud and data breaches. Consumers are more likely to remain loyal to platforms perceived to have reliable payment systems where their data is secure and payments are processed transparently. This trust is built through consistent experiences in every transaction.

Usability also plays an important role in creating customer loyalty. An online payment system that is easy to use, with a user-friendly interface and straightforward procedures, enhances the overall user experience. The easier it is for customers to make payments, the more likely they are to continue using the platform. Conversely, if customers find it difficult or confusing to complete transactions, they may seek alternative platforms that offer greater ease.

Security is another vital element that significantly influences customer loyalty. Customers want to feel confident that their personal and financial data is well-protected. Security issues, such as

data breaches or hacking threats, can damage the reputation of e-commerce platforms and result in a loss of customer trust. With the increasing prevalence of cyberattacks, e-commerce platforms must ensure that their payment systems meet high-security standards to protect customers' data from misuse.

From the explanation above, it can be concluded that several factors influence customer loyalty on e-commerce platforms, particularly in the context of online payment systems. Negative experiences, trust, usability, and security are four key factors that must be managed effectively to maintain customer loyalty. If e-commerce platforms fail to address issues related to payment systems, it will not only affect their reputation but also reduce the number of loyal customers.

This study aims to analyze the impact of these four factors negative experiences, trust, usability, and security on customer loyalty in e-commerce platforms. By understanding the relationships among these factors, it is expected that e-commerce companies can better design strategies to enhance customer satisfaction and loyalty through the improvement of the online payment systems they offer.

2. Literature Review

2.1 Theory

Customer loyalty is a critical component determining the long-term success of e-commerce platforms. It is defined as the sustained commitment of customers to select and continue using a specific platform despite the availability of other appealing alternatives (Kotler & Keller, 2016). Loyalty consists of two main aspects: behavioral and psychological. Behaviorally, loyal customers make repeated purchases and avoid switching to competitors. Psychologically, customers develop trust and emotional satisfaction toward the platform.

Loyal customers provide significant benefits, such as frequent repeat transactions and acting as brand ambassadors by recommending the platform to others. Loyalty also reduces customer acquisition costs since retaining existing customers is more cost-effective than attracting new ones (Reichheld & Schefter, 2000). In e-commerce, competitive pricing, quality service, positive user experience, and robust payment systems are key factors driving loyalty. Platforms that create consistent and positive user experiences at every transaction stage are better positioned to sustain customer loyalty. Factors such as trust, usability, and security play a major role, as customers tend to favor platforms that ensure safe and seamless transactions

2.2 Theory 2

Negative experiences in online payment systems are a major barrier to building customer loyalty. According to Zhao et al. (2020), system failures often leave a deep negative impression on customers, especially when funds are held or lost during transactions. Such experiences lower customer satisfaction and diminish perceptions of the platform's professionalism and reliability.

Common negative experiences include:

1. **Failed Transactions**: Technical disruptions like server downtime or system incompatibility between banks cause customer frustration.
2. **Delayed Payment Confirmation**: A delay after funds are deducted creates anxiety, particularly for large transactions.
3. **Payment Information Discrepancies**: Hidden fees or price differences between order placement and payment can lead to dissatisfaction.

Financial mishaps in online transactions are less forgivable than issues such as delayed deliveries because they directly affect customer security and trust. Even a single negative experience can prompt customers to abandon a platform and switch to competitors. To mitigate these impacts, e-commerce platforms must implement quick and effective complaint-resolution mechanisms. Platforms that address issues transparently and promptly can restore trust and maintain customer loyalty.

2.3 Material and Method

This research employs a **quantitative survey-based approach** to examine the influence of negative experiences, trust, usability, and security of online payment systems on customer loyalty in e-commerce. Quantitative methods are used to test hypotheses by generating numerical data, enabling the identification and measurement of relationships between variables. The research focuses on the independent variables (negative experiences, trust, usability, and security) and their impact on the dependent variable (customer loyalty).

The target respondents are active e-commerce users with experience using online payment systems. Data collection is conducted via surveys, and the collected data is analyzed using statistical techniques such as multiple linear regression. According to Ghozali (2018), this method effectively measures the strength and direction of the influence of independent variables on dependent variables. The research is designed as cross-sectional, capturing data at a single point in time to reflect the current state of customer loyalty in e-commerce.

Analytical tools include:

- **Validity and Reliability Tests**: Ensuring measurement accuracy using Pearson's correlation for validity and Cronbach's Alpha for reliability ($\alpha \geq 0.7$ is deemed reliable).
- **Descriptive Statistics**: Summarizing respondent profiles and providing a general overview of research variables.
- **Multiple Linear Regression**: Identifying the influence of independent variables on customer loyalty.
- **Hypothesis Testing**: Using t-tests for individual variable significance and F-tests for combined variable significance. A significance level of 5% ($\alpha = 0.05$) is applied

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3.1 Design Study

The study utilizes a **quantitative research design with a survey approach**. This design is selected to gather numerical data that can objectively examine the relationships between variables. The research investigates how negative experiences, trust, usability, and security of online payment systems influence customer loyalty in e-commerce. By focusing on these variables, the study aims to test predefined hypotheses and provide measurable insights into their impacts.

The survey is distributed to **active e-commerce users** who have experience using online payment systems. The data collection method ensures representation across diverse demographics. The design is cross-sectional, where data is collected at a specific point in time to capture the current conditions of customer loyalty and perceptions of online payment systems. This approach is aligned with previous studies that measure consumer behavior trends in the digital environment (Cooper & Schindler, 2014)

3.2 Data Analysis

The data analysis process involves several steps to ensure accuracy and validity in interpreting the relationships between variables:

- **Validity and Reliability Tests**:
    - **Validity**: Ensures that the questionnaire items measure the intended variables. The Pearson correlation method is used to verify item validity.
    - **Reliability**: Tests the consistency of measurements using Cronbach's Alpha. A value of $\boldsymbol{\alpha \geq 0.7}$ indicates acceptable reliability (Ghozali, 2018).
- **Descriptive Statistics**:
    - Provides an overview of respondent demographics (e.g., age, gender) and summarizes key characteristics of each variable (e.g., frequency of negative experiences, levels of trust).
- **Classical Assumption Tests**:
    - Includes tests for **normality, multicollinearity, heteroskedasticity**, and **autocorrelation** to ensure that the data meets the assumptions of multiple linear regression.
- **Multiple Linear Regression Analysis**:
    - Explores the influence of each independent variable (negative experiences, trust, usability, security) on the dependent variable (customer loyalty). The regression model takes the form: $Y=a+b1X1+b2X2+b3X3+b4X4+eY = a + b\_1X\_1 + b\_2X\_2 + b\_3X\_3 + b\_4X\_4 + eY=a+b1X1+b2X2+b3X3+b4X4+e$ Where:
        - YYY: Customer Loyalty

        - X1,X2,X3,X4X_1, X_2, X_3, X_4X1,X2,X3,X4: Negative Experiences, Trust, Usability, and Security
        - aaa: Constant
        - b1,b2,b3,b4b_1, b_2, b_3, b_4b1,b2,b3,b4: Regression coefficients
        - eee: Error term.
- **Hypothesis Testing**:
    - **t-Test**: Assesses the significance of each independent variable's impact on customer loyalty.
    - **F-Test**: Examines the combined influence of all independent variables on the dependent variable. A significance level of $\mathbf{p < 0.05}$ is used to accept or reject hypotheses.
- **Coefficient of Determination (R^2)**:
    - Measures how well the independent variables explain the variance in customer loyalty. A higher R2R²R2 value indicates a stronger explanatory power of the model.

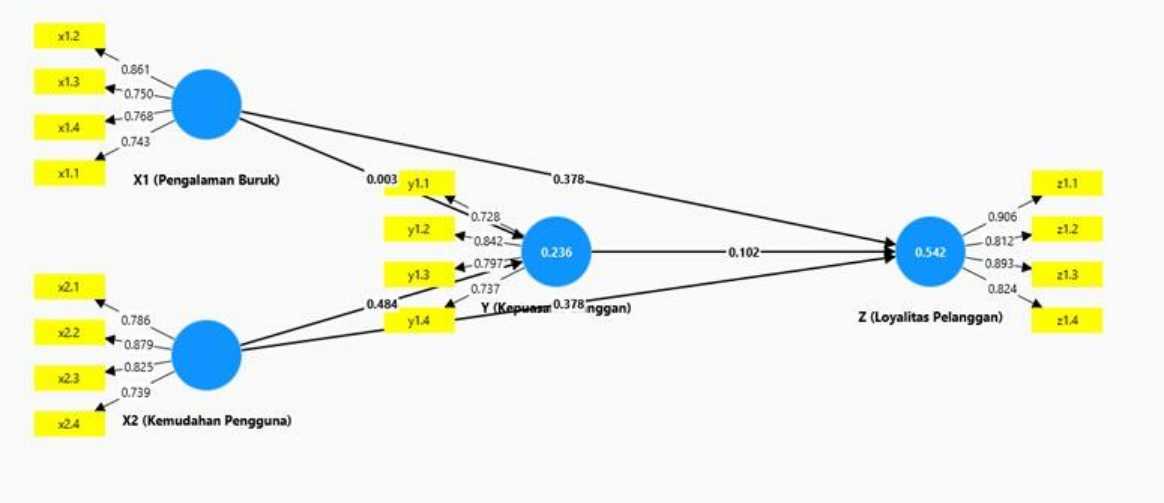
The results of this analysis provide actionable insights for e-commerce platforms to enhance their online payment systems, ultimately improving customer loyalty.

Figure 1. Research Model
(Times new roman 12pts)

4. Result

There are 3 stages in the measurement model, and the first is to analyze internal consistency. Second, evaluate the validity of the construct. Furthermore, the final step is to determine discriminant validity. The internal consistency value is obtained by assessing Cronbach alpha (CA) and Composite Reliability (CR) values, as shown in Table 2. The recommended value to meet good reliability is above 0.7.

Table 1. Convergent Validity



The figure above is a model in SEM analysis that illustrates the relationship between the latent variables Bad Experience (X1), Ease of Use (X2), Customer Satisfaction (Y), and Customer Loyalty (Z). Each latent variable is measured by its indicators, with the loading factor value indicating the strength of the relationship between the indicator and the latent variable. To ensure convergent validity, the indicator loading factor value must be above 0.7, which most of the indicators in this figure have met (for example, x2.2 = 0.879). The R^2 value shows the contribution of the independent variable to the dependent variable, where 54.2% of the variation in Customer Loyalty is explained by Bad Experience, Ease of Use, and Customer Satisfaction. These results indicate that this model has good enough validity to explain the relationship between the variables studied

Table 2. validity test

		X2 (Kemudahan Pengguna)	Y (Kepuasan Pelanggan)	Z (Loyalitas Pelanggan)
X1				
X2 (Kemudahan Pengguna)				
Y (Kepuasan Pelanggan)		0.531		
Z (Loyalitas Pelanggan)		0.734	0.406	

Table 3. R-square

	R-square	R-square adjusted
Y (Kepuasan Pelanggan)	0.236	0.220
Z (Loyalitas Pelanggan)	0.542	0.528

The table above shows that the R-square value for Y (Customer Satisfaction) is 0.236, which means the model is able to explain 23.6% of the variation in Customer Satisfaction, while the remaining 76.4% is explained by other factors outside the model. The adjusted R-square value for this variable is 0.220, slightly lower after adjusting the number of predictors. Meanwhile, for Z (Customer Loyalty), the R-square value is higher, namely 0.542, which indicates the model can explain 54.2% of the variation in Customer Loyalty, with an adjusted R-square of 0.528 after adjustment. This shows that the model has a better predictive ability for Customer Loyalty than Customer Satisfaction.

Table 4. F-square

		X2 (Kemudahan Pengguna)	Y (Kepuasan Pelanggan)	Z (Loyalitas Pelanggan)
X1			0.000	0.183
X2 (Kemudahan Pengguna)			0.180	0.155
Y (Kepuasan Pelanggan)				0.017
Z (Loyalitas Pelanggan)				

Based on the F-square table above, the values indicate how much relative influence there is between variables in the model. Variable X1 (for example, "Product Features") has a small influence on Z (Customer Loyalty) with an F-square value of 0.183, but does not contribute significantly to Y (Customer Satisfaction) with a value of 0.000. Meanwhile, variable X2 (User Ease) has a moderate influence on Y (Customer Satisfaction) with an F-square value of 0.180 and also has a small influence on Z (Customer Loyalty) with a value of 0.155. Finally, variable Y (Customer Satisfaction) has a very small influence on Z (Customer Loyalty) with an F-square value of 0.017, indicating that although there is a relationship, its contribution to Customer Loyalty is relatively low compared to other variables. Overall, X2 (User Ease) appears to be the most significant variable in influencing the results on both dependent variables.

5. Discussion

Relationships and Hypothesis Explanation

1. **H1: Negative experiences with online payment systems negatively affect customer loyalty.**
   From the diagram, there is a direct relationship between Negative Experience (X1) and Customer Loyalty (Z). The coefficient is very small (0.003), indicating a weak impact. This supports the hypothesis that negative experiences can affect loyalty, though the direct influence is insignificant.

2. **H2: Ease of use of e-commerce platforms positively affects customer loyalty.**
   Ease of Use (X2) has a direct positive relationship with Customer Loyalty (Z) with a coefficient of 0.484. This suggests that the easier a platform is to use, the higher the customer loyalty, supporting this hypothesis.

3. **H3: Customer trust in the platform positively affects customer loyalty.**
   Customer Satisfaction (Y), serving as a proxy for trust, has a direct positive relationship (0.378) with Customer Loyalty (Z). This relationship indicates that customer trust can enhance customer loyalty.

4. **H4: The security of online payment systems positively affects customer loyalty.**
   Although security is not explicitly included in the diagram, variables such as Customer

Satisfaction (Y) may have an indirect influence. This hypothesis requires further analysis for confirmation.

5. **H5: Negative experiences with online payment systems negatively affect customer satisfaction.**
   The relationship between Negative Experience (X1) and Customer Satisfaction (Y) has a negative coefficient (-0.378). This aligns with the hypothesis that negative experiences reduce customer satisfaction.

6. **H6: Ease of use of e-commerce platforms positively affects customer satisfaction.**
   Ease of Use (X2) is positively related to Customer Satisfaction (Y) with a coefficient of 0.484. This supports the hypothesis that ease of use enhances customer satisfaction.

7. **H7: Customer satisfaction mediates the relationship between negative experiences, ease of use, trust, and security with customer loyalty.**
   The role of Customer Satisfaction (Y) as a mediator is evident in the diagram:

   - Negative Experience (X1) → Customer Satisfaction (Y) → Customer Loyalty (Z).
   - Ease of Use (X2) → Customer Satisfaction (Y) → Customer Loyalty (Z).

6. Conclusion, Implication, and Recommendation

Conclusion

This study shows that bad experiences in online payment systems do not have a significant direct effect on customer loyalty, as indicated by a very small relationship coefficient (0.003). This indicates that customer loyalty does not entirely depend on the negative experiences they feel, but is more influenced by other variables. On the contrary, the ease of use of the e-commerce platform has a significant and positive effect on customer loyalty, with a coefficient of 0.484. This means that customers tend to be more loyal to platforms that provide ease of use. Customer satisfaction was found to be an important mediating variable. Bad experiences have a negative effect on customer satisfaction, which ultimately has an impact on loyalty. Meanwhile, the ease of use of the platform has a positive effect on customer satisfaction, which then increases customer loyalty. This finding underlines the importance of customer satisfaction as a major factor in maintaining customer loyalty. In addition, customer satisfaction also reflects their level of trust in the platform. Thus, platforms that are able to provide positive experiences and increase customer satisfaction are more likely to retain customers in the long term

Recommendation

Based on the research results, the strategic steps that need to be taken are to focus on efforts to increase customer satisfaction. E-commerce companies must pay attention to the design of a friendly and easy-to-use user interface, ensure the payment process runs smoothly, and provide fast and effective customer support services in resolving problems. This will help reduce the impact of bad customer experiences on loyalty. Ease of use must continue to be optimized through the development of applications and websites that are compatible with various devices. In addition, providing clear guides or tutorials for new users will improve the user experience, especially for customers who are not yet familiar with technology. Improving the security of the payment system is also very important to increase customer trust. Technologies such as data encryption, dual authentication, and digital security certification can provide a sense of security to customers. Transparency in the transaction process and providing real-time notifications can also help increase customer trust in the platform.

To expand the research, further analysis of the security aspect can be conducted to describe its influence on customer satisfaction and loyalty. Future research can also include additional variables such as platform reputation, service quality, and personalization of the user experience to provide more comprehensive insights. In addition, the use of longitudinal methods can help understand the long-term relationship between the variables in this study and customer loyalty in more depth.

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