

**THE EFFECT OF CUSTOMER EXPERIENCE, CUSTOMER
RATING, PERCEPTION OF USEFULNESS AND PERCEPTION OF
CONVENIENCE OF QRIS ON THE EFFICIENCY OF DIGITAL
PAYMENTS ON CONSUMERS OF FORE COFFEE
MEGA MALL BATAM CITY
(Study On Active Students Of Unrita Management Program)**

**Magneta Hisyam¹, Mega Mustika^{2*}, Rimayang Anggun. L.P Ramli³, Denny Ammari
Ramadhan⁴**

^{1,2,3} Faculty of Economics and Business, Universitas Riau Kepulauan, Batam Indonesia

⁴ Doctoral Student, Postgraduate Program of Management Science, Indonesia School of Economics
(STIESIA)

*Corresponding Author: magneta@feb.unrika.ac.id

Abstract: This study aims to determine the Influence of Customer Experience, Customer Rating, Perception of Usefulness and Perception of Ease of QRIS (Quick Response Code Indonesian Standard) on Digital Payment Efficiency for Consumers of Fore Coffee Mega Mall, Batam City. This type of research uses a quantitative method. In this study, there was a population of 340 people and the sampling technique used the Likert scale and for testing it used the Statistical Product and Service Solution (SPSS) version 20 program. The data was processed using the SPSS V 23 application. The results of this study indicate that customer experience has a positive and significant effect on digital payment efficiency. Customer rating has a positive and significant effect on digital payment efficiency, perception of usefulness has a positive and significant effect on payment efficiency and perception of ease has a positive and significant effect on payment efficiency. This can be seen from the results In this study, there are results from data processing obtained with a calculated F value of $19.278 > 2.40$ F table and a significance of $0.000 < 0.05$ whose decision H5 is accepted.

Keywords: Customer Experience, Customer Rating, Perception of QRIS Usefulness, Perception of QRIS Ease

1. Introduction

Technology is something that has always coexisted with the life of modern society today. Technology that continues to develop along with the passage of time is born from human thought with the aim of facilitating its activities which are then applied in various sectors of life (Marpaung, 2020).

The development of advanced technology and information will help the growth of the digital economy and accelerate the financial inclusion of a country. One form of implementation is non-cash transaction payments. Along with the increase in access to technology in digital payments, currently a new service has been developed in the form of a digital wallet (e-wallet), as the successor to electronic money This digital wallet allows users to store a certain amount of funds at a certain nominal amount in the application that can be accessed through a gadget. In Indonesia, there are several digital

wallet applications that are popular among the public, such as OVO, GoPay, Dana, Doku and LinkAja (Oktaviana Banda Saputri, 2020).

Technology plays a very important role in streamlining everything we do, including in terms of payments. The launch of QRIS by Bank Indonesia is one of the efforts to streamline digital payments. It is hoped that QRIS can make digital payments efficient, because with only one QR code can be used by various mobile banking applications and digital wallets. Seeing that the implementation of QRIS is not in line with the facts in the field, researchers feel the need to conduct research on QRIS, especially related to its influence on the efficiency of digital payments. This needs to be done because according to the results of Marissa's research, efficiency in transactions has an influence on interest in reusing electronic money (Marisa Ginting, 2014).

The QRIS payment method is considered to be able to provide many benefits such as real-time transactions, where business actors can transact directly just by scanning the existing QRIS code. In addition, QRIS is considered to have a very good security system to prevent money laundering and is equipped with KYC (*Know Your Customer*). Finally, QRIS is considered to be able to support the realization of financial inclusion, where many people, especially business actors, can experience the convenience of transacting through QRIS. They no longer need to have difficulties when transacting with others with different methods. The emergence of the QRIS payment mode is certainly a very good thing, especially during the pandemic. Because, the pandemic seems to confirm QRIS as one of the payment methods that is increasingly adopted by people.

The perception of ease of use of technology is interpreted as a measure where a person believes that the technology is easy to understand and easy to use. *Perceived ease of use* is defined as the degree to which a person believes that technology is easy to understand.

2. Literature Review

Customer Experience

According to Bern Schmitt in his book Customer Experience Management, which is a continuation of his book entitled Experiential Marketing. Experience is a personal event that occurs in response to some stimulus that gives rise to an experience. The experience is based on the entirety of each event in each individual's life. A positive experience felt by customers can build the company's image and arouse their interest in becoming loyal customers. In general, experience has meaning as a result of an individual's interaction with his environment. Based on this general meaning, in particular, Customer Experience can be translated as a result of consumer interaction with a product, company or other parts of the organization, which causes a reaction. Customer Experience is simply a process, strategy and implementation of a company to manage customers with its experience with a product or service (Chandra & Fandy, 2014).

Customer Rating

Definition of Online Customer rating according to (Ahmad Fakri, Imam Baihaqi, & Berto Mulia Wibawa, 2016) Rating is a part of a review that uses the form of a star symbol rather than a text form in expressing opinions from customers. Rating can be interpreted as an assessment of a user's preference for a product towards their experience, referring

to the psychological and emotional state they experience when interacting with a virtual product in a mediated environment.

Rating can be interpreted as an assessment of the user's preference for a product towards the consumer experience referring to the psychological and emotional state that consumers undergo towards a product (Li & Zhang, 2021). The stars listed in each review are useful for promoting how the product is portrayed. Rating disclosure is consumer opinion on a certain scale. A popular rating scheme for ratings in online stores is to give stars. The more stars you get, the better your sales rank will be. According to (Ahmad Fakri, Imam Baihaqi, & Berto Mulia Wibawa, 2016), there is a link between ratings and the level of customer decision-making. They found that the effect of customer ratings on ratings before deciding to buy something depends on how often these customers rate a product.

Perception of the Benefits of Quick Response Code Indonesian Standard (QRIS)

Perceived usefulness is defined as the extent to which a user of a technology is believed to be beneficial to 19 or 20 people who use it. According to Jogianto, in Ashif, technology users will have an interest in using technology if they feel that the technology system is useful and easy to use. Usefulness also affects convenience but not the other way around. The use of the system will use the system if it is useful, whether the system is easy to use or not used (Ashif Syifa'ul Qulub, 2019).

Persepsi Kemudahan Quick Response Code Indonesian Standard (QRIS)

The perception of ease of use of technology is defined as a measure in which a person believes that the technology is easy to understand and easy to use 22 23. Perceived ease of use is defined as the degree to which a person believes that technology is easy to understand. In the increasingly advanced digital era, traditional payment systems are beginning to be abandoned for the sake of ease and security of transactions. One of the electronic payment methods that is now popular is the Quick Response Code Indonesian Standard (QRIS). Based on statistical data owned by the Indonesian Payment System Association (ASPI), the volume of QRIS transactions reached 112 million transactions as of September 2022. This number has increased by 53 million transactions when compared to the transaction volume at the end of 2021. Utilizing QRIS services also has a positive impact on business sales. By simplifying the payment process, QRIS increases efficiency and consumer convenience. Consumers tend to be more interested in shopping at stores or stalls that provide QRIS payment options. There are several reasons why many business people finally decide to use QRIS services. First, the rapid growth of digital payment users makes QRIS the right solution to follow this trend. In addition, the Indonesian government also supports the adoption of QRIS through regulations. QRIS is also a payment standard set by Bank Indonesia so as to provide trust and guarantee for business people.

Sistem Pembayaran

A payment system is a system that includes a series of rules, institutions, and mechanisms used in the process of transferring funds with the aim of fulfilling an obligation arising as a result of an economic activity. In general, a payment system is a system used to transfer a certain amount of money from one party to another. Payment systems can be carried out through various media, ranging from payment systems that use simple means of payment

to payment systems that are carried out through a complex process involving various institutions and their rules (Bank Indonesia, 2011). The payment system is an inseparable part of a country's financial and banking system. The success of the payment system will be able to support the development of the financial and banking system, on the other hand, the risk of instability or failure in a country's payment system will have a negative impact on the stability, smoothness, and overall economic activities. Regarding these problems, the payment system needs to be maintained and supervised for security, as well as controlled by an independent state institution, and generally carried out by the Central Bank.

Efficient

According to the Great Dictionary of the Indonesian Language, efficiency is the way (effort, work) in carrying out something (without wasting time, energy, cost), usefulness, appropriateness (Ministry of National Education, 2010).

According to the Great Dictionary of Economics, efficiency is the relationship or comparison between the output factor of goods and services with inputs that are scarce in a unit of work, or the determination of the way (effort, work) in carrying out something (by not wasting time, energy, and cost). According to Sedarmayanti, the definition of work efficiency is the best comparison between a work done and the results achieved by the work in accordance with the targeted, both in terms of quality and results, which include optimal use of time and maximum quality of work. Working with efficiency is working with movement, effort, time, which is as little as possible, by using a simple way of working, the use of tools that can help speed up the completion of tasks and save movement and energy, then a person can be said to work efficiently and obtain satisfactory results (Sedarmayanti, 2002).

3. Method

Types and Design of Research

This type of research is a quantitative approach with an associative method. According to Sugiyono, in Sandu, the quantitative research method can be interpreted as a research method based on the philosophy of positivism, used to research on a specific population or sample (Sandu Siyoto dan Ali Sodik, 2015).

This research will be conducted on consumers of Fore Coffee Mega Mall, Batam City which is located at Jl. Engku Putri No.1, Belian, Batam Kota District, Batam City, Riau Islands 29461, Indonesia. The research to be carried out is quantitative research. This study aims to find out how the Influence of Customer Experience, Customer Rating, Perception of Usefulness and Convenience of QRIS (*Quick Response Code Indonesian Standard*) on Digital Payment Efficiency in Consumers of Fore Coffe Mega Mall Batam City.

Population and Sample

Population is a generalization area consisting of: objects/subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then drawn conclusions (Sugiono, 2017). In this study, the population is several consumers from Fore Coffee with a total of 2281 people. The sample is part of the number and

characteristics that a population possesses and is carefully selected from that population (Arfan Ikhsan, 2014). The sampling technique used in this study is *accidental sampling*.

Research Instruments

1. Validity Test

Validity test is a method to determine the reliability and accuracy of an instrument, The *product moment correlation formula* is used to test the validity of the concept. The statistical formula of the Pearson Correlation technique was used to assess the validity of the research instrument (questionnaire).

2. Reliability Test

The reliability test as proposed by Yolanda & Wijanarko (2018) aims to determine the level of reliability of reliable instruments as a tool to collect accurate data. If Cronbach's alpha of a test is more than 0.60, then the study is considered reputable.

Data Analysis Techniques

1. Classical Assumption Test

Normality Test

According to Ghozali (2018), the normality test aims to find out whether each variable has a normal distribution or not. There are two ways to detect whether the *residual* is normally distributed or not, namely by graph analysis and statistical tests.

Multicollinearity Test

The Multicollinearity Test aims to test whether the regression model finds a correlation between independent (independent. If multicollinearity is found, then the variable regression coefficient is indeterminate and the error is infinite (Ghozali, 2018). According to Ghozali (2018), if the independent variables correlate with each other, then these variables are not orthogonal. The otogonal variable is an independent variable equal to zero.to detect or not multicollinearity in the regression model can be seen from the values of *Tolerance* and *Variance Inflation factor* (FIV).

Heteroscedasticity Test

The Heteroscedasticity test aims to test whether there is a variance inequality or *residual from* one observation to another in the regression model. If the variance from the residual of one observation to another is fixed, then it is called homoskedasticity and if it is different, it is called heteroscedasticity.

A good regression model is Homoskedasticity or no Heteroscedasticity. According to Ghozali (2018), the symptoms of heteroscedasticity can be tested using the Glejser test, namely by regressing the *residual absolute value* to the independent variable. Heteroscedasticity with the Glejser test does not occur if none of the statistically significant independent variables affects the dependent variable or it can be said that the data does not have heterokedasticity symptoms if the value of $\text{sig} > 0.05$ occurs.

Analysis of Regresi Linier Berganda

Multiple linear regression analysis is used by researchers, when the researcher intends to predict how the dependent variable will be in place, when two or more dependent variables are manipulated. The model of the multiple linear regression equation is as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Information:

Y = variabel depend

a = constant

B1, B2, B3 = coefficients of square lines

X1, X2, X3, = independent variable

e = error/intrusive variable

Uji Hipotesis

Statistical Test T (Partial Test)

According to Ghozali (2018), the statistical t test basically shows how far the influence of one independent variable individually in explaining the dependent variable. To test the correlation as follows (Sugiyono, 2019);

$$t = r \frac{\sqrt{n-2}}{\sqrt{1-r^2}}$$

Information:

t = Distribution t

r = correlation coefficient

n = number of research respondents

Statistical Test F (Simultaneous Test)

According to Ghozali (2018), the statistical f test basically shows together the bound variables. Whether all independent variables included in the model have the influence of independent variables together (smultan) on the change in the value of the dependent variable, is carried out through testing the magnitude of the change in the value of the dependent variable which can be explained by the change in the value of all independent variables, for that it is necessary to carry out the f test. from the results of the research.

$$F = \frac{R^2(n-K-1)}{K(1-R^2)}$$

Information:

F = f-count which is then compared to f-table

R² = Double correlation coefficient

K = Number of independent variables

n = Number of researchers' samples

Determination Coefficient Analysis (R²)

According to Ghozali (2018), the determination coefficient (R²) essentially measures how capable the model is at explaining the variation of dependent variables. The value of the determination coefficient is between zero and one. A small R² value means that the ability of the independent variable to explain the variation of the dependent variable is very limited. A value close to one independent variable provides almost all the

information needed to predict the variation of the dependent variable. The criteria are as follows:

- a. 0-25 : Weak correlation (considered non-existent)
- b. 0.26-0.50 : sufficient correlation
- c. 0.51-0.75 : Strong correlation
- d. 0.76-1.00 : Very strong correlation

4. Results And Discussion

Validity Test Results

After the research data in the form of answers from the research respondents is collected, then data tabulation is carried out and testing is carried out on the quality of the collected data. The data quality test is carried out by validity test. The validity value of a statement item can be known by looking at the *Corrected Item-Total Correlation* value and then comparing it with the table. The validity testing criteria are as follows:

1. If the value of r calculated $> r$ table, then the item or is valid.
2. If the value of r calculated $< r$ table, then the item or is invalid.

To strengthen the results of the validity test, a retest was carried out on 340 research samples at Fore Coffee Mega Mall based on the r table, it can be known that the r value of the table for the sample amounted to 340 people with a significant level of 5%, with the formula $df = 340 - 2$, then the r value of the table is 0.113, The following are the results of the validity test of each of the research variables:

1. Facility Variable Validity Test Results (X1)

The results of the validity test of *the customer experience* variable according to the SPSS processing results table are as follows:

Table 1. Results of the Validity Test of the Customer Experience Variable (X1)

No	Statement	R Calculate	R Table	Information
1	X1.1	0,698	0.113	Valid
2	X1.2	0,350	0.113	Valid
3	X1.3	0,333	0.113	Valid
4	X1.4	0,256	0.113	Valid
5	X1.5	0,485	0.113	Valid

Source: Primary Data Processing Results, 2024

From the SPSS results, the value for the facility variable for all the results above all statements is greater than the r value of table 0.113, then the statement item is declared valid

2. Results of the Validity Test of the Customer Rating Variable (X2)

The results of the validity test of the *Customer Rating* variable in accordance with the SPSS processing results table are as follows:

Table 2. Results of the Validity Test of the Variable Customer Rating (X2)

No	Statement	R Calculate	R Table	Information
1	X2.1	0,500	0.113	Valid
2	X2.2	0,451	0.113	Valid
3	X2.3	0,511	0.113	Valid
4	X2.4	0,510	0.113	Valid
5	X2.5	0,722	0.113	Valid

Source: Primary Data Processing Results, 2024

From the SPSS results, the value for the *Customer Rating* variable for all the results above is greater than the r value of table 0.113, then the statement item is declared valid.

3. Results of the Validity Test of Utility Perception Variables (X3)

The results of the validity test of the Perception of Usefulness variable in accordance with the table of SPSS processing results are as follows:

Table 3. Results of the Validity Test of Utility Perception Variables (X3)

No	Statement	R Calculate	R Table	Information
1	X3.1	0,692	0.113	Valid
2	X3.2	0,714	0.113	Valid
3	X3.3	0,412	0.113	Valid
4	X3.4	0,366	0.113	Valid
5	X3.5	0,788	0.113	Valid
6	X3.6	0,499	0.113	Valid

Source: Primary Data Processing Results, 2024

From the SPSS results, the value for the benefit perception variable for all the above results is greater than the r value of table 0.113, then the statement item is declared valid.

1. Results of the Validity Test of the Ease Perception Variable (X4)

The results of the validity test of the convenience perception variable according to the SPSS processing results table are as follows:

Table 4. Results of the Validity Test of Convenience Perception Variables (X4)

No	Statement	R Calculate	R Table	Information
1	X4.1	0,332	0.180	Valid
2	X4.2	0,479	0.180	Valid
3	X4.3	0,369	0.180	Valid
4	X4.4	0,458	0.180	Valid
5	X4.5	0,435	0.180	Valid
6	X4.6	0,558	0.180	Valid

Source: Primary Data Processing Results, 2024

2. Results of the Validity Test of Digital Payment Efficiency Variables (Y)

The results of the validity test of digital payment efficiency variables in accordance with the SPSS processing results table are as follows:

Table 5. Results of the Validity Test of Digital Payment Efficiency Variables (Y)

No	Statement	R Calculate	R Table	Information
1	Y1	0,445	0.113	Valid
2	Y2	0,488	0.113	Valid
3	Y3	0,239	0.113	Valid
4	Y4	0,444	0.113	Valid
5	Y5	0,456	0.113	Valid
6	Y6	0,368	0.113	Valid
7	Y7	0,418	0.113	Valid
8	Y8	0,473	0.113	Valid

Source: Primary Data Processing Results, 2023

From the results of SPSS, the value for the digital payment efficiency variable for all the above results is greater than the r value of table 0.113, then the statement item is declared valid.

Reliability Test

To strengthen the results of the validity test, 340 research samples were retested at Fore Coffee Mega Mall

Table 6 Reliability Test Results

Variable	Number of items question	Cronbach alpha	Rule of thumb	Results
Costumer Experience (X1)	5	,734	0,6	Reliable
Costumer Rating (X2)	5	,679	0,6	Reliable
Perception of Usefulness (x3)	6	,823	0,6	Reliable
Perception of Convenience (x4)	6	,656	0,6	Reliable
Payment Efficiency (Y)	8	,754	0,6	Reliable

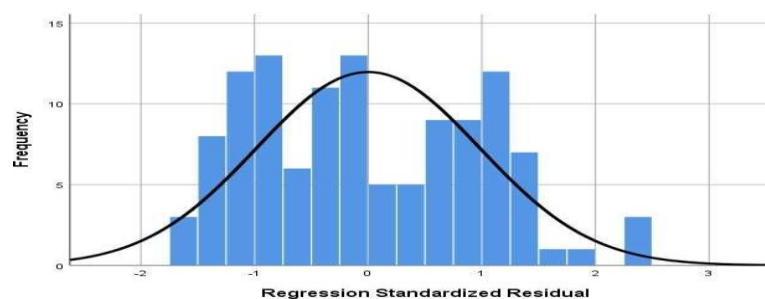
Source: Primary Data Processing Results, 2024

If the reliability value is less than 0.6, the measuring tool used is not reliable. From the table above, the *Cronbach's Alpha* value of all variables > 0.6. This means that the measuring tools used are reliable or reliable

Normality Test

The following are the results of the normality test obtained with the help of SPSS version 20.

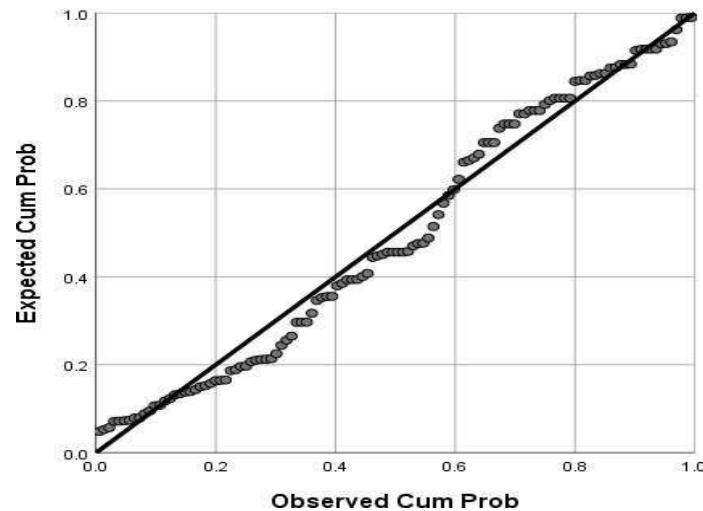
Figure 1. Normality Histogram Chart



Source: Primary Data Processing Results, 2024

The results of data processing in Figure 1 have a histogram graph. It can be seen that the data spreads symmetrically and forms a bell. Then the data is declared to meet the assumption of normality.

Figure 2. P-P Plot Normality Chart



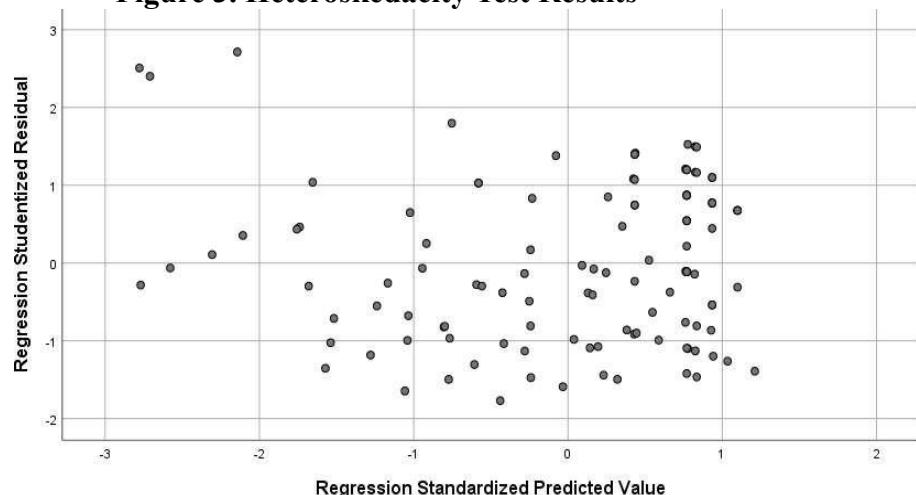
Source: Primary Data Processing Results, 2024

From the Normal *P-P Plot of Regression* figure, it can be seen that the points spread around the diagonal line and follow the diagonal line, thus it can be interpreted that the regression model meets the assumption of normality

Uji Heteroskedastisitas

The following are the results of the heteroscedasticity test presented by the researcher

Figure 3. Heteroskedacity Test Results



Source: Primary Data Processing Results, 2024

Based on figure 3, there is no heteroscedasticity problem. This is evidenced by the random or irregular spread points and spread both above and below the number 0 on the Y axis and do not form a certain pattern, so it is concluded that in this test there is no heteroscedasticity.

Multicollinearity Test

Table 7. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	BRIGHT
1 (Constant)		
<i>Costumer Experience</i> (X1)	.480	2.050
<i>Costumer Rating</i> (X2)	.305	3.280
Perception of Usefulness (x3)	.364	2.750
Perception of Convenience (x4)	.575	1.739

Source : Primary Data Processing Results, 2024

From the table above, the VIF value of all independent variables < 10 and tolerance < 0.10. It can be interpreted that the regression model is free of multicollinearity

Multiple Linear Regression Analysis

Table 8. Multiple Linear Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
(Constant)	4,231	3,743	
<i>Costumer Experience</i> (X1)	,502	,148	,390
<i>Costumer Rating</i> (X2)	,303	,174	,253
Perception of Usefulness (X3)	,315	,120	,349
Perception of Convenience (X4)	,251	,119	,322

Source: Primary Data Processing Results, 2024

Based on the results of data processing in table 4.11 above, the multiple linear regression equation can be obtained as follows.

$$Y = 4,231 + 0,502X_1 + 0,303X_2 + 0,315X_3 + 0,251X_4$$

Means:

1. The value of the constant (a) is 4.231. This means that if the independent variable is assumed to be zero (0), then the payment efficiency is 4.231
2. The value of the regression coefficient of *the customer experience* variable was 0.502. This means that every increase in perception of customer *experience* by 1 unit will increase payment efficiency by 0.502 and vice versa assuming other variables remain

3. The value of the regression coefficient of the customer *rating* variable was 0.303. This means that every increase in *customer rating* by 1 unit will increase payment efficiency by 0.303 and vice versa assuming other variables remain
4. The value of the regression coefficient of the benefit perception variable was 0.315. This means that every increase in the perception of usefulness by 1 unit will increase the efficiency of payment by 0.315 and vice versa assuming the other variables are fixed.
5. The value of the regression coefficient of the convenience perception variable was 0.251. This means that every increase in the perception of convenience by 1 unit will increase the efficiency of payment by 0.251 and vice versa assuming other variables are fixed.
6. Standard *error* (e) is a random variable and has a probability distribution that represents all factors that have an influence on Y but are not included in the equation

Test t (partial)

Table 9 Results of t Coefficientsa Test

Model	Unstandardized Coefficients	Standardized Coefficients		t	Mr.
	B	Std. Error	Beta		
1 (Constant)	4,231	3,743		1,130	0,261
Customer Experience (X1)	,502	,148	,390	3,389	0,001
Customer Rating (X2)	,303	,174	,253	2,739	0,004
Perception of Usefulness (x3)	,315	,120	,349	2,620	0,001
Perception of Convenience (x4)	,251	,119	,322	2,896	0,002

Source: Primary Data Processing Results, 2024

Based on table 12, it can be known as follows:

1. *Customer Experience*, it is known that the calculated t-value is $3,389 > 1,649$ t-value of the table or the significance value is $0.001 < 0.05$. Based on the results obtained, it can be stated that H1 is accepted, meaning that partially variable *customer experience* has a significant effect on payment efficiency
2. *Customer Rating*, it is known that the calculated t-value is $2,739 > 1,649$ table t-value or significance of $0.004 < 0.05$. Based on the results obtained, it can be stated that H2 is accepted, meaning that partially the *customer rating variable* has a significant effect on payment efficiency.
3. Perception of Benefit, it is known that the t-value is calculated as $2,620 > 1,649$ t-value of the table or significance is $0.001 < 0.05$. Based on the results obtained, it can be stated that H3 is accepted, which means that partially the variable of the perception of benefits has a significant effect on the efficiency of payments
4. Perception of Convenience, it is known that the calculated t-value is $2,896 > 1,649$ table t-value or significance of $0.002 < 0.05$. Based on the results obtained, it can be

stated that H4 is accepted, which means that partially the variable of perception of convenience has a significant effect on payment efficiency.

Test F (Simultaneous)

Table 10 Test Result F

	Model	Sum of Squares	Df	Mean Square	F	Mr.
1	Regression	395,995	5	98,999	10,452	,000b
	Residual	1070,318	334	9,492		
	Total	1466,314	339			

Source: Primary Data Processing Results, 2024

From the results of the SPSS processing above, showing the F value of $10,452 > 2.40$ F table and the significance of $0.000 < 0.05$, the decision taken is H5 accepted. This means that the variables of *customer experience*, *customer rating*, perception of usefulness, perception of convenience together have a significant effect on the efficiency of digital payments in consumers of Fore Coffee Mega Mall Batam City

Determination Coefficient Test (R2)

Table 11. Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.720a	.770	.744	2,078

Source: Primary Data Processing Results, 2024

An R value of 0.720 was obtained, meaning that the correlation between variables and digital payment efficiency was 72.0%. The *adjusted R Square* value obtained was 0.744, which means that the percentage of contribution of the variables of *customer experience*, *customer rating*, perception of usefulness, perception of convenience in the regression model was 74.4%. While the remaining 25.6% is influenced by other variables that are not included in this regression model. Based on the results of the analysis, it can be concluded that *customer experience*, *customer rating*, perception of utility, perception of convenience together are able to make a large or strong contribution to the efficiency of digital payments in consumers of Fore Coffee Mega Mall Batam City

Discussion

The Influence of *Customer Experience* on Payment Efficiency

In this study, there are results from data processing that the known *customer experience* variable has a calculated t value of $3,389 > 1,649$ table t values or a significance value of $0.001 < 0.05$ whose H1 decision is accepted, in conclusion the *customer experience* partially has a positive effect on the efficiency of digital payments. So the impact on this research greatly affects the efficiency of payment. A positive customer experience can

increase efficiency in the payment process, consumers who have used the service will be faster in the payment process in front of the cashier and also a positive experience when shopping, such as a comfortable store atmosphere, good service, and quality products, can give a positive impression on customers. This research is in line with the results of Yunita Oktaviani's (2023) research entitled The Influence of Service Quality, Price and Customer Experience on Salsabila Grocery Wholesale Customer Satisfaction

The Effect of Customer Rating on Payment Efficiency

In this study, there are results from data processing that it is known that *the customer rating* variable has a calculated t value of $2,739 > 1,649$ table t values or a significance of $0.085 < 0.05$ whose decision is H2 accepted, the conclusion is *that customer rating* partially has a positive effect on the efficiency of digital payments. With the guarantee of high ratings given by consumers, the products are as expected by consumers, *ratings* or product ratings made by consumers online can be used as one of the tools for other consumers to assess the quality of products in shopping. Fore Coffee consumers will be asked to provide an assessment after the purchase transaction. This research is in line with Friska's (2023) research entitled The Influence of Rating and Online Customer Reviews on Purchase Decisions on Fashion Products on the Shopee Marketplace

The Effect of Perception of Usefulness on Payment Efficiency

In this study, there are results from data processing that it is known that the variable of perception of benefits has a calculated t value of $2,620 > 1,649$ table t values or a significance of $0.010 < 0.05$ whose decision is H3 accepted, in conclusion the perception of benefits partially has a positive effect on the efficiency of digital payments such as improving work performance can make digital payments efficient. This research is in line with Rangkuti's (2024) research entitled The Influence of Perception of Benefits and Convenience on Digital Payment Efficiency Using the Quick Response Code Indonesian Standard (QRIS) (Study on the Community in Belitang District, East OKU Regency, South Sumatra Province).

The Effect of Perception of Convenience on Payment Efficiency

In this study, there are results from data processing that are known that the perception of convenience variable has a t-value of $2,896 > 1,649$ t-value of the table or a significance of $0.002 < 0.05$ whose decision is H4 accepted, in conclusion the perception of convenience partially has a positive effect on the efficiency of digital payments. This shows that the easier a system is to use, the more a person will choose to use the system, but on the other hand, if a system is difficult to use, then someone will not use the system. This research is in line with Mustika Wati's (2023) research entitled The Influence of Perception of Benefits, Ease of Use, and Risks on the Decision to Use the Quick Response Code Indonesian Standard (Qris) in an Islamic Economic Perspective (Study on the Community in Terbanggi Besar District, Central Lampung Regency).

The Influence of Customer Experience, Customer Rating, Perception of Utility, Perception of Convenience on Payment Efficiency

In this study, there are results from data processing obtained with a calculated F value of $19,278 > 2.40$ F table and a significance of $0.000 < 0.05$ whose decision is H5 accepted. The conclusion is that the variables of *customer experience*, *customer rating*, perception of usefulness, perception of convenience together have a positive effect on the variable of digital payment efficiency. This research is in line with the research of Diah Mustika Sari (2023), Fani Rangkuti (2021) who stated that this variable has a positive effect on the dependent variable of digital payment efficiency.

5. Conclusions And Suggestions

Conclusion

1. There is a significant influence between *customer experience* and digital payment efficiency.
2. There is a significant influence between *customer ratings* on the efficiency of digital payments.
3. There is a significant influence between the perception of benefits and the efficiency of digital payments.
4. There is a significant influence between the perception of convenience and customer satisfaction

Suggestion

1. For Companies

Fore Coffee Mega Mall is expected to maintain standards and performance in order to maintain and improve the quality that has been implemented so far and always prioritize customers

2. For the next researcher

In this study, it is known that the variables of *customer experience*, *customer rating*, perception of usefulness, perception of convenience only have an effect of 74.4% on the efficiency of digital payments while 25.6% are influenced by other variables that are not studied in this study, so the researcher is further advised to add other variables such as price, marketing strategy and location

Reference

- Adawiyah, R. (2020). Pengaruh Penggunaan Alat Pembayaran Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia Menggunakan Error Correction Model (ECM). In Skripsi (Vol. 4, Issue 1).
- Adawiyah. (2020). Pengaruh Penggunaan Alat Pembayaran Non Tunai Terhadap Jumlah Uang Beredar Di Indonesia Menggunakan Error Correction Model.
- Ahmad, I., & Berto (2016). Pengaruh Online Customer Review dan Rating Terhadap Kepercayaan dan Minat Pembeli pada Online Marketplace Indonesia. *Jurnal Teknis Institut Teknologi Surabaya*.
- Alamsyah (2019). Pengaruh Penerimaan Sistem Pembayaran Gopay menggunakan TAM terhadap Pendapatan Driver Gojek di Kota Medan. *Skripsi, Universitas Sumatera Utara*.

- Banda Saputri, Oktaviana (2020). Preferensi Konsumen dalam Menggunakan QRIS sebagai Alat Pembayaran Digital. *Jurnal Kinerja*.
- Chandra & Fandy (2014). *Service, Quality & Satisfaction*. Yogyakarta: Andi.
- Chen & Lin (2014). *The impact of customer experience and perceived value on sustainable social relationship in blogs*.
- Departemen Pendidikan Nasional. (2014). *Kamus Besar Bahasa Indonesia (KBBI)*, edisi keempat.
- Ginting, M. (2014). Pengaruh Persepsi Masyarakat dan Efisiensi dalam Bertransaksi. *Skripsi, Fakultas Ilmu Sosial dan Ilmu Politik, USU*, 101.
- Hanina, A. (2021). *Efektivitas Penggunaan Qris Pada Transaksi Penjualan Potato Life Di Roxy Jember*. Jember: Uin Khas Jember.
- Hollyoake. (2014). Customer Experience in B2B Environment.
- Lackermair, Kailer & Kanmaz (2013). *Importance of Online Product Reviews from a Consumer's Perspective. advances in Economics and Business*, 1-5.
- Li & Zhang. (2021). Investigating the Impact of Social .
- Livia. (2014). Sikap Masyarakat Surabaya Terhadap Tayangan . *Jurnal e-Komunikasi* .
- Mulyadi (2011). *Sistem Perencanaan dan Pengendalian Manajemen*. Jakarta: PT Bumi Aksara.
- Marpaung. (2020). Pengaruh Penggunaan Gadget Dalam Kehidupan. *Program Studi Bimbingan Konseling*.
- Prapmayoga Saputra, Irfan. (2019). Analisis Efektivitas Penggunaan Digital Payment Pada Mahasiswa Institut Informatika dan Bisnis Darmajaya. *Skripsi, Institut Informatika dan Bisnis* .
- Rumondang, A. (2019). *Inovasi Sistem Keuangan di Era Digital*. Yayasan Kita Menulis.
- Robinet & Brand (2014). *Emotion Marketing the Hallmark Way Winning Customer for Life*. New York: The Free Press.
- Sedarmayanti (2012). *Manajemen Perkantoran*, Bandung: Mandar Maju.
- Seddon & Sant (2015). Increasing Business Value through Improved.
- Smith & Wheeler (2012). *Managing Customer Experience*.
- Srikaningsih (2020). *QRIS dan Era Baru Transaksi Pembayaran 4.0*. Yogyakarta: Andi
- Sugiyono (2019). *Metodologi Penelitian Kuantitatif dan Kualitatif Dan R&D*. Bandung: ALFABETA.