THE PLATFORM FACTORS AFFECTING DIGITAL PAYMENT ADVOCACY

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ABSTRACT

Objective: This study investigates the impact of e-payment platform reputation, e-customer support, and app navigation ease on e-payment experience, engagement, and advocacy in Indonesia's digital economy.

Theoretical Framework: We address the gap in understanding these factors' effect on digital payment advocacy by employing a quantitative design and surveying 360 participants, using structural equation modeling (SEM).

Method: Using SEM, we analyze survey data from 360 participants to examine the relationships between e-payment platform reputation, e-customer support, app navigation ease, e-payment experience, engagement, and digital payment advocacy.

Results and Conclusion: App navigation ease, e-customer support, e-payment engagement, and experience significantly impact digital payment advocacy, providing guidance for policymakers to improve user trust and enhance digital transactions in the digital economy.

Implications of the Research: The findings offer valuable insights for policymakers and platform providers aiming to enhance the digital payment landscape in Indonesia.

Originality/Value: This research provides a comprehensive perspective on user behavior and attitudes toward digital payments, offering potential implications for stakeholders in the digital economy.

Keywords: e-payment platform reputation, e-customer support, app navigation ease, e-payment experience, e-payment engagement, digital payment advocacy.

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OS FATORES DE PLATAFORMA QUE AFETAM A DEFESA DOS PAGAMENTOS DIGITAIS

RESUMO

Objetivo: Este estudo investiga o impacto da reputação da plataforma de pagamento eletrônico, do suporte ao cliente eletrônico e da facilidade de navegação de aplicativos na experiência de pagamento eletrônico, envolvimento e defesa na economia digital da Indonésia.

Estrutura teórica: Abordamos a lacuna na compreensão do efeito destes fatores na defesa do pagamento digital, empregando um projeto quantitativo e levantando 360 participantes, usando a modelagem de equações estruturais (SEM).

Método: Utilizando o SEM, analisamos os dados da pesquisa de 360 participantes para examinar as relações entre a reputação da plataforma de pagamento eletrônico, o suporte ao cliente eletrônico, a facilidade de navegação do aplicativo, a experiência de pagamento eletrônico, o engajamento e a defesa do pagamento digital.

Resultados e Conclusão: facilidade de navegação de aplicativos, suporte ao cliente eletrônico, engajamento de pagamento eletrônico e experiência têm um impacto significativo na defesa de pagamentos digitais, fornecendo orientações para os formuladores de políticas a fim de melhorar a confiança do usuário e aprimorar as transações digitais na economia digital.

Implicações da pesquisa: as descobertas oferecem informações valiosas para os formuladores de políticas e fornecedores de plataformas com o objetivo de melhorar o cenário de pagamentos digitais na Indonésia.

Originalidade/valor: esta investigação proporciona uma perspectiva abrangente sobre o comportamento dos utilizadores e as atitudes em relação aos pagamentos digitais, oferecendo potenciais implicações para as partes interessadas na economia digital.

Palavras-chave: reputação da plataforma de pagamento eletrônico, suporte ao cliente eletrônico, facilidade de navegação de aplicativos, experiência de pagamento eletrônico, engajamento de pagamento eletrônico, defesa de pagamento digital.

1 INTRODUCTION

The increasing use of e-payment platforms in Indonesia has paved the way for the growth of the digital economy. However, to ensure the sustainability of this growth, it is important to understand the factors that influence e-payment experience and engagement, and how they impact digital payment advocacy. The present study aims to investigate the impact of e-payment platform reputation, e-customer support, and app navigation ease on e-payment experience and engagement, and their effect on digital payment advocacy in Indonesia.

Recent studies have shown that e-payment platform reputation and e-customer support play a significant role in determining user trust and satisfaction in e-payment systems (Lee et al., 2021; Oluwatayo et al., 2020). Additionally, app navigation ease has been identified as a key factor in enhancing user experience and engagement with digital

platforms (Choi et al., 2020; Qiao et al., 2019). However, limited research has been conducted on the relationship between these factors and their impact on digital payment advocacy in the Indonesian context.

The present study seeks to address this gap in the literature by examining the impact of e-payment platform reputation, e-customer support, and app navigation ease on e-payment experience and engagement, and their effect on digital payment advocacy in Indonesia. The findings of this study can provide insights into the factors that can enhance user experience and engagement with e-payment platforms, as well as the potential for digital payment advocacy to promote the growth of the digital economy in Indonesia.

The research on "The impact of e-Payment Platform Reputation, e-Customer Support, and App Navigation Ease on e-Payment Experience and e-Payment Engagement, and their effect on Digital Payment Advocacy" is novel in several ways.

Firstly, it focuses on the impact of three important factors, i.e., e-Payment Platform Reputation, e-Customer Support, and App Navigation Ease, on e-Payment Experience and e-Payment Engagement. Previous studies have mostly looked at the impact of one or two of these factors in isolation, while this research examines their combined impact, providing a more holistic perspective.

Secondly, the study investigates the effect of e-Payment Experience and e-Payment Engagement on Digital Payment Advocacy. While previous studies have looked at the determinants of adoption and usage of digital payments, few have explored the relationship between user experience and engagement with digital payments and their advocacy for digital payments.

Thirdly, the research contributes to the development of a comprehensive model of the drivers of digital payment adoption, usage, and advocacy. By examining the interrelationships between various factors, including exogenous variables such as e-Payment Platform Reputation and endogenous variables such as e-Payment Experience and e-Payment Engagement, the study provides a more nuanced understanding of the factors that drive digital payment adoption, usage, and advocacy.

Overall, the novelty of this research lies in its comprehensive approach to examining the drivers of digital payment adoption, usage, and advocacy, and its contribution to the development of a more holistic model of user behavior and attitudes towards digital payments.

2 LITERATURE REVIEW

In recent years, e-payment platforms have become increasingly popular in Indonesia, with more people using digital payment methods for their daily transactions. This trend is driven by the ease and convenience of e-payments, as well as the increasing availability of digital payment platforms. However, the success of e-payment platforms depends on several factors, including platform reputation, customer support, and app navigation ease. These factors can influence the user's e-payment experience and engagement, which can have an impact on digital payment advocacy in Indonesia. In this literature review, we will explore the latest research on the impact of e-payment platform reputation, customer support, and app navigation ease on e-payment experience and engagement, and their effect on digital payment advocacy in Indonesia.

2.1 E-PAYMENT PLATFORM REPUTATION

The reputation of an e-payment platform can significantly impact users' trust and confidence in the platform. A study by Guo et al. (2021) found that e-payment platform reputation is a crucial factor that influences users' intention to adopt e-payment systems. The study suggests that e-payment platforms with a positive reputation are more likely to attract new users and retain existing ones. In Indonesia, e-payment platform reputation has been a critical factor in driving the adoption of digital payment methods. According to a report by Nielsen (2020), trust in e-payment platforms is a significant driver of adoption in Indonesia, with 67% of consumers citing trust as a reason for using e-payments.

The Technology Acceptance Model (TAM) proposed by Davis (1989) suggests that perceived usefulness and perceived ease of use are critical factors that determine users' acceptance and adoption of new technologies. E-payment platforms with a good reputation are more likely to be perceived as useful and easy to use, leading to higher adoption rates and user engagement. Therefore, e-payment platform reputation is an essential variable to consider in understanding users' e-payment experience and engagement and its impact on digital payment advocacy in Indonesia.

2.2 E-CUSTOMER SUPPORT

Customer support is another critical factor that can impact users' e-payment experience and engagement. A study by Hu et al. (2021) found that e-payment platforms

with better customer support have higher user satisfaction rates. The study suggests that prompt and effective customer support can help to build trust and confidence in the platform, which can lead to increased user engagement. In Indonesia, customer support is a crucial factor in driving e-payment adoption. According to a survey by McKinsey (2019), 60% of Indonesian consumers cited customer service as a significant factor in choosing an e-payment platform.

According to the Technology Acceptance Model (TAM) proposed by Davis (1989), users' perceived usefulness and ease of use are crucial determinants of their intention to use a technology. Effective e-customer support can enhance users' perceptions of usefulness and ease of use of an e-payment platform, thereby positively influencing their intention to use it. Moreover, the Social Influence Theory suggests that users' technology adoption decisions can be influenced by the opinions and recommendations of others, including customer support staff. Therefore, the presence of effective e-customer support is vital not only for improving users' e-payment experience but also for promoting positive digital advocacy towards the e-payment platform.

2.3 APP NAVIGATION EASE

App navigation ease refers to the ease of use and navigation of the e-payment platform's mobile app. A study by Wang et al. (2021) found that app navigation ease is a critical factor that influences user satisfaction and intention to use e-payment platforms. The study suggests that e-payment platforms with intuitive and easy-to-use mobile apps are more likely to attract new users and retain existing ones. In Indonesia, app navigation ease has been a crucial factor in driving e-payment adoption. According to a report by App Annie (2021), mobile app user experience is a critical driver of e-payment adoption in Indonesia, with users valuing convenience and ease of use.

The importance of app navigation ease in e-payment adoption is supported by both empirical and theoretical evidence. Specifically, the Technology Acceptance Model (TAM) posits that perceived ease of use is a key determinant of user acceptance and usage of technology (Davis, 1989). Wang et al. (2021) found that app navigation ease is a critical factor that influences user satisfaction and intention to use e-payment platforms, and a report by App Annie (2021) suggests that mobile app user experience is a critical driver of e-payment adoption in Indonesia. Therefore, incorporating app navigation ease

as a variable in the research model is supported by both theoretical and empirical evidence.

2.4 E-PAYMENT EXPERIENCE

The e-payment experience refers to the overall satisfaction or dissatisfaction that consumers experience when using electronic payment systems to make transactions. Prior research suggests that the e-payment experience is influenced by several factors, including ease of use, convenience, security, trust, and reliability of the payment platform (Lin et al., 2017). In addition, research has shown that customer satisfaction with e-payment systems is linked to their intention to continue using the platform (Alalwan et al., 2017).

Studies have highlighted the importance of e-payment experience in promoting digital payment adoption and digital payment advocacy. The more positive and satisfying the e-payment experience is, the more likely consumers are to share their experiences with others and encourage them to use digital payment platforms as well (Gefen et al., 2003). Thus, understanding the factors that influence the e-payment experience is critical in promoting digital payment engagement and advocacy.

2.5 E-PAYMENT ENGAGEMENT

e-Payment engagement refers to the level of involvement or participation that consumers have with electronic payment systems. This can include factors such as the frequency of use, the range of payment options available, and the level of interaction with the payment platform. Studies have suggested that e-payment engagement is influenced by factors such as trust, perceived usefulness, perceived ease of use, and social influence (Chen et al., 2017). Additionally, research has shown that e-payment engagement is positively related to customer loyalty and advocacy (Wang et al., 2019).

Social influence theory suggests that individuals are influenced by the attitudes and behaviors of those around them. In the context of e-payment engagement, this theory suggests that users may be more likely to engage with electronic payment systems if they perceive that others in their social network are also using them. The Self-Determination Theory (SDT) suggests that individuals are motivated by three basic psychological needs: autonomy, competence, and relatedness. In the context of e-payment engagement, this theory suggests that users may be more likely to engage with electronic payment systems

if they perceive that they have control over the payment process, feel competent in using the system, and have a sense of connection or relatedness to the platform. Understanding the factors that influence e-payment engagement is critical for businesses and policymakers seeking to promote the adoption and use of electronic payment systems, which can lead to increased efficiency, convenience, and financial inclusion.

2.6 DIGITAL PAYMENT ADVOCACY

The impact of e-payment platform reputation, customer support, and app navigation ease on e-payment experience and engagement can have a significant impact on digital payment advocacy in Indonesia. A study by Khasanah et al. (2020) found that e-payment adoption in Indonesia is driven by positive word-of-mouth recommendations from friends and family. The study suggests that a positive e-payment experience can lead to increased advocacy and promotion of e-payment platforms, which can drive further adoption and use.

The theory of reasoned action (TRA) proposed by Fishbein and Ajzen (1975) provides a theoretical basis for understanding the role of attitudes and subjective norms in shaping individuals' behavioral intentions towards using e-payment platforms. According to TRA, individuals' attitudes towards a behavior and their perceptions of social pressure to perform the behavior can influence their behavioral intentions and subsequent behavior. Therefore, positive experiences with e-payment platforms can influence individuals' attitudes towards using them and increase their perceived social pressure to use them, thereby increasing their intentions to engage in digital payment advocacy.

Furthermore, the technology acceptance model (TAM) developed by Davis (1989) proposes that perceived usefulness and perceived ease of use are critical factors in shaping individuals' attitudes and intentions towards using technology. Therefore, if e-payment platforms are perceived as useful and easy to use, individuals are more likely to have positive attitudes towards them and engage in digital payment advocacy.

Digital Payment Advocacy can be influenced by multiple factors, including positive e-payment experiences, attitudes towards e-payment platforms, perceived social pressure, and perceived usefulness and ease of use of the technology. These factors can be examined in the context of e-payment platform reputation, customer support, and app

navigation ease to understand their impact on e-payment experience and engagement and subsequent digital payment advocacy in Indonesia.

3 METHODOLOGY

This study aims to investigate the impact of these features on e-payment experience and engagement and how they influence digital payment advocacy. This study used a quantitative research design with structural equation modeling (SEM) as the main analytical tool. SEM allows for the simultaneous testing of multiple variables and their interrelationships. The study used a survey questionnaire to collect data from a sample of e-payment users. The questionnaire consisted of four sections: e-payment platform reputation, e-customer support, app navigation ease, e-payment experience and engagement, and digital payment advocacy. All sections used a five-point Likert scale for respondents to rate their level of agreement or disagreement with each statement.

The study used a convenience sampling method to recruit participants who have used e-payment platforms. The survey questionnaire was distributed electronically via social media, email, and online forums. The study collected a sample size of 360 participants. The study participants were customers of e-commerce companies in different industries, recruited through online. The inclusion criteria for participants were (1) being a customer of an e-commerce company, (2) being at least 18 years old, and (3) having made at least one purchase from an e-commerce company in the past three months.

Questionnaire

1. e-Payment Platform Reputation:

- The e-payment platform I use has a good reputation.
- I trust the e-payment platform I use.
- The e-payment platform I use is reliable.

2. e-Customer Support:

- The e-payment platform provides helpful customer support.
- I am satisfied with the customer support provided by the e-payment platform.
- The e-payment platform is responsive to my inquiries.

3. App Navigation Ease:

- The e-payment app I use is easy to navigate.
- I find it easy to use the e-payment app.
- The e-payment app is user-friendly.

4. e-Payment Experience:

- I have a positive experience when making e-payments.
- I am satisfied with my overall e-payment experience.
- The e-payment process is fast and efficient.

5. e-Payment Engagement:

- I use the e-payment platform frequently.
- I am likely to recommend the e-payment platform to others.
- I plan to continue using the e-payment platform.

6. Digital Payment Advocacy:

- I actively promote the use of digital payment platforms.
- I believe that using digital payment platforms is important for society.
- I would encourage others to use digital payment platforms.

4 HYPHOTHESIS

The findings of this study are expected to shed light on the critical factors that influence users' perception and behavior towards digital payment platforms, which can help businesses to improve their platform's features and services, ultimately leading to increased user engagement and advocacy. The hypothesis of this research is as follows:

1. e-Payment Platform Reputation has a significant positive effect on e-Payment Experience.
2. e-Customer Support has a significant positive effect on e-Payment Experience.
3. App Navigation Ease has a significant positive effect on e-Payment Experience.
4. e-Payment Experience has a significant positive effect on e-Payment Engagement.
5. e-Payment Experience has a significant positive effect on Digital Payment Advocacy.
6. e-Payment Engagement has a significant positive effect on Digital Payment Advocacy.
7. e-Payment Platform Reputation has a significant positive effect on e-Payment Engagement.

8. e-Customer Support has a significant positive effect on e-Payment Engagement.
9. App Navigation Ease has a significant positive effect on e-Payment Engagement.

5 RESULTS AND DISCUSSIONS

Based on the descriptive statistics results show that all of the 360 respondents (100%) use e-Money applications. In terms of gender, 57.8% of the respondents were women. The majority of the respondents (58.9%) were between 20-39 years old. For the highest education level, 56.7% of the respondents had a diploma/Undergraduate degree. As for where they live, the majority of the respondents (91.9%) live in JABODETABEK. In terms of monthly income, 53.9% of the respondents earn less than or equal to 5 million rupiahs per month. The most common occupation was students (43.3%) followed by private employees (34.2%).

The most commonly used e-Wallet application among the respondents was GoPay (37.2%), followed by ShopeePay (28.9%) and OVO (23.6%). In terms of total monthly spending via e-Money, 48.9% of the respondents spent between more than 250 thousand rupiahs to 1 million rupiahs. The majority of the respondents (53.6%) used e-Money for both online and offline transactions.

Overall, the descriptive results provide a good overview of the characteristics of the respondents and their usage patterns of e-Money applications. These findings can be useful for businesses and organizations looking to understand their target audience and tailor their products or services to better suit their needs.

6 VALIDITY

To assess the validity of a research study, it is important to examine the reliability and validity of the measurements used to collect data. One way to assess the validity of the measurements is through the use of outer loadings in a confirmatory factor analysis (CFA). In this case, the outer loadings for each of the variables are provided in Table 1. The outer loading reflects the strength of the relationship between the measured variable and the underlying construct it is intended to represent. Generally, a loading of 0.5 or higher is considered acceptable for a valid measurement.

Table 1. Outer Loadings

	App Navigation Ease	Digital Payment Advocacy	e-Customer Support	e-Payment Engagement	e-Payment Experience	e-Payment Platform Reputation
ANE1	0.813					
ANE2	0.888					
ANE3	0.874					
DPA1		0.949				
DPA2		0.956				
DPA3		0.928				
ECS1			0.900			
ECS2			0.913			
ECS3			0.834			
EPG1				0.924		
EPG2				0.921		
EPG3				0.940		
EPR1						0.643
EPR2						0.895
EPR3						0.913
EPX1					0.700	
EPX2					0.911	
EPX3					0.926	

Source: Data Analysis Result by Using SmartPLS, based on data survey

Looking at the results, all of the outer loadings are above 0.5, indicating that each variable is a valid measure of its underlying construct. Specifically, App Navigation Ease (ANE), Digital Payment Advocacy (DPA), e-Customer Support (ECS), e-Payment Engagement (EPG), e-Payment Experience (EPX), and e-Payment Platform Reputation (EPR) are all valid measures of their respective constructs.

7 RELIABILITY

To evaluate the reliability of the measurement scales used in the research, the Cronbach's alpha and composite reliability can be calculated.

Table 2. Construct Reliability

	Cronbach's Alpha	Composite Reliability
App Navigation Ease	0.822	0.894
Digital Payment Advocacy	0.940	0.961

e-Customer Support	0.858	0.914
e-Payment Engagement	0.920	0.949
e-Payment Experience	0.805	0.887
e-Payment Platform Reputation	0.773	0.863

Source: Data Analysis Result by Using SmartPLS, based on data survey

Cronbach's alpha is a commonly used measure of internal consistency reliability. It assesses the extent to which items in a scale are measuring the same underlying construct, with values typically ranging from 0 to 1. A value above 0.7 is generally considered acceptable for research purposes.

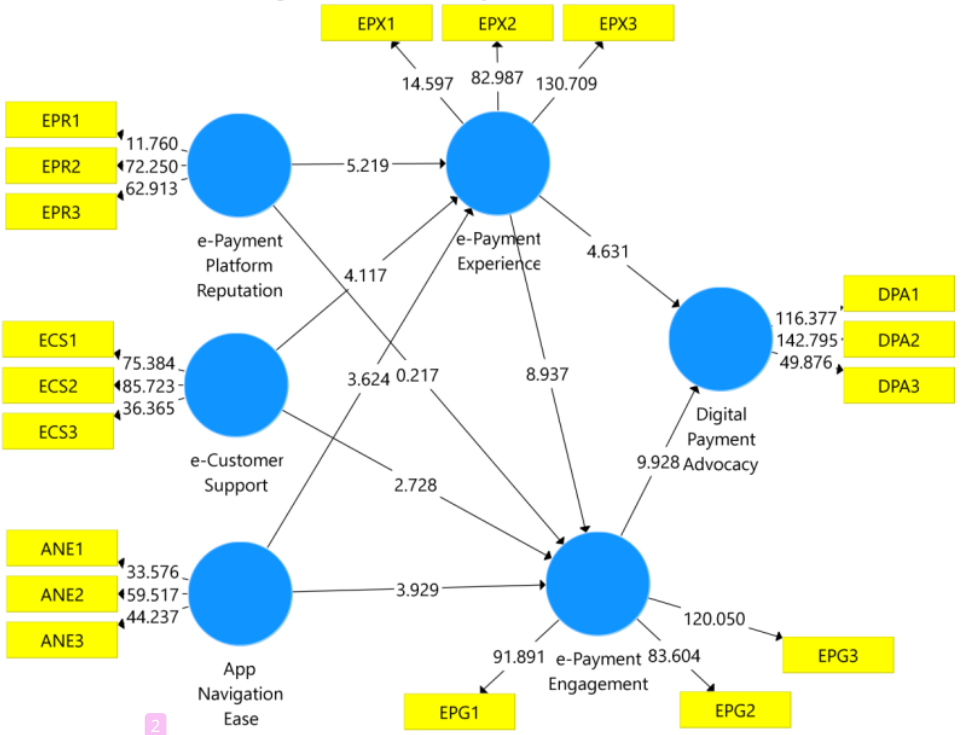
Composite reliability is a more robust measure of internal consistency reliability. It takes into account both the variance of the items and the measurement error, and is also typically expressed as a value between 0 and 1. A value above 0.8 is generally considered good for research purposes.

Based on the results in Table 2, all of the constructs have acceptable levels of internal consistency reliability, with Cronbach's alpha values ranging from 0.773 to 0.940 and composite reliability values ranging from 0.863 to 0.961. These results suggest that the measurement scales used in the research are reliable and can be used to measure the underlying constructs of interest.

8 HYPOTHESIS TESTING

The aim of displaying a diagram is to offer a clear and concise overview of the relationship between variables. By visualizing this relationship, the reader can better comprehend its nature. Figure 1 is provided as an illustration of the relationship between variables.

Figure 1. The Relationship between Variables.



Source: Data Analysis Result by Using SmartPLS, based on data survey

Table 3 below in this study presents the path coefficients for the relationships between various factors influencing e-payment engagement, e-payment experience, and digital payment advocacy.. These path coefficients are crucial in understanding the significance and impact of each variable on the dependent factors. The results provide valuable insights for digital payment platforms, emphasizing the importance of enhancing user experience and engagement to promote digital payment advocacy.

Table 3. Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
App Navigation Ease -> e-Payment Engagement	0.238	0.244	0.061	3.929	0.000
App Navigation Ease -> e-Payment Experience	0.301	0.306	0.083	3.624	0.000
e-Customer Support -> e-Payment Engagement	0.118	0.120	0.043	2.728	0.007
e-Customer Support -> e-Payment Experience	0.236	0.235	0.057	4.117	0.000
e-Payment Engagement -> Digital Payment Advocacy	0.545	0.547	0.055	9.928	0.000

e-Payment Experience -> Digital Payment Advocacy	0.255	0.252	0.055	4.631	0.000
e-Payment Experience -> e-Payment Engagement	0.540	0.532	0.060	8.937	0.000
e-Payment Platform Reputation -> e-Payment Engagement	0.010	0.012	0.045	0.217	0.828
e-Payment Platform Reputation -> e-Payment Experience	0.291	0.288	0.056	5.219	0.000

Source: Data Analysis Result by Using SmartPLS, based on data survey

The results of the analysis for all nine hypotheses are summarized below:

a. App Navigation Ease -> e-Payment Engagement:

The results of the analysis reveal a significant positive relationship between App Navigation Ease and e-Payment Engagement, with a T-statistic of 3.929 and a p-value of 0.000. This finding suggests that when e-payment applications are easier to navigate, users are more likely to engage with and utilize these platforms.

In light of this information, policymakers should prioritize the development and implementation of user-friendly interfaces for e-payment platforms. By emphasizing the importance of intuitive design, regulators can encourage e-payment service providers to create applications that are easily navigable, even for those who are less tech-savvy. This, in turn, can lead to increased e-payment engagement and adoption among a wider range of users.

Additionally, policymakers may consider supporting initiatives that promote digital literacy and user education, enabling more individuals to comfortably navigate and engage with e-payment applications. By fostering an environment in which e-payment platforms prioritize user-friendliness and navigational ease, policymakers can help to ensure that digital payment systems become more accessible, ultimately facilitating greater financial inclusion and driving the growth of digital transactions.

b. App Navigation Ease -> e-Payment Experience:

The analysis reveals a significant positive relationship between App Navigation Ease and e-Payment Experience, with a T-statistic of 3.624 and a p-value of 0.000. This suggests that an easy-to-navigate app interface contributes to a better user experience for e-payment platforms.

From a theoretical standpoint, this finding is consistent with the idea that user-friendly interfaces play a crucial role in shaping user satisfaction and adoption of digital services, particularly in the context of e-payment platforms. A seamless and intuitive app

navigation can lower barriers to entry for users, making the platform more accessible to a wider audience.

In light of these results, policymakers should consider the importance of app navigation ease when regulating and promoting e-payment systems. Encouraging e-payment platform providers to invest in user-centered design and prioritize user-friendly interfaces can lead to improved user experiences and, ultimately, greater adoption of e-payment services. To achieve this, policymakers can establish guidelines or best practices for app design and provide incentives for platform providers to adopt them.

Furthermore, regulators can support initiatives that foster collaboration between e-payment platforms and the design community to drive innovation in interface design. By promoting the importance of app navigation ease, policymakers can help create a more inclusive and user-friendly ecosystem for e-payment platforms, benefiting consumers and driving the growth of digital transactions.

c. e-Customer Support -> e-Payment Engagement:

The analysis reveals a significant positive relationship between e-Customer Support and e-Payment Engagement, with a T-statistic of 2.728 and a p-value of 0.007. This finding suggests that effective e-customer support plays a crucial role in enhancing e-payment engagement among users.

From a theoretical standpoint, this relationship can be explained by the fact that efficient and responsive customer support builds trust and confidence in users, which in turn promotes a higher level of engagement with e-payment platforms. When customers feel supported and know that their concerns will be addressed promptly, they are more likely to continue using the platform and recommend it to others.

In light of this finding, policymakers should consider implementing measures to ensure that e-payment providers offer high-quality customer support. This can include setting minimum standards for response times, availability, and issue resolution, as well as encouraging e-payment platforms to invest in customer support infrastructure and training. Additionally, regulators could establish a feedback mechanism for users to report their experiences with customer support, which can help identify areas for improvement and track progress.

By fostering an environment in which e-payment platforms prioritize customer support, policymakers can help to enhance user engagement and satisfaction, ultimately contributing to the growth and success of the digital payments ecosystem.

d. e-Customer Support -> e-Payment Experience:

The analysis reveals a significant positive relationship between e-Customer Support and e-Payment Experience, with a T-statistic of 4.117 and a p-value of 0.000. This finding is consistent with the theoretical expectation that providing effective and responsive customer support enhances the overall experience for users of e-payment platforms.

In light of this result, policymakers should consider the crucial role that customer support plays in shaping users' experiences and promoting the adoption of e-payment systems. To improve e-payment experiences, it is important to ensure that e-payment platforms offer timely, reliable, and accessible customer support services.

To achieve this, regulations could be implemented that set minimum standards for customer support responsiveness and quality. Policymakers might also encourage e-payment providers to invest in customer support training, technological tools, and infrastructure that enable them to address user concerns efficiently and effectively.

Furthermore, promoting transparency and information sharing among e-payment providers can help them learn from each other's best practices in customer support. By emphasizing the importance of excellent e-customer support, policymakers can contribute to the continuous improvement of e-payment platforms, ultimately benefiting users and fostering the growth of the digital economy.

e. e-Payment Engagement -> Digital Payment Advocacy:

The findings of the analysis reveal a significant positive relationship between e-Payment Engagement and Digital Payment Advocacy, with a T-statistic of 9.928 and a p-value of 0.000. This suggests that when users are more engaged with e-payment platforms, they are more likely to advocate for digital payments.

From a theoretical standpoint, this finding is consistent with the idea that satisfied and engaged users become promoters of the services they use. As users become more familiar and comfortable with e-payment platforms, their trust and confidence in the system grows, leading them to share their positive experiences and recommend digital payments to others.

In light of these findings, policymakers should focus on strategies that enhance user engagement with e-payment platforms to foster digital payment advocacy. This can be achieved by improving the functionality, usability, and accessibility of e-payment

systems, as well as offering incentives for frequent use, such as loyalty programs or discounts.

Additionally, policymakers can invest in public awareness campaigns that highlight the benefits of e-payment systems, as well as initiatives that help bridge the digital divide, ensuring that all segments of the population have access to and can engage with digital payment platforms. By promoting greater e-payment engagement, policymakers can facilitate a broader adoption of digital payments, contributing to a more efficient and inclusive financial ecosystem.

f. e-Payment Experience -> Digital Payment Advocacy:

The analysis results reveal a significant positive relationship between e-Payment Experience and Digital Payment Advocacy, with a T-statistic of 4.631 and a p-value of 0.000. This finding aligns with the theoretical expectation that a better e-payment experience encourages users to advocate for digital payments. As the p-value is less than the significance level of 0.05, we can reject the null hypothesis and confirm the relationship between these two variables.

Based on this insight, policymakers should focus on improving e-payment experiences to promote digital payment advocacy. To achieve this, they should encourage the development of user-friendly, secure, and efficient e-payment systems, ensuring that users have positive experiences that motivate them to advocate for digital payments.

Policy initiatives could include the establishment of industry standards for security and usability, as well as support for innovation and competition in the e-payment sector. Regulatory oversight should ensure fair competition, preventing monopolies or anti-competitive practices that could stifle innovation and limit user choice.

Furthermore, policymakers should support educational campaigns to inform consumers about the benefits and proper use of digital payment methods. By combining these initiatives, users will be more likely to have positive e-payment experiences and, in turn, become advocates for digital payment adoption. This can contribute to the widespread adoption of digital payments, leading to improved financial inclusion, reduced transaction costs, and increased economic growth.

g. e-Payment Experience -> e-Payment Engagement

The analysis reveals a significant positive relationship between e-Payment Experience and e-Payment Engagement, with a T-statistic of 8.937 and a p-value of 0.000. This finding, grounded in theory, suggests that when users have a positive experience

with e-payment platforms, they are more likely to engage with these platforms more frequently.

To capitalize on this relationship, policymakers should focus on enhancing the user experience of e-payment platforms to promote greater engagement. This can be achieved by ensuring that platforms are user-friendly, reliable, and secure. Regulators can set standards for platform design, with an emphasis on accessibility and ease of use for diverse user groups. Additionally, policy initiatives should encourage platform providers to invest in security measures that protect user information and reduce the risk of fraud.

By promoting a positive user experience, policymakers can drive increased engagement with e-payment platforms. In turn, this can lead to greater financial inclusion, reduced reliance on cash transactions, and a more efficient digital economy.

h. e-Payment Platform Reputation -> e-Payment Engagement:

The results of the analysis indicate that there is no significant relationship between e-Payment Platform Reputation and e-Payment Engagement, with a T-statistic of 0.217 and a p-value of 0.828. This suggests that a platform's reputation does not have a direct impact on the level of user engagement with e-payment systems.

Based on this finding, policymakers should focus on other factors that can influence e-payment engagement, such as user experience, convenience, and accessibility. Efforts to improve these factors, through innovation in payment methods and user interface design, can lead to increased e-payment adoption and usage. Policymakers can encourage the development of these factors through regulatory support and incentives for businesses to invest in innovative payment solutions.

Moreover, policymakers should prioritize efforts to increase financial literacy and awareness among consumers to promote e-payment engagement. By educating consumers on the benefits and usage of e-payment systems, policymakers can reduce barriers to adoption and drive the growth of digital transactions. This can include initiatives such as consumer awareness campaigns, financial education programs, and collaboration with industry stakeholders to develop user-friendly payment solutions.

i. e-Payment Platform Reputation -> e-Payment Experience:

A significant positive relationship was found (T-statistic: 5.219, p-value: 0.000), suggesting that a better platform reputation leads to a superior e-payment experience. The analysis found a significant positive relationship between e-Payment Platform Reputation and e-Payment Experience, indicating that a better reputation for e-payment platforms

leads to a superior user experience. This finding is consistent with the theoretical assumption that consumers are more likely to adopt and continue using e-payment platforms that are perceived as trustworthy, secure, and user-friendly.

Based on this result, policymakers should prioritize efforts to enhance the reputation of e-payment platforms by implementing and enforcing strict security standards, promoting transparency, and improving user interface design. These measures can increase consumer confidence in e-payment systems, leading to broader adoption and more extensive usage. Furthermore, regulators should closely monitor the market to prevent anti-competitive practices and ensure that smaller, innovative platforms can compete fairly. By fostering a competitive environment, policymakers can encourage the development of e-payment platforms that offer superior user experiences, ultimately benefiting consumers and driving the growth of digital transactions.

In summary, the majority of the hypotheses were supported, indicating that app navigation ease, e-customer support, e-payment engagement, and e-payment experience are crucial factors for digital payment advocacy. However, e-payment platform reputation was not found to have a direct impact on e-payment engagement.

The structural equation model based on the given results can be represented as follows:

$$\textit{Digital Payment Advocacy} = 0.545 \times \textit{e-Payment Engagement} + 0.255 \times \textit{e-Payment Experience} + \varepsilon 1 \quad (1)$$

$$\textit{e-Payment Experience} = 0.301 \times \textit{App Navigation Ease} + 0.236 \times \textit{e-Customer Support} + 0.291 \times \textit{e-Payment Platform Reputation} + \varepsilon 2 \quad (2)$$

$$\textit{e-Payment Engagement} = 0.238 \times \textit{App Navigation Ease} + 0.118 \times \textit{e-Customer Support} + 0.010 \times \textit{e-Payment Platform Reputation} + 0.540 \times \textit{e-Payment Experience} + \varepsilon 3 \quad (3)$$

The model unveils several key relationships that shape the digital payment landscape:

As users become more engaged and satisfied with digital payment platforms, their likelihood to advocate for these payment methods increases. Digital Payment Advocacy

is positively impacted by both e-Payment Engagement, with a weight of 0.545, and e-Payment Experience, with a weight of 0.255.

Several factors contribute to a more positive e-payment experience for users. The model shows that App Navigation Ease (0.301), e-Customer Support (0.236), and e-Payment Platform Reputation (0.291) all play a crucial role in enhancing the overall experience.

When it comes to e-Payment Engagement, a variety of factors have a positive influence, including App Navigation Ease (0.238), e-Customer Support (0.118), e-Payment Platform Reputation (0.010), and e-Payment Experience (0.540). Notably, e-Payment Experience carries the most significant weight among these factors.

Ultimately, the structural equation model highlights the importance of refining the e-payment experience and engagement to foster greater digital payment advocacy. To accomplish this, digital payment platforms should prioritize improvements in app navigation ease, e-customer support, and platform reputation.

9 CONCLUSION

In conclusion, this study sheds light on crucial factors that influence digital payment advocacy, highlighting the significance of app navigation ease, e-customer support, e-payment engagement, and e-payment experience. These factors play a vital role in shaping user attitudes and driving adoption of digital payment systems. Although e-payment platform reputation was not found to directly impact e-payment engagement, it does influence e-payment experience, indicating its relevance in the broader digital payment ecosystem.

Policymakers should take these findings into account when developing regulations and strategies to promote digital payments. By focusing on improving app navigation ease, they can ensure that digital payment platforms are user-friendly and accessible to a wider audience, reducing barriers to adoption. Enhancing e-customer support can boost user trust and confidence, leading to increased engagement and satisfaction.

Additionally, fostering a positive e-payment experience and promoting user engagement can encourage more people to become digital payment advocates. This can be achieved by ensuring that e-payment platforms are reliable, secure, and efficient, as well as offering incentives for frequent use.

While formulating policies, regulators should also consider the role of e-payment platform reputation in shaping user experiences. Establishing stringent security standards, promoting transparency, and fostering competition can contribute to the development of trustworthy and innovative platforms, ultimately enhancing user experiences.

By addressing these key factors, policymakers can drive the growth of digital transactions, support the development of a robust digital economy, and promote greater financial inclusion for individuals and businesses alike. In turn, this can lead to increased economic growth, reduced transaction costs, and more efficient financial services, benefiting society as a whole.

This study offers valuable insights into digital payment advocacy but has limitations, including the use of cross-sectional data, limited sample size and geographical scope, reliance on self-reported measures, and a focus on a restricted set of factors. These limitations may affect the ability to establish causal relationships, generalizability of the findings, and comprehensiveness of the analysis.

Future research could address these limitations by employing longitudinal data, expanding sample size and geographical scope, using objective measures like actual usage data or third-party evaluations, and exploring additional factors like financial literacy, attitudes towards technology, and cultural influences. By incorporating these improvements, future studies can enhance our understanding of digital payment advocacy, ultimately informing more effective policies and strategies for digital payment adoption and financial inclusion.

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