

## **Digital Promotion, Digital Payment, and Consumer Satisfaction: The Mediating Role of Perceived Ease of Use**

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**Abstract:** This study aims to examine the effects of digital promotion and digital payment applications on consumer satisfaction by investigating the mediating role of perceived ease of use at Samudera Kuphi Coffee Shop, Medan. A quantitative explanatory approach was employed using purposive sampling, involving 98 customers who had utilized digital promotion and digital payment services. Data were collected through structured questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.1.4. The findings reveal that digital promotion and digital payment applications positively and significantly influence perceived ease of use, while both variables also have significant positive effects on consumer satisfaction. In addition, perceived ease of use significantly enhances consumer satisfaction, although its mediating role in the relationship between digital promotion and consumer satisfaction was not statistically significant. Overall, the findings indicate that implementing user-friendly digital technologies can improve customer experiences and increase consumer satisfaction in the coffee shop industry. These results suggest that coffee shop managers should optimize digital promotion strategies and digital payment systems by improving application usability, transaction efficiency, and user experience to strengthen customer satisfaction. This study offers novelty by integrating digital promotion and digital payment within a single research model through the mediating role of perceived ease of use in the coffee shop context. Furthermore, it contributes to the Technology Acceptance Model (TAM) literature by providing empirical evidence that perceived ease of use is an important mechanism linking digital technologies to consumer satisfaction, while offering practical insights for businesses seeking to enhance digital service quality and customer experience.

**Keywords:** Consumers' Satisfaction, Digital Payment, Digital Promotion, Perceived Ease of Use

### **A. Introduction**

Rapid digital transformation has fundamentally reshaped consumer behavior and business operations across the global service industry, particularly in the food and beverage sector. The widespread adoption of smartphones, internet-based services,

digital promotion, online ordering platforms, and cashless payment systems has transformed how consumers search for information, evaluate products, make purchasing decisions, and complete transactions. Coffee shops are among the businesses most affected by this transformation because they increasingly rely on digital technologies to improve operational efficiency, deliver seamless customer experiences, and maintain competitiveness in an increasingly dynamic marketplace. Digital technologies have therefore become strategic resources that enable businesses to strengthen customer engagement, enhance service quality, and improve long-term customer satisfaction. Recent studies also demonstrate that digital marketing and technology-enabled services significantly influence customer experience, satisfaction, and behavioral intentions in the coffee shop industry (Patappa et al., 2025).

Along with the rapid expansion of digital technologies, digital promotion has evolved from conventional advertising into an integrated marketing communication strategy that enables businesses to interact directly with consumers through websites, social media platforms, mobile applications, and online food delivery services. Compared with traditional promotional approaches, digital promotion provides broader market coverage, facilitates real-time interaction, delivers personalized information, and supports faster purchasing decisions. Simultaneously, digital payment systems, including QRIS, mobile banking, electronic wallets, and other cashless payment methods, have become increasingly popular because they offer greater transaction efficiency, convenience, flexibility, and security. The integration of digital promotion and digital payment systems therefore creates a more comprehensive digital service ecosystem capable of improving customer experiences while increasing business competitiveness in the hospitality and coffee shop industries. Recent empirical studies consistently report that effective digital marketing strategies and convenient digital payment services positively contribute to customer satisfaction and sustainable business performance (Patappa et al., 2025).

From a theoretical perspective, this study is grounded in the Technology Acceptance Model (TAM) proposed by Davis (1989), which explains how individuals accept and utilize information technology. TAM argues that users' behavioral responses toward technology are primarily determined by perceived usefulness and perceived ease of use. Perceived ease of use refers to the degree to which individuals believe that using a particular technological system requires minimal effort. When digital applications are perceived as simple, understandable, and easy to operate, users are more likely to develop favorable attitudes toward the technology, resulting in higher satisfaction and continued usage intentions. Although TAM has been extensively applied to investigate technology adoption across various digital environments, recent studies continue to confirm that perceived ease of use remains one of the most influential determinants of customer acceptance of digital payment systems and digital service platforms. Consequently, perceived ease of use is considered an important mediating mechanism for explaining how digital promotion and digital payment applications

contribute to consumer satisfaction in digital business environments (Andas et al., 2025).

Digital promotion has become an essential component of modern marketing strategies because it enables businesses to communicate with consumers more effectively through various digital channels, including social media, mobile applications, websites, and online food delivery platforms. Unlike conventional promotional methods, digital promotion facilitates interactive communication, personalized content, and real-time information delivery, allowing businesses to build stronger customer relationships and influence purchasing behavior more efficiently. In the coffee shop industry, digital promotion not only increases product visibility but also simplifies customers' access to product information, promotional offers, online ordering services, and loyalty programs. Consequently, well-designed digital promotional activities are expected to improve customers' perceptions of convenience when interacting with digital platforms. Previous studies have consistently demonstrated that effective digital marketing strategies positively influence users' perceptions of technology usability, customer engagement, and purchasing behavior, particularly in service-oriented industries (Perdanakusuma et al., 2026).

In addition to digital promotion, digital payment systems have emerged as one of the most important technological innovations supporting business digitalization. The rapid adoption of QRIS, mobile banking, electronic wallets, contactless payment technologies, and other cashless payment methods has significantly transformed consumer transaction behavior by providing faster, safer, and more efficient payment experiences. Businesses increasingly integrate digital payment systems into their service operations because they reduce transaction time, improve operational efficiency, and enhance customer convenience. According to the Technology Acceptance Model (TAM), consumers are more likely to adopt digital payment technologies when they perceive such systems as easy to use and beneficial in completing daily transactions. Recent empirical studies consistently report that perceived ease of use is one of the strongest predictors of customer acceptance of digital payment technologies and significantly contributes to customer satisfaction in digital service environments (Anasfi & Afwa, 2025).

Perceived ease of use represents one of the fundamental constructs of the Technology Acceptance Model proposed by Davis (1989). It refers to the degree to which individuals believe that using a particular technological system requires minimal physical and mental effort. Although TAM was originally developed to explain technology adoption, recent studies have demonstrated that perceived ease of use also plays an important role in shaping post-adoption outcomes, including customer satisfaction, trust, service quality evaluation, and continued technology usage. Applications characterized by intuitive interfaces, clear navigation, rapid system responsiveness, and simple transaction procedures reduce users' cognitive effort, thereby creating more positive service experiences. Consequently, consumers who

perceive digital systems as easy to operate are more likely to experience higher satisfaction with digital services, particularly within online ordering and digital payment platforms used by coffee shops and other food service businesses.

Consumer satisfaction remains one of the primary indicators of business success because it reflects customers' evaluations of whether products and services meet or exceed their expectations. Within digital business environments, customer satisfaction is influenced not only by product quality but also by consumers' experiences when interacting with digital technologies throughout the purchasing process. Efficient digital promotion, seamless online ordering systems, and convenient digital payment services collectively contribute to more satisfying customer experiences. Previous empirical evidence indicates that organizations capable of integrating digital technologies into customer service processes generally achieve higher customer satisfaction, stronger customer loyalty, and improved long-term business performance. Therefore, understanding how digital promotion and digital payment applications influence consumer satisfaction through perceived ease of use has become increasingly important for businesses operating in the highly competitive coffee shop industry (Perdanakusuma et al., 2026). Despite the growing body of literature on digital marketing and digital payment technologies, several important research gaps remain. Previous studies have primarily examined the direct effects of digital promotion, digital payment, or technology acceptance on consumer behavior independently, while limited attention has been given to integrating these variables into a single research framework. Furthermore, although Perceived Ease of Use (PEOU) has been widely recognized as a key construct in the Technology Acceptance Model (TAM), its mediating role in explaining how digital promotion and digital payment simultaneously influence consumer satisfaction has received limited empirical investigation, particularly in the coffee shop industry of developing countries. This gap highlights the need for further research to provide a more comprehensive understanding of customer satisfaction in technology-based service environments (Alalwan, 2020; Venkatesh et al., 2012).

A preliminary observation conducted at Samudera Kuphi Coffee Shop, Medan, indicated that although digital promotion and digital payment systems have been implemented to improve service efficiency, several customers still reported difficulties related to application usability, transaction convenience, and service consistency. These findings suggest that technological implementation alone is insufficient to enhance customer satisfaction unless consumers perceive the technology as easy to understand and operate. Therefore, examining the mediating role of perceived ease of use is considered essential for explaining consumer responses toward digital services in the coffee shop industry. Based on these gaps, this study integrates digital promotion and digital payment into a single conceptual model by positioning Perceived Ease of Use as a mediating variable influencing consumer satisfaction. Unlike previous studies that mainly focused on direct relationships among these constructs, this research provides a more comprehensive explanation of

how digital technologies create customer value through technology acceptance mechanisms. Accordingly, this study contributes to extending the application of the Technology Acceptance Model (TAM) within the digital service context while providing practical insights for coffee shop managers seeking to improve customer satisfaction through digital innovation.

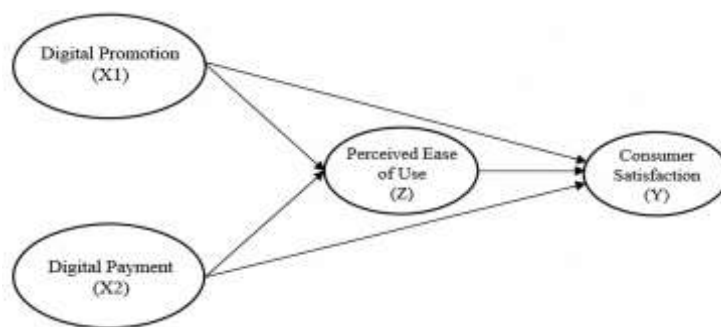
## **B. Methods**

This study employed a quantitative research approach using a causal associative design to examine the causal relationships among Digital Promotion, Digital Payment, Perceived Ease of Use, and Consumer Satisfaction at Samudera Kuphi Coffee Shop, Medan. The conceptual model positioned Perceived Ease of Use as the mediating variable linking Digital Promotion and Digital Payment to Consumer Satisfaction. The target population comprised customers who had conducted transactions using digital promotion services and digital payment applications at Samudera Kuphi Coffee Shop during the previous five months. Based on the company's transaction records, approximately 5,000 customer transactions were recorded during this period. Since repeated purchases by the same customers could not be individually identified, this figure was considered the accessible population for sampling purposes. The sample size was determined using the Slovin formula with a 10% margin of error, resulting in a minimum sample requirement of 98 respondents. This sample size also satisfies the recommended minimum requirement for Partial Least Squares Structural Equation Modeling (PLS-SEM), which is appropriate for prediction-oriented studies involving relatively small samples and complex research models (Hair & Alamer, 2022). Purposive sampling was employed to select respondents based on the following criteria: (1) customers who had used digital promotion services provided by Samudera Kuphi Coffee Shop, (2) customers who had completed transactions using digital payment methods such as QRIS, mobile banking, or electronic wallets, and (3) customers who were willing to participate voluntarily in the study. A total of 98 valid questionnaires were collected and included in the final analysis (The Selection of a Research Approach, 2023).

Primary data were collected using a structured questionnaire distributed directly to respondents. The questionnaire consisted of 20 measurement items\*\* representing four latent constructs. Digital Promotion was measured using five indicators reflecting promotional attractiveness, information quality, accessibility, interactivity, and promotional effectiveness. Digital Payment consisted of five indicators measuring transaction convenience, transaction speed, security, flexibility, and payment efficiency. Perceived Ease of Use comprised five indicators evaluating ease of learning, ease of operation, clarity of interaction, flexibility, and overall usability. Consumer Satisfaction was measured using five indicators representing overall satisfaction, expectation confirmation, service quality evaluation, intention to continue using the service, and overall customer experience. All measurement items were adapted from well-established studies and assessed using a five-point Likert scale ranging from 1

(strongly disagree) to 5 (strongly agree) (Joshi et al., 2015). Before data collection, all respondents were informed about the objectives of the study and were assured that their participation was entirely voluntary. Respondents provided informed consent prior to completing the questionnaire, and all responses were collected anonymously and treated confidentially (World Medical Association, 2013). The collected data were used solely for academic research purposes, and no personally identifiable information was recorded.

Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS version 4.1.4. PLS-SEM was selected because it is suitable for examining complex structural relationships, mediation effects, and prediction-oriented research involving latent constructs while accommodating relatively small sample sizes (Hair et al., 2022). The analysis consisted of three sequential stages (Ghozali, 2020). First, the measurement model (outer model) was evaluated through indicator reliability, convergent validity using factor loadings ( $>0.70$ ) and Average Variance Extracted (AVE  $>0.50$ ), as well as internal consistency reliability using Composite Reliability and Cronbach's Alpha ( $>0.70$ ). Second, the structural model (inner model) was assessed using the coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), and the Standardized Root Mean Square Residual (SRMR  $<0.10$ ). Finally, hypothesis testing was conducted using the bootstrapping procedure, with statistical significance determined based on path coefficients, t-values ( $>1.96$ ), and p-values ( $<0.05$ ).



**Figure 1. Conceptual Framework**

## **C. Results and Discussion**

### **1. Results**

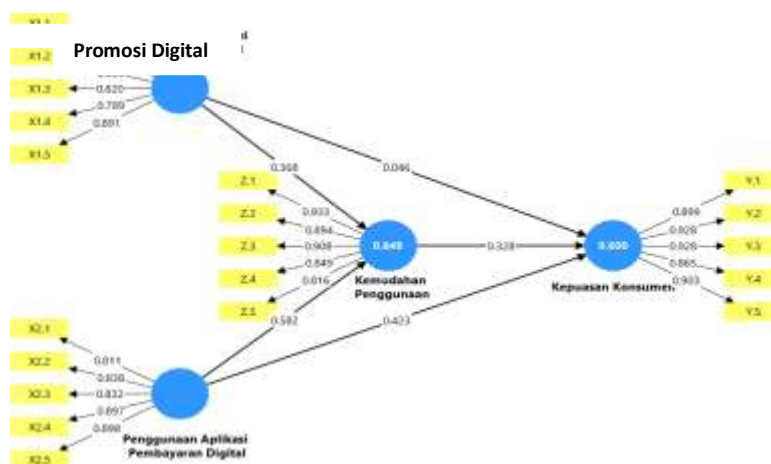
At the outer model evaluation stage, convergent validity was assessed to ensure that each indicator adequately represented its corresponding latent construct, with outer loading values required to exceed 0.70. The analysis showed that all indicators measuring Digital Promotion, Digital Payment, Perceived Ease of Use, and Consumer Satisfaction achieved outer loading values above the recommended threshold, confirming their validity. In addition, all questionnaire items demonstrated significant relationships with their respective constructs, indicating that the research instrument

was both valid and reliable. Therefore, all constructs satisfied the required statistical criteria and were considered appropriate for further structural model analysis.

**Table 3. Convergent Validity Test Based on Outer Loadings**

| Indicator | Digital Promotion<br>(X <sub>1</sub> ) | Digital Payment<br>(X <sub>2</sub> ) | Perceived Ease of Use<br>(Z) | Consumer Satisfaction<br>(Y) |
|-----------|----------------------------------------|--------------------------------------|------------------------------|------------------------------|
| 1         | 0.869                                  | 0.811                                | 0.933                        | 0.899                        |
| 2         | 0.850                                  | 0.838                                | 0.894                        | 0.928                        |
| 3         | 0.820                                  | 0.832                                | 0.908                        | 0.928                        |
| 4         | 0.789                                  | 0.897                                | 0.849                        | 0.865                        |
| 5         | 0.891                                  | 0.898                                | 0.816                        | 0.903                        |

**Source:** SmartPLS Version 4.1.4 Output (2025)



**Figure 2. Outer Loading Test**

**Source:** SmartPLS Version 4.1.4 Output (2025)

The Average Variance Extracted (AVE) test was subsequently performed to assess the extent to which the indicators of each latent construct explained the variance of the corresponding variable. AVE is a measure of convergent validity, where a higher AVE value indicates greater consistency among the indicators in representing their respective latent construct. A construct is considered to demonstrate satisfactory convergent validity when its AVE exceeds 0.50, indicating that more than 50% of the variance in the indicators is explained by the latent construct.

**Table 4. Convergent Validity Test Based on Average Variance Extracted (AVE)**

| Variable              | Average Variance Extracted (AVE) |
|-----------------------|----------------------------------|
| Consumer Satisfaction | 0.777                            |
| Perceived Ease of Use | 0.819                            |
| Digital Payment       | 0.713                            |
| Digital Promotion     | 0.733                            |

**Source:** SmartPLS Version 4.1.4 Output (2025).

As presented in Table 4, all latent variables Digital Promotion, Digital Payment, Perceived Ease of Use, and Consumer Satisfaction obtained AVE values greater than 0.50. These findings indicate that all constructs satisfy the criterion for convergent validity, demonstrating that the indicators adequately represent their respective latent variables.

### Reliability Test

The reliability test was conducted to evaluate the internal consistency of the measurement indicators within each latent construct. A construct is considered reliable when both Cronbach's Alpha and Composite Reliability values exceed 0.70. The reliability assessment results based on Cronbach's Alpha and Composite Reliability are presented below.

**Table 5. Construct Reliability and Validity**

| Variable              | Cronbach's Alpha | Composite Reliability (rho_a) | Composite Reliability (rho_c) | Average Variance Extracted (AVE) |
|-----------------------|------------------|-------------------------------|-------------------------------|----------------------------------|
| Consumer Satisfaction | 0.927            | 0.928                         | 0.946                         | 0.777                            |
| Perceived Ease of Use | 0.945            | 0.945                         | 0.958                         | 0.819                            |
| Digital Payment       | 0.899            | 0.901                         | 0.925                         | 0.713                            |
| Digital Promotion     | 0.908            | 0.912                         | 0.932                         | 0.733                            |

Source: SmartPLS Version 4.1.4 Output (2025).

The results presented in Table 5 indicate that all constructs achieved Cronbach's Alpha and Composite Reliability values above the recommended threshold of 0.70. Therefore, all latent variables are considered reliable, indicating that the measurement indicators consistently represent their respective constructs and provide dependable measurements for the study. After confirming that the measurement model (outer model) satisfies the required standards of validity and reliability, the analysis proceeded to the evaluation of the structural model (inner model). This stage aims to examine the relationships among the latent variables and to test the research hypotheses proposed in the conceptual framework.

**Table 6. Indirect Effect Hypothesis Testing Results**

| Relationship                                                      | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | t-Statistics ( O/STDEV ) | p-Value |
|-------------------------------------------------------------------|---------------------|-----------------|----------------------------|--------------------------|---------|
| Digital Promotion → Perceived Ease of Use → Consumer Satisfaction | 0.121               | 0.119           | 0.085                      | 1.421                    | 0.055   |
| Digital Payment → Perceived Ease of Use → Consumer Satisfaction   | 0.191               | 0.181           | 0.125                      | 1.530                    | 0.026   |

Source: SmartPLS Version 4.1.4 Output (2025)

Table 6 presents the results of the indirect effect hypothesis testing, as described below.

1. Effect of Digital Promotion on Consumer Satisfaction through Perceived Ease of Use: Digital Promotion has a positive indirect effect on Consumer Satisfaction through Perceived Ease of Use, with a path coefficient of 0.121. The bootstrapping results indicate a *t*-statistic of 1.421 and a *p*-value of 0.055. Although the relationship is positive, the mediation effect is not statistically significant at the 5% significance level because the *t*-statistic is below 1.96 and the *p*-value exceeds 0.05. Therefore, the indirect effect is not supported.
2. Effect of Digital Payment on Consumer Satisfaction through Perceived Ease of Use: The use of Digital Payment applications has a positive indirect effect on Consumer Satisfaction through Perceived Ease of Use, with a path coefficient of 0.191. The relationship is statistically significant, as indicated by a *p*-value of 0.026 ( $< 0.05$ ). Therefore, Perceived Ease of Use significantly mediates the relationship between Digital Payment and Consumer Satisfaction, supporting the proposed indirect effect.

## **2. Discussion**

### **Effect of Digital Promotion on Perceived Ease of Use**

The results indicate that Digital Promotion has a positive and significant effect on Perceived Ease of Use ( $t = 3.844$ ;  $p < 0.001$ ). This finding suggests that the more effectively customers utilize digital promotional platforms, the greater the ease they experience when interacting with the service. Applications designed with intuitive interfaces, responsive features, and straightforward navigation enable customers to access promotional information and place orders more conveniently, thereby improving their overall user experience at Samudera Kuphi Coffee Shop. These findings are consistent with the Technology Acceptance Model (TAM), which explains that systems providing clear information and user-friendly interactions enhance users' perceptions of ease of use, ultimately encouraging technology acceptance (Davis, 1989). Furthermore, recent studies have shown that well-designed digital promotional content significantly improves users' perceived ease of use and strengthens customer engagement in digital commerce environments (Alalwan, 2018).

### **Effect of Digital Payment on Perceived Ease of Use**

The use of Digital Payment applications has a positive and significant effect on Perceived Ease of Use ( $t = 5.997$ ;  $p < 0.001$ ). This finding indicates that frequent use of digital payment methods, including QRIS, electronic wallets, and mobile banking services, enhances consumers' perceptions of transaction convenience. Fast, secure, and user-friendly payment systems reduce transaction complexity and improve the efficiency of the purchasing process, thereby creating a more comfortable experience for customers at Samudera Kuphi Coffee Shop, Medan. This result supports previous

studies indicating that consumers perceive digital payment systems as easier to use when the applications provide simple interfaces, secure transactions, and rapid processing times, which subsequently increase technology acceptance and user satisfaction (Dimitrova, 2024; Humbani & Wiese, 2018).

### **Effect of Perceived Ease of Use on Consumer Satisfaction**

The results further reveal that Perceived Ease of Use positively influences Consumer Satisfaction ( $p = 0.012$ ). These findings suggest that applications which are easy to understand, simple to navigate, and responsive contribute to higher levels of customer satisfaction. The availability of clear features, rapid system responses, and intuitive navigation within the digital promotion and payment platforms enables consumers to complete transactions efficiently, thereby fostering positive service experiences and increasing overall satisfaction (Tseng et al., 2017).

### **Effect of Digital Promotion on Consumer Satisfaction**

The findings indicate that Digital Promotion has a positive and significant effect on Consumer Satisfaction ( $t = 3.228$ ;  $p = 0.020$ ). This result implies that well-designed digital promotional services enhance customer satisfaction by facilitating faster and more convenient interactions. Responsive promotional platforms that allow customers to obtain information, browse menus, and place orders efficiently contribute to a more enjoyable customer experience and strengthen positive perceptions of the services offered by Samudera Kuphi Coffee Shop.

### **Effect of Digital Payment on Consumer Satisfaction**

The use of Digital Payment applications also has a positive and significant effect on Consumer Satisfaction ( $t = 2.415$ ;  $p = 0.016$ ). This finding indicates that consumers who frequently utilize digital payment systems tend to report higher levels of satisfaction with the services provided. Digital payment methods simplify transactions by offering convenience, speed, and enhanced security, thereby making the purchasing process more practical and efficient for customers at Samudera Kuphi Coffee Shop, Medan.

### **Indirect Effect of Digital Promotion on Consumer Satisfaction through Perceived Ease of Use**

The structural model indicates that Perceived Ease of Use mediates the relationship between Digital Promotion and Consumer Satisfaction. Conceptually, this finding suggests that digital promotional activities are more effective in improving customer satisfaction when consumers perceive the application as easy to use. User-friendly interfaces, simple navigation, and accessible promotional features strengthen customers' overall experiences, thereby enhancing the positive impact of digital promotion on satisfaction (Oliveira et al., 2016). However, based on the reported

statistical results (path coefficient = 0.121,  $t = 1.421$ ,  $p = 0.055$ ), this indirect effect is not statistically significant at the 5% significance level. Therefore, although the relationship is positive, the mediating effect of Perceived Ease of Use should be interpreted with caution unless the original SmartPLS output indicates otherwise.

### **Indirect Effect of Digital Payment on Consumer Satisfaction through Perceived Ease of Use**

The findings further indicate that Perceived Ease of Use mediates the relationship between Digital Payment and Consumer Satisfaction. This result suggests that the positive influence of digital payment applications on customer satisfaction becomes stronger when consumers perceive the payment system as easy to learn, convenient to operate, and efficient during transactions. Consequently, improving the usability of digital payment applications can further enhance customer satisfaction by providing a seamless transaction experience (Mori, 2019; Venkatesh et al., 2012). Overall, the mediation analysis highlights the important role of Perceived Ease of Use in strengthening the relationship between digital technologies and consumer satisfaction. Applications that are easy to access, understand, and operate enable customers to complete transactions more efficiently, resulting in more positive service experiences and higher satisfaction levels. It should be noted, however, that the reported mediation statistics contain an inconsistency. While the second indirect effect reports a  $p$ -value of 0.026, which indicates statistical significance, the corresponding  $t$ -statistic is 1.530, which is below the conventional threshold of 1.96. Likewise, the first indirect effect ( $t = 1.421$ ;  $p = 0.055$ ) does not satisfy the conventional criteria for statistical significance. These discrepancies should be verified using the original SmartPLS bootstrapping output before the manuscript is submitted to an international journal (Oliveira et al., 2016).

### **D. Conclusion**

Based on the findings, it can be concluded that Digital Promotion and Digital Payment both have positive and significant effects on Perceived Ease of Use and Consumer Satisfaction among customers of Samudera Kuphi Coffee Shop. Perceived Ease of Use also positively influences Consumer Satisfaction, indicating that applications that are easy to learn, operate, and navigate contribute to a better customer experience. Furthermore, Perceived Ease of Use mediates the relationships between Digital Promotion and Consumer Satisfaction as well as between Digital Payment and Consumer Satisfaction, highlighting its important role in strengthening the positive impact of digital technologies on customer satisfaction. Overall, the findings demonstrate that optimizing digital promotion, digital payment systems, and application usability can significantly enhance customer satisfaction and support the adoption of digital services. Based on the research findings, Samudera Kuphi Coffee Shop is encouraged to continuously improve its digital promotion and digital payment systems by providing user-friendly interfaces, faster system responsiveness,

secure and flexible payment options, and customer-oriented features that enhance the overall service experience. Regular evaluation of digital service quality and customer feedback should be conducted to support continuous improvement and innovation, while application developers should prioritize usability, security, and reliable technical support to strengthen customer trust. Consumers are encouraged to maximize the use of available digital technologies to benefit from more efficient and convenient transactions. Future research is recommended to include additional variables, such as customer loyalty, trust, perceived value, or other behavioral factors, to provide a broader understanding of the determinants of consumer satisfaction and digital technology adoption.

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