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THE EFFECT OF PAYMENT CONVENIENCE ON ONLINE SHOPPING ADDICTION THROUGH MARKETPLACE PLATFORM CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE IN URBAN COMMUNITIES IN SOUTH SULAWESI

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Abstract

This study aims to examine the effect of ease of payment on online shopping addiction through the intervening variable of marketplace platform customer satisfaction in urban communities in South Sulawesi using the Path Analysis method using SmartPLS 4.0 software. with PLS-SEM Alogarithm and Bootstraping calculations with a sampling method using Nonprobability Sampling Technique of 214 respondents where data was obtained via google form with measurements using a Likert scale. The results of this study indicate that there is no direct effect of payment convenience on online shopping addiction in urban communities in South Sulawesi. Payment convenience affects customer satisfaction. Customer satisfaction affects online shopping addiction in urban communities in South Sulawesi. Payment convenience affects online shopping addiction through customer satisfaction as an intervening variable in urban communities in South Sulawesi.

Keywords: *Shopping Addiction, Customer Satisfaction, Payment Convenience, e-Commerce*

1. INTRODUCTION

The rapid advancement of digital technology and the exponential growth of e-commerce have profoundly transformed consumer behavior globally, particularly in Indonesia. The COVID-19 pandemic acted as a catalyst for this transformation, compelling individuals and businesses alike to adapt to digital solutions to meet daily needs. As physical stores faced restrictions, consumers turned to e-commerce platforms for essential goods and services, accelerating the adoption of online shopping at an unprecedented scale.

According to recent data, Indonesia's e-commerce sector experienced a staggering 78% growth during the pandemic, positioning the country as one of the fastest-growing digital markets in the world. The Ministry of Communication and Information highlights that the increasing number of internet users in Indonesia has created a highly promising market for e-commerce players. This expansion has led to the proliferation of marketplaces and online retail platforms, offering consumers a wide range of products, seamless payment methods, and efficient delivery systems. However, while these advancements provide significant benefits, they also introduce challenges, particularly in managing the psychological and financial implications of excessive online shopping.

Online shopping addiction has emerged as a pressing issue in the digital era. Characterized by compulsive and impulsive purchasing behaviors, it often stems from the accessibility and convenience of e-commerce platforms. The ease of browsing, attractive promotions, and seamless payment options make it easy for consumers to make unplanned purchases. This behavior can escalate into an addiction, impacting financial stability, emotional well-being, and overall quality of life. Such challenges are particularly evident in urban areas like South Sulawesi, where digital infrastructure and consumer access to e-commerce platforms are relatively advanced.

Psychological factors play a significant role in online shopping addiction. Studies indicate that impulsive shopping behavior is often a coping mechanism for stress, anxiety, and emotional distress. Post-pandemic, many individuals faced heightened levels of uncertainty, isolation, and economic insecurity, prompting them to seek solace in immediate gratification through online shopping. While this behavior offers temporary relief, it often results in negative consequences such as financial strain and guilt, perpetuating a cycle of dependence on shopping as an emotional outlet.

Payment convenience is a critical driver of online shopping behavior. Digital payment systems, such as e-wallets, credit cards, and mobile banking, have simplified the shopping process, enabling quick and hassle-free transactions. These systems have become integral to consumer satisfaction, as they provide a sense of ease and security. However, the relationship between payment convenience and shopping addiction remains complex. While convenient payment options enhance the shopping experience, they may also lower the psychological barriers to excessive spending. For instance, the ability to make payments with just a few clicks reduces the cognitive effort required to evaluate purchasing decisions, potentially encouraging impulsive behavior.

Customer satisfaction serves as an important intermediary in understanding the dynamics of online shopping addiction. Satisfied customers are more likely to return to a platform, make repeat purchases, and recommend the platform to others. High levels of satisfaction, driven by seamless payment processes, user-friendly interfaces, and reliable customer support, create a positive shopping experience that can foster consumer loyalty. However, this satisfaction can also contribute to the development of shopping addiction, as consumers may associate the act of purchasing with emotional rewards and convenience.

Despite the growing body of research on online shopping behavior, there is limited understanding of how payment convenience and customer satisfaction interact to influence shopping addiction. Previous studies have focused on individual aspects, such as the role of impulse buying in shopping addiction or the impact of customer satisfaction on consumer loyalty. Few have explored the combined effects of these variables in the context of urban communities in Indonesia, where the digital economy is rapidly evolving.

In South Sulawesi, urban areas such as Makassar and Parepare have become key hubs for digital economic activities. The widespread adoption of e-commerce platforms in these regions has created new opportunities for businesses and consumers. However, it has also highlighted the need to address the risks associated with online shopping addiction. Understanding the role of payment convenience and customer satisfaction in this phenomenon is crucial for developing effective strategies to enhance consumer well-being and support sustainable e-commerce growth.

This study aims to fill this gap by investigating the relationship between payment convenience, customer satisfaction, and online shopping addiction in urban communities in South Sulawesi. Specifically, it seeks to determine whether customer satisfaction acts as a mediating variable in the link between payment convenience and shopping addiction. By providing empirical evidence and actionable insights, this research contributes to a deeper understanding of consumer behavior in the digital age. It also offers practical recommendations for e-commerce platforms, policymakers, and mental health professionals to address the challenges of online shopping addiction while promoting a positive and balanced consumer experience.

The findings of this study have significant implications for both theory and practice. From a theoretical perspective, it advances the understanding of the psychological and behavioral mechanisms underlying online shopping addiction. Practically, it provides valuable insights for e-commerce businesses to optimize their payment systems and customer satisfaction strategies while mitigating the risks of excessive shopping. This research also underscores the importance of financial literacy and consumer education in fostering responsible shopping behaviors in a rapidly digitalizing society.

2. IMPLEMENTATION METHOD

Research Design

This type of research is descriptive quantitative. Quantitative descriptive is a type of research to create a picture or description of a situation objectively which involves the use of numbers, the process begins with data collection which is then interpreted[17]. This stage includes the process of data analysis and presentation of results. This approach refers to the quantitative approach in research, where information is collected and processed statistically to provide a measurable and detailed description of the observed phenomenon. The descriptive quantitative approach in research is intended so that the author can find out and provide a detailed description of "The Effect of Payment Convenience on Shopping Addiction through Marketplace Platform Customer Satisfaction as an Intervening Variable in Urban Communities in South Sulawesi".

Research Limitations

In this study, the population is the people of Makassar city and Parepare city who use online shopping services on the marketplace platform consisting of age background, profession and their respective reasons for making online shopping transactions.

Samples and Sampling Techniques

The participants in this study are residents of Makassar and Parepare who shop online using marketplace platforms. Their demographics include age, occupation, and the reasons behind their online purchases. The term respondents refer to the research sample used for this study. To participate in this study, participants must be at least seventeen years old, use one of the marketplaces, and make at least one online transaction every week. The sampling technique used in this study utilizes the Nonprobability Sampling Technique and does not provide equal opportunity to each member of the population or individual to be selected as a sample[18]. Therefore, data was collected online using a questionnaire created by Google Form to make it easier to reach urban community groups in South Sulawesi as respondents.

This research uses the Path Analysis method. Path Analysis is a multivariate technique that combines elements of factor analysis and regression, so that researchers can measure the relationship between latent variables and measured variables simultaneously[19]. The Path Analysis model uses SmartPLS 4.0 software with PLS-SEM Algorithm and Bootstraping. calculations. PLS-SEM Algorithm will produce information in the form of construct validity & reliability (convergent), discriminant validity, R Square, F Square, SRMR (Model Fit) while Bootstraping is a non-parametric procedure whose purpose is to overcome the problem of abnormal data, especially if the sample is small. Bootstraping calculations in Path Analysis will produce Path Coefficients Direct Effect, Specific Indirect Effect and Total Effect.

3. RESULTS AND DISCUSSION

RESULTS

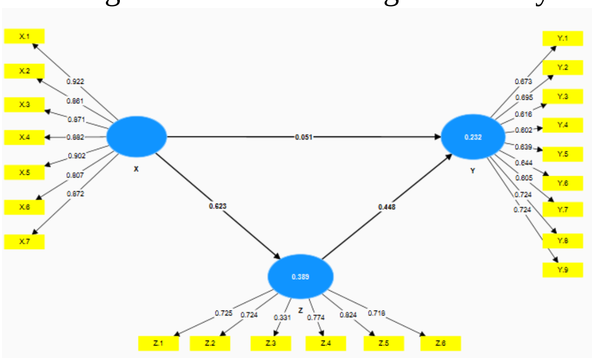
Outer Model

Outer Model testing criteria using Validity Test and Reliability Test. The research validity test shows how precise the research measuring instrument is to the information measured. The validity test is used to evaluate the validity or legality of a questionnaire submitted[20]. A questionnaire is considered valid only if its questions can reveal the metric it is intended to measure. In the validity test, 2 (two) statistical tests were carried out, namely:

Convergent Validity

Convergent Validity value is the loading factor on the latent variable with its indicators. The expected value exceeds 0.70 or the limit of 0.60 is often used as the minimum limit for the factor loading value[21]. Convergent validity aims to determine the validity of each relationship between indicators and their constructs or latent variables. Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between the item score or component score and the latent variable score or construct score estimated by the PLS program. The following is a picture of the results of the calculation of the SEM PLS model, then look at the loading factor value of the indicators on each variable.

Figure 4.1 Nilai Convergent Validity

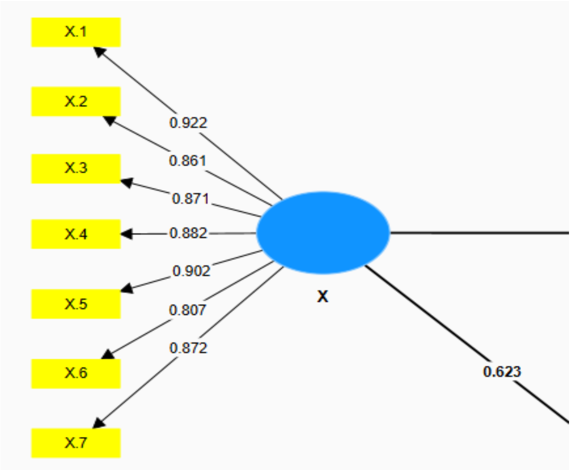


Source: Smart PLS 4.0, processed in 2024

Independent Variable (Payment Convenience)

It can be seen in Figure 4.2 below that all indicators on the independent variable have a loading value above 0.70, thus all indicators are considered to meet convergent validity and can be used in this study.

Figure 4.2 Output Variabel Independent (Payment Convenience)

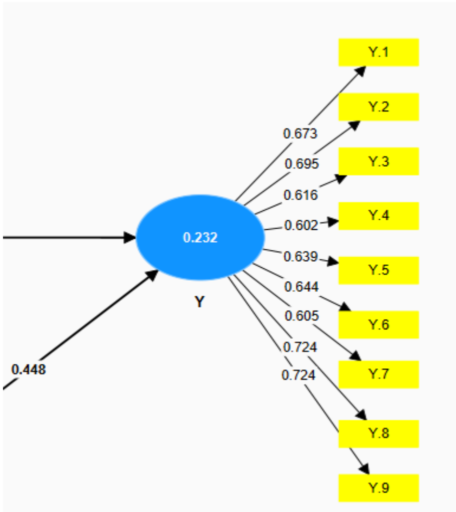


Source: Smart PLS 4.0, processed in 2024

Dependent Variable (Shopping Addiction)

It can be seen in Figure 4.3 below that all indicators exceed the loading value of 0.60, thus these indicators are considered to meet convergent validity and can be used in this study.

Figure 4.3 Output Variebel Dependent (Shopping Addiction)

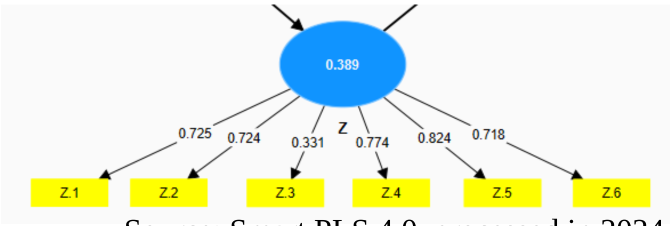


Source: Smart PLS 4.0, processed in 2024

Intervening Variable (Customer Satisfaction)

It can be seen in Figure 4.4 below that there is 1 (one) indicator, namely Z.3, which has a loading value of 0.302 or below 0.60, thus the indicator is considered unable to meet convergent validity and cannot be used in this study. In this case, the indicator should be removed from the model.

Figure 4.4 Output Variabel Intervening (Convergent Validity value after modification)

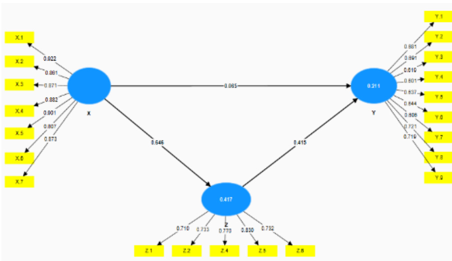


Source: Smart PLS 4.0, processed in 2024

Convegent Validity Test after modification

Figure 4.5 is the result of the calculation of the SEM PLS model after the indicators that do not meet the requirements for the loading factor value are removed, in the figure the loading factor value of the indicators on each variable has no value below 0.60, thus the analysis continues the discriminant validity test using modified data.

Figure 4.5 Convergent Validity value after modification



Source: Smart PLS 4.0, processed in 2024

Descrminant Validity

Heterotrait-monotrait ratio (HTMT) Criterion

In testing the Heterotrait-monotrait ratio (HTMT) criterion, discriminant validity can be said to be good if the value is less than 0.90 and has been fulfilled.

Table 4.13 HTMT Criterion

	X	Y	Z
X			
Y	0.364		
Z	0.724	0.536	

Source: Smart PLS 4.0, processed in 2024

The outer model, apart from being measured by assessing convergent validity and discriminant validity, can also be done by looking at the reliability of constructs or latent variables as measured by looking at the composite reliability value. Reliability test in Outer Model testing, namely:

Cronbach's Alpha

Outer model, apart from being measured by assessing convergent validity and discriminant validity, can also be done by looking at the reliability of the construct or latent variable which is measured by looking at the Cronbach's Alpha value of the indicator block that measures the construct. The construct is declared reliable if the Cronbach's Alpha value is greater than 0.60.

Table 4.14 Cronbach's Alpha

	Cronbach's alpha
X	0.948
Y	0.838
Z	0.812

Source: Smart PLS 4.0, processed in 2024

The table above shows that the Cronbach's Alpha value has a value of more than 0.70 and is considered fulfilled.

Composite Realibility (rho_c)

Table 4.15 Composite Realibility (rho_c)

	Saturated model	Estimated model
SRMR	0.080	0.080
d_ULS	1.495	1.495
d_G	0.603	0.603
Chi-square	669.170	669.170
NFI	0.771	0.771

Source: Smart PLS 4.0, processed in 2024

Table 4.15 above shows the composite reliability value for all constructs is above 0.70. Thus, it can be concluded that all constructs have good reliability in accordance with the required minimum value limit.

Inner Model Results

The inner model is a structural model used to predict causal relationships between latent variables or variables that cannot be measured directly. For the dependent construct, the structural model can be evaluated using R-Square, Goodness of FIT, F-Square (Effect Size), Path Coefficients (Direct Effect) and Specific Indirect Effect. The evaluation results on the structural model, namely:

R-Square

Based on table 4.16 below, the R-square value between the independent variable and the intervening variable is 0.417, which means that the contribution of the influence of the independent variable on the intervening variable is 41.7%, where this value is included in the weak model because the value of 0.417 is greater than the value of 0.25. Furthermore, the R-square value between the independent variable and the dependent variable is 0.211, which means that the contribution of the influence of the independent variable on the dependent variable is 21.1%, where this value is included in the weak model because the value is smaller than 0.25.

Table 4.16 R-Square

	R-square	R-square adjusted
Y	0.211	0.204
Z	0.417	0.415

Source: Smart PLS 4.0, processed in 2024

Goodness of FIT

Based on table 4.17 below, the SRMR value is 0.080 where the value is less than 0.10, which means that the model used is fit.

Table 4.17 Goodness of FIT

	Composite reliability (rho_a)	Composite reliability (rho c)
X	0.950	0.958
Y	0.845	0.873
Z	0.816	0.869

Source: Smart PLS 4.0, processed in 2024

F-Square (Effect Size)

Based on table 4.18 below, the F-square value between the independent variable and the dependent variable is 0.003 and the value is less than 0.02, which means that the ability of the independent variable to have an impact on the dependent variable is relatively weak. Furthermore, the F-square result between the independent variable and the intervening variable is 0.717, this value is greater than 0.35, which means that the ability of the independent variable to have an impact on the intervening variable is very large. Furthermore, the F-square result between the intervening variable and the dependent variable where the value is 0.127, which means that the ability of the intervening variable to influence the dependent variable is low because it is smaller than 0.15 and greater than 0.02.

Table 4.18 F-Square (Effect Size)

	X	Y	Z
X		0.003	0.717
Y			
Z		0.127	

Source: Smart PLS 4.0, processed in 2024

Path Coefficients (Dirrect Effect)

Table 4.19 below shows the results of the PLS calculation which states the direct effect between variables. It is said that there is a direct influence if the P values <0.05 and it is said that there is no direct influence if the P values> 0.05.

Table 4.19 Path Coefficients (Dirrect Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X->Y	0.065	0.065	0.098	0.665	0.506
X->Z	0.646	0.650	0.048	13.472	0.000
Z->Y	0.415	0.426	0.090	4.628	0.000

Source: Smart PLS 4.0, processed in 2024

Based on table 4.19, it can be stated as follows:

a. Variable X (Payment Convenience) which is the dependent variable has no effect on variable Y (Shopping Addiction) which is the independent variable with a P value of 0.506> 0.05.
b. Variable X (Payment Convenience) which is the independent variable affects variable Z (Customer Satisfaction) which is the intervening variable with a P value of 0.000 <0.05.
c. Variable Z (Customer Satisfaction) which is an intervening variable influences variable Y (Shopping Addiction) which is the dependent variable with a P value of 0.000 <0.05.

Spesific Indirrect Effect

Based on table 4.20 below, the P value is 0.000 or less than 0.05, which means that the intervening variable can mediate the effect of the independent variable on the dependent variable.

Table 4.20 Spesific Indirrect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X->Z->Y	0.268	0.278	0.064	4.195	0.000

Source: Smart PLS 4.0, processed in 2024

Total Effect

Based on table 4.21 below, the total effect between the independent variable, the intervening variable and the dependent variable has a value of 0.333.

Table 4.21 Total Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X->Y	0.333	0.343	0.066	5.016	0.000
X->Z	0.646	0.650	0.048	13.472	0.000
Z->Y	0.415	0.426	0.090	4.628	0.000

Source: Smart PLS 4. 0, processed in 2024

DISCUSSION

Research on the Effect of Ease of Payment on Shopping Addiction through Marketplace Platform Customer Satisfaction as an Intervening Variable in Urban Communities in South Sulawesi will be found in the discussion of this research. One of the studies related to online shopping addiction that uses qualitative research methods with a phenomenological approach concludes from the results of its research that online shopping behavior is influenced by feelings of satisfaction buying goods in online shops. This is because online goods and products are easy, cheap, labor-saving and so on so they often buy goods online. Some informants also feel dissatisfied when the online shop items purchased have been received because they do not match the color of choice, size, price, but they still shop online. In addition, informants make various ways and efforts to buy online shop goods. Almost all informants buy online goods by asking parents for additional spending money, borrowing or owing money to others, and even using savings to keep shopping online. This finding is in line with Howard and Sheth's theory of consumer behavior, which develops a model that studies how consumers make decisions and the factors that influence their behavior. In the context of shopping addiction, certain indicators or signs can be understood by referring to the principles of this theory, one of which is impulsive buying behavior and high financial risk-taking such as debt.

The Effect of Payment Convenience on Online Shopping Addiction in urban communities in South Sulawesi.

This research, as discussed in the background of the problem that needs a solution, is about the research gap between payment convenience and shopping addiction. To bridge the research gap, the researcher tries to develop a theoretical approach in relation to customer behavior. The theory of customer behavior according to Howard and Sheth explains the purchasing decision-making process by focusing on four main elements, namely materials/inputs, internal processes, results/outputs, and exogenous influences. Which has implications for providing insight for marketers to understand the dynamics of consumer behavior. By understanding this process, marketers can design more effective strategies to attract consumer attention and encourage repeat purchase decisions. The theory also emphasizes the importance of building long-term relationships with customers through a deep understanding of their needs and preferences.

This study found that there is no effect of payment convenience on online shopping addiction. Shopping addiction is often related to impulse control disorder, where individuals are unable to control the urge to shop despite realizing the negative impact. Research shows that individuals with low self-control are likely to engage in compulsive shopping behavior, regardless of the convenience of payment methods available. In other words, although the payment process is easy, it does not address the underlying problem of impulse control[3].

This research contradicts previous research by Pinkan Bellani where her research only reaches purchasing decisions and the results of the research conducted show that partially the ease of payment variable has a positive and significant effect on purchasing decisions in the shopee marketplace[22]. This means that the ease of payment provided by the Shopee marketplace has good access so that consumers do not experience difficulties in transactions when shopping. This means that the higher the level of ease of payment provided, the more it will affect the level of purchasing decisions. The difference in findings can be understood as conflicting conditions to overcome contrasting and partial actions.

The implication of the study regarding the absence of the effect of ease of payment on online shopping addiction in urban communities in South Sulawesi is that online shopping addiction is more related to psycho-emotional and motivational aspects than to ease of payment. Although ease of payment can make the shopping process easier, it does not eliminate the potential for shopping addiction that arises from psychological factors such as stress, anxiety, and lack of impulse control. External factors such as exposure to advertisements and consumptive trends on social media are stronger in triggering impulsive shopping behavior[23]. Ease of payment alone is not enough to overcome shopping addiction triggered by these factors. Consumers who do not have a good understanding of financial management are more vulnerable to experiencing shopping addiction. Even with ease of payment, consumers can still experience financial and psychological problems due to excessive shopping.

Information from several findings shows that payment convenience affects purchasing decisions but does not have a direct effect on shopping addiction in this study where the results of Variable X (payment convenience) which is the dependent variable has no effect on variable Y (shopping addiction) which is the independent variable with a P value of 0.506> 0.05. Although payment convenience can simplify the shopping process, the implications of the study show that psychological and external factors are more dominant in triggering online shopping addiction. Therefore, a more holistic mitigation strategy is needed to address this issue.

The Effect of Payment Convenience on Customer Satisfaction in urban communities in South Sulawesi

This study found that there is an effect of payment convenience on customer satisfaction. Variable X (payment convenience) which is the independent variable affects variable Z (customer satisfaction) which is the intervening variable with a P value of 0.000 <0.05. This value illustrates a very strong influence.

This research is supported by relevant research entitled “The Effect of the Brilink Financial Transaction System on Customer Satisfaction” which aims to determine whether service quality, trust, and convenience affect the decision to use the Quick Response Indonesian Standard (QRIS)[24]. The results showed that convenience has a positive and significant effect on decisions to use QRIS. This means that the convenience of transactions provided by QRIS affects customer decisions to use the digital payment system.

This study shows that ease of payment has a positive and significant effect on the satisfaction of customers who make purchases online. Service quality, trust, and convenience in transactions increase customer satisfaction and motivate them to reuse digital payment systems because of the sense of comfort they bring.

Information from several findings shows that payment convenience affects customer satisfaction, enabling people to make repeat purchases. A simple and easy transaction process makes customers feel satisfied and more likely to use the service again. This study found that payment convenience has a significant positive effect on customer satisfaction. The better the convenience of the payment process, the higher customer satisfaction.

The Effect of Customer Satisfaction on Online Shopping Addiction in urban communities in South Sulawesi

This study found that there is an effect of customer satisfaction on shopping addiction. It can be seen from the results of the study that the P value is 0.000 <0.05, which means that variable Z (customer satisfaction), which is an intervening variable, influences variable Y (shopping addiction), which is the dependent variable.

Customer satisfaction and online shopping addiction are two interrelated phenomena in the context of consumer behavior in the digital age. Research shows that both have a significant impact on purchasing decisions and the overall shopping experience. A positive shopping experience, such as easy access and a fast transaction process can increase customer satisfaction. Research shows that a good shopping experience contributes to a higher level of satisfaction, which in turn affects repurchase intentions. Trust in the e-commerce platform also plays an important role. When customers are satisfied with the services and products received, they are more likely to trust the service provider, which has a positive impact on purchase decisions.

Satisfaction is also influenced by psychological aspects, where consumers are satisfied not only with the product but also with the transaction process. This creates a pleasant shopping experience and can reduce stress, thus encouraging shopping addiction. The research is supported by previous research which also examines the “Effect of Online Shopping Experience, Customer Satisfaction, and Adjusted Expection on Repurchase Intention through Traveloka” where the results of the study state that customer satisfaction has a significant effect on adjusted expectations, the higher the level of satisfaction, the adjusted expectations will also increase. Customer satisfaction and adjusted expectations have a significant effect on repurchase intentions[25]. High satisfaction can increase customer trust and loyalty, while shopping addiction often arises in response to positive experiences in online transactions.

This research provides important insights into how customer satisfaction and online shopping addiction interact. Understanding these dynamics can help companies formulate more effective strategies to improve customer experience, while maintaining a balance between satisfaction and healthy consumption behavior.

Theoretically, this study reinforces the theory that customer satisfaction is a key factor in building customer loyalty. The higher the satisfaction, the more likely the customer is to return to shopping, which suggests a positive relationship between satisfaction and repurchase intentions. Online shopping addiction can be seen as a response to high levels of satisfaction. This suggests that a positive experience in online shopping can encourage more frequent shopping behavior, adding a new dimension to the study of consumer behavior. This study also shows that customer satisfaction can mediate the effect of other variables such as product and service quality on customer loyalty, thus emphasizing the importance of considering various factors in the consumer behavior analysis model. Practically, e-commerce companies need to develop marketing strategies that focus on improving the shopping experience to increase customer satisfaction. This can include improving service quality, speed of delivery, and ease of payment process. The implementation of an effective Customer Relationship Management (CRM) system can also help companies understand customer needs and preferences, thereby increasing satisfaction and reducing the risk of negative shopping addiction[26].

In addition, it is important for companies to regularly evaluate customer satisfaction levels through surveys and feedback. This will help in identifying areas for improvement as well as maintaining good customer relations. Companies should also consider educating consumers on healthy shopping behavior, to avoid the negative impact of excessive online shopping addiction.

The Effect of Payment Convenience on Online Shopping Addiction through Customer Satisfaction as an intervening variable in urban communities in South Sulawesi.

This study found that there is an effect of payment convenience on online shopping addiction through customer satisfaction as an intervening variable. It can be seen from the P value of 0.000 or less than 0.05, which means that the intervening variable is able to mediate the effect of the independent variable on the dependent variable.

The effect of payment convenience on online shopping addiction through customer satisfaction as an intervening variable has not been fully exposed in relevant studies. However, it can be seen from several studies related to customer satisfaction and payment convenience that customer satisfaction is generally influenced by convenience in the payment process which can increase customer satisfaction because it facilitates smooth and safe transactions[27]. The role of customer satisfaction as an intervening variable that can moderate between payment convenience and online shopping addiction. This means that if payment convenience increases customer satisfaction, the tendency to do online shopping is higher and impulsive behavior occurs. Specific research on the effect of payment convenience through customer satisfaction as an intervening variable is not widely available. This study shows that payment convenience has a great influence on the level of customer satisfaction and can act as an important factor in reducing online shopping addiction[28].

Based on the results of the research previously described regarding the effect of the payment convenience variable on the shopping addiction variable through customer satisfaction as an intervening variable, it can be concluded as follows: The first hypothesis states that payment convenience has no direct effect on online shopping addiction in urban communities in South Sulawesi. The second hypothesis states that payment convenience tends to contribute positively to customer satisfaction, in other words, it affects customer satisfaction. Payment convenience tends to contribute positively to customer satisfaction, but its effectiveness can be influenced by other variations such as service quality and trust. The third hypothesis states that customer satisfaction plays an important role in triggering online shopping addiction. This satisfaction is influenced by factors such as ease of transaction, relatively low price, and positive shopping experience. This level of satisfaction also affects customer trust and adjusted expectations, which in turn increases repurchase intentions. The fourth hypothesis states that the ease of payment through non-cash methods and the use of convenient and easy-to-use digital payment applications can increase consumer satisfaction, which in turn can trigger repeated online shopping behavior and potentially lead to online shopping addiction in urban communities in South Sulawesi. Based on the research that has been conducted, there are several limitations in this research, including difficulties in collecting data due to long distance conditions to distribute questionnaires directly. On the other hand, using google form is less effective.

Based on the research and analysis that has been carried out by previous researchers and current researchers, researchers provide input and suggestions that are expected to be used as a consideration for further researchers to get better and more perfect research results. Suggestions for companies that want to increase payment convenience and reduce the risk of online shopping addiction can optimize payment features by offering a wide selection of payment methods, including e-wallets, credit cards, bank transfers, and credit payments, paying attention to service quality, one of which is the speed of the transaction process, maintaining data security by increasing high-level security features and running financial education programs that help consumers understand the importance of good financial management and reduce the risk of shopping addiction.

The results of this study are expected to be a reference for other researchers who want to conduct further research on ease of payment and online shopping behavior, both in South Sulawesi and in other regions. Thus, this research not only provides practical benefits for businesspeople and the government, but also contributes to the development of science in the field of consumer behavior and digital finance. To make the research more complete, it is recommended to develop a more complex and inclusive analytical framework, for example by considering additional factors such as initial trust and consumer preferences.

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