

# Factors Affecting Traveloka Site Satisfaction in Indonesia

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**Abstract:** Rapid progress has a great effect on work and education, even the internet today is not only used to access information, but with new innovations it is also now easier to access all our needs, including the purchase of products or services such as purchasing services or booking airline tickets online. Security, convenience, quality of information, prices and payment methods are factors of satisfaction which are also very important for companies to retain customers. This study aims to examine the influence of security, ease of use, information quality, price and payment methods variables on the satisfaction of traveloka application users. This study uses a non-probability sampling technique, a case study is conducted throughout Indonesia by distributing questionnaires through googleform. The number of respondents is 100. This type of research is quantitative. The analysis method used is Multiple Linear Regression. Based on the results of data analysis, it shows that security, information quality, and price are proven to have a significant effect on user satisfaction, while ease of use and payment methods do not have a significant effect on user satisfaction.

**Keywords:** *Security, Ease of Use, Quality of Information, Price, Payment Method, Satisfaction, Traveloka.*

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## I. INTRODUCTION

The advancement of information technology that is developing rapidly is inevitable, even almost all daily activities have also been integrated with technology, not only that, but the increasingly rapid progress also has a great influence on work and education. The internet today is not only used to access information, with new innovations it is now making it easier to access all our needs, including the purchase of products or services such as purchasing services or booking airline tickets online [1].

Online product and service sales media continue to develop new innovations to ensure the comfort and satisfaction of its users. Satisfaction is a very important factor. Through satisfaction, there will be a customer loyalty that is always expected by every company [2].

Customer satisfaction is the impression of a person after comparing expectations with the reality of the goods or services they obtain, if what is received is better than their expectations then they will feel satisfied, and vice versa [3]. Customer satisfaction related to online purchases can be influenced by a number of factors, including security, ease of

use, quality of information, prices and payment methods.

Security is defined as the ability of a marketplace to provide a feeling of security for consumers when shopping online such as the confidentiality of personal data, and data transactions that can form consumer trust are also the dominant factors that affect consumer satisfaction in shopping through online media [4].

The next factor that affects satisfaction is ease of use, which is defined as the user's expectations of the effort that must be expended to use a system, and to the extent that the system user is free from difficulties, such as ease of understanding or using, ease of use is also an important determinant of the use of a technology and can confirm a positive relationship to create a satisfaction for application users [5].

Information quality is the extent to which an organization's information system meets certain standards and meets user needs well, through indicators such as ease of use, system reliability, speed of access, system flexibility, and system security, as well as by paying attention to the quality of information perceived by users as measured through

information accuracy, information timeliness, completeness of information, and information presentation [6]. If the quality of the information system continues to be improved, user satisfaction will also be higher.

The next factor is price. Where price can be interpreted as any form of cost that consumers sacrifice to acquire, have, and utilize a number of combinations of goods or services of a product or service, as well as the most flexible element of the marketing mix, which can be variable [7]. If the price is too high the customer will feel that they are not getting value worth the money they spend, and this can affect their satisfaction.

Payment method is a method that customers use to pay for goods or services that they will buy [8]. Payment methods may include the use of cash, bank transfer, credit card, e-wallet, check, or other means. In business, it is important to consider what payment methods will be offered when starting a business because easy payment methods and according to customer preferences can increase customer satisfaction.

Traveloka, which is the object of this research, is a leading travel company in Southeast Asia that provides various travel needs in one platform. In Indonesia, Traveloka was also recorded as the most preferred Online Travel Agent (OTA) application by respondents to reach a percentage of 67.5%, followed by Tiket.com which was liked by 21% of respondents, then Agoda 5.5%, Booking.com 2%, Airbnb 2%, Pegipegi 1% and other OTA applications 1%.

Based on the above explanation, the formulation of this research problem is whether security, ease of use, information quality, price and payment methods have a significant influence on Traveloka customer satisfaction.

## II. LITERATURE REVIEW

### ➤ Customer Satisfaction

Satisfaction means a feeling of disappointment or happiness that arises due to a comparison of the perceived performance of the product (or results) against the expectations of the customer. Satisfaction can also be defined as an effort to fulfilment something or make something adequate [9]. The following four methods are ways to measure customer satisfaction, including current consumers and analysis of former customers, consumer satisfaction surveys, and complaint and proposal systems [3].

If an experience falls below the expectations of the customer, then the customer will feel disappointed. If the experience exceeds expectations, customers will feel satisfied. If the experience exceeds expectations, then customers will feel very satisfied [10]. Customer satisfaction is very important for the transportation industry because it can affect customer loyalty to the industry.

### ➤ Security

Security is the ability of a website to protect consumers' personal information collected through electronic transactions from the use of unauthorized disclosure [4]. In

addition, security can be interpreted as the ability of a website to control and maintain security when data transactions in the online buying and selling process [11].

There are 6 security dimensions on a website and are used as an indicator, namely [4]: (1) integrity, is the ability to ensure that information displayed on the website or transmitted or received over the internet has not been altered in any way by an unauthorized party. This is a prevention against unauthorized data modification, (2) nonrepudiation, is the ability to ensure that one of the parties does not renege on the agreement after the transaction, (3) authentication, is the ability to identify someone's identity or know who you are dealing with on the internet, (4) confidentiality, that is, the ability to ensure that messages and data are available only to those authorized to view them, (5) privacy, namely the ability to control the use of information about oneself, and (6) availability, that is, the ability to ensure that the website is available and functioning as it should.

### ➤ Ease of Use

Ease of use can be interpreted as the level of user expectations for the effort that must be expended to use a system, the intensity of use and interaction between users (*users*) with the system can also indicate ease of use [5]. In addition, ease of use is defined as the operation of a system that has a level of ease in doing something [12].

The more frequently used system indicates that the system is known, easier to operate and easier to use by its users. The indicators of the perception of ease of use are easy to learn, controllable, clear and understandable, flexible, easy to become skillful and easy to use [13].

### ➤ Information Quality

Information quality is how information is presented completely and clearly and can educate users when they want to buy a product [6]. In addition, information quality can also be interpreted as a customer's perception of the quality of information about the product or service provided by the website, the information should be useful and relevant in predicting the quality and usefulness of a product or service [14]. Therefore, the completeness of information is the main point to be used as a basis for consumers when making decisions in buying products, the benefits obtained will affect the perception of consumers who use information services.

The value of information is determined by 4 characteristics, namely accuracy, timeliness, completeness, and suitability [15]. The quality of information is also a benchmark for consumers in meeting the requirements and expectations of people who need information to make decisions. The quality of information is assessed based on the content, accuracy, relevance, and usefulness resulting from the information. To satisfy the needs of consumers or online buyers for information, product and service information must be up-to-date, to help online buyers make decisions, consistently, and easily understand [16].

➤ *Price*

Price is the amount of money charged on a good or service that is equal to the value of the money that the consumer exchanges for the benefit of using or owning the product or service [17]. Price perception greatly affects the rationality of consumers in paying for a product or service. In general, one would assume a lower price means lower quality of products and services, and conversely, in other words, price serves as an indicator of the level of quality, and is considered equivalent when it is equivalent to the quality that comes with it [7].

Pricing in a product is seen from the quality standards of the products produced by the company. Therefore, companies must determine prices that are in accordance with consumer purchasing power and the quality of the products or services provided [18]. There are four indicators that characterize prices, namely price affordability, price suitability with product quality, price competitiveness, and price suitability with benefits [19].

➤ *Payment Methods*

Payment method is a method that customers use to pay for goods or services that they will buy [8]. Payment methods are our method or way of paying for something [20]

There are several types of payment methods that we can choose from, can be cash or non-cash. Some payment methods that are often used in e-commerce: a) Cash on Delivery (COD), in this method, usually payment will be made after the ordered goods arrive at the intended address. b) Bank Transfer, in addition to COD, companies can use payment methods by transfer. This transfer can be done using ATM machines, mobile banking or internet banking. c) credit card, this payment can use all types of credit cards, usually consumers must fill in certain data provided. d) e-wallet, this method is starting to be widely used in Indonesia. This method is used to store our money in digital form, and we will be able to use it to make transactions online, such as go-pay, ovo or T-cash [21].

➤ *Research Model*

Based on the explanation of the theory above, the framework of this research can be described as follows:

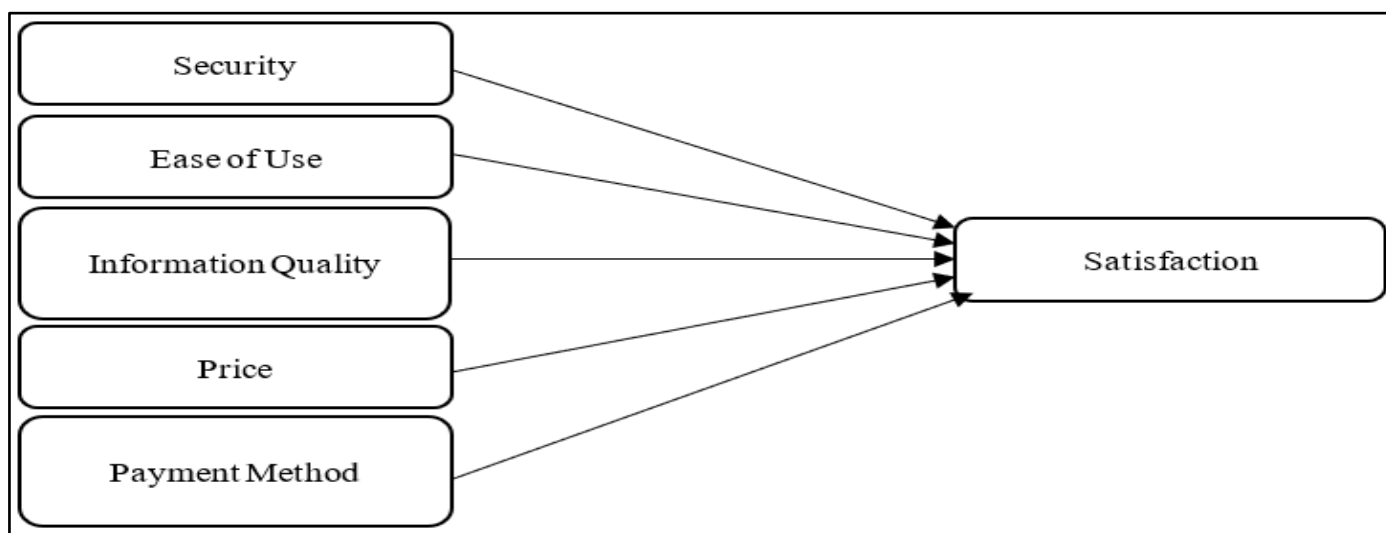


Fig 1 Research Model

➤ *Hipotesis*

Based on Figure 1, the research hypothesis developed can be described as follows:

- Hypothesis 1: safety has a significant effect on satisfaction
- Hypothesis 2: ease has a significant effect on satisfaction
- Hypothesis 3: information quality has a significant effect on satisfaction
- Hypothesis 4: price has a significant effect on satisfaction
- Hypothesis 5: payment methods have a significant effect on satisfaction

### III. METHODOLOGY

➤ *Location and Research Object*

In this study, the research locations were conducted throughout Indonesia with consideration to reflect the

behavior of the Indonesian population in general. The object of the research is the Traveloka application which offers the sale of public transportation modes and hotels throughout Indonesia. The subjects of this study are users of the Traveloka application.

➤ *Types of Research*

This type of research uses a type of quantitative research method. With the method of distributing questionnaires or questionnaires, to obtain and analyze data from this study, data analysis is statistical or quantitative by testing the hypotheses that have been determined [22].

Quantitative research methods are methods that can be interpreted as research methods based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data

analysis of quantitative/statistical nature, with the aim of testing predetermined hypotheses [23].

#### ➤ Population and Sample

Population is a generational area consisting of certain qualities and characteristics that are determined by the researcher to be studied and then conclusions are drawn [24]. Based on this definition, the population of this study is all users of the Traveloka application in Indonesia.

Related to the unknown number of populations spread throughout Indonesia, samples are used to collect research data which will then be processed to answer the hypothesis that has been built. Sample is the number that represents the population that will be used as research respondents [25]. The sampling method that will be used is by means of non-probability sampling, namely convenience sampling.

Non probability sampling is a technique that does not provide equal opportunities or opportunities for every element or member of the population to be selected as a sample [26]. One of the sampling methods in non-probability sampling is convenience sampling, which is a sampling technique as a respondent based on who happens to meet the researcher and is included in the research population [27]. The size of the population in this study is very large and cannot be known for certain, so the number of samples used is calculated using the formula presented by Lemeshow [28].

$$n = \frac{z_1^2 - a/2 P(1 - P)}{d^2}$$

#### • Information:

$n$  = number of samples

$z$  =  $z$  score at 95% confidence = 1.96 = maximum estimate

$d$  = error rate

Through the formula above, it can be calculated that the number of samples to be used is as follows:

$$\begin{aligned} n &= \frac{z^2 P(1 - P)}{d^2} \\ n &= \frac{1.96^2 \cdot 0.5(1 - 0.5)}{0.1^2} \\ n &= \frac{3.8416 \cdot 0.25}{0.01} \\ n &= 96.04 = 100 \end{aligned}$$

From this calculation, the number of samples to be used is as many as 100 people.

#### ➤ Types and Data Collection

The collection of research data uses the primary data method, which is the main data used in this study. Primary

data is data that has never been processed by a certain party for certain purposes and shows the authenticity of the data [29]. The primary data in this study is data obtained from the distribution of questionnaires to respondents who have used the Traveloka application.

The data collection method is carried out using a questionnaire which is carried out by providing several questions or statements through Google Form to respondents to be answered. Questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer [30].

#### ➤ Research Variables

Research variables are everything that is in any form and determined by the researcher to be studied so that information about it is obtained [31]. And according to the relationship the variables are divided into 2 namely independent variables and dependent variables.

Variable independent is a variable that affects dependent variables. From this definition, the independent variables used in this study are: Security (X1), Ease of Use (X2), Information Quality (X3), Price (X4), Payment Method (X5). Dependent variables are variables that are influenced or become a result of the existence of independent variables. In this study, the dependent variable used was Satisfaction.

#### ➤ Measurement Scale

The measurement scale is an agreement that is used as a reference to determine the short length of the interval in the measuring instrument, so that the measuring instrument when used in measurement will produce quantitative data [32]. In this study, the author uses a Likert scale which is used to measure the attitudes, opinions, and perceptions of a person or a group of people regarding social phenomena. The conditions for the likert scale used are as follows:

- Scale 1 for Strongly Disagree (SD) answer choice
- Scale 2 for the Disagree (D) answer choice
- Scale 3 for Simply Agree (SA) answer choice
- Scale 4 for the Agree (A) answer choice
- A scale of 5 for the Strongly Agree (SA) answer choice.

#### ➤ Instrument Testing

##### • Validity Test

Validity test is a test that shows the extent to which the measuring instrument we use is able to measure what is measured [33]. The value of the validity coefficient ranges from +1.00 to -1.00. A coefficient value of +1.00 indicates that individuals in both the instrument test and the criterion test, have relatively similar results, whereas if the validity coefficient is 0, it indicates that there is no relationship between the instrument and its criteria. The higher the value of the validity coefficient of an instrument, the better the instrument. If the significance of the correlation result  $\leq 0.05$  (5%), then the questionnaire is declared valid. If the significance of the correlation result  $\geq 0.05$  (5%), then the questionnaire is declared invalid [33].

- **Reliability Test**

Reliability test is a test that shows the extent of the stability and consistency of the measurement tool we use, so that it provides relatively consistent results if the measurement is repeated [33]. The reliability test using Cronbach Alpha with a minimum reliability criterion has a minimum value of 0.6.

- **Hypothesis Test**

This study uses multiple linear regression analysis tools. Multiple Linear Regression is a test used to determine the influence of free variables on related variables [34]. Multiple regression analysis is performed when the number of independent variables is at least 2.

➤ **Regression Equations**

The Multiple Linear Regression Equation is an analysis to test the influence of two or more significant independent variables on one dependent variable and to determine the magnitude of the influence between one variable and another [35]. The following is the regression equation in this study :

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where:

Y = User Satisfaction

X<sub>1</sub> = Security

X<sub>2</sub> = Ease of Use

X<sub>3</sub> = Quality of Information

X<sub>4</sub> = Price

X<sub>5</sub> = Payment Method

A = Constant Value

b<sub>1</sub> = Security Regression Coefficient

b<sub>2</sub> = Ease of Use Regression Coefficient

b<sub>3</sub> = Information Quality Regression Coefficient

b<sub>4</sub> = Price Regression Coefficient

b<sub>5</sub> = Payment Method Regression Coefficient

A = Constant Value

b<sub>1</sub> = Security Regression Coefficient

b<sub>2</sub> = Ease of Use Regression Coefficient

b<sub>3</sub> = Information Quality Regression Coefficient

b<sub>4</sub> = Price Regression Coefficient

b<sub>5</sub> = Payment Method Regression Coefficient

e = Error term

- **Partial Test (T Test)**

The t-test or partial is performed to find out how far an independent variable partially affects the dependent variable and to find out the significance value [35]. The significance value used is 0.05, if the significance value is < 0.05 then H<sub>a</sub> is accepted, if the significance value is > 0.05 then H<sub>a</sub> is rejected.

- **Simultaneous Test (F Test)**

An F or simultaneous test is performed to find out how far all independent variables simultaneously affect the dependent variables and to find out the significance value [36]. The F test is a coefficient of refraction together used to find out whether together independent variables have a significant effect on the dependent variables. The significance value used is 0.05, if the significance value < 0.05 then H<sub>a</sub> is accepted, meaning that all independent variables simultaneously have a significant influence on the dependent variables. If the significance > 0.05 then H<sub>a</sub> is rejected, meaning that all independent variables simultaneously have no significant influence on the dependent variables [36].

➤ **Coefficient of Determination**

A determination coefficient test is performed to measure how far the model goes in explaining the variation of dependent variables. The coefficient value of the determination is between zero and one [35]. If the value of R square is close to zero, then the ability of independent variables to run dependent variable variations is very limited. If the value of R square is close to one, then the independent variable provides almost all the information needed to predict the dependent variables [36].

➤ **Test Instruments**

- **Validity Test**

The following will be presented the results of the research validity test, where if the value of t is at least 0.1966, then the instrument is declared valid.

Table 1 Validity Test Results

Variable	Question Items	r count	r table	Information
			$\alpha = 5\%$	
Security (X1)	X1P1	0,768	0,1966	Valid
	X1P2	0,832		Valid
	X1P3	0,835		Valid
	X1P4	0,741		Valid
	X1P5	0,681		Valid
Ease of Use (X2)	X2P1	0,848	0,1966	Valid
	X2P2	0,879		Valid
	X2P3	0,895		Valid
	X2P4	0,773		Valid
	X2P5	0,903		Valid
Information Quality (X3)	X3P1	0,839	0,1966	Valid
	X3P2	0,812		Valid
	X3P3	0,866		Valid



	X3P4	0,815		Valid
	X3P5	0,807		Valid
Price (X <sub>4</sub> )	X4P1	0,748	0,1966	Valid
	X4P2	0,788		Valid
	X4P3	0,806		Valid
	X4P4	0,775		Valid
	X4P5	0,868		Valid
Payment Methods	X5P1	0,864	0,1966	Valid
	X5P2	0,829		Valid
	X5P3	0,836		Valid
	X5P4	0,884		Valid
	X5P5	0,768		Valid
Satisfaction (Y)	YP1	0,884	0,1966	Valid
	YP2	0,859		Valid
	YP3	0,826		Valid
	YP4	0,846		Valid
	YP5	0,874		Valid

Based on Table 1, it can be seen that all research instruments have a t-value above 0.1966 so that it can be concluded that all research instruments are valid and can be used for the next data processing process.

#### • Reliability Test

Table 2 will provide the results of the research reliability test, where if the Cronbach Alpha value is at least 0.6, the research instrument is declared reliable.

Table 2 Reliability Test Results

Indicator	Value Cronbach Alfa	Criterion	Information
Security (X <sub>1</sub> )	0,821	Value Cronbach Alpha $\geq$ 60	Reliabel
Ease of Use (X <sub>2</sub> )	0,909	Value Cronbach Alpha $\geq$ 60	Reliabel
Information Quality (X <sub>3</sub> )	0,885	Value CronbachAlpha $\geq$ 60	Reliabel
Price (X <sub>4</sub> )	0,854	Value CronbachAlpha $\geq$ 60	Reliabel
Payment Methods (X <sub>5</sub> )	0,892	Value CronbachAlpha $\geq$ 60	Reliabel
Satisfaction (Y)	0,904	Value CronbachAlpha $\geq$ 60	Realabel

Table 2 above shows that all instruments have a Cronbach Alpha value above 0.6 so it can be concluded that all research instruments are reliable.

regression that functions to determine how much the variables of security, convenience, information quality, price, and payment methods affect the satisfaction of Traveloka application users. Table 3 presents the results of the quantitative data processing.

#### ➤ Hypothesis Test Results

#### • Quantitative Data Analysis

The data analysis used in this study is a multiple linear

Table 3 Quantitative Data Test

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	-.217	.219		-.993	.323
	X1	.246	.092	.237	2.683	.009
	X2	.103	.102	.100	1.003	.318
	X3	.279	.081	.271	3.427	.001
	X4	.331	.095	.292	3.478	.001
	X5	.097	.108	.091	.899	.371
a. Dependent Variable: Y						

Based on Table 3, the regression equation of this study can be outlined as follows:

$$Y = -0,217 + 0,246 + 0,103 + 0,279 + 0,331 + 0,097 + e$$

- Partial Test (T Test)**

Through Table 3 above, it can be seen the influence between independent variables and dependent variables. An independent variable has a significant influence if it has a sig value of 0.05 at most. The following will explain the influence between these variables.

The security variable ( $X_1$ ) has a sig value of 0.009 or below 0.005 so it can be concluded that security has a significant influence on satisfaction. The ease of use variable ( $X_2$ ) has a sig value of 0.318 or above 0.05, so it can be concluded that convenience does not have a significant influence on satisfaction. Next, testing the information

quality variable ( $X_3$ ), it was seen that it had a sig value of 0.001 or below 0.005 so that information quality had a significant influence on satisfaction. The price variable ( $X_4$ ) has a sig value of 0.001 or below 0.005 so it can be interpreted that price has a significant influence on satisfaction. Finally, the payment method variable ( $X_5$ ) has a sig value of 0.371 or above 0.005, so it can be concluded that the payment method does not significantly affect satisfaction.

- Simultaneous Test (F Test)**

This test is used to see the overall influence of independent variables on dependent variables. If the sig value is a maximum of 0.05, then together the independent variables have a significant influence on the independent variables. The following will be presented the F test table.

Table 4 F Test

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.229	5	7.246	84.436	.000 <sup>b</sup>
	Residual	8.067	94	.086		
	Total	44.296	99			
a. Dependent Variable: Y						
b. Predictors: (Constant), X5, X3, X4, X1, X2						

In the sig column in Table 4, the sig value is 0.000 or below 0.005 so that it can be said that together all independent variables have an influence on satisfaction as dependent variables.

- Coefficient Determination Test**

The purpose of this test is to measure how much all independent variables have an influence on dependent variables. The following will be presented the results of the research determination test.

Table 5 Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904 <sup>a</sup>	.818	.808	.29294
a. Predictors: (Constant), X5, X3, X4, X1, X2				

#### IV. RESULTS AND DISCUSSION

In Table 5, the Adjusted R Square value is 0.808 or 80.8%, this shows that overall independent variables have an influence of 80.8% on satisfaction, and the remaining 19.2% are influenced by other variables that were not studied in this study.

##### ➤ Data Analysis

- The Security variable (X1) has a significant influence on the satisfaction of Traveloka application users, this is based on the results of the tcount test of 2.683 with a significance value of 0.009 because the tcount > ttable (2.689 > 1.984) or the significance of  $t > 0.5$  (0.009 > 0.5) while the beta coefficient value shows 0.237 so the hypothesis is supported. Security is the ability of a website to protect consumers' personal information collected through electronic transactions from the use of unauthorized disclosure [37].
- The Ease of Use variable (X2) does not have a significant influence on the satisfaction of Traveloka application users, this is based on the results of the calculation test of 1.003 with a significance value of 0.318 because tcalculation < ttable (1.003 < 1.984) or significance  $t < 0.5$  (0.318 < 0.5) while the beta coefficient value shows 0.100 so the hypothesis is not supported. Ease of use in an application is important, but in some cases security and other factors may have a greater influence on user satisfaction than ease of use alone, so users are more likely to sacrifice a little ease of use for the sake of higher security, in addition to the definition of ease of use can vary from user to user for some people a simple interface and easy navigation may be possible Considered easy to use, for others, other aspects such as process speed or additional features that are easily accessible can be a more important assessment of ease of use. Ease of use does not have an effect on user satisfaction, this result is evident from the results of the study [38].
- The Information Quality Variable (X3) has a significant influence on the satisfaction of Traveloka application users, this is based on the results of the tcount test of 3.427 with a significance value of 0.001 due to the tcount of > ttable (3.427 > 1.984) or the significance of  $t > 0.5$  (0.001 > 0.5) while the beta coefficient value shows 0.271 so the hypothesis is supported. The quality of information plays an important role in building an experience for user satisfaction, accurate information about flight schedules or hotel availability is very important because customers want to get information from reliable sources, therefore hotel reviews or honest destination descriptions, from Traveloka app users can increase user satisfaction. Quality of Information proven to have an effect on the Satisfaction of its users [20].
- The Price variable (X4) has a significant influence on the satisfaction of Traveloka application users, this is based on the results of the calculation test of 3.478 with a

significance value of 0.001 because tcalculated > ttable (3.478 > 1.984) or significance  $t > 0.5$  (0.001 > 0.5) while the beta coefficient value shows 0.292, so the hypothesis is supported. Price does play a big role in the user experience in terms of satisfaction for users, competitive prices or attractive offers can contain financially satisfied users, If Traveloka offers good prices as well as quality and services compared to other competitors for airline tickets, hotels, or other travel services, it can increase customer satisfaction because they feel they are getting good value for their money [39].

- The Payment Method variable (X5) does not have a significant influence on the satisfaction of Traveloka application users based on the results of the tcount test of 0.889 with a significance value of 0.371 due to the tcount of < ttable (0.889 < 1.984) or the significance of  $t < 0.05$  (0.371 < 0.05) while the beta coefficient value shows 0.091 so the hypothesis is not supported. Payment methods do not have a significant effect on user satisfaction of the Traveloka application, it may be due to the variety of payment methods that are commonly used and easily accessible by the majority of users such as (credit cards, debits, bank transfers, *e-wallets* and other payment options), so that users consider it as a standard and not a factor that significantly affects satisfaction, Users may focus more on the main functions of the application, such as the quality of information, booking tickets or accommodations, accurate searches, or responsive customer service, rather than on variations of payment methods [40].

#### V. CONCLUSION AND SUGGESTIONS

##### ➤ Conclusion

Based on the results of data analysis and discussion of the influence of Security, Ease of Use, Information Quality, Price, and Payment Methods on Traveloka application User Satisfaction, the following conclusions can be drawn: Security, Information Quality and Price have a significant influence on satisfaction, while Ease of Use and Payment Method do not have a significant influence on satisfaction.

##### ➤ Suggestion

The influence of all independent variables of 80.9% on the dependent variables, there is still 19.2% influenced by other variables. For the further development of this research, the influence of a number of other variables can be tested, including (1) subjective norm, (2) perceived quality product, (3) promotion, and (4) service quality.

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