The Effect of Consumer Knowledge and Service Quality on User Satisfaction
(Survey of Shopee cash-on-delivery Feature users)

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Abstract

Purpose: This study aims to determine the effect of consumer knowledge and service quality on user satisfaction for users of the cash-on-delivery shop feature.

Design/methodology/approach: This study uses a quantitative approach and a survey method through the media Google form. It then distributes it to respondents who use the cash-on-delivery feature and processes it using SPSS 26 and SmartPLS 3. The population in this study are users of the cash-on-delivery shop feature in Garut Regency. The sample used was 400 respondents using the cash-on-delivery shop feature. The sampling technique in this study was carried out by purposive sampling technique. The type of data in this study is primary data. The analysis used in this study is the outer model test, inner model test, and hypothesis testing, done by determining the value of r-Square, f-square, and t-statistic.

Findings: The results of this study indicate that consumer knowledge has a significant effect on user satisfaction by 28.8%, and service quality has a significant impact on user satisfaction by 61.2%.

Practical implications: The findings of this study can be used as input for companies and related users and users of the Shopee cash-on-delivery feature in choosing information when making transactions, creating good service quality so that users can reuse the cash-on-delivery feature, and creating user satisfaction.

Authenticity/value: The novelty of this study is the effect of consumer knowledge and service quality on user satisfaction in the cash on delivery shope feature in Garut Regency, which has yet to be studied much by previous researchers.

Keywords: *User Satisfaction, Service Quality, Consumer Knowledge.*

1 INTRODUCTION

In this modern era, there have been significant changes in attitudes, psychology, knowledge, creativity, and social structure towards aspects of life, including the economic sector, which requires the will and talent needed. Significant changes in the digital era have greatly influenced economic development in Indonesia today, and it seems that these developments are heading in a positive direction[1], [2]. They are familiar with the digital

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world in Indonesia, especially the Internet. Internet users are increasingly widespread from various regions; this makes it easier for users to access only with cellphone capital and quota so that users can enjoy sophisticated internet access speeds. With the emergence of the Internet, business people can easily find information to assist in their operations. However, because of the Internet, it tends to produce very diverse knowledge, and we must be able to determine to get the correct and relevant information[3].

Rapid progress in the era of globalization has influenced the development of Internet technology, which is incredibly beneficial to the world. It has a vital role in the lives of everyday living thing [4]. Today, the Internet has developed into a cheap, simple, fast, widespread marketing and sales platform that transcends national boundaries. The Internet began to give rise to the world of digital commerce, or an online shop. The online shop recommends several of its products through websites and social media to make purchases and payments online [5], [6].

Table 1 Marketplace Visitor Data 2019-2023

Marketplace Visitor Data in Indonesia Total (million)							
No	Name-commerce	E	2019	2020	2021	2022	2023	
1	Shopee		56	129,3	149,61	131,3	143,6	609,81
2	Tokopedia		66	114,7	131,89	158,3	108,1	578,99
3	Bukalapak		42,9	38,6	29,88	21,3	17,1	149,78
4	Lazada		28	36,3	28,58	26,6	74,2	193,68
5	Bibli		21,4	22,4	17,51	19,7	23,2	104,21
6	JD ID		5,5	6,2	3,67	2,3	-	17,67
7	Bhineka		5	4,4	6,08	1,4	-	16,88
8	shociolla		4	3,1	2,08	2,8	-	11,98
9	Orami		3,9	6,2	10,28	1,1	-	21,48
10	Ralali		3,6	4,3	5,26	10,8	-	23,96

Source : [7]

Since early 2015, Shopee has been available throughout Southeast Asia, including Indonesia. Shopee also exists as a mobile application that is more convenient and preferred by users to access it without using a computer [8]. Then shopee is a solution for buyers or visitors to find the needs of the goods to be purchased. That is, the minister of national development planning of the republic of Indonesia or the head of Bappenas, Mr. Suharso Monoarfa, claims the annual growth rate for e-commerce sales is 15.4%. After that, there was an increase in e-commerce sales in dollars by 54%, from USD 21 billion in 2019 to USD 32 billion (or equivalent to IDR 266.3 trillion), and it is projected to reach USD 83 billion by 2025 [9].
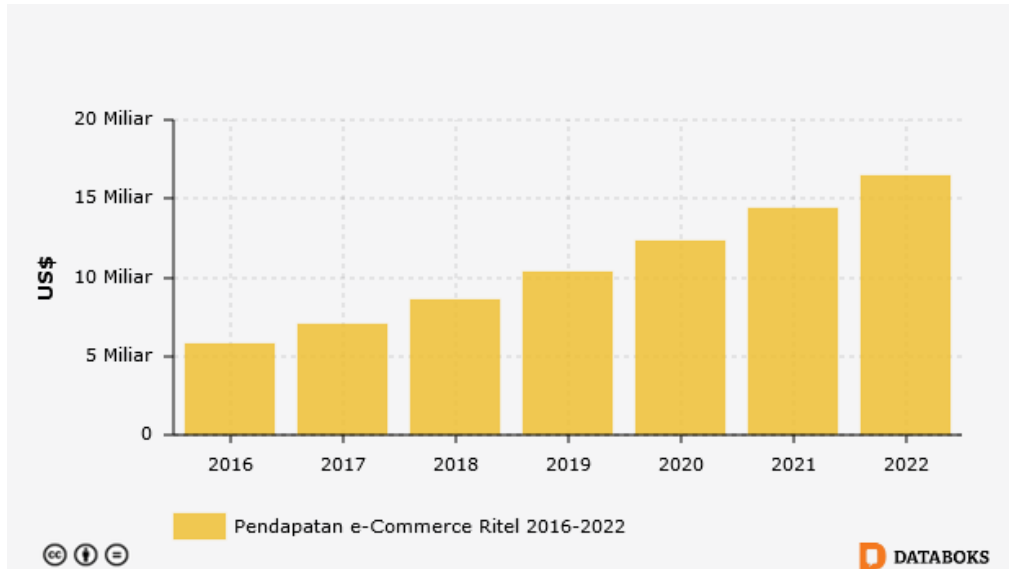
Figure 1 E-Commerce Revenue

Source : [10]

Based on Figure 1 above, the value of trade transactions increased by 30-40% annually in 2016-2017. The transaction value is estimated to reach US$ 16 billion or the equivalent of 228 trillion rupiah in 2022. The predicted value is obtained from e-commerce sales. E-commerce is one of the uses of technology in business to sell various products, applications, and websites that involve online stores or specific communities to make transactions in the exchange of goods and services and information displayed digitally [11]. he online shopping style, especially by the millennial generation, has excellent potential for the e-commerce industry in the digital field. Usually, the millennial generation shops on several e-commerce sites to compare prices, features, offers, and product quality before purchasing [12], [13].

In response to the Covid-19 pandemic last year in 2019, users or consumers had a shopping habit that was initially face-to-face and made cash payments, then changed to digital via the Shopee application, so this indirectly became a stimulus for growing electronic transactions. During the pandemic, e-commerce transactions decreased by 31.02% (Oktora et al., 2022). This is evidenced by the total transactions during 2020 of 140 million, with an average transaction value of 550 billion per day (Makki, 2020) (Aqil et al., 2022). So it is essential to prepare for increasing competition between digital shopping platforms, with offline shopping efforts to increase market share and changes to reach consumers without bank accounts. However, there are several reasons for e-commerce to carry out cash-on-delivery transaction features, namely as a form of security or alternative materials for making payment transactions to facilitate actual payments with the appropriate condition of the goods, and are responsible for the payment process. Other data show that users often use transactions using the cash-on-delivery method as a favorite payment instrument.

Table 2 Favorite Payment Method

No	Metode Pembayaran	Presentase (%)
1	Cash on delivery (COD)	50.45
2	Mobile money (ovo, dana, link aja)	43.81
3	debit card / mobile banking	37.16
4	Paypal, googlepay	16.7

No	Metode Pembayaran	Presentase (%)
5	Kredivo, akulaku	14.36
6	Other payment	6.84
7	Vocher online	0.72
8	Point and reward program	0.71

Source: [14]

Based on Table 2, the Central Bureau of Statistics (BPS) published an e-commerce report regarding the transaction feature method; the cash-on-delivery feature is widely used for transactions in e-commerce business systems compared to other payment methods. Cash-on-delivery users are dominated by users of the middle to lower economic scale and are more popular outside Java. However, according to cash on-delivery service data for 2020, West Java has the most significant percentage of these transactions, namely 37.09%, followed by DKI Jakarta (31.24%) and East Java (11.05%) [15]. his shows that the West Java area's cash-on-delivery feature is in demand. Users consider the cash-on-delivery shop feature more trustworthy because it is convenient, anti-fraud, and has even become part of a marketing strategy[16]. ome of the advantages and uses of cash-on-delivery users are: (1) It makes it easier for consumers to help run their business, (2) Cash on delivery services is very good at increasing one's reputation in doing business, (3) Time management increases when running a business, (4) Allows customers to receive payments from company transactions, (5) Energy is well-spent when carrying out cash-on-delivery transaction services, (6) Operational costs are not wasted.

There are several reasons why users of the cash-on-delivery feature are in great demand, the main reason being noted from the survey results that 73 percent confirmed the goods, then 60% gave simple reasons, 30% of buyers were lazy to go to ATMs, 14% of buyers did not have a bank account, 13% of buyers did not have an e-wallet, and 2% other reasons for choosing the cash on delivery shop feature. The following is the user's experience regarding cases that occur with the cash-on-delivery feature, which include:

1. There are misconceptions or views of consumers towards the cash-on-delivery system, which can be interpreted as meaning that customers still view the function of the cash-on-delivery feature as a "meet in person" method and buyers can inspect the goods when they arrive, and pay the courier if it is appropriate or return the goods to the courier and avoid payment even though the package has been opened. This misguided belief can harm many people despite market goods having a system for returning inappropriate or damaged goods [17], [18].

2. Disinformation of goods in real terms, meaning that along with issues of non-conforming goods and discrepancies between buyers' expectations and the reality they get, sellers often provide information that exaggerates the quality of goods and fails to hide information adequately. Some buyers are disappointed with their shopping experience because they are less selective about the items they want to buy and are preoccupied with the appearance of the goods. This was proven throughout 2019. There were 1879 user complaints due to transaction information discrepancies using the cash-on-delivery feature[9].

3. Impractical procedures for returning merchandise tend to burden customers, that customers and contract recipients must be given time to return goods delivered by business actors if they are not by the contract, as in government regulations regarding PSTE. Due to the long and complicated return process, in addition to the buyer's requirement to attach supporting documents to be confirmed by the marketplace, many cases of goods are returned using the cash-on-delivery system.

The purpose of this study Researchers need to conduct this research to find out whether consumer knowledge has a significant effect on user satisfaction regarding the cash-on-delivery payment feature on the Shopee application and whether service quality has a significant influence on user satisfaction regarding the cash-on-delivery payment feature on the shop application. To meet user satisfaction, one of the districts in West Java, namely Garut, has consumers or users who use payments with the cash-on-delivery feature on the Shopee application. Therefore, using the cash-on-delivery feature in Garut is one way to influence user satisfaction with the cash-on-delivery feature..

2 THEORITICAL FRAMEWORK

2.1 USER SATISFACTION

Satisfaction comes from the Latin word "satis," which means enough, and farece, which means to act or carry out[19]. Satisfaction is a product reaction, or response that satisfies customer demands and expectations concerning an assessment of the quality or characteristics of a product or service that offers a level of user satisfaction related to the satisfaction of user consumption needs [20]. User satisfaction is usually associated with feelings of joy or disappointment that arise after comparing the performance or results of the product with initial expectations[21]. ser satisfaction is also a measuring point for achieving success in a system. It could be a service system or something else. The success of information system development can be measured through user satisfaction as a parameter used [22]. is is because user satisfaction is the most important thing to make users feel trusted, have a high sense of satisfaction, and have an intention to reuse.

User satisfaction is an important variable influencing how effective cash-on-delivery shopee transaction technology is applied to e-commerce businesses[23]. he underlying foundation is that if cash-on-delivery users are satisfied when using these features, it can be assumed that they accept an information system as a tool for completing tasks or making transactions. User satisfaction is a research dimension to measure the extent to which the information system is successful, where the success of the system cannot be separated from the user's satisfaction with the performance of the information system when carrying out user requests[24]. The opinion expressed above means that an individual or group of people is satisfied with the product or service the user uses. This satisfaction is a feeling that comes from past expectations for good service and meets or exceeds the user or consumer. User satisfaction can be assessed using criteria. In this case, there are seven criteria to be used as material for assessing users who are said to be satisfied [25].

a.   Adequacy is information that is sufficient in the capacity of understanding.

b.   Effectiveness is an achievement or success measured by quality or according to what has been previously arranged.

c.   Efficiency (Efficiency) is the ability to achieve without spending more.

d.   Overall satisfaction is the user's overall satisfaction from the product to the consumption.

e.   Enjoyment is the extraordinary feeling of being enjoyed by and consumed, be it a product or service.

f.   Information satisfaction is the Adequacy of information that is accurate and genuine.

2.2 CONSUMER KNOWLEDGE

Consumer knowledge is defined as human perception or individual effort to interact with an object by utilizing the body's five senses to produce knowledge [26]. Knowledge

describes changes in behavior brought about by experience[27]. The experience here is devoted to the individual consumer searching for specific truths. Consumer knowledge is a customer's understanding of various products and services and additional knowledge about how these goods work [28]. By understanding that knowledge plays a vital role in consumer purchasing behavior patterns, marketers can consider when consumers will purchase based on this. When analyzing the same information object, consumers with different levels of knowledge can consider these criteria

In the decision-making process, the knowledge consumers or users possess about a product is very important because consumer knowledge is the central aspect in determining user satisfaction when using an item or service[29]. more knowledgeable consumer about a product or service will perceive it as superior to a less knowledgeable consumer. If the knowledge is good, it will affect user satisfaction in cash on delivery transactions. Consumers will listen and understand before carrying out transactional actions and anticipate things that are reasonable in making transactions and will result in good satisfaction. The better the knowledge about the payment method for the cash-on-delivery feature, the more likely it will be to be satisfied in making this transaction. Consumer knowledge is also one of the most important economic assets for a company because they want to know what consumers value most in the company's products or services to optimize the use of resources in various fields based on the needs and desires of consumers or potential customers[30].

Consumer knowledge is also not only for users or potential consumers; everyone is required to know. This is because the most crucial factor for anyone must learn to anticipate that there will be understanding in making a decision or information regarding transactions, purchases, products, and others. Indicators of consumer knowledge include a) product knowledge, related to knowledge based on consumer memory or knowledge, and b) purchasing knowledge, including an understanding of the store and the location of the product in it. And c) usage knowledge is a user who feels the benefits of a product when he has used the product[28]. The researchers chose this indicator because, based on research by Mutammam 2019, showed that all hands of consumer knowledge latent variables had values above 0.7. Therefore, the questionnaire data given to respondents is considered valid and appropriate to be used as a measurement tool in the analysis that will be carried out next.

The researcher also concluded that consumer knowledge is a form of understanding information that customers or prospective customers know about what to aim for, whether in the form of a service or a product, which also requires product knowledge, purchasing knowledge, and usage knowledge as a support for consumer knowledge..

2.3 SERVICE QUALITY

In this case, quality refers to the features of an item offered in terms of durability and usability. It is a company reference selling price that can be used to improve organizational performance standards[31]. he service quality stage reflects the desired level of excellence, and managing that excess to satisfy current and potential client needs is known as service quality [32]. he ability of service levels to meet customer expectations and according to their wishes is a measure of service quality[33]. n addition, a quality model develops that highlights important guidelines that service providers must adhere to to improve their work standards, not only that service quality is determined by comparing what has to be delivered with what is provided [34]. Certain businesses undoubtedly have a certain level of service quality. The development of two essential information systems to improve service capabilities requires the establishment of two information systems. The first is an information system for management and staff incentives that collects data on how well the service works. Second, it envisages a mechanism for disseminating useful information to customers.

Service quality or service quality is related to the services provided by the cash-on-

delivery shop feature and user satisfaction based on how consumers react to the output of the cash-on-delivery component[35]. Consumers' impressions of the services they want and receive are compared to determine service quality[36]. Undoubtedly, the ability to provide decisions for each user as part of a high-quality service plays an important role. With the help of high-quality service, customers can choose the best feature from various available features. Once satisfied, they will use these features frequently and return to the company. Service quality indicators include reliability, responsiveness, assurance, empathy, and direct evidence[37].

3 METHODOLOGY

This study uses a quantitative approach by applying Partial Least Square (PLS). PLS analysis processing has significant power because it does not depend on many assumptions. The advantage of this PLS processing tool is that the data does not have to be normally distributed multivariate. If the sample size increases, the power of precision estimation of model parameters in research improves. It increases the accuracy of PLS-SEM estimation in that smart-pls can be used for large samples and to explain whether or not there is a significant influence between latent variables[38] [39]. These latent variables are used to analyze the effect of consumer knowledge and service quality on user satisfaction with the cash-on-delivery feature with a causal approach[40]. because each variable has a causal relationship with the others.

Quantitative research is the discovery of knowledge through quantitative research involving data in numbers collected through well-structured questions[41]. In terms of the information we want, this research falls into the non-experimental or survey research category. Non-experimental research involves observing some of the characteristics of variables or research subjects without any intervention or manipulation from the researcher [42]. This study also uses a correlational approach by applying bootstrapping to measure the relationship between variables, whose results will later be in broad responses to questionnaire questions or from answers to questions[43].

In this pre-test study, researchers used the IBM SPSS program (statistical package for the social sciences) version 26. IBM SPSS is a software that performs data analysis with statistical calculations to test two independent variables and one dependent variable [44]. Meanwhile, the researcher uses Smart PLS (partial least squares) for the main-test research. Smart PLS is software that estimates models using latent constructs measured through multiple indicators[44].

Usually, PLS-SEM analysis consists of two different model stages, namely the measurement model, also known as the outer model, and the structural model, also known as the inner model [45]. The purpose of the two stages of evaluation of this measurement model is to test the validity and reliability of a model. From the theoretical analysis and previous research, the hypothesis that can be developed through this research hypothesis is:

H1: Consumer knowledge has a significant effect on user satisfaction.

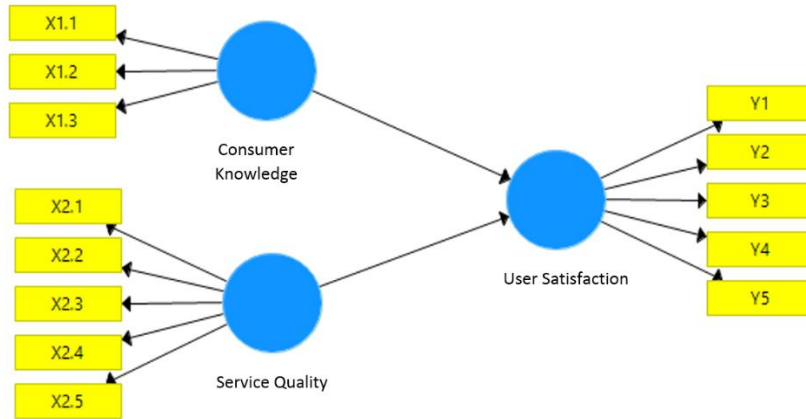H2: Service quality has a significant impact on user satisfaction

Figure 2 : Research Model

4 RESULT AND DISCUSSION

4.1 STRUCTURAL MODEL TESTING (OUTER MODEL)

Testing was carried out using a structural selling model using SmartPLS 3.2.0 software to determine the influence of these variables. SEM analysis stages include convergent validity, discriminant validity, and reliability for each variable. This research will be tested using a convergent validity test with two criteria to be evaluated: the value of the loading factor and the average variance extract (AVE). Test convergent of validity, an assessment can be made of whether each indicator validly measures the dimensions of the measured concept. The indicator is valid if the loading factor value is > 0.70 [55]. However, for the initial research stage of developing a measurement scale, the loading value of 0.50 to 0.60 is considered sufficient [46].
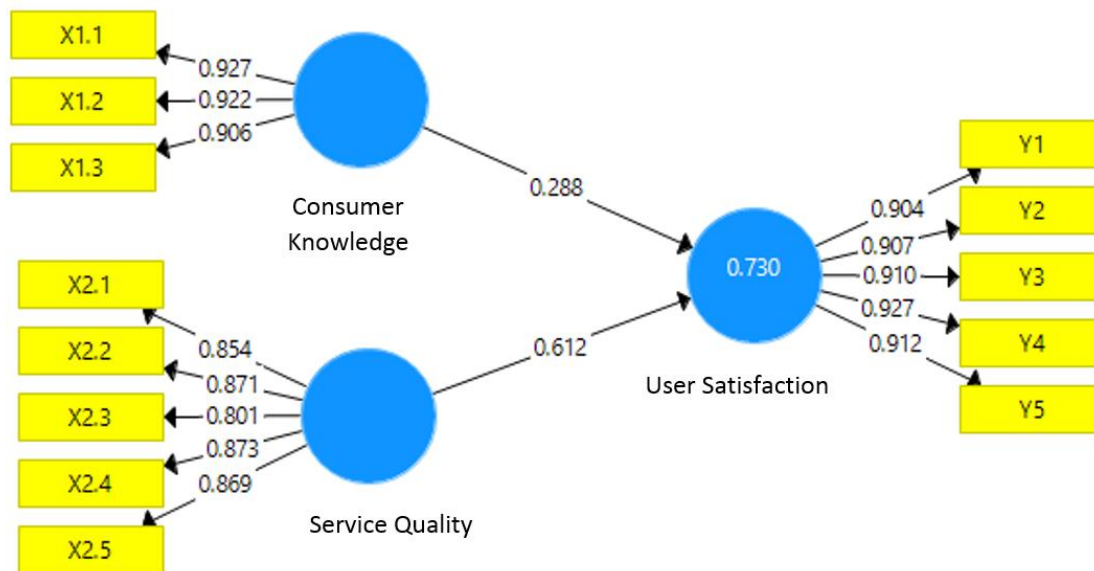

Fig 3. ValidityTesting

The loading factor value for all indicators on the variables of consumer knowledge, service quality, and user satisfaction is valid, where the condition is that the loading factor value is > 0.70 [47]. This means that all indicators are said to be valid or feasible if all indicator items are more significant than > 0.70 and the highest loading factor value of the three variables of consumer knowledge, service quality and user satisfaction is found in the "fulfillment of expectations" indicator, namely the Y4 indicator which has item the

statements in it are "I am satisfied using the cash on delivery transaction feature on the shopee application" and "I am satisfied with the cash on delivery feature on the shopee application because I have responsibility for delivery to consumers in a timely manner" with a value of 0.927 and on consumer knowledge variable with product knowledge indicator or X1.1 which has a value of 0.926 with the statement item "I know the benefits of using cash on delivery transactions on the Shopee application based on explanations of procedures on the website and other sources", then item statement "I know that the cash on feature delivery on the shopee application is useful for me" and finally the question item "I feel very familiar with the cash on delivery transaction feature on the shopee application which is offered through e-commerce sites".

In addition, some values will be evaluated through average variance extracted (AVE). AVE explains the internal intercorrelation between indicators in the constructs of each latent variable. Suppose the AVE root value of each construct is greater than the correlation value between the construct and the other constructs in the model. If the constructed value is > 0.50, then the variable is declared to have good discriminant validity. The AVE value of each indicator in the research variable is as follows.:

Table 3. Average Variance Extracted AVE)

Variable	Average Variance Extracted (AVE)	Keterangan
Consumer knowledge	0.832	Valid
Service quality	0.730	Valid
User satisfaction	0.843	Valid

Based on Table 3, the AVE value of consumer knowledge is > 0.5, with a value of 0.832. Whereas for the AVE of the service quality variable > 0.5 with a value of 0.730. And finally, the variable user satisfaction > 0.5 has an AVE value of 0.843. This shows that all variables have good discriminant validity in the preparation of each variable and can be said to be valid because all are greater when compared to the construct values of the other latent variables.

Table 4. Discriminant Validity

Variable	Consumer knowledge	Service quality	User satisfaction
Consumer knowledge	0,912		
Service quality	0,834	0,854	
User satisfaction	0,759	0,769	0,918

Based on Table 4, it can be concluded that the AVE value of the consumer knowledge variable is 0.912, the service quality variable has an AVE value of 0.854. Finally, the variable of user satisfaction has a value of 0.918 which is greater than the correlation between latent. Based on the Fornell Larcker criteria, an indicator can be declared valid if the AVE value is greater than the correlation between latent. This is based on the overall hands of the three variables starting from consumer knowledge, service quality, and customer satisfaction, which already meet discriminant validity or AVE criteria.

Table 5. Cross Loading

Indicator	User satisfaction (Y)	Service (X2)	Quality	Consumer (X1)	Knowledge
X1.1	0.695	0.696		0.927	
X1.2	0.704	0.698		0.922	
X1.3	0.693	0.724		0.906	
X2.1	0.701	0.854		0.699	
X2.2	0.766	0.871		0.713	
X2.3	0.562	0.801		0.508	
X2.4	0.713	0.873		0.679	
X2.5	0.787	0.869		0.659	
Y1	0.904	0.757		0.663	
Y2	0.907	0.723		0.735	
Y3	0.910	0.767		0.702	
Y4	0.927	0.780		0.688	
Y5	0.912	0.776		0.676	

From the results of Table 5, can cross-loading value be obtained to measure discriminant validity, with the criterion that the loading factor value must be greater than the cross-loading value. Here it can be seen in the X1.1 indicator where the loading value is 0.927 greater than the cross-loading to the other constructs, 0.696 to X2 and 0.695 to Y. The same goes for all three variables that have a loading value on the construct > cross loading, which is means that the three variables are declared valid or meet the requirements of discriminant validity, or it can be called all measurement items from indicator statement X1.1 to statement X1.3, which have a higher correlation with the consumer knowledge variable they measure, and have a low correlation with other variables. Likewise, statements X2.1 to statements X2.5 and Y1 to statements Y5 have a higher correlation with service quality and user satisfaction.

4.2 TESTING OF THE STRUCTURAL MODEL (INNER MODEL)

The structural inner model test is carried out to predict the relationship between variables by using R-Square (R2) for the dependent variable or endogenous variable (variable Y). The evaluation stage is carried out by looking at the criteria for the R-square value and f-square value.

Tabel 6. Nilai R-square

	R Square	R Square Adjusted
User Satisfaction Y	0,730	0,728

Based on Table 6, it can be seen that the R-square value for the variable user satisfaction is 0.730 or 73.0%, which means that consumer knowledge and service quality affect user satisfaction by 73.0%, the remaining 27.1% is influenced by other variables outside the variables in this study.

Furthermore, measuring the inner model can be done by evaluating the f-square value. The f-square or effect size aims to estimate how much influence the variables have. As for the criteria for f square, they are as follows:

Tabel 7 Interpretation of f-square values

Value	Category
<0,02	There are no effect sizes
0,02	Small effect size
0,15	Medium Effect size
0,35	Big Effect size

Based on Table 7, the f square interpretation value has a category for each assessment. The assessment includes a weight of 0.35 in the large effect size category, a value of 0.15 in the medium effect size category, a value of 0.02 in the small effect size, and a value of <0.02 in the no effect size category

Tabel 8 Nilai F-square

	User Satisfaction Y	Service Quality X2	Consumer knowledge X1
User Satisfaction Y			
Kualitas Pelayanan X2	0,568		
Consumer Knowledge X1	0,126		

Sumber: Peneliti 2023

Based on table 8, it can be concluded that the f square value of consumer knowledge on user satisfaction is 0.126, which indicates that the effect of variable X1 on Y is in the medium category or effect size. Furthermore, the f-square value of service quality on user satisfaction is equal to 0.568, which indicates that the effect of variable X2 on Y is in a large category or has a significant effect size..

4.3   HYPOTHESIS TESTING

The effect test was carried out using the t-test statistic (PLS) analysis model using SmartPLS 3.0 software. With boostrap techniques that can be seen in the picture including:
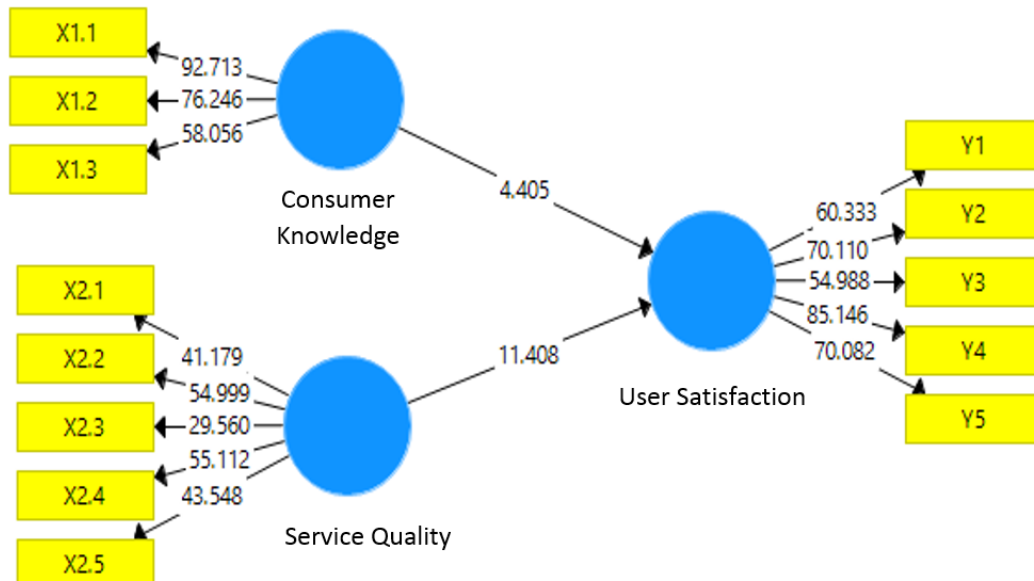
Fig 4. Model Bootstrap

Based on Figure 4.5, to see the significant value of the influence of each variable, a bootstrapping procedure is carried out. The bootstrap stage is carried out using all the original samples, then repeated resampling is carried out. This bootstrap resampling has a significance value with a t-value of 1.96

4.4 THE EFFECT OF CONSUMER KNOWLEDGE ON USER SATISFACTION

Tabel 9 Uji T Statistik Hipotesis 1

	Sampel Asli (O)	Sampel Mean	Standard Devitation (STDEV)	T Statistics	P Value
Consumer Knowledge -> User Satisfaction	0.288	0.283	0.065	4.405	0.000

Based on Table 9, the relationship between consumer knowledge and user satisfaction significantly influences user satisfaction. The magnitude of the effect is 0.288; this is because the higher the X value, the Y value will increase as well. Growing consumer knowledge units will increase user satisfaction by 28.8%. Based on Bootstrap calculations, the test results for the coefficient of estimation of consumer knowledge on user satisfaction is 0.283, and the standard deviation is 0.065. T statistics is 4.405 > 1.96, and the p-value is 0.000 <0.05, which means there is a significant influence between consumer knowledge and user satisfaction with proven existence, then this Ha1 is accepted.

It can be seen in the bootstrap model that it also shows that the consumer knowledge variable on the product knowledge indicator or X1.1 has the highest value of 92,713 and the lowest value on the bootstrap model on the consumer knowledge variable with the knowledge indicator using the number X1.3 of 58,056. This shows that the knowledge indicator usage or X1.3, namely "I already know the instructions for using the cash on delivery feature transaction in the shop application, before using it," than "I already understand how to transact according to the rules that apply to the cash on delivery feature in the shop application." This states that the role of consumer knowledge with elements of usage knowledge is very important to achieve satisfaction with a person or user of the cash-on-delivery shop feature in the Garut Regency. Some people, if they have knowledge in using anything, or in reading information in an application, knowledge is very important to digest and understand so that later someone will get the

satisfaction according to the individual expected. The higher the potential users of the cash-on-delivery feature in Garut Regency, the more knowledge consumers have in responding to information about products and usage will be better in responding to satisfaction in shopping. However, it can also be noted that the cash-on-delivery shop feature in Garut Regency lacks the instructions for using or using this cash-on-delivery transaction. This needs to be considered so that usage knowledge in Garut Regency regarding the cash-on-delivery feature can be optimized because usage knowledge is very important to create satisfaction in using the cash-on-delivery feature..

Meanwhile, it can also be seen in the bootstrap model, which shows that the user satisfaction variable in the indicator of meeting expectations with item number Y4 has question items in it, namely "I feel satisfied using the cash on delivery payment feature on the shop application" and "I feel satisfied with the features cash on delivery on the shop application because it has responsibility for delivery to consumers on time" has the highest score of 85,146. This means that the relationship between the variable user satisfaction is highly valued for using the cash-on-delivery shop feature in Garut Regency. This states that users of the cash-on-delivery shop feature in Garut Regency are delighted with using this feature and bear the risk, or the party is responsible for the delivery process on time.

This study's results are from previous research by [48], saying that consumer knowledge has a significant positive effect on the satisfaction of Wardah cosmetics users in Panai Hulu Labuhanbatu District directly. Likewise, in this study, the cash-on-delivery shop feature in Garut Regency emphasizes that consumer knowledge is very closely related to user satisfaction when a person has a sense of pride with what is being done or owned; all of this is based on knowledge. When you have more ability, you will be correct in reading information before doing something; with this knowledge, consumers can predict individuals in business who have product knowledge, purchasing knowledge, and usage knowledge. The more ideally a person has consumer knowledge about the cash-on-delivery shop feature in Garut Regency, the higher his satisfaction in making purchases or transactions.

4.5 THE EFFECT OF SERVICE QUALITY ON USER SATISFACTION.

Tabel 10 Hypothesis statistical t test 2

	Sampel Asli (O)	Sampel Mean	Standard Devitation (STDEV)	T Statistics	P Value
Service Quality-> User Satisfaction	0.612	0.616	0.054	11.408	0.000

Table 10 shows that the results of the exogenous service quality construct significantly influence user satisfaction. The magnitude of the influence is 0.612 or 61.2% with the construct of user satisfaction, which can be interpreted that the service quality variable has a relationship with user satisfaction in using the cash-on-delivery shop feature or the higher value of service quality (X2), the user satisfaction (Y) also increased with an increased value of 61.2%. Based on calculations using bootstrap or resampling, where from the results of the bootstrap test, the estimated coefficient on service quality (X2) on user satisfaction (Y) has a value of 0.616 with a construct relationship to a t-statistic value of 11,408 > 1.96 and a standard deviation of 0.054. Then the p-value is 0.000 <0.05. Therefore, the second hypothesis is accepted, which means that Ha2 regarding the service quality variable significantly influences user satisfaction in the cash-on-delivery feature in Garut Regency.

In the bootstrap model, the variable is service quality with a guaranteed indicator or number X2.4 which shows the most significant value of 55,112 with statement items in it, namely, "I feel that the cash on delivery feature in the shop application guarantees safe

payment transactions" and "I feel safe when using the cash on delivery feature on the shop application in transactions," while the lowest indicator is 29,560 on the responsiveness indicator with item X2.3 statement namely "I am satisfied and feel safe with cash on delivery payments because fraud is avoided" and "I feel satisfied with the friendliness of the courier when delivering goods using the cash on delivery feature on the shop application. This means that the service quality variable has a high effect on creating satisfaction in using the cash-on-delivery shop feature in Garut Regency. In addition, the security guarantee for the cash-on-delivery part also plays a vital role in creating satisfaction for users of the cash-on-delivery shop feature in Garut Regency; the goal is to ensure directly whether the transaction or delivery of goods arrives now so that the user can judge that the cash on feature This delivery is safe for use in transactions for purchases. In conclusion, with good or bad service quality, one can be satisfied or dissatisfied with using these features.

Meanwhile, it can also be seen in the bootstrap model, which shows that the variable user satisfaction in the "fulfillment of expectations" indicator with indicator number Y4 has the highest value of 85,146 with statement items in it, namely "I feel satisfied in using the cash on delivery transaction feature on the shopee application" and " I am satisfied with the cash on delivery feature in the shopee application, because I have the responsibility for delivering it to consumers on time. This means that the relationship between the variable user satisfaction has a high value for using the cash on delivery shopee feature in Garut Regency. This states that users of the cash on delivery shope feature in Garut Regency are very satisfied with using this feature and bear the risk or the party is responsible for the delivery process on time.

According to previous research conducted by[49], t shows that service quality has a direct effect on user satisfaction. This indicates that service quality indicators, namely reliability, responsiveness, assurance, empathy, and direct evidence, significantly affect user satisfaction in the cash-on-delivery shopee feature in Garut Regency. Likewise, the indicators of user satisfaction, namely product quality, price, quality of service, fulfillment of expectations, and attitude of desire, have something to do with satisfaction. The quality of the cash-on-delivery shopee feature in Garut Regency has an effect on user satisfaction if the part is felt and used as expected, then a good and satisfying perception arises. Suppose the cash on delivery shopee feature is used in Garut Regency. In that case, users will definitely want to have the perception of ideal service quality, affordable prices, and good product quality, so that satisfaction can be well received by users so that users will have an attitude of wanting to use it again. Conversely, suppose the cash on delivery shope feature is used in the Garut Regency area, which has poor quality, unaffordable prices, and product quality than users expected. In that case, service quality has a bad perception and results in reduced satisfaction for each user.

5 CONCLUSION

Consumer knowledge significantly affects user satisfaction with the cash-on-delivery shop feature in Garut Regency, which means H1 is accepted. Therefore there is consumer knowledge of user satisfaction with the cash-on-delivery feature as well as product knowledge, purchasing knowledge, and usage knowledge which are very supportive of several indicators of user satisfaction with the cash-on-delivery shop feature in Garut Regency. That product knowledge when making a purchase is essential to find out information before using the cash-on-delivery shop feature and memory of the benefits of purchasing knowledge for users of the cash-on-delivery shop feature, as well as usage knowledge in using the cash-on-delivery shop feature in Garut Regency, has a valuable role in creating user satisfaction on the cash on delivery shop feature.

Service quality directly affects user satisfaction in the cash-on-delivery shop feature in Garut Regency, which means H2 is accepted. So it can be concluded that in order to create user satisfaction with the use of the cash-on-delivery shop feature in Garut Regency, it is necessary to have good product quality using the cash-on-delivery shop feature, affordable prices when the transaction process is carried out, and handling fees that must be adjusted when process transactions by the cash on delivery shop feature. So that consumers or users will not consider it later in using these features. Good service quality also needs to be considered so that later old users will stay connected to other transaction features and fulfill user expectations or desires and attitudes in serving, which are very much needed to get satisfaction.

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