

The Influence of Perceived Value, Trust, and Payment Convenience on Digital Purchase Satisfaction of Food Delivery Application Users

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Abstract

This research is aimed to primarily figure out the impact of perceived value, trust, and payment convenience on the satisfaction of digital purchases among users of food delivery apps in Indonesia. The soaring market for digitally ordered food also makes one wonder what are the factors that lead to consumers' satisfaction with their purchases in the digital era. Researchers applied a quantitative explanatory method and gathered data through a questionnaire that was completed by 200 respondents who are regularly using food delivery services. The sample selection was carried out through purposive sampling. Findings indicate that the three independent variables, perceived value, trust, and payment convenience, to have a positive and significant influence on digital purchase satisfaction. Moreover, this study adds to the theory of digital marketing literature and provides some practical ideas to food delivery companies on how they can enhance customer experience by offering more value, trust, and payment convenience.

Keywords: **perceived value, trust, payment convenience, digital purchase satisfaction.**

INTRODUCTION

The digital revolution is the major factor that has altered consumer habits in the food and beverage service industry (Anwar et al., 2023). The rise of food delivery services is one of the significant changes that the digital age has brought about (Bakri et al., 2023). Today, consumers are almost willing to order through food delivery platforms at any time and from any place. This event has led to a fierce competition among the digital service providers, and the level of consumer satisfaction with online purchases has become the main measure of a company's success (Gai et al., 2024; Anantadjaya et al., 2023). In such a case, a user's delight is dependent not only on the tastiness of the food but also on the entire digital transaction journey that might involve the app's usability, service speed, and payment convenience. Those who use digital means are demanding more and more in terms of value, trust, and ease of transactions in every online interaction (Dharta et al., 2024; Majid et al., 2022). Therefore, knowing the factors that influence the satisfaction of online purchases is very important, especially in a market sector like food delivery which is heavily dependent on technological innovations and changes (Hanata et al., 2023; Effendy et al., 2023).

One of the primary factors leading to the level of digital purchase satisfaction is perceived value (Mustafa et al., 2024). As an illustration can be taken food delivery apps, in which the perceived value includes the mentioned aspects such as quality of food, low prices, quick delivery, and a simple and pleasant user experience. Customers who perceive the app as benefiting them more than costing them tend to be more satisfied. Apart from perceived value, trust is also a very important factor that determines the level of user satisfaction with food delivery apps (Sudirjo et al., 2023). In the online transaction scenario, trust links closely with the security of the personal data, transparency of price, quality of service, and a company's ability to handle customer complaints (Setiawan et al., 2021; Nurhakim et al., 2021). Customers who have a high level of trust in the app are likely to feel comfortable and thus satisfy their transactions. Trust is also the main reason for reducing the perceived risks that come with digital transactions such as wrong orders, late deliveries, or payment issues (Risdwiyanto et al., 2023). Another factor without which the situation would not improve, to be exact, that is a great digital purchase satisfaction amplifier, is payment convenience. In food delivery apps, users will generally say that they are satisfied if the payment is done quickly, securely, and without any technical interference (Sjoraida et al., 2023). Besides, the option of selecting the payment methods makes users feel that they are in control of their buying process, which eventually leads to customer satisfaction and loyalty (Setiadi et al., 2023).

Given this situation, the investigation is to find out how the perceived value, trust, and payment convenience affect the digital purchase satisfaction of users of food delivery apps in Indonesia. Theoretically, the study will add to the current research that is available about digital consumer behavior with a particular focus on factors that lead to the satisfaction of users, especially app-based services. Besides, it is an essential element in the development of a conceptual model that combines value, trust, transaction convenience, and digital satisfaction. The outcomes of this study are that the results may be used by the food delivery service providers as a guide for the development of user-experience-centric strategies that also include the facilitation of the payment system and brand reputation creation based on the trust of the consumer. Enterprises that understand the complex interrelations of these variables can not only deliver pleasing digital shopping experiences but also generate customer loyalty that will be stronger than the rival competition in the technology-based foodservice industry.

METHOD

This study adopts a quantitative method of explanation in order to investigate how perceived value, trust, and payment convenience affect digital purchase satisfaction in the case of food delivery app users in Indonesia. The sample for this research consisted of food delivery app users that are active mostly in urban areas of Indonesia and these apps include GoFood, GrabFood, and ShopeeFood. It was decided that 200 respondents would comprise the sample, and purposive sampling would be used for this study. The criteria for selecting respondents were explicitly stated as follows: (1) food delivery app users who have made at least three transactions within the last three months, (2) aged 18 to 40 years to cover the active digital economy users' group, (3) having knowledge about digital payment methods, and (4) being able to and willing to completely fill out the questionnaire. Prior to data collection, the research instrument was validated and its reliability established through validity and reliability tests. The validity test was carried out via a t-test (item-total correlation) in which it was ruled that an item is valid if its correlation value is more than 0.30 and its significance value is less than 0.05. For the reliability test, Cronbach's Alpha was used with the condition that an α value above 0.70 is indicative of an adequate level of reliability for the corresponding

research construct. The study performed multiple linear regression analyses to determine the nature of the relationships among variables using SPSS software version 26 for assistance.

RESULT AND DISCUSSION

An examination through the use of multiple linear regression was conducted in order to understand the combined effect of perceived value, trust, and payment convenience on the digital purchase satisfaction. The simultaneous test or F test) results showed that the calculated F value of 64.78 was greater than the F-table of 3.05 at a significance level of 0.000 < 0.05, thus confirming that the overall regression model is significant. Hence, this is a strong indication that the three independent variables as a whole have a significant impact on the level of digital purchase satisfaction of users of food delivery apps. The coefficient of determination (R^2) test results showed a value of 0.73, which implies that perceived value, trust, and payment convenience can account for 73% of the changes in digital purchase satisfaction, while other variables that are not included in the model, such as service quality, price perception, and user emotional factors, account for 27% of the changes. The partial test (t test) showed that all independent variables had a positive and significant impact on the dependent variable since each calculated t value was greater than the t-table (1.97) and the significance value was lower than 0.05. This serves as evidence that the greater the value, trust, and ease of payment experienced by consumers, the more satisfied they are with digital purchases made through food delivery apps.

The study's findings signal that perceived value positively and significantly influenced user's digital purchase satisfaction regarding food delivery app. In other words, what the customers think about the benefits of their purchase process in relation to the costs, becomes the main factor for them to express their satisfaction with the digital transaction. The at-home customers for food delivery services consider value in terms of food quality, speed of delivery, ordering convenience, and price appropriateness for the service provided. Besides, the customers are also encouraged to think positively about the service when the company offers promotions, discounts, or loyalty points. Unhindered by the problems with the app, when customers feel that the app gives them as much benefits as they expected or even more, they become happy with the app and are willing to stay loyal to it. The competition among food delivery services is so fierce that perceived value is not only influenced by price and quality, but it also involves the whole digital experience such as the app's interface, the clarity of the information, and the performance of the system. Thus, the service providers should constantly develop the functional and emotional value so that customers consider each transaction as a source of real benefits and a good experience.

Perceived value was not the only factor that was trust had a positive and significant influence on digital purchase satisfaction. This showed that the user's trust in the food delivery platforms was the main determining factor for their digital transaction satisfaction. When users' personal data is protected, costs are clear, and the system is trusted to process orders, then they will start to trust. Users of digital services frequently endure the uncertainties of delayed delivery, wrong orders, or sub-standard products. Trust is what helps to eliminate this risk. A company that is honest and responds promptly to complaints will create an atmosphere of safety and satisfaction. In the case of food delivery, trust is not only about payment security but also about service reliability and partner drivers' professionalism. The more the customers trust the app, the more they will be satisfied and the more they will use the same app for repeat purchases.

The research, in fact, shows that the convenience of payment has a significant positive effect on the satisfaction of digital purchases. Consequently, this means that the payment process's easiness and comfort are the factors that mainly lead to the positive user experience.

In the food delivery industry, consumers want a payment method that is quick, safe, flexible, and without any problems. The different payment options e-wallets, debit/credit cards, and money transfers that are available to the customers give them the freedom to choose how they want to pay them as per their liking. Payment confirmation speeds that are rapid, financial data that is secure, and good integration with digital wallets all work together to facilitate the transaction and lower the customers' cognitive load during the transaction. Consequently, food delivery application providers need to continue the competition and attract customers by introducing convenient solutions in the form of fast and well-integrated payment systems.

CONCLUSION

The results of the present study indicate that perceived value, trust, and payment convenience are some of the factors that contribute to the satisfaction of a digital purchase of food delivery app users in Indonesia. These factors influenced the satisfaction in a positive and significant way. Accordingly, satisfaction in digital transactions is not even a matter of the quality of the food product alone, but also depends on the perceived value of the benefits, the level of trust in the platform, and the ease of the payment process. Perceived value works through the right price, benefits, and user experience; trust makes the consumer feel safe and confident in the service provider's reliability; while payment convenience brings comfort and saves time which, in turn, make the transaction more comfortable. From the perspective of management, food delivery app companies should concentrate on value offering policies such as price cuts, bundling, and loyalty programs; upgrade system reliability, data security, and information transparency to gain trust; and continue to innovate fast, secure, flexible, and integrated payment methods. In such a way, firms will be able to increase customer satisfaction, encourage customer loyalty, and create a sustainable competitive advantage even when the industry of digital services is changing rapidly.

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