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THE INFLUENCE OF DIGITAL PAYMENT TECHNOLOGY, SERVICE SPEED, AND TRANSACTION SECURITY ON ONLINE REPURCHASE DECISIONS (CASE STUDY IN CENTRAL JAVA, INDONESIA)

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Abstract: *This study aims to analyze the influence of digital payment technology, service speed, and transaction security on online repurchase decisions among consumers in Central Java. The type of research used is quantitative with a survey approach, where data is obtained by distributing questionnaires to e-commerce consumers in the Central Java region. Data analysis was carried out using multiple linear regression using a partial significance test (t-test). The results of the study indicate that the three independent variables have a positive and significant effect on online shopping decisions again. First, digital payment technology (X1) with a significance value of 0.010 < 0.05 has a significant positive effect, which means that the easier and safer the digital payment method, the higher the tendency of consumers to make repeat purchases. Second, service speed (X2) with a significance value of 0.000 < 0.05 also has a significant positive effect, indicating that fast service encourages consumer loyalty. Third, transaction security (X3) with a significance value of 0.012 < 0.05 has a significant positive effect, in which data protection and payment security increase consumer confidence to shop again. Overall, this study confirms that digital payment technology, service speed, and transaction security are important determinants in building online consumer loyalty in Central Java.*

Keywords: *digital payment technology, service speed, transaction security, online repurchase decisions, e-commerce.*

1. Introduction

The development of digital technology is driving changes in consumer behavior, including in Central Java, which shows a year-on-year increasing trend in online shopping. Data from the Central Statistics Agency (2023) recorded an increase in the number of e-commerce businesses nationally, from 2,995,986 in 2022 to 3,816,750 in 2023. Central Java itself ranked third with 674,016 e-commerce businesses, or approximately 17.66% of the national total, underscoring the province's strategic role in supporting the growth of the e-commerce sector. This increase is also in line with the increase in national e-commerce transaction value, which reached IDR 1,100.87 trillion in 2023, indicating the increasing penetration of online shopping in people's lives (BPS, 2023).

Furthermore, Tokopedia's 2023 report shows an increase in the number of transactions in various regions of Central Java in the first quarter of 2023 compared to the first quarter of

2022, including in Blora, Jepara, Brebes, Batang, Pemalang, and major cities such as Semarang, Surakarta, and Magelang. This phenomenon illustrates that Central Java residents are increasingly accustomed to using digital platforms to meet their daily needs. With the support of digital infrastructure, easy marketplace access, and increasing trust in online transactions, the online shopping trend in Central Java is expected to continue to grow and provide significant opportunities for research into the factors influencing consumers' decisions to return to online shopping.

Online repurchase intention is important to research because it is a key indicator of consumer loyalty and digital business sustainability. In the context of e-commerce, repurchase intention helps companies understand the factors that drive consumers not only to make their first purchase but also to maintain repeat shopping habits. According to Bhattacherjee (2001) in his Expectation Confirmation Theory (ECT), repeat purchases occur when consumers' expectations regarding online services (e.g., security, speed, and convenience) are met or even exceeded, resulting in satisfaction that drives loyalty. Repurchase intention is key to customer retention strategies, as the cost of retaining existing customers is relatively lower than acquiring new ones (Indraswari, Mardalis, & Nugroho, 2023). Therefore, researching online repurchase intention not only contributes academically to enriching the digital consumer behavior literature but also has practical implications for the sustainability of the e-commerce industry.

First, digital payment technology plays a crucial role because the ease, efficiency, and practicality of payment methods will increase consumer intention to transact. According to Prayoga et al. (2025), the transformation of digital payments in the digital economy era not only increases transaction efficiency but also encourages repeat transactions due to positive perceptions of the practicality and security of the payment system. Therefore, it can be concluded that the easier, faster, and safer the digital payment technology offered, the more likely consumers are to make repeat online purchases.

Several previous studies on digital payment technology play a significant role in online shopping decisions. One study conducted by Dewi & Puspitawati (2021) found that the use of electronic wallets (e-wallets) significantly influences online purchasing decisions because it facilitates consumer transactions. Sutrisno (2023) emphasized that the adoption of digital payments through the Technology Acceptance Model (TAM) significantly influences repurchase intentions, primarily through increased consumer trust and satisfaction (e-satisfaction). Sun, Schuckert, & Law (2019) showed that the usability of mobile payments for hotel reservations influences repurchase intentions through attitudes, subjective norms, and PBC; they emphasized that a seamless mobile payment channel increases repurchase intentions.

Second, service speed is a determinant of consumer satisfaction and the likelihood of repeat online shopping. Service speed, particularly on-time delivery, plays a crucial role in driving repeat purchase behavior because it creates expectation confirmation, that is, the consistency between service promises and actual delivery—which significantly impacts the time between purchases and consumer loyalty. In a study of expedited commerce (ultra-expedited delivery), Harter, Stich, & Spann (2024) found that late and early-than-expected deliveries had a significant impact: deviations from the communicated time estimate affected the time interval between two consecutive orders, indicating that delivery speeds that meet or exceed expectations strengthen repurchase intentions. This is consistent with Expectation-Disconfirmation Theory, where experiences that exceed or meet expectations increase satisfaction and encourage repeat purchases.

Several previous studies have examined the impact of service speed on repeat purchase decisions. Lestarie's (2020) study showed that responsiveness and delivery speed in e-commerce services positively impact consumer purchasing decisions. Lin & Zhang (2015) found that delivery speed is the most important dimension in logistics innovation. The shorter the time between ordering and receiving goods, the higher the likelihood of repeat purchases. Chaturvedi & Agnihotri (2021) found that although some consumers still make repeat purchases despite delivery delays, a preference for e-tail sites that prioritize product quality, packaging, and especially delivery speed significantly drives repeat purchase intentions.

Third, transaction security is crucial because it concerns the protection of personal data and consumer trust. Theoretically, the Expectation Confirmation Theory states that consumers who feel secure, and whose security meets or exceeds their expectations, will be satisfied and motivated to make repeat transactions. Therefore, strengthening security systems is not only technically important but also strategically crucial in maintaining repeat consumer purchases.

Several previous studies have examined how transaction security influences online shopping decisions. Budianto & Prabowo (2020) found that the higher the level of transaction security perceived by consumers, the greater the likelihood of repeat purchases. Indraswari, Mardalis, & Nugroho (2023) showed that perceived security (such as data protection through encryption and authentication mechanisms) has a significant positive effect on customer satisfaction, which then mediates the relationship with repeat purchase intentions on Indonesian e-commerce platforms. Similar findings in Malaysia (Said & Saad, 2023) also confirmed that site security directly influences customer satisfaction and repeat purchase intentions.

Based on these conditions, the growth of the e-commerce market in Indonesia (and its high concentration in Java), the adoption rate of digital payments, the role of service speed, and the importance of security and trust, this study is needed to empirically examine how Digital Payment Technology, Service Speed, and Transaction Security influence consumers' Online Shopping Decisions in Central Java. The results of this study are expected to provide practical recommendations for e-commerce players and regional policymakers to increase consumer retention and strengthen the digital commerce ecosystem in the region.

2. Research Method

This study uses a quantitative approach with a survey method to test the influence of independent variables, namely Digital Payment Technology (X1), Service Speed (X2), and Transaction Security (X3) on the dependent variable, is online repurchase decisions (Y). The study population is e-commerce consumers in Central Java who have made an online purchase at least once. The sampling technique used is Simple Random Sampling, namely each member of the population has an equal opportunity to be selected. According to Sugiyono (2019), the ideal number of samples taken in research ranges from 30 to 500 respondents. Therefore, this study uses a sample of 199 respondents. Primary data was collected through a Likert-based questionnaire (1–5) distributed online via Google Form to facilitate the reach of respondents.

The collected data were then analyzed using multiple linear regression analysis with SPSS. Instrument testing was conducted through validity tests (Pearson correlation) and reliability tests (Cronbach's Alpha). In addition, classical assumption tests, including normality, multicollinearity, heteroscedasticity, and autocorrelation, were conducted to ensure model feasibility. Regression analysis was used to determine the magnitude of the influence of each independent variable, both partially (t-test) and simultaneously (F-test) on online repurchase

decisions, with a significance level of 5%. The results of the analysis are expected to provide empirical understanding of the factors that most dominantly influence consumers in Central Java in making repeat online purchases.

3. Results and Discussion

3.1. Results

Description of Respondent Data

The respondents in this study numbered 199 people, and are presented in the following data:

Table 1. Respondents by Gender

Gender	Amount	Presentase
Female	132	66,3%
Male	67	33,6%
Amount	199	100.00%

Based on gender, there were 132 female respondents (66.3%) and 67 male respondents (33.6%).

Table 2. Respondents by Age

Age	Amount	Presentase
15-20	74	37,2%
21-50	125	62,8%
Amount	199	100.00%

Based on age groups, namely respondents aged 15-20 years, namely 74 people (37.2%), respondents aged 21-50 years, namely 125 people (62.8%)

Validity and Reliability Test Results

Tabel 4 Validity Variable Test Results

Variable	Item	Sig. (2-tailed)	α	Description
online repurchase decisions (Y)	Y1	0,00	0,05	Valid
	Y2	0,00	0,05	Valid
	Y3	0,00	0,05	Valid
	Y4	0,00	0,05	Valid
	Y5	0,00	0,05	Valid
Digital Payment Technology (X1)	X1.1	0,00	0,05	Valid
	X1.2	0,00	0,05	Valid
	X1.3	0,00	0,05	Valid
	X1.4	0,00	0,05	Valid
	X1.5	0,00	0,05	Valid
Service Speed (X2)	X2.1	0,00	0,05	Valid
	X2.2	0,00	0,05	Valid
	X2.3	0,00	0,05	Valid
	X2.4	0,00	0,05	Valid
	X2.5	0,00	0,05	Valid
Transaction security (X3)	X3.1	0,00	0,05	Valid
	X3.2	0,00	0,05	Valid

	X3.3	0,00	0,05	Valid
	X3.4	0,00	0,05	Valid
	X3.5	0,00	0,05	Valid

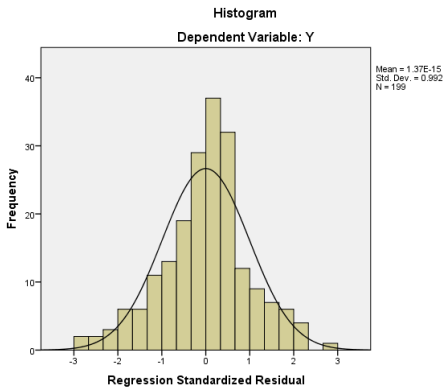
From the table above, it can be seen that the sig. (2-tailed) value < 0.05, so it can be concluded that all indicators of variables X and Y are valid.

Tabel 5 Reliability Test Results

Variable	Reliability coefficient	Result Test
online repurchase decisions (Y)	0,767	Reliable
Digital Payment Technology (X1)	0,704	Reliable
Service Speed (X2)	0,772	Reliable
Transaction security (X3)	0,797	Reliable

From the table above, it can be seen that each variable has a Cronbach alpha value of more than 0.60 (α > 0.60) so it can be concluded that all variables X and Y are reliable and the questionnaire can be used as a data collection tool.

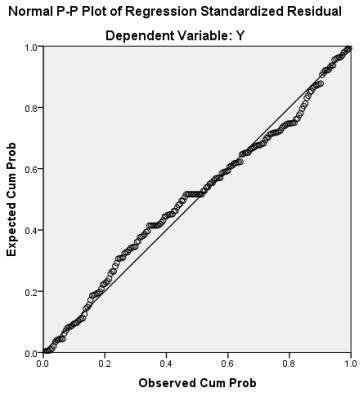
Classical Assumption Test Results
Normality Test
Histogram Test



Picture 1 Histogram Test Graphic

Based on the graph above, the height of the histogram bar follows an inverted bell shape, so it can be concluded that the data is normally distributed.

Normal P-Plot Test



Graphic 2 Normal P-Plot

The image above shows data bubbles scattered around the diagonal line. Therefore, it can be concluded that the data is normally distributed.

Table 7 Autocorrelation Test

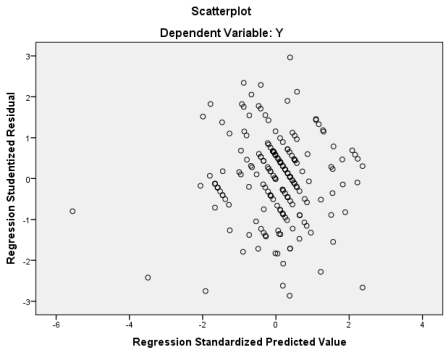
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.804[a]	.646	.640	1.71871	1.782

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Y

Based on the table above, it can be seen that Dw 1.782, n 199, k = 4, then dU = 1.799, 4-dU = 2.201. The limit of no autocorrelation is dU < dW < 4-dU, while 1.799 > 1.782 < 2.201 does not meet dU < dW < 4-dU, so the data is autocorrelated. Gujarati and Porter (2012) emphasize that autocorrelation does not cause bias in the Ordinary Least Squares (OLS) estimator; the main problem lies only in efficiency, where the variance of the estimator becomes larger than it should be. Thus, even if autocorrelation is detected, the research results can still be continued.

Heteroscedasticity Test



Graphic 3
Heteroscedasticity Test
Scatter Plot Test

From the image above, the data bubbles are spread randomly and irregularly, so it can be concluded that there is no heteroscedasticity in the data.

Multiclinearity Test

Table 8 VIF and Tolerance Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.698	.945		1.797	.074		
	X1	.162	.062	.156	2.594	.010	.505	1.978
	X2	.598	.063	.581	9.445	.000	.481	2.080
	X3	.151	.060	.152	2.526	.012	.504	1.983

a. Dependent Variable: Y

From the table above, it can be seen that each independent variable has a variance inflation factor (VIF) value between 1 and 10, and the resulting tolerance value is close to 1. This means that there is no strong relationship between the independent variables or a weak and significant correlation, so that the multiple regression model in this study does not have a multicollinearity problem.

F Test (Eligibility Model Test)

Table 9 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1049.656	3	349.885	118.446	.000[b]
	Residual	576.022	195	2.954		
	Total	1625.678	198			

a. Dependent Variable: Y
b. Predictors: (Constant), X3, X1, X2

The F-test standard shows a significance value of <0.05. From the SPSS output results in this study, a significance value of 0.000 <0.05 was obtained. The conclusion is that the variables Digital Payment Technology (X1), Service Speed (X2), and Transaction Security (X3) influence the dependent variable, is online repurchase decisions (Y).

T Test (Hypothesis Test)

Table 10 T Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.698	.945		1.797	.074		
	X1	.162	.062	.156	2.594	.010	.505	1.978
	X2	.598	.063	.581	9.445	.000	.481	2.080
	X3	.151	.060	.152	2.526	.012	.504	1.983

a. Dependent Variable: Y

From the table above, we know that:

a. The significance value obtained is 0.010 < 0.05. Thus, it can be concluded that the Digital Payment Technology variable (X1) has a positive and significant effect on the online shopping decision variable (Y).
b. The significance value obtained is 0.000 < 0.05. Therefore, it can be concluded that the Service Speed variable (X2) has a positive and significant effect on online repurchase decisions (Y).
c. The significance value obtained is 0.012 < 0.05. Thus, it can be concluded that the Transaction Security variable (X3) has a positive and significant effect on online repurchase decisions (Y).

Coefficient of Determination R^2

Table 11 Coefficient of Determination Results R^2

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.804[a]	.646	.640	1.71871	1.782

a. Predictors: (Constant), X3, X1, X2
b. Dependent Variable: Y

Based on the SPSS output, the adjusted R2 value is 0.640 or 64%. This means that the variables Digital Payment Technology (X1), Service Speed (X2), and Transaction Security (X3) influence the dependent variable, namely online repurchase decisions (Y), by 64%, while the remaining 36% is influenced by factors not examined in this study

3.2. Discussion

1) The influence of digital payment technology (X1) on online repurchase decisions in Central Java

The significance value obtained was 0.010 < 0.05. Therefore, it can be concluded that the Digital Payment Technology variable (X1) has a positive and significant effect on online repurchase decision (Y).

Thus, it can be concluded that the better the implementation of digital payment technology, for example through the ease of use of digital wallets, the availability of various payment methods, as well as the speed and convenience of transactions, the greater the possibility of consumers in Central Java making repeat purchases on e-commerce platforms.

These findings indicate that consumers consider the existence of a secure, fast, and easily accessible digital payment system to be a crucial factor in building online shopping comfort. The convenience of digital payments not only increases transaction efficiency but also strengthens consumer trust in e-commerce platforms, thereby encouraging loyalty in the form of repeat purchases. In other words, the Digital Payment Technology variable has a significant contribution to online consumer retention in Central Java, and this provides important input for e-commerce players to continue developing payment innovations that are responsive to user needs.

Online sellers in Central Java are encouraged to continue optimizing the use of digital payment technology by offering a variety of practical, fast, and secure payment methods, such as digital wallets, QRIS, and mobile banking. They are also encouraged to collaborate with payment service providers to offer attractive promotions, such as cashback or discounts. This step not only increases consumer convenience and security during transactions but also fosters customer loyalty, thus encouraging repeat purchases on the same e-commerce platform.

The results of this study are in line with research by Dewi & Puspitawati (2021), Sutrisno (2023), Sun, Schuckert, & Law (2019) which shows that digital payment technology influences online repeat purchase decisions.

2) The Influence of Service Speed (X2) on the Decision Variable to Repurchase Online Shopping in Central Java

The significance value obtained was 0.000 < 0.05. Therefore, it can be concluded that the Service Speed variable (X2) has a positive and significant effect on the online shopping decision variable (Y). The faster the service provided by online sellers—whether in terms of order processing, payment confirmation speed, response to consumer questions, or timely delivery—the greater the likelihood of consumers making repeat purchases on the same platform.

Service speed in the context of e-commerce can be understood as one dimension of e-service quality. If consumers experience fast service, they will perceive the seller as having a reliable and professional operational system, thus fostering trust and satisfaction. In the context of Central Java, service speed has proven to be a strategic factor that not only enhances the transaction experience but also encourages repeat purchasing behavior.

Furthermore, these findings reinforce the view that modern consumers, particularly in Central Java, with its high internet penetration and e-commerce usage, increasingly demand fast and efficient service. Consumers not only compare prices and products but also assess the overall service experience. When sellers are able to deliver speedy order processing and delivery, the psychological barrier to repeat purchases is reduced, and consumers are more likely to recommend the platform to others. In other words, service speed is a key differentiating factor in digital business competition.

The results of this study are in line with research by Lestarie (2020), Lin & Zhang (2015), Chaturvedi & Agnihotri (2021) which found that service speed has a significant positive influence on online repurchase decisions

3) The Influence of Transaction Security (X3) on the Decision Variable to Shop Online Again in Central Java

The significance value obtained was 0.012 < 0.05. Therefore, it can be concluded that the Transaction Security variable (X3) has a positive and significant effect on the online shopping decision variable (Y). The higher the level of transaction security perceived by consumers, the greater their tendency to make repeat purchases.

Transaction security in the context of e-commerce includes personal data protection, payment system security, and fraud protection. Consumers will feel comfortable making transactions if the system can guarantee that their credit card information, digital wallet information, or account data are protected from unauthorized third-party access. According to Pavlou (2003), perceived security is a key determinant of trust in online transactions. When consumers believe a payment system is secure, trust increases, and this trust informs their decisions to make repeat transactions.

In the context of Central Java, these results reflect a situation where consumers are increasingly selective in choosing online shopping platforms, considering not only price and convenience but also security. The high number of online fraud and data breaches makes security a crucial factor. Therefore, e-commerce platforms or online sellers that can provide payment systems with strong encryption, dual authentication (OTP, PIN, biometrics), and clear consumer protection policies will more easily gain customer trust and

loyalty. This demonstrates that transaction security not only enhances consumer convenience but also serves as a strategic investment in maintaining long-term customer retention.

The results of this study are in line with research by Budianto & Prabowo (2020), Indraswari, Mardalis, & Nugroho (2023), (Said & Saad, 2023) which also emphasized that transaction security influences customers and consumer repurchase intentions.

4. Conclusion

Based on the results of the analysis it can be concluded that:

1. Digital Payment Technology (X1) has a positive and significant influence on online repurchase decisions (Y) in Central Java. This means that the easier, faster, and more diverse the digital payment methods available, the higher the consumer's tendency to make repeat purchases.
2. Service Speed (X2) has also been shown to have a positive and significant influence on online repurchase decisions. Consumers who receive fast service in order processing, payment confirmation, response to questions, and timely delivery will be more loyal and more likely to make repeat purchases.
3. Transaction security (X3) has a positive and significant influence on online repurchase decisions. Consumers feel more confident and comfortable shopping again if the digital payment system guarantees personal data protection, transaction security, and freedom from scam.

Thus, it can be emphasized that the three independent variables tested—digital payment technology, service speed, and transaction security—have an important contribution in driving repeat purchase decisions of e-commerce consumers in Central Java.

Suggestion

The following suggestions can be given based on the research results:

For Seller

Online sellers in Central Java need to increase their use of digital payment technology by providing easy, fast, and secure transaction options, as well as offering attractive promotions through partnerships with payment service providers. These efforts will strengthen consumer convenience and trust while building loyalty, making repeat purchases more likely.

For Buyer

Buyers are urged to be more careful when shopping online by choosing trusted platforms and secure payment systems. Consumers should prioritize official digital payment methods such as digital wallets, QRIS, or mobile banking with additional security features (PIN, OTP, biometrics). Furthermore, buyers should carefully consider the speed of service and the seller's transaction security policies before deciding to shop again, to ensure a safer and more convenient shopping experience while reducing the risk of loss.

For Further Research

It is recommended to add other variables such as product quality, price, and user experience so that the research results are more comprehensive in explaining the factors that influence consumer repurchase decisions.

For Government
The government is expected to continue strengthening the digital commerce ecosystem in Central Java by providing more equitable and stable internet infrastructure, especially in areas with limited digital access. Furthermore, clear regulations regarding consumer protection in online transactions need to be enforced, including data security standards and fraud complaint mechanisms. The government can also collaborate with digital payment service providers to encourage the implementation of secure, easy, and inclusive payment systems, so that more people trust and feel comfortable shopping online

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