ANALYSIS OF THE MOBILE PAYMENT ONLINE SYSTEM APPLICATION OF THE PALOPO CITY REGIONAL GOVERNMENT BASED ON USER SATISFACTION

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ABSTRACT

The electronic-based government system is now the best step for every region, and it certainly has a mission to educate the area regarding governance. Efforts have been made by the government to meet citizens' expectations for easier access to public services, which is the primary form of E-Government. Currently, the implementation of the existing E-Government concept can also be a new breakthrough in improving information technology-based services. One is the Mobile Payment Online System Application, built directly by the Palopo City Government through its strategic partner, Bank Sulselbar. However, special attention must still be given to implementing this application, especially to the system itself, which is less effective. Additionally, many individuals still take actions that are not in accordance with the procedures, as evidenced by the fraud committed by application users. This research uses qualitative methods that provide descriptive data results, describing the data occurring in the field. The data generated using quasi-experimental methods will be calculated using the same Likert scale. This research shows that the Mobile Payment Online System Application still needs to be socialized again to the users of this application and requires application development in terms of tool updates and system updates. This can be seen from the respondents' responses through the questionnaire results table and suggestions from these respondents. Thus, the Mobile Payment Online System Application is still ineffective for implementation in Palopo City.

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I. INTRODUCTION

THE use of a transaction tool called MPOS, which is the center of this study, has increased Palopo City's regional income. MPOS allows users to report real-time transactions to the Palopo City Regional Government. This tool offers a practical solution for users permitted to use it while helping business actors increase sales volume and provide transaction convenience. With this system, transaction reporting and monitoring become more transparent, allowing the Palopo City regional government to conduct better resource management and economic planning analysis. Along with the increase in transparency and efficiency produced by MPOS, there is also an awareness that the role of information in supporting this system is crucial. As expressed in research on Computer-Mediated Communication (CMC) by [1] , the need for information and communication is as critical as basic needs such as clothing and food. In addition, research on new communication technologies continues to develop as an essential subdiscipline in communication studies, indicating that the role of information and communication is increasingly recognized in various sectors [2].

E-Gov is a way for the government to utilize innovative information and communication technologies, especially internet-based applications, to provide easier access for citizens and businesses to government information and services [3]. Although e-Gov can potentially increase the accessibility of public services, in reality, not all initiatives implemented can achieve the expected goals. However, research shows that several e-Gov initiatives fail to deliver the promised benefits and are less attractive to most of the population. Some researchers argue that many of these initiatives are driven more by technology than by the core values of government, resulting in dissatisfaction among the public with the services provided [4]. Information technology (IT) offers many benefits, including e-Gov, which helps the government manage its operations and connect with the public. E-Gov has been categorized

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as a sound system in Indonesia. Several large cities in Indonesia have implemented it, which helps the community and improves government performance. One of the cities that has implemented e-Gov is Palopo City in South Sulawesi Province. This city is one of the cities that has implemented a public service system based on information and communication technology for the community. This system is the object of our evaluation because it has several weaknesses that require special attention [5].

Electronic-based government systems co,mmonly known as e-Gov, are the use of the latest information and communication technology by the government to provide intensive services to the community, business actors, and government environments in the hope of creating a more effective, efficient, transparent, and accountable governmen [6]. The implementation of e-Gov is one of the stages taken as a change in implementing public services for the community. The form of service whose use becomes more flexible and also increases the satisfaction of its users or the community and the government itself who feel it [7]. In general, e-government computers and internet-based applications are used to improve government interaction and services to citizens, known as G2C (Government to Citizen). In addition, it also involves the relationship between the government and companies, called G2B (Government to Business), and even with local governments or other countries, called G2G (Government to Government), as working partners [8]. Electronicc government is a system that is very important in improving government services.

MPOS is the system implemented in Palopo City to realize the appeal from the Corruption Eradication Commission (KPK) as a form of increasing supervision and prevention of regional tax leakage. Therefore, this application was built directly with its strategic partner, Bank Sulselbar, Palopo City. The system, launched in June 2019, was also the first to be socialized to disseminate information related to MPOS and was immediately implemented and operated for the first time in 11 business premises [9]. Over time, this system was finally implemented in various mandatory collection places (business actors). These places must have a daily turnover income of more than three hundred thousand rupiah (Rp. 300,000.00) to increase the regional income of Palopo City.

In this study, the quasi-experimental method was used to evaluate the impact of the implementation of the MPOS system on user satisfaction levels without using randomization. A quasi-experiment is a study that aims to assess an intervention without random action, such as a trial, to show a causal relationship between an intervention and its outcomes [10]. According to [11], quasi-experiments use routinely collected outcome data and utilize quasi-random variations in exposure to interventions such as intervention changes or policy changes. Quasi-experiments can also be proposed as an alternative form of experiment for cases where random assignment is impossible or will produce responses that make interpretation [12]. Quasi-experimental methods can also be called methods of utilizing exogenous shocks and/or settings designed to produce variations similar to random variations in explanatory variables [13].

In applying this system in the field, special attention is needed in its implementation, especially on systems considered less effective [14]. Based on initial interviews and observations, the following are some temporary field findings from the results of the MPOS implementation. With this situation, it is necessary to measure user satisfaction [15]. The goal is to determine which parts of this implementation are good and which are not. The good parts can be improved, and the parts that are not are recommended for improvement. One example is that some individuals using this system still violate the procedures and regulations. Moreover, many Taxpayers are involved in fraudulent acts, such as deliberately deactivating the system to avoid monitoring sales turnover in real-time from the server. Many individuals also provide various reasons, such as low battery, internet data quota running out, or damage to the system device due to full memory [16]. Facing multiple reasons often conveyed by irresponsible Taxpayers (especially restaurants that use this system), we propose conducting further investigations, especially in this system.

Previous studies have shown various information systems applications, such as E-Government, Point of Sales (POS), and Accounting Information Systems, which support operational effectiveness and improve public services and the business sector. Studies such as those conducted by [17] and [18] explore how implementing E-Government can improve the efficiency of government services and community involvement. However, challenges are still found in optimizing technology and supporting infrastructure. In addition, several studies related to the POS system by [19] and [20] emphasize the benefits of the POS system in improving the accuracy of transaction recording and ease of business management, especially for the MSME sector. These various studies show efforts to use information technology to enhance the quality of service. Still, there are challenges in optimal adoption and utilization in different sectors.

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My research on "The Effectiveness of Mobile Payment Online System (M-POS) Performance in Increasing Local Tax Revenue in Palopo City" aims to fill the existing literature gap, especially in implementing M-POS to support local tax revenue. Unlike previous studies that focus more on the effectiveness of applications in internal management and increasing business efficiency, this study will explore how mobile-based payment systems can directly impact local tax revenue. This research is expected to provide new insights into the role of M-POS in supporting local government strategies to optimize tax revenue through modern technology and provide practical recommendations for developing effective digital payment systems for local governments.

This study uses a qualitative approach as a reference for implementing the investigation. This investigation aims to determine users' satisfaction level with this MPOS application. This study focuses on the satisfaction level of users currently using the application. Measuring user satisfaction is important because it provides insight into how well the application meets user expectations and needs. Unlike previous studies conducted by [21]examining online mobile payments in the context of e-Gov in general, this study focuses more on analyzing e-Gov services prioritized in online payments, appropriate payment methods, and service adoption factors. On the other hand, research on MPOS focuses more on the system's practical application and effectiveness in daily transactions. This research focuses on MPOS's features, its impact on business actors, and how this tool can improve efficiency and transparency in public services. Thus, these two studies complement each other but have different focuses and approaches.

II. RESEARCH METHODS

This study employs a qualitative approach to explore user perceptions of the Mobile Payment Online System (MPOS) application issued by the Palopo City Government. A qualitative approach was chosen due to its ability to provide in-depth insights into the subjective experiences and perceptions of users. This approach enables a deeper understanding of how users interpret and engage with the MPOS application, capturing nuances in their responses that quantitative methods might overlook. Through qualitative analysis, the study can reveal the motivations, challenges, and benefits experienced by users, offering a more comprehensive view of the system's effectiveness and areas for improvement.

The initial steps involved formulating research objectives and conducting relevant theoretical studies. Data were collected through the distribution of questionnaires specifically designed to measure perceptions of usefulness, ease of use, and intensity of usage behavior. This questionnaire was administered to selected application users using quota sampling, where the Palopo City Government served as the center for collecting application user information. After data collection, thematic analysis was conducted to identify patterns and themes that emerged from the questionnaire responses, facilitating a detailed exploration of user attitudes and experiences with MPOS. Data validity was enhanced through triangulation, comparing questionnaire results with observational data to ensure consistency. Additionally, ethical considerations, such as obtaining participant consent and maintaining data confidentiality, were observed to protect participant rights.
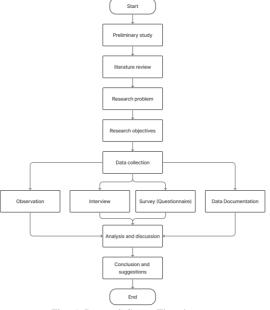

Fig. 1. Research Stages Flowchart

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A. Population and Sample

The type of sampling in this study is quota sampling. Quota sampling involves dividing the population into groups based on specific characteristics and taking proportional samples from those groups [22]. The population and sample were determined before the questionnaire was distributed. The population in this study consisted of MPOS application users who were classified as active users and divided into restaurant, hotel, and entertainment business actors.

B. Data collection

Data collection is a crucial component of this study, and a questionnaire was chosen as the primary data collection method to capture user perceptions effectively. The questionnaire method was selected because it is well-suited for measuring perceptions of usefulness, ease of use, and the intensity of application usage behaviour among users. Using structured questions with a Likert scale format enables the study to quantify subjective perceptions systematically, making it easier to analyze trends and patterns across different user responses. The questionnaire, with response options ranging from "strongly disagree" to "strongly agree," was distributed to selected business actors (application users) in Palopo City who actively use the MPOS application. Participants were given 2 to 3 days to complete the questionnaire, after which responses were collected for thematic analysis. This structured approach helps ensure that user perceptions are captured consistently and reliably, providing valuable insights into the overall effectiveness of the application.

C. Data Analysis Technique

After data collection, thematic analysis was conducted to identify patterns and themes from the questionnaire responses, facilitating a detailed exploration of user attitudes and experiences with MPOS. Thematic analysis was chosen as the primary data analysis technique due to its ability to reveal recurring patterns and themes within qualitative data, providing a deeper understanding of user attitudes and experiences. This process involves several steps to ensure thorough analysis and accuracy:

1) *Data Familiarization*

The initial stage of thematic analysis involved reading and re-reading the questionnaire responses to gain an overall understanding and to immerse the researcher in the data. This step is crucial for capturing initial observations and getting familiar with potential patterns.

2) *Coding*

During this stage, initial codes were generated by systematically tagging relevant phrases or sentences related to perceptions of usefulness, ease of use, and application usage behavior. These codes served as the building blocks for further analysis.

3) *Theme Development*

The next step involved grouping related codes to form broader themes. This process involved identifying commonalities and relationships between codes to develop themes that accurately represent user experiences.

4) *Theme Review and Refinement*

After the themes were developed, they were reviewed and refined to ensure they were distinct, comprehensive, and truly represented the underlying data. Themes were adjusted or combined as necessary to better reflect the users' experiences.

5) *Theme Definition and Naming*

In the final step, each theme was clearly defined and named to capture its essence accurately. This stage ensures that each theme encapsulates the core message and provides insights into user perceptions of the MPOS application.

This thematic analysis process allowed the study to uncover valuable insights into how users experience the MPOS application, highlighting key areas for system improvement and contributing to a broader understanding of its effectiveness.

D. Measurement Scale

The measurement scale used in this study is a Likert scale with interpretation guidelines. The Likert scale, which consists of 5 points, measures the attitude or opinion of a person or several groups towards social phenomena. In this scale, the answer to each item has a gradation ranging from "strongly disagree" to "strongly agree." This interpretation guideline allows researchers to understand how respondents agree or disagree with the statement. The use of a Likert scale was chosen because of its ability to capture nuances of attitudes in more detail than other measurement methods. For example, items in a questionnaire might include questions such as, "I feel the MPOS application makes my transactions easier." The validity and reliability of this scale will be tested to ensure that the

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measurements taken are reliable and describe the actual conditions.

III. RESULTS AND ANALYSIS

This study applies the Mobile Payment Online System (MPOS) used by business actors (obliged collectors) in Palopo City. The survey was conducted by distributing a Likert-scale questionnaire consisting of five answer choices to measure respondents' views on the efficiency of the application in the transaction process. Most respondents filled out the questionnaire within 2 to 3 days. The questionnaire results showed various opinions on the efficiency of the application, where some respondents considered the application very helpful, while others expressed challenges in its use. Furthermore, a brief analysis was carried out, and the data was recalculated using SPSS software to find the values of the required variables, including a descriptive study to describe the characteristics of respondents and an inferential analysis to test the relationship between variables.

A. Questionnaire Results

The results of the questionnaires currently collected are 40 respondents divided into three respondent characteristics. The following are the results of the number of questionnaires in Table 1.

TABLE I
RESPONDENT CHARACTERISTICS

Id	Category	Frequency	Percentage
1	Restaurant	30	75%
2	Hotel	9	22.5%
3	Entertainment	1	2.5%

Explanation:
1) Category shows propositions based on Business Actors (Mandatory Collection)
2) Frequency identifies the number of propositions of Business Actors (Mandatory Collection)
3) Percentage shows the proportion of each category in the overall context of Business Actors (Mandatory Collection)

TABLE II
LIKERT SCALE QUESTIONNAIRE RESULTS

Question Indicator	Strongly agree	Agree	Neutral	Don't agree	Strongly Disagree	Total
The M-POS system is relatively easy to use in making transactions	12	16	11	1	0	40
The M-POS system provides a very fast response in executing a command or request for a transaction	13	16	7	4	0	40
The M-POS system does not require special skills to operate (informative)	18	13	3	5	1	40
The M-POS system is right in executing commands from users	13	15	11	1	0	40
The M-POS system serves information needs without any problems	14	18	4	4	0	40
The M-POS system requires a fast response time	14	20	3	2	1	40
The M-POS system can ease the transaction process that occurs	12	17	10	1	0	40
I feel that the content of the M-POS is easy to understand	16	13	6	5	0	40
I feel that the M-POS system is easy to use	19	9	9	1	2	40
I feel that using M-POS is very flexible to use	14	16	8	2	0	40
I can easily understand how to use the M-POS feature	13	18	8	1	0	40
The transaction process on M-POS is very easy and simple	11	17	11	1	0	40
Transactions on M-POS greatly shorten my time	15	17	8	0	0	40
I use M-POS in every transaction	10	17	10	3	0	40
I feel that by using M-POS the time used for transactions is shorter	11	15	12	1	1	40
I use M-POS for easier transaction needs	11	21	7	1	0	40
Using M-POS can make transactions easier	13	17	9	1	0	40

Explanation:
Based on the questionnaire data on user satisfaction and experience in using the M-POS system, the following conclusions can be drawn:
4) *Ease of Use*
Most respondents felt that the M-POS system was easy to use, with 28 respondents stating "Strongly Agree" or "Agree" that the system was relatively easy to use. Only 1 respondent felt less agree. This shows that the majority of users consider the M-POS system quite user-friendly.
5) *Speed and Response*
Most respondents (29 out of 40) felt that the system responded quickly in executing commands, although 4 respondents felt that the speed needed improvement. This shows that the system can generally respond quickly, but attention must be paid to further improving the speed.

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6) *Does not require special skills*

A total of 31 respondents stated that M-POS does not require special skills, indicating that the system is informative and easy to understand. However, a few respondents felt they needed additional knowledge to use the system.

7) *System Suitability to User Needs*

A total of 28 respondents "Strongly Agree" or "Agree" that M-POS executes commands correctly, indicating that this system functions according to user expectations. Only 1 respondent felt that it was less than appropriate.

8) *Availability of Information and No Problems*

Respondents felt that M-POS served their information needs well, with 32 respondents stating "Agree" or "Strongly Agree". However, 4 respondents experienced problems in meeting their information needs.

9) *Transaction Time Efficiency*

As many as 34 out of 40 respondents felt that the M-POS system provided a fast response time. This shows that the system has been quite efficient in shortening transaction time.

10) *Ease of Easing the Transaction Process*

The majority of respondents (29 out of 40) felt that MPOS made the transaction process easier, indicating that this system could lighten the burden on the transaction process carried out by users.

11) *Convenience in Use*

Respondents indicated that the content and features in M-POS were easy to understand, with 29 respondents agreeing or strongly agreeing that using M-POS was flexible. However, some users felt that the features were not completely clear.

12) *Impact on Transaction Speed*

A total of 32 respondents stated that M-POS significantly shortens transaction time, indicating that the system positively impacts transaction time efficiency.

13) *Routine Use of M-POS*

Respondents also tended to use M-POS in every transaction, with 27 out of 40 respondents stating that they agreed or strongly agreed that they used M-POS regularly.

Overall, the questionnaire results show that the M-POS application is well received by business actors in Palopo City, especially in terms of ease of use and transaction efficiency. However, researchers must pay attention to neutral or disagreeing respondents to identify areas for improvement.

B. Data Analysis

Data analysis was conducted to evaluate user satisfaction with the Mobile Payment Online System (M-POS) application at Bapenda Palopo City. Data were collected through a questionnaire of 20 question indicators filled out by 40 respondents. Respondents were asked to provide an assessment based on a Likert scale of five categories: Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. SPSS (Statistical Package for the Social Sciences) software was used to analyze the data from the questionnaire results to analyze the data from the questionnaire results.

1) *Descriptive Analysis*

Descriptive analysis was conducted to provide an overview of the data. In SPSS, this analysis includes the frequency and percentage of each respondent category. Each statement in the questionnaire was coded X01 to X20 and analyzed based on the mean and standard deviation. For example, X01 ("The MPOS system is easy to use") has a mean of 3.98 and a standard deviation of 0.832, indicating that most respondents agree and their perceptions are consistent. X19 ("MPOS makes transactions easier") has the highest mean, 4.22, with a standard deviation of 0.733, indicating that users are immensely helped and the responses are uniform. On the other hand, X03 ("MPOS does not require special skills") has a mean of 4.05, but its standard deviation is higher (1.131), indicating more varied perceptions. This mapping helps identify areas that are already good and those that may need improvement, significantly if user perceptions vary.

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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X01	40	2	5	3.98	.832
X02	40	2	5	3.95	.959
X03	40	1	5	4.05	1.131
X04	40	2	5	4.00	.847
X05	40	2	5	4.05	.932
X06	40	1	5	4.10	.928
X07	40	2	5	4.00	.816
X08	40	2	5	4.00	1.038
X09	40	1	5	4.05	1.131
X10	40	2	5	4.05	.876
X11	40	2	5	4.07	.797
X12	40	2	5	3.95	.815
X13	40	3	5	4.17	.747
X14	40	2	5	3.85	.893
X15	40	1	5	3.85	.949
X16	40	2	5	4.05	.749
X17	40	2	5	4.05	.815
X18	40	2	5	3.95	.959
X19	40	3	5	4.22	.733
X20	40	3	5	4.03	.832
Valid N (listwise)	40				

Fig. 2. Descriptive Analysis
Source: SPSS

In figure 1 the results of the analysis show that 40 respondents filled out all questions, with the range of answers (minimum and maximum) varying from 1 to 5. The average score for each question was above 3, with most questions having an average above 4.0, indicating that respondents tended to agree or strongly agree with the statement.

The standard deviation shows how many respondents' answers vary from the average. Questions with a low standard deviation (X11 with 0.797) indicate consistency in respondents' answers. In contrast, some questions with higher standard deviations (such as X03 and X09, each with 1.131) indicate more significant variation among respondents. This suggests that although the average is relatively high, respondents still have different views on certain aspects of the M-POS system.

Overall, the analysis results show that the majority of respondents have a positive experience with the M-POS system. The high average above 4 on many questions indicates that users are satisfied with the system's ease, speed, and flexibility. However, some areas (as revealed in questions X14 and X15) may require further attention and improvement to improve the overall user experience.

2) *Validity and Reliability*

This study conducted validity and reliability tests to ensure that the data collection instruments used could measure the intended variables appropriately. Before continuing the factor analysis, a construct validity test was performed to ensure the data met the requirements. This test includes KMO (Kaiser-Meyer-Olkin) measurements and Bartlett's Test of Sphericity, which aims to measure sample adequacy and determine whether there is a significant relationship between the variables in the questionnaire. The following are the results of the construct validity test in figure 2.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.772
Bartlett's Test of Sphericity	Approx. Chi-Square	603.455
	df	190
	Sig.	<.001

Fig. 3. Construct Validity Test
Source: SPSS

The construct validity test results include the KMO value and the results of Bartlett's Test of Sphericity. The KMO value of 0.772 indicates that the data is sufficient for factor analysis, while the results of Bartlett's Test, with a Chi-Square value of 603.455 and a significance of 0.000, indicate that there is a significant relationship between the variables, which means that the variables are suitable for further analysis.

After conducting the validity test, the next step is to conduct a reliability test to assess the consistency and accuracy of the instrument. The reliability test is performed by calculating the Cronbach's Alpha value. The results show that the Cronbach's Alpha value is above the threshold of 0.7, which indicates that the instrument

used in this study is reliable. The following are the results of the reliability test in Figure 3.

Cronbach's Alpha	N of Items
.948	20

Fig. 4. Reliability Test
Source: SPSS

The reliability test results using Cronbach's Alpha, which produced a value of 0.948 with 20 items. This value shows perfect internal consistency, indicating that the items in the questionnaire are strongly correlated with each other. Although this instrument is reliable, conducting a construct validity analysis is essential to ensure it is also valid when measuring the intended construct.

C. Discussion

This study aims to measure user satisfaction with the MPOS application implemented among business actors in Palopo City. The main question to be answered is to what extent the MPOS application cancan meet its users' expectations and needs in supporting business transactions. The study results showed that most respondents were satisfied with the ease of use of MPOS, where 68% of respondents stated that the application was easy to use. This finding indicates that MPOS can meet user needs in terms of accessibility, which contributes to increasing their level of satisfaction. In addition, 72% of respondents gave an upbeat assessment of the application's responsiveness, indicating that MPOS meets user expectations regarding efficiency and speed of transactions. This is important because users want a payment application to process transactions quickly. Another interesting finding is that 77% of respondents agree that MPOS does not require special skills, indicating that this application is designed for inclusivity and can be used by various business actors. However, although most respondents felt that the content in the application was easy to understand, 15% of respondents were neutral, indicating that there is still room to improve user understanding of the features available in MPOS. Thus, the results of this study suggest that MPOS has met most of the expectations and needs of users, especially in terms of convenience, speed, and accessibility, while also answering research questions related to the level of user satisfaction with this application.

This study's findings align with similar studies that evaluate user satisfaction and system usability using theoretical frameworks like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). In line with TAM's focus on perceived ease of use and usefulness, the high percentage of respondents who find MPOS easy to use (68%) and appreciate its responsiveness (72%) suggests that the application aligns well with TAM's constructs, which posit that ease of use and functionality significantly influence user satisfaction. This alignment indicates that MPOS meets its intended goals by addressing core user needs related to accessibility and efficiency, which are essential for enhancing user satisfaction. Moreover, the results mirror findings from studies employing UTAUT, which emphasizes factors like performance expectancy and effort expectancy. 77% of respondents agree that MPOS does not require special skills and supports UTAUT's effort expectancy construct, indicating that MPOS is accessible and easy to adopt across various user profiles. However, the neutral responses regarding content understanding (15%) reveal a gap, echoing findings from similar studies where users expressed a need for more intuitive content. This study's comparison to TAM and UTAUT frameworks thus underscores MPOS's strengths in accessibility and ease of use, highlighting areas like content clarity and system reliability that require enhancement to maximize user satisfaction and acceptance.

Descriptive analysis shows that most respondents gave above-average ratings, but there were questions with lower averages, especially related to the reliability and efficiency of transaction time. This needs to be a concern for MPOS developers to continue improving the features and reliability of the application to better meet user needs. Regarding validity and reliability, the construct validity test showed positive results, with a KMO value of 0.772 and a significant Bartlett's Test result. This indicates that the data collection instrument meets the requirements for further analysis. In addition, the high Cronbach's Alpha value (0.948) shows perfect internal consistency, confirming that the questionnaire used in this study is reliabl.

This study shares similarities with prior research utilizing frameworks like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), particularly in assessing user satisfaction based on ease of use, responsiveness, and accessibility. Similar to previous studies, this research found that MPOS meets key user expectations in terms of simplicity and efficiency, which are vital elements in both TAM and UTAUT frameworks. This alignment highlights a common trend in digital payment applications, where ease of access and usability significantly impact user satisfaction [23]. However, this study also reveals distinct differences. Unlike some studies that focus solely on usability metrics, this research includes a detailed analysis of user comprehension regarding the application's content, with findings indicating room for

improvement in this area. This aspect of user understanding is less emphasized in similar studies, making it a unique contribution of this research. Additionally, by identifying specific areas such as transaction reliability and feature clarity, this study provides actionable insights for MPOS developers to enhance the user experience. These unique contributions extend the existing literature by offering a comprehensive view of not only the application's usability but also user engagement with content, presenting new opportunities for improving digital payment applications in similar contexts.

The results of this study contribute to the development of relevant theories, particularly the Technology Acceptance Model (TAM) and consumer behaviour theories, by providing empirical insights into the factors that drive user satisfaction with digital payment applications like MPOS. This study reinforces TAM's perceived ease of use and usefulness constructs, as findings indicate that MPOS's ease of access and responsiveness significantly contribute to user satisfaction. The high satisfaction levels related to usability demonstrate that simplifying the application's interface and ensuring efficient functionality can positively influence user acceptance and engagement, validating TAM's applicability in digital payment contexts.

Overall, the study's results indicate that the MPOS application is well received by business actors in Palopo City, especially in terms of ease of use and transaction efficiency. Although some aspects need to be improved, such as increasing understanding of content and system reliability, these findings provide a positive picture of the potential use of digital payment applications among business actors. This research is expected to be the basis for further development of MPOS applications and to improve user experience. Similar to earlier studies, this research found that ease of use and responsiveness are critical factors contributing to user satisfaction. For instance, studies such as those by [23] have highlighted that perceived ease of use significantly impacts user acceptance, and our findings corroborate this by showing that 68% of users rated MPOS as easy to use. Additionally, the high satisfaction rate with the application's responsiveness aligns with past research suggesting that quick transaction processing is essential for user engagement with digital applications.

However, this study also diverges from prior research by identifying areas that often need to be explored, such as the importance of content clarity and system reliability. While previous studies may focus more on general usability, this research highlights that 15% of respondents expressed a neutral view of content comprehension, suggesting a gap in how well users understand the available features. This additional insight underscores the need for clearer feature explanations and further improvements in system reliability. Thus, this study contributes to the existing literature by suggesting that content clarity and reliability also affect user satisfaction beyond ease of use and responsiveness. By exploring these aspects, this research provides a more comprehensive understanding of user satisfaction in digital payment applications, potentially guiding future enhancements in MPOS and similar technologies.

IV. CONCLUSION

The conclusion of this study confirms that MPOS has been well-received by business actors in Palopo City. Based on data obtained from questionnaires filled out by 40 respondents, the analysis results show that user satisfaction with the MPOS application is relatively high, especially regarding ease of use, transaction speed, and inclusiveness. MPOS can meet the expectations and needs of its users. The data shows that most respondents feel that this application is easy to use and responsive, which are essential factors in adopting digital payment technology. Although some areas need improvement, such as increasing user understanding of the features in the application, overall, these findings provide a positive picture of the potential use of the MPOS application among business actors. This study is expected to be a basis for developers to make further improvements and improve the user experience in the future so that this application can continue to meet user needs and contribute to transaction efficiency in business.

V. SARAN

Based on this study's findings, several strategic recommendations can be put forward to improve the effectiveness of the use of the M-POS application, especially in supporting business actors in Palopo City. First, developers are advised to periodically enhance the features and content of the application to better suit user needs, including updating content to be more informative and providing interactive training and tutorials to maximize application utilization. Second, implementing application trials involving users is highly recommended because, through direct feedback, developers can identify areas that need improvement and ensure that the application meets the real needs of users. Third, intensive socialization and education regarding the benefits and convenience of M-POS are also required, significantly to increase understanding among business actors who are less familiar with digital payment technology. Finally, further research needs to be conducted to explore other factors that have the potential to influence user satisfaction, including perspectives from various industry sectors. Implementing these

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recommendations, it is hoped that the M-POS application can be optimized to increase the efficiency of business transactions in Palopo City.

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