

Analysis of the Usefulness of E-Commerce Payment Features in the Potential Shopping Ability of Society

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KEYWORDS	ABSTRACT
Payment, e-Commerce, Purchasing Power, Potential, Community	The development of e-commerce and social commerce has transformed public consumption patterns, with payment features playing a crucial role in enhancing purchasing power. This study analyzes the impact of payment feature variations, particularly bank installment mechanisms, on the potential to improve people's shopping capacity. The research method employs a mixed-methods approach, utilizing questionnaire surveys of 150 active e-commerce users and in-depth interviews with 15 selected respondents. Data were analyzed using the Balanced Scorecard and SWOT methods to evaluate payment system effectiveness from various perspectives. The results indicate that variations in payment features, especially bank installment options, significantly increase public shopping interest, with an average score of 4-5 on the Likert scale. Diverse payment mechanisms prove capable of accommodating different consumer preferences, although challenges exist regarding accessibility for people in remote areas. SWOT analysis reveals that the ease of the transaction process is the main strength, while limited financial technology access in some regions poses a threat that needs to be addressed. The research conclusion confirms that diversification of payment features in e-commerce not only functions as a transaction tool but also as a strategy to enhance public purchasing power. These findings provide important contributions for platform developers in designing inclusive payment systems and serve as a reference for regulators in formulating financial technology policies that support improved digital financial access. Further research is recommended to explore the integration of payment systems with local fintech to expand service reach to remote areas.

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INTRODUCTION

Social media in today's technology has evolved into a stronger development of relationships between communities in society (Wongkitrungrueng & Assarut, 2020). The functionality of sharing content and product exchange transactions has become part of the modern social media functions that are currently developing, along with users who are diverse in terms of age and demographics (Molinillo et al., 2018). The advantage of using social commerce for users provides benefits in the method of supplying goods and the adoption of technology, which leads to the digitalization process (Baghdadi, 2013).

The process of interaction with the public on social commerce platforms strongly emphasizes data confidentiality, including assistance services provided related to the transition from e-commerce to social commerce (Yin et al., 2019).

The shift from e-commerce to social commerce began with the adoption of video in introducing products, in contrast to e-commerce, which typically uses images (Hajli, 2015). For some products, such as beauty products, this shift has steered more towards social commerce (Attar et al., 2022). Understanding customer needs must also be considered based on the methods provided by the sales platform provider (Chen & Shen, 2015). Every potential generated from transactions made by users must be used as a basis for evaluating people's behavior in utilizing the platform, and sales interactions must serve as the foundation for developing system features in a better direction (Sarker et al., 2024; Which, 2021).

To ensure online trade facilities, both e-commerce and social commerce, service and sales providers must ensure that all buyer needs are met—not only in terms of product services but also with regard to trust, seller integrity, seller competence, and seller policies (Hassan et al., 2018).

In the end, the success of an online trading mechanism will depend on how effectively the product information is presented to the public (Lu et al., 2016). The stronger the marketing and interaction with the community, the greater the potential boost for transactions (Sura et al., 2021).

Previous studies have extensively explored social commerce adoption from perspectives such as social presence (Hassan et al., 2018), trust (Yin et al., 2019), and feature functionality (Nistah et al., 2019). However, few have conducted a comparative analysis between e-commerce and social commerce, specifically focusing on the usefulness of payment features and their direct impact on community purchasing potential. This study introduces novelty by integrating the Balanced Scorecard and SWOT analysis to evaluate how varied payment mechanisms—particularly installment options—affect purchasing behavior across different user segments (Liang et al., 2011; Zhang et al., 2020; Zhang et al., 2023).

The objectives of this research are: (1) to analyze the influence of e-commerce and social commerce payment features on community purchasing potential, (2) to identify key limiting factors in payment system implementation, and (3) to propose strategic recommendations for optimizing payment services. The benefits of this study include providing practical insights for platform developers to enhance payment systems and offering a theoretical contribution to the literature on digital transaction accessibility and financial inclusion in emerging markets.

METHOD

This study used a quantitative approach with a survey method, supported by semi-structured interviews, to obtain comprehensive data. The research applied a descriptive-analytical approach, aiming to systematically describe the influence of e-commerce payment features on people's purchasing power potential and analyze the relationship between the variables studied. The research conclusions were drawn based on the questionnaire and interview processes conducted with participants involved in assessing the influence of social commerce compared to e-commerce, using the Balanced Scorecard mechanism. The analysis process included gathering information by reviewing relevant sources to gain a deeper understanding of the topic, identifying a problem that required detailed analysis, and testing the hypothesis by measuring and detailing the processes to be achieved. Interviews and questionnaires were conducted with platform users who had experienced the benefits of e-

commerce and social commerce. The results were analyzed by incorporating user feedback as the focus of the assessment. Finally, conclusions were drawn based on the research activities, and suggestions were provided for future research processes.

The research process at this initial stage was carried out as follows:

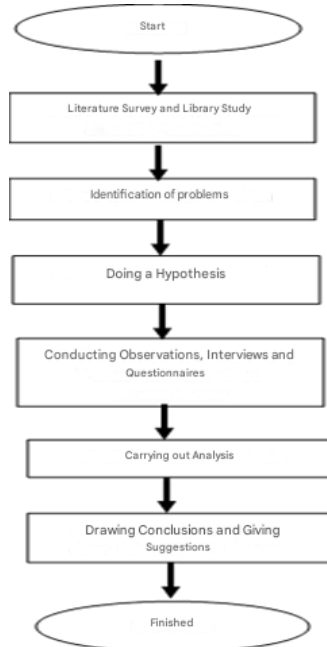


Figure 1. Research Stages

The research activity involved data collection based on predetermined sources by distributing questionnaires, which were filled out by participants, and conducting interviews to obtain data validity on measurements with various community groups (Et.al, 2021).

Participants were selected based on the need for choosing platforms according to the expected service products. The selection was made based on segment divisions of reference products and support products to ensure the research met the required conditions (Nistah et al., 2019).

The main analysis process involved participants and utilized the SWOT method (Fardani et al., 2020) to assess participants' mood control in using platforms to support business and product services (Bazi et al., 2022). This was linked to addressing e-commerce challenges and improving performance (Gizem SAYDAM & Emre CİVELEK, 2022).

RESULTS AND DISCUSSIONS

Technical Analysis of Usage

The analysis process of the existence of a model of social commerce includes in terms of quality in the public's view of the condition of facilities and catchability provided by the platform provider which includes:

Table 1. Technical Analysis of Usage (X1) (X1)

Measurement Variable	Description	Average Value
Information Support	The quality of the information provided on the platform/web to support information that is acceptable to consumers	4.86
Emotional Support	Assistance in terms of advice and input to consumers on the quality and suitability of a suggested product, where social commerce has a role because it interacts directly	4.73
Transaction Process Flow	The process when transactions will be carried out with references related to the sequence that can guide consumers when carrying out the transaction process	4.86

Measurement Variable	Description	Average Value
Social Presence	The need for joint discussion between consumers where all can exchange views	4.86
Website Quality	An adequate website with a comfortable interface to pamper consumers when interacting	4.93
System Quality	Service system that does not experience any obstacles, speed to systematic processes	4.86
Information Quality	The information provided is complete with a guide for consumers regarding product features and completeness	4.80
Service Quality	Support services in terms of information, payment to complaint guidance	4.73

Source: Data processed by researchers, 2024

User Analysis

Many users of social commerce come from various ages with different educational backgrounds, where this from the analysis and questionnaires distributed demographically consists of:

Table 2. User Analysis

Measurement Variable	Description	Frequency
Gender		
Male	For social commerce users from the male side related to sports products	High, e-Commerce.
Female	For social commerce users from the female side related to beauty products	High, Social Commerce
Age Range		
Under Age 18	Social commerce users for children under the age of 18 refer more to gaming products	High, e-Commerce.
Age Range 18 to 25	Social commerce users refer more to beauty products	High, Social Commerce
Age Range 26 to 35	Social commerce users refer more to clothing products	High, Social Commerce
Age Range 36 to 45	Social commerce users refer more to food products	High, Social Commerce
Above 45	Social commerce users refer more to medical devices	High, e-Commerce.
Education Level		
Junior and Senior High School Level	Orientation on entertainment products	High, e-Commerce.
University Level	Orientation on beauty products	High, Social Commerce
Others	Orientation on consumable products	High, e-Commerce.

Source: Data processed by researchers, 2024

Reliability Test Analysis

The reliability test process for a platform must be carried out by referring to consumer interaction which focuses on:

Table 3. Technical Analysis of Social Commerce Reliability Test (X2)

Measurement Variable	Description	Average Value
Individual Freedom in Product Selection	Relates to product variety, where consumers are not only offered one type of product that is permanent in nature.	4.26
Protection Against All Risks	Relates to warranty and guarantee for product returns/refunds.	4.66
Trust	Security and comfort from the product information provided until the product reaches the consumer.	4.86
Strong Relationship between Entities	Strong interaction between buyers, sellers, and service provision on the platform.	4.73
Increased Purchase Intention	Increased traffic related to consumers making transactions on the platform.	4.73
Social Interaction	Reciprocal relationship and communication for exchanging information within the community.	4.86
Customer Satisfaction	Relates to the absence of complaints and consumer delight (after service).	4.73

Measurement Variable	Description	Average Value
Seller Integrity	Trust in providing certain and consistent information.	4.86
Seller Competence	Relates to the seller's proficiency in serving sales.	4.80
Seller Policy	Relates to the response and rules of the game provided by the seller regarding product returns, information, and promotions.	4.93

Source: Data processed by researchers, 2024

Problem Analysis of Limiting Factors

The analysis process produces several limitation problems that occur in the current concept of technology use which are based on economic problems, namely:

Table 4. Analysis of Limiting Factors

Analysis Aspect	Detail
Logistics Related Issues	Certainty in the delivery of goods after a transaction between the consumer and the seller must be anticipated and ensured not to take too long, as uncertainty in delivery after a transaction will significantly impact product ratings, especially during major events.
Marketing Related Issues	Certainty and issues related to the marketing process, especially during major marketplace events like "same-date, same-month" events, and the marketing activities for new products, where the information must be well-communicated.
Tax and Customs Related Issues	Tax calculations should already be appended, and even better, the tax value should be included in the offered selling price. Otherwise, consumers will be bothered by hidden cost calculations, so it is better if all calculations are finalized during the transaction.
Support and Incentive Related Issues	Providing referrals and incentives to resellers in commerce is common and routinely given, and this also relates to the need to provide support if a system problem occurs when consumers make a purchase.
Payment Related Issues	Payment facilities must have several options, especially for large payments, where the process can be done through installments.

Source: Data processed by researchers, 2024

Analysis of the Function of Social Commerce Features

The process of analyzing social commerce features is highly expected by consumers where the influence of the tools provided will determine the use of the community in determining the use of social commerce or e-commerce.

Table 5. Technical Analysis of Social Commerce Function (X3)

Measurement Variable	Description	Average Value
Searching	Feature for ease of searching for desired products.	4.80
Rating	Feature for giving a value/score to a product.	4.73
Review	Feature for giving a statement/opinion on a transacted product.	4.40
Recommendation	Feature for the need of recommendations from previous buyers.	4.80
Online Forum	Feature related to the need for group discussion.	4.33
Feedback Mechanism	Feature related to the need for giving feedback.	4.26
Wish List	Feature for prioritizing products in a specific order.	4.80
Videos	Feature for viewing video broadcasts for the produced product.	4.80
Blogs	Feature for displaying product information on a blog.	4.93
Ranking Tools	Feature for sorting product rankings.	4.73
Like and Share (Feature for giving a 'like' mark and a function for sending product information.	4.80
Chat Room	Feature related to direct chatting information.	4.86
Pictures	Feature for displaying product images.	4.73

Source: Data processed by researchers, 2024

Analysis of the main objectives of the business

The analysis process of the existence of a model of social commerce includes in terms of quality in the public's view of the condition of facilities and catchability provided by the platform provider which includes:

Table 6. Technical Analysis of Social Commerce (Y)

Measurement Variable	Description	Average Value
Increased Collaboration and Innovation in Product-Related Business Processes	Relates to the potential for designing product combinations in collaboration with other parties to generate better products.	4.26
Creating a Trustworthy Community	The existence of a community that can share knowledge, where a large community instills confidence in new players to participate in product transactions.	4.73
Assisting Business Actors in Making Decisions	Business actors need socialization because excessive communication and the variety of products expected by consumers can indirectly make it difficult for business actors to make decisions.	4.73
Generating New User Needs	Processing data and information to increase connectivity and its relevance to creating new products based on previously received input.	4.73
High Achievement	Products with a high sales rate will indirectly increase the popularity of the existing platform and attract more consumers.	4.86
Satisfaction within the Consumer Community	The highest achievement for a seller is related to the satisfaction with the services used by consumers.	4.80

Source: Data processed by researchers, 2024

SWOT Analysis Related to the Desire to Buy Online

The analysis process refers to the desire for online purchases made by peseta and consumers on the platform with the following variables:

Table 7. SWOT Analysis of Online Purchasing

Analysis Aspect	Analysis Result
Convenience	
Strength	Customers are comfortable searching for products because they are not restricted by time.
Weakness	The lack of a direct aid/tool when needed.
Opportunity	Detailed information can provide an opportunity to gain a larger market.
Threat	The proficiency of each seller in providing a response varies, which can give a bad image to the product.
Positive Mood	
Strength	The positive impression left for a long time due to product satisfaction.
Weakness	Speed in transformation is required, and there is a potential for disruption.
Opportunity	A good impression can provide an opportunity for new products to be released in the future.
Threat	The existence of other competitors who exploit crucial moments, such as through unhealthy competition.
Negative Mood	
Strength	Provides good input from consumers for a product.
Weakness	If not anticipated or responded to, it will leave a bad impression for too long.
Opportunity	Input for product improvement for a better future.
Threat	The threat of being abandoned forever by consumers who dislike the product.

Source: Data processed by researchers, 2024

E-Commerce and Social Commerce Analysis from a User's Perspective

The process of analyzing the differences between e-commerce and social commerce from the user's perspective will refer to several aspects, including

Table 8. Analysis of E-Commerce and Social Commerce

Analysis Aspect	e-Commerce	Social Commerce
Business Model	Relates to the descriptive image and information of the product offered.	Relates to the presenter's delivery of the product and the verbal communication of information.
Value Generated	Well-documented because it will always be recorded.	Related to verbal communication, so information can be missed if consumers do not listen carefully.
Customer Connectivity	Not strong because there is no direct presentation/delivery.	Strong bond due to direct interaction.
Interaction System	In the form of images and text.	In the form of live video.
Design	Focuses more on the comfort of the customer's eyes when accessing the platform.	Focuses more on sound quality and interaction speed.
Platform	e-commerce marketplaces.	Social media like TikTok.

Source: Data processed by researchers, 2024

Customer Analytics and Platform Adoption

The analysis process of customer analysis related to the adoption of the platform includes several aspects that must be detailed by the benefits of the people who use it, namely:

Table 9. Customer and Platform Analysis

Analysis Aspect	Detail
System Design	The design of the system, from the structure to the appearance and process flow, must be thoroughly considered so that all flows are well-covered and there is a clear process sequence.
Network Analysis	The capacity of the server and the network accessed by consumers must be ensured to run well and be able to perform automatic prevention when traffic is high.
Customer Behavior	Program design must incorporate customer habits, where customers prefer to be presented with the product background first before moving into the details of the product itself, and modern society dislikes time-consuming processes.
Business Model	The consumer market must be broken down first to ensure that the business model to be developed is suitable and acceptable to the target market segment.
Security and Privacy	Assurance in maintaining data security from the user's side and privacy must be ensured, especially concerning user phone numbers and addresses.

Source: Data processed by researchers, 2024

CONCLUSION

The research shows that user interaction on commerce platforms is predominantly influenced by the features and facilities provided. Platforms that offer more interactive and user-friendly features, such as live action or voice-assisted product delivery, significantly attract users and encourage transactions through social commerce. As technology adoption increases within a community, it indirectly boosts business growth. The study also revealed that transaction preferences are tied to product types: products requiring direct interaction, like clothing and beauty tools, have a greater impact on social commerce usage, while everyday products continue to be transacted through e-commerce platforms due to their simpler processes. Future research could explore the specific impact of different platform features on consumer behavior across various product categories, as well as the role of user engagement in fostering long-term business success.

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