

The Influence of Ease and Trust on Loyalty with Satisfaction Users Flip Application in Jember

Diah Yulisetiari^{a,*}, Santi Berliana Cahyana^a, Lilik Farida^a

^aUniversity of Jember, Jember, Indonesia.

Keywords:

Ease, Trust, Loyalty, Satisfaction.

* Corresponding author:

Diah Yulisetiari 

E-mail: diahyuli@unej.ac.id

Received: 20 June 2024

Revised: 29 July 2024

Accepted: 9 September 2024



ABSTRACT

This explanatory research aims to test and discuss the effect of ease and trust on loyalty through FLIP application user satisfaction in Jember. This research uses a non-probability sampling technique with a purposive sampling method with accidental sampling. The number of samples used in the research was 140 respondents. The data source used in this research is primary data obtained by distributing questionnaires offline to respondents who are FLIP application users in Jember. The data analysis method uses Path Analysis with the Statistical Program For Social Science (SPSS). The research results show that ease has a significant effect on satisfaction. Trust has a significant effect on satisfaction. Satisfaction has a significant effect on loyalty. Ease significant effect on loyalty. Trust has a significant effect on loyalty. Ease has a significant effect on loyalty through user satisfaction. Trust has a significant effect on loyalty through user satisfaction.

© 2025 Journal of Sustainable Development Innovations

1. INTRODUCTION

Technological developments have progressed very rapidly, especially internet-based technology, which is always used by society. Technological advances that have been created in this industry include online transactions, where application users are provided with ease of use for every transaction carried out [1] (Wijaya, 2023). A successful service from existing technological innovations is certainly influenced by good marketing management.

Marketing management is a planning and implementation process that includes organizing,

directing, and organizing marketing operations within the company to achieve organizational goals efficiently and effectively [2] (Sudarsono, 2020, p. 2). The theory used in this research is consumer behavior. This research was conducted to examine one of the technological innovations currently available, namely financial technology (Fintech) from PT Fliptech Lentera Inspirasi Pertiwi.

PT Fliptech Lentera Inspirasi Pertiwi is a service company engaged in financial technology, which enables the transfer of funds without administration fees using an application called FLIP. The FLIP application is also included in the list of 10 applications that are transforming the

Google Play version of the generation, namely as one of the applications that are helping to build a generation through financial technology that provides a payment platform for financial transaction needs. In 2022, the Flip application will have more than 10 million users in various regions of Indonesia.

Financial Technology (Fintech) provides ease for users when making transactions and tries to minimize the time spent carrying out transactions. Since the COVID-19 pandemic, FLIP has made new innovations, namely credit purchasing services, data package purchases, electricity payments, e-wallet top-ups, and various other features. User ease is the level of user expectations regarding the effort that must be expended to use a system. Research conducted by [3] Yulisetiari et al. (2024), [4] Ernawati & Noersanti (2020), [5] DNG Putra & Raharjo (2021), and [6] Chusnah (2020) concluded that user ease has a positive and significant influence on user satisfaction. [3] Yulisetiari et al. (2024), [7] Samara (2023), and [8] Dirnaeni et al. (2021) also explain that ease has a significant effect on loyalty. However, this is different from research conducted by [9] Munfaqiroh and Dea (2022), which concluded that ease has no significant effect on loyalty.

Apart from the ease factor, trust influences user satisfaction. The higher the trust, the higher the user satisfaction [10] (Pratama, 2023). In line with research conducted by [11] Yulisetiari et al. (2022), [12] Ainurrochimah & Mahendri (2023), and [13] Dwijulianti & Anggrainie (2023) who concluded that trust has a significant effect on user satisfaction. [14] Ciputra and Prasetya (2020) stated that trust in a brand is a result of experiences that occur from interactions in the past. [11] Yulisetiari et al. (2022), [15] Aeni and Istikhoroh (2020), and [16] Kelvianto (2020) concluded that trust has a significant effect on user loyalty. However, [17] Suryani and Sukri (2021) concluded that trust does not have a significant influence on user satisfaction.

The level of satisfaction felt by users with technology will have a significant influence and has the potential to be a factor that encourages users to have sustainable intentions in using the technology. User satisfaction is a user's feeling that arises from the user's assessment of expectations and performance of a product or

service [18] (Kotler & Keller, 2016, p. 154). [19] Yulisetiari and Mawarni (2021) concluded that customer satisfaction requires special attention to the response to a product or service offered because, basically, satisfaction is the company's goal. Satisfaction will also determine the high level of trust in fulfilling user desires because they are satisfied with the service they feel. [3] Yulisetiari et al. (2024), [20] Yulisetiari, Suroso, et al. (2023), [11] Yulisetiari et al. (2022), [19] Yulisetiari & Mawarni (2021) stated that satisfaction has a significant effect on loyalty. Therefore, customers will return to enjoy the same product or service and become loyal to the company. However, this is different from research conducted by [5] DP Putra (2016), which concluded that satisfaction does not have a significant effect on loyalty.

User loyalty can occur because of the ease of an application and trust with user satisfaction, which is significantly linked. [11] Yulisetiari et al. (2022) argue that user loyalty is still a concern because competition and user loyalty are quite volatile, which could make users switch to other applications. From the results of this research, it can also be concluded that in terms of transactions, loyal users will prefer service providers they trust. Users who have high loyalty have an important role in the company because they will help the company maintain market share and financial performance in the long term.

2. LITERATURE REVIEW

2.1 Ease

According to [21] Jogiyanto (2019:934), ease is a measure of where someone believes that when using a technology, it can be clearly used and does not require a lot of effort, but it must be easy to use and easy to operate. Ease can also be interpreted as the ease provided by online marketing in the form of ease of ordering 24 hours a day, whenever and wherever consumers are. According to [22] Sati Ramaditya (2020), the dimensions of perceived ease are divided into the following: the ease of a system to use (business), the degree to which a system has clarity (clear and understandable), the degree to which the system is easy to learn (easy to learn), the degree of ease as a whole owned by the system (overall easiness).

2.2 Trust

Jogiyanto [21] (2019:935) explains that trust is an individual's assessment after obtaining, processing, and collecting information, which will then produce various assessments and responses. Individual beliefs in information technology are formed from three factors: institutional, social, and individual factors. [18] Kotler and Keller (2016:225) explain that there are four indicators of trust, namely:

- a. Sincerity or sincerity (benevolence).
- b. Ability (ability).
- c. Integrity (integrity).
- d. Willingness to depend (willingness to depend).

2.3 Satisfaction

User satisfaction is the fulfillment of user information related to the user's response or attitude toward system interactions [23] (Romney & Steinbart, 2012, p. 637). [24] Bahrudin and Zuhro (2016) explain that user satisfaction is an evaluation of choices caused by certain purchasing decisions and experiences in using or consuming goods or services. [19] Yulisetiari and Mawarni (2021) concluded that customer satisfaction requires special attention to the response to a product or service offered because, basically, satisfaction is the company's goal. Indicators of customer satisfaction are [25] Oktavia & Sudarwanto (2023) :

- a. Experience, namely the level of consumer satisfaction during a relationship with the company or while using the products offered by the company.
- b. Expectation, namely the suitability of the product offered to customer expectations.
- c. Overall satisfaction, namely the overall satisfaction level of consumers after using a product or service.

2.4 Loyalty

According to [18] Kotler & Keller (2016: 138), user loyalty is the commitment that consumers have to buy or reuse a product or service from the same producer in the future, even if there are other similar products or services. Loyalty plays an important role in a company; getting loyal customers can improve financial performance

and maintain the company's survival [26] (Hurriyati, 2005: 153). [18] Kotler & Keller (2016:57) explains three indicators of customer loyalty, namely

- a. Repeat.
- b. Referrals.
- c. Retention.

3. RESEARCH METHODS

The population in this study were FLIP application users who had made purchases in Jember. The data collection method uses nonprobability sampling with a purposive sampling technique, with the criteria being respondents aged 17 years and over who have made transactions via the FLIP application in the period January 2023 – May 2024. Data collection was obtained by distributing questionnaires offline. The path analysis method is used in this research. The sample used was 140 respondents.

4. RESULTS AND DISCUSSION

4.1 Path Analysis

Path analysis is part of a regression model that can be used to analyze causal relationships between one variable and another variable. Path analysis is used using correlation, regression, and paths so that it can be seen to arrive at the intervening variables [27] (Sugiyono, 2018, p. 70).

The results of the hypothesis in this study show that testing the ease variable on user satisfaction has a significance value of $0.044 \leq 0.05$, so it can be concluded that H_0 is rejected and H_1 is accepted, which means ease has a significant effect on user satisfaction with the FLIP application. The results of testing the influence of the trust variable on satisfaction with a significance value of $0.000 \leq 0.05$, so it can be concluded that H_0 is rejected and H_2 is accepted, which means trust has a significant effect on user satisfaction with the FLIP application. Results of testing the effect of the ease variable towards loyalty with a significance value of $0.012 \leq 0.05$, so it can be concluded that H_0 is rejected and H_3 is accepted, which means ease has a significant effect on loyalty to the FLIP application. The results of testing the trust variable on loyalty with a significance value of $0.000 \leq 0.05$, so it can be concluded that H_0 is rejected and H_4 is accepted,

which means trust has a significant effect on loyalty in the FLIP application. The results of testing the variable satisfaction with loyalty with a significance value of $0.006 \leq 0.05$, so it can be concluded that H_0 is rejected and H_5 is accepted, which means satisfaction has a significant effect on loyalty in the FLIP application. The path analysis model can be described in the form of a structural equation as follows.

$$Y_1 = 0.176X_1 + 0.435X_2 + \varepsilon_1 \quad (1)$$

$$Y_2 = 0.209X_1 + 0.336X_2 + 0.220Y_1 + \varepsilon_2 \quad (2)$$

4.2 Path Calculation

Calculating paths that are significant can calculate the direct influence and indirect influence between the independent variables, namely ease and trust, in the dependent variable, namely loyalty, through the intervening variable, namely satisfaction. Based on the results of the hypothesis test, the path coefficient value is obtained, as shown in Figure 1 below.

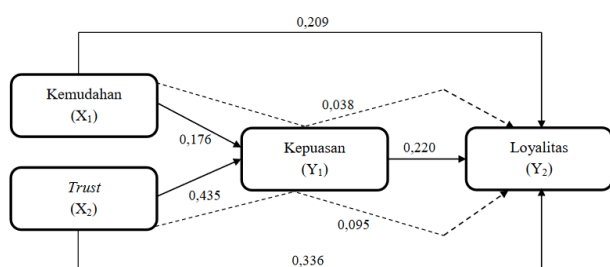


Fig. 1. Path Analysis Results

Based on path calculations, the direct influence of the ease variable The results obtained for satisfaction were 17.6%. The direct effect of the trust variable on satisfaction was 43.5%. The direct influence of ease variables on loyalty was 20.9%. The direct effect of trust on loyalty was 33.6%. The direct effect of satisfaction on loyalty was 22 %. Based on the calculation of the indirect effect of the ease variable on loyalty through satisfaction, the results obtained were 3.8% smaller than the direct influence, which shows that if the value of the direct influence > indirect influence, then directly the ease has a significant effect on loyalty through satisfaction. It means ease has a greater influence on fulfilling loyalty directly rather than having to go through satisfaction. In the calculation of the indirect influence of the trust variable on loyalty through consumer satisfaction, the results obtained were 9.5% smaller than the direct influence, which

shows that if the value of the direct influence > indirect influence, then direct trust has a significant effect on loyalty through satisfaction. This means that trust has a greater influence in fulfilling loyalty directly rather than through satisfaction.

5. DISCUSSION

Based on the results of hypothesis testing show that ease has a significant effect on satisfaction with the FLIP application, with a significance level of $0.044 < 0.05$. The path coefficient value is 0.176, so H_0 is rejected, and H_1 is accepted, meaning that the better the level of ease provided, the more user satisfaction will increase. This research has the same results as the results of research by [3] Yulisetiari et al . (2024), [4] Ernawati & Noersanti (2020), [5] DNG Putra & Raharjo (2021), [6] Chusnah (2020), which states that ease has a significant effect on user satisfaction.

The results of hypothesis testing show that trust has a significant effect on user satisfaction with the FLIP application, with a significance level of $0.000 < 0.05$. The path coefficient value is 0.295, so H_0 is rejected, and H_2 is accepted, meaning that the trust given is in line with expectations, thereby creating satisfaction for FLIP application users. The results of this research are in line with research conducted by [11] Yulisetiari et al. (2022), [12] Ainurrochimah & Mahendri (2023), [13] Dwijulianti & Anggrainie (2023), who concluded that trust has a significant effect on user satisfaction.

The results of hypothesis testing show that it is easy to have an effect on loyalty to the FLIP application, with a significance level of $0.012 < 0.05$. The path coefficient value is 0.209, so H_0 is rejected and H_3 is accepted, meaning that the ease of transaction services is as expected, thereby increasing the loyalty of FLIP application users. The results of this research are in line with research by [3] Yulisetiari et al . (2024), [7] Samara (2023), and [8] Dirnaeni et al . (2021), who explain that ease has a significant effect on loyalty.

The results of hypothesis testing show that trust has an influence on loyalty to the FLIP application, with a significance level of $0.000 < 0.05$. The path coefficient value is 0.336, so H_0

is rejected, and H_4 is accepted, meaning that it shows that the higher the trust given can guarantee the loyalty of FLIP application users. This research is in line with research conducted by [1] Yulisetiari et al. (2022), [15] Aeni & Istikhoroh (2020), and [16] Kelvianto (2020), which shows that trust influences loyalty.

The results of hypothesis testing show that satisfaction influences loyalty in the FLIP application with a significance level of $0.000 < 0.05$. The path coefficient value is 0.220, so H_0 is rejected, and H_5 is accepted, meaning that the higher the satisfaction level of the FLIP application, the more satisfied users will be and continue to use this application. The results of this study are in line with [3] Yulisetiari et al. (2024), [20] Yulisetiari, Suroso, et al. (2023), [11] Yulisetiari et al. (2022), [19] Yulisetiari & Mawarni (2021) that satisfaction has a significant effect on loyalty.

Based on path calculations, the results show that there is an indirect effect on ease of loyalty through satisfaction of 0.038. Based on the results of the path 1 Sobel test, the z_{value} is $3.464 > z_{\text{table}} 1.977$, which means that consumer satisfaction can mediate the effect of ease towards loyalty. The results of this study are in line with [5] DNG Putra & Raharjo (2021) and [28] Ismi & Abdilla (2023) that there is a significant influence of ease on customer loyalty, with satisfaction being a mediating variable.

Based on path calculations, the results show that the indirect effect of trust on loyalty through satisfaction is 0.095. Based on the results of the path 2 Sobel test, the calculated z_{value} is $2.928 > z_{\text{table}} 1.977$, which means that consumer satisfaction can mediate the influence of trust on loyalty. The results of this study are in line with [29] Yuniarta et al. (2019) and [15] Aeni & Istikhoroh (2020) that there is a significant influence of trust on customer loyalty, with satisfaction being a mediating variable.

6. CONCLUSION

Ease has a significant effect on FLIP application user satisfaction. Trust has a significant effect on FLIP application user satisfaction. Ease has a significant effect on the loyalty of FLIP application users. Trust has a significant effect on

FLIP application user loyalty. Satisfaction has a significant effect on user loyalty to FLIP applications. Ease has a significant effect on loyalty through FLIP application user satisfaction. Trust has a significant effect on loyalty through FLIP application user satisfaction.

REFERENCES

- [1] K. Wijaya, "The Influence of Information and Service Quality on Application Technology Acceptance Models," *All Science Journals*, vol. 2, no. 2, pp. 136–146, 2023.
- [2] H. Sudarsono, *Manajemen Pemasaran*. Jember: Pustaka Abadi, 2020.
- [3] D. Yulisetiari, N. Y. Maulana, D. Wulandari, T. Endhiarto, S. Prasetyaningtiyas, and N. Nurhayati, "The Influence Of Perceived Usefulness And Perceived Ease Of Use On Loyalty In Spot Online Trading Applications From Sucor Sekuritas Through Customer Satisfaction," *Journal of Innovations in Business and Industry*, vol. 2, no. 2, pp. 79–84, 2024. <https://doi.org/10.61552/JIBI.2024.02.003>
- [4] N. Ernawati and L. Noersanti, "The Influence of Perceived Benefits, Ease of Use, and Trust on Interest in Using the OVO Application," *STEI Management Journal*, vol. 3, no. 2, pp. 27–37, 2020.
- [5] D. N. G. Putra and S. T. Raharjo, "Analysis of the Effect of Ease of Use, Service Quality, and Perceived Benefits on User Loyalty with User Satisfaction as the In Variable," *Diponegoro Journal of Management*, vol. 10, no. 6, pp. 1–15, 2021.
- [6] K. Chusnah, "The Influence of Ease and Security on FINTECH Consumer Satisfaction," *Journal of Economics and Business Performance*, vol. 3, no. 1, pp. 111–122, 2020.
- [7] A. Samara, "The Influence of Ease of Use, User Experience and Customer Satisfaction on Customer Loyalty in the Use of Digital Wallet Applications (E-Wallet) among Buddhi Dharma University Students," *Journal of Accounting Research*, vol. 1, no. 2, pp. 249–260, 2023.
- [8] D. Dirnaeni, L. Handrijaningsih, S. M. T. R., and Anisah, "Perception of Convenience, Customer Relationship Management and Service Quality on E-Wallet Customer Loyalty Through Satisfaction," *ULTIMA Management Journal*, vol. 13, no. 2, pp. 287–303, 2021.

- [9] S. Munfaqiroh and D. W. A. R. Dea, "The Influence of Service Quality and Ease on Loyalty with Customer Satisfaction as an Intervening Variable," *Journal of Aerospace Management*, vol. 15, no. 1, pp. 122–132, 2022.
- [10] D. Pratama, "Relationship between Trust and Consumer Satisfaction in Public Service Users 'X'," *Journal of Psychological Research*, vol. 10, no. 2, pp. 329–343, 2023.
- [11] D. Yulisetiari, C. In, and Handriyono, "The Effect of Advertising, Sales Promotion, E-Word of Mouth, and E-Trust on Customer Loyalty with Satisfaction as an Intervening Variable during Special Event Day Shopee," *IOSR Journal of Business and Management*, vol. 24, no. 7, pp. 11–15, 2022.
- [12] R. Ainurrochimah and W. Mahendri, "The Influence of Service Quality, Trust, Customer Experience on BCA Bank Customer Satisfaction in Jombang Regency," *Indonesian Journal of Business and Management*, vol. 3, no. 3, pp. 1097–1111, 2023.
- [13] F. Dwijulianti and D. N. Anggrainie, "The Influence of E-Service Quality, E-Trust, Completeness of Features, Ease of Use, Data Security, and Perceived Benefits on User Satisfaction of the JKN Mobile Application," *Journal of Economics, Management, and Accounting*, vol. 2, no. 5, pp. 1–14, 2023.
- [14] W. Ciputra and W. Prasetya, "Analysis of the Influence of E-Service Quality, Perceived Value on Customer Satisfaction, Trust, and Customer Behavioral Intention (Survey of Online Shop Customers www.blibli.com)," *Journal of Communication Management*, vol. 1, no. 2, pp. 109–128, 2020.
- [15] N. Aeni and S. Istikhoroh, "The Influence of Trust on Loyalty with Consumer Satisfaction as an Intervening Variable," *Journal of Sustainability Business Research (JBSR)*, vol. 1, no. 1, pp. 169–173, 2020.
- [16] Y. E. Kelvianto, "The Influence of Perceived Value, Brand Image, and Trust on Customer Loyalty," *Journal of Business Management and Entrepreneurship*, vol. 4, no. 2, pp. 6–11, 2020.
- [17] D. Suryani and S. Al Sukri, "The Influence of Perceived Ease of Use, Perceived Usefulness and Trust on Gojek Customer Satisfaction," *Indonesian Journal of Business Economics and Management*, vol. 1, no. 1, pp. 11–19, 2021.
- [18] P. Kotler and K. L. Keller, *Manajemen Pemasaran Edisi 12 Jilid 1 & 2*. Jakarta: PT Indeks, 2016.
- [19] D. Yulisetiari and T. D. Mawarni, "The Influence of Service Quality, Brand Image, and Store Atmosphere on Customer Loyalty through Customer Satisfaction at Indomaret Plus Jember," *Quality Access to Success*, vol. 22, no. 6, pp. 101–104, 2021.
- [20] D. Yulisetiari, I. Suroso, and H. K. Owen, "The Influence of Service Quality, Image and Facility of Hospital on Patient Loyalty Through Patient Satisfaction with BPJS Health at Type C Hospitals in Jember," *IOSR Journal of Business and Management*, vol. 25, no. 4, pp. 11–16, 2023. <https://doi.org/10.9790/487X-2504021116>
- [21] Jogiyanto, *Konsep dan Aplikasi PLS (Partial Least Square)*. Yogyakarta: Erlangga, 2019.
- [22] R. A. S. Sati and M. Ramaditya, "The Influence of Perceived Benefits, Perceived Ease of Use, Trust and Perceived Risk on Interest in Using E-Money," pp. 1–20, 2020.
- [23] M. B. Romney and P. J. Steinbart, *Accounting Information System*. Jakarta: Salemba, 2012.
- [24] M. Bahrudin and S. Zuhro, "The Influence of Customer Trust and Satisfaction on Customer Loyalty," *Journal of Islamic Business and Management*, vol. 3, no. 2, pp. 1–17, 2016.
- [25] Y. Oktavia and T. Sudarwanto, "The Impact of Brand Image and Brand Awareness on Customer Loyalty Through Customer Satisfaction as an Intervening Variable for Consumers of Wardsh Beauty Products in Surabaya City," *Journal of Commerce Education (JPTN)*, vol. 11, no. 3, pp. 240–252, 2023.
- [26] R. Hurriyati, *Bauran Pemasaran dan Loyalitas Konsumen*. Bandung: Alfabeta, 2005.
- [27] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta, 2019.
- [28] R. N. Ismi and M. Abdilla, "Pengaruh Citra Merek, Kualitas Layanan, dan Kemudahan Penggunaan Terhadap Loyalitas Konsumen Yang Dimediasi Oleh Kepuasan Konsumen," *Jurnal Ekonomi Dan Bisnis Andalas*, vol. 25, no. 2, pp. 428–441, 2023.
- [29] F. Yuniarta, I. B. S., and G. A. Wulandari, "The Influence of Trust and Service Quality on Customer Loyalty of Package Delivery Service Users at PT. JNE Express Jember Branch with Satisfaction as an Intervening Variable," *E-Journal of Business Economics and Accounting*, vol. 6, no. 1, pp. 152–158, 2019.