THE INFLUENCE OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON LOYALTY IN SPOT ONLINE TRADING APPLICATIONS FROM SUCOR SEKURITAS THROUGH CUSTOMER SATISFACTION

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A B S T R A C T

This research is an Explanatory Research study that aims to analyze the effect of Perceived Usefulness and Perceived Ease Of Use on customer loyalty through customer satisfaction. This research technique uses nonprobability sampling with a purposive sampling approach. The sample size used in this study was 150 respondents, and data was collected by distributing questionnaires online with the criteria that respondents were retail customers of Sucor Sekuritas and had made transactions using the SPOT online trading application at least three times. The method of analysis of this research uses path analysis. The results showed that Perceived Usefulness has a significant positive effect on customer satisfaction, Perceived ease of use has a significant positive effect on customer satisfaction, Perceived Usefulness has a significant positive effect on customer loyalty, Perceived ease of use has a significant positive effect on customer loyalty, Customer Satisfaction has a significant effect on Customer Loyalty on the SPOT online trading application..

1. INTRODUCTION

Technology development affects many elements of the industry, and the capital market industry is no exception, which has begun to utilize online trading technology. Online trading applications have become popular among investors because they provide easy, fast, and secure access to the capital market. This is supported by data from PT Kustodian Sentral Efek Indonesia (KSEI), which notes that investors in the Indonesian capital market have exceeded 10 million investors based on KSEI data on November 3, 2022 (Kustodian Sentral Efek Indonesia, 2022). The number of capital market investors is increasing not only because of the Indonesian people's awareness of the importance of investing but also because of the development of digitalization trends that facilitate

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access to information from various institutions to the public.

Securities companies in Indonesia are increasingly competitive with an increase in the choice of services offered. Business in the financial services sector is influenced by various factors. Including the variety of service options at securities companies causes intense competition between securities companies in Indonesia (Syafiq, 2020). Every company is required to be able to innovate according to the needs and desires of customers in various ways. This innovation serves to spur the level of customer confidence in the quality of the company so that it can expand to attract new customers and maintain the loyalty of old customers so as not to move to other security companies.

PT Sucor Sekuritas, as one of the leading securities companies in equity brokerage, investment banking, and then expanding asset management and securities trading services, was established in Surabaya in 1989. And has a good track record of 30 years in the Indonesian capital market industry. Sucor Sekuritas also achieved The Best Online Trading for Millennials in 2022 (Purwanti, 2022). PT Sucor Sekuritas has also launched a new online trading application called "SPOT" to meet the needs of millennial and Generation Z investors (Olavia, 2022). This was followed by the launch of the SPOT Mutual Fund feature in March 2023 so that online trading applications can trade mutual funds (Mahadi, 2023). "SPOT" is an online trading application that makes it easier for customers to transact stocks / mutual funds anywhere and anytime, and it is equipped with many features to support trading activities.

The strategy carried out by PT Sucor Sekuritas to increase satisfaction, the number of customers, and customer loyalty is to innovate in marketing strategies and improve services through new online trading applications, but there is a phenomenon in the new application rating is higher than the old application, but the number of downloads of the old application is more than the new application. This shows that with the release of a new application, the perception of customers arises in the acceptance and use of new technology. This can be researched using the Technology Acceptance Model (TAM) theory. The Technology Acceptance Model (TAM) method is an acceptance model of the information technology system that will be used by users. TAM consists of 2 main constructs, namely Perceived Usefulness and Perceived Ease Of Use (Sujatmiko & Prismana, 2022). Early research on TAM made perceived Usefulness and perceived ease of use the most significant determinants of technology acceptance.

Perceived Usefulness is defined as the extent to which users consider that using the system is able to provide benefits to users to perform certain tasks (Singh & Sinha, 2020). Perceived Usefulness is the perception of the benefits of an activity using a technology system (Kurnia & Tandijaya, 2020). In the context of using online trading applications, users need applications that have sophisticated and easy-to-use features so that

customers have no difficulty using existing features and carrying out the transaction process. Research conducted by Kenyta (2022) shows that perceived Usefulness does not have a significant effect on customer satisfaction. This is in contrast to Mandasari and Giantari's Research (2017), which states that the results of perceived Usefulness have a positive and significant effect on user satisfaction. In line with research conducted by Maryanto and Kaihatu (2021), Perceived Usefulness positively affects customer satisfaction and customer loyalty.

Apart from Perceived Usefulness, customers also associate Perceived ease of use as a factor for using application systems. According to Musyaffi and Kayati (2020), Perceived ease of use can be defined as a parameter of trust for users in viewing applications as something that does not require much effort because of their ease. Perceived ease of use refers to the extent to which a person believes that using new technology can make it easier for users, which leads to results Shafira & Yasri (2021). In the context of using online trading applications, online trading applications make it easy for customers to transact anywhere and anytime as long as there is an internet network. Ramadhan et al. (2019), in their research, found that perceived ease of use has no effect on application usage. Meanwhile, research conducted by Suryatenggara and Dahlan (2022) shows that perceived ease of use has a positive and significant effect on customer satisfaction.

Customer satisfaction is a customer feeling that arises because of the customer's assessment of expectations and performance on a product or service (Kotler & Keller, 2016, p. 154). Based on Kotler et al. (2020: 162), satisfied customers are the key to profitability by taking customer satisfaction into account. Satisfied customers will continue to use the brand. In line with Yulisetiarini and Prahasta (2019), customers will be satisfied if they feel comfortable with the services provided by the products they use. The higher the benefits obtained, the higher the satisfaction that will be felt by the customer. This research is in line with research conducted by Yulisetiarini et al. (2022), which shows that customer satisfaction partially has a significant positive effect on customer loyalty. In addition, research by Yulisetiarini and Mawarni (2021) also argues that customer satisfaction is the difference between performance and expectations felt by customers. Customer satisfaction is a major component of the long-term survival of a brand.

Loyalty to customers to a product or company can be created if the company is able to provide satisfaction to these customers. According to Schiffman & Wisenblit (2019: 15), Customer loyalty is a condition that shows that customers continue to use the brand and ignore other brands; good product or service quality has the potential to satisfy customers. The result is that a high level of satisfaction gives customers the opportunity to commit to the brand. Loyal customers are important for companies because they will help companies maintain market share and long-term financial performance

(Suryatenggara & Dahlan, 2022). Yulisetiarini and Mawarni (2021) argue that customer loyalty is still one of PT Sucor Sekuritas' concerns with the current tight competition because the level of competition between similar securities causes customers to move to other securities.

The influence between these variables is interpreted by the existence of Perceived Usefulness and Perceived ease of use, which can have an influence on customer satisfaction. So that it can generate loyalty in customers for the SPOT online trading application from PT Sucor Sekuritas. The phenomenon and background description above makes researchers interested in testing and analyzing the effect of perceived Usefulness and perceived ease of use on customer loyalty to the "SPOT" online trading application from PT Sucor Sekuritas through customer satisfaction.

2. LITERATURE REVIEW

Perceived Usefulness

Perceived Usefulness is defined as the extent to which users consider that using the system is able to provide benefits to users to perform certain tasks (Singh & Sinha, 2020). Perceived Usefulness is described as the perception of the benefits of an activity using a technology system (Kurnia & Tandijaya, 2020). According to Kurnia Tandijaya (2020), there are five indicators used for perceived Usefulness, namely:

    a. Work quickly
    b. Useful
    c. Effectiveness
    d. Easier
    e. Performance

Perceived ease of use can be defined as a parameter of trust for users/customers in viewing applications as something that does not require much effort because of its ease (Musyaffi & Kayati, 2020). According to Shafira and Yasri (2021), Perceived ease of use refers to the extent to which a person believes that using new technology can be free from effort. Perceived ease of use refers to a person's perception of ease. In this study, to measure perceived ease of use according to Kurnia & Tandijaya (2020), there are four indicators, namely:

    a. Easy to learn
    b. Easy to understand
    c. Effortless
    d. Easy to use

Customer satisfaction is a customer feeling that arises because of the customer's assessment of expectations and product or service performance (Kotler & Keller, 2016, p. 154). Based on Kotler et al. (2020: 162), satisfied customers are the key to profitability by taking customer satisfaction into account. Satisfied customers will continue to use the brand. According to Schiffman & Wisenblit (2019: 12-15), the quality of a product or service that matches the wishes of customer expectations influences customers' satisfaction. In addition, satisfied customers will recommend brands to others. Yulisetiarini et al. (2020) also said that satisfaction must be a priority for a company because responses and assessments from customers are very important for companies to pay attention to. Its function is for the company to further develop the products and services provided to customers. There are three indicators of Customer Satisfaction, according to Tjiptono (2017:105) and Wirawan et al. (2019), which are as follows.

    a. Overall Satisfaction
    b. Expectation
    c. Experience

Customer loyalty is a condition that shows that customers continue to use the brand, ignoring other brands; high product or service quality has the potential to satisfy the customer. A high level of satisfaction has a better chance of causing customers to be loyal to the brand (Schiffman & Wisenblit (2019: 15). Loyal customers not only use the brand continuously but also have a commitment to the brand. Loyal customers are important for companies because they will help companies maintain market share and long-term financial performance (Suryatenggara & Dahlan, 2022). Yulisetiarini and Mawarni (2021) also said that customer loyalty is a customer commitment to using the company's products or services so that they tend to buy/reuse and recommend the company's products to others. Companies that have loyal customers are important in maintaining competitors' profits. According to Sudjianto & Japarianto (2017), Indicators of loyal customers are as follows:

    a. Say positive things about the company.
    b. Recommending the company to someone who seeks advice
    c. Continue purchasing (doing more business with the company)

3. METHODOLOGY

The population in this study are Sucor Sekuritas customers who use the SPOT online trading application in Indonesia. The sampling method in this study uses nonprobability sampling with a purposive sampling technique, with the criteria that Respondents are retail customers of Sucor Sekuritas and Respondents who have made transactions using the SPOT online trading application at least three times. Data collection was obtained by distributing questionnaires online. The analysis method in this study uses the path analysis method. The sample used was 150 respondents.
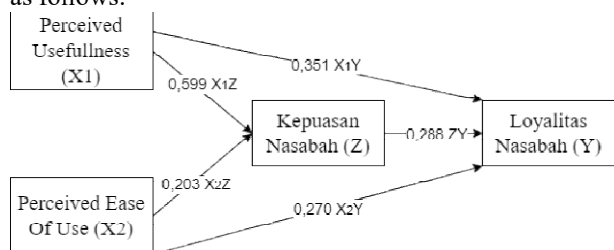
4. RESULTS

According to Sarwono (2006: 47), path analysis is part of multiple linear regression analysis, which aims to analyze the influence between independent variables that affect the dependent variable directly or indirectly. The significance of the model appears based on the

coefficient (β), which is significant on the path. The results of hypothesis testing in this study indicate that the Perceived Usefulness variable affects the customer satisfaction variable with a significance value of $0.000 \leq 0.05$, so it can be concluded that H0 is rejected and H1 is accepted, which means that Perceived Usefulness has a significant positive effect on customer satisfaction on the SPOT online trading application. The results of testing the effect of the Perceived ease of use variable on the customer satisfaction variable with a significance value of $0.009 \leq 0.05$, so it can be concluded that H0 is rejected and H2 is accepted, which means that Perceived ease of use has a significant positive effect on customer satisfaction on the SPOT online trading application. The results of testing the impact of the Perceived Usefulness variable on the customer loyalty variable with a significance value of $0.000 \leq 0.05$, so it can be concluded that H0 is rejected and H3 is accepted, which means that Perceived Usefulness has a significant positive effect on customer loyalty in the SPOT online trading application. The results of testing the effect of the Perceived ease of use variable on the customer loyalty variable with a significance value of $0.000 \leq 0.05$, so it can be concluded that H0 is rejected and H4 is accepted, which means that Perceived ease of use has a significant positive effect on customer loyalty in the SPOT online trading application. The results of testing the effect of customer satisfaction variables on customer loyalty variables with a significance value of $0.000 \leq 0.05$, so it can be concluded that H0 is rejected and H5 is accepted, which means that customer satisfaction has a significant positive effect on customer loyalty in the SPOT online trading application.

Path Calculation

The path calculation that has been significant in this study is explained by looking at the effect of Perceived Usefulness (X_1) and perceived Ease Of Use (X_2) directly on Customer Loyalty (Y) through Customer Satisfaction (Z) as an intervening variable. The results of the path calculation analysis test in this study can be described, and the calculation of the path coefficient is as follows:

Based on the path calculation, the direct effect of the Perceived Usefulness variable on customer satisfaction obtained a result of 59.9%. The direct effect of the Perceived Ease Of Use variable on customer satisfaction is 20.3%. The direct effect of the Perceived Usefulness variable on customer loyalty results in 35.1%. The direct effect of the Perceived Ease Of Use variable on customer loyalty results in 27%. The direct effect of the customer satisfaction variable on customer loyalty results in 28.8%.

5. DISCUSSIONS

The results of path analysis, namely perceived Usefulness (X_1) and customer satisfaction (Z), have a significant effect with a significance value of 0.000 <0.05 (α) and standardized coefficients (ß) of 0.599. The calculation of the t-test results on the first hypothesis in this study significantly affects the value obtained, namely t_hitung 7.845> t_table 1.976, which means H0 is rejected, and H1 is accepted. In this case, namely customers. Customers perceive that if the SPOT online trading application can provide benefits in making transactions in the capital market, this can generate satisfaction from within the customer. The results of this study are and supported by research proposed by (Giantari, 2017)Olivia Marchyta (2022), with the results of research stating that Perceived Usefulness, which consists of easy, fast, effective and can provide benefits and improved performance, will be positively associated with user/customer satisfaction in this context, namely the SPOT online trading application. The results of path analysis, namely Perceived ease of use (X_2) and customer satisfaction (Z), have a significant effect with a significance value of 0.009 <0.05 (α) and standardized coefficients (ß) of 0.203. The calculation of the t-test results on the first hypothesis in this study has a significant effect on the value obtained, namely t_hitung 2.656> t_table 1.976, which means H0 is rejected, and H1 is accepted. In this case, namely customers. Customers perceive that if the SPOT online trading application can provide convenience in making transactions in the capital market, this can generate satisfaction from within the customer. The results of this study are in accordance with and supported by research proposed by Suryatenggara & Dahlan (2022), with the results of research stating that Perceived ease of use, which consists of easy-to-learn, appropriate function, concise and easy to use will be positively associated with user/customer satisfaction in this context, namely the SPOT online trading application. The results of path analysis, namely Perceived Usefulness (X_1) and customer loyalty (Y), have a significant effect with a significance value of 0.000 <0.05 (α) and standardized coefficients (ß) of 0.351. The calculation of the t-test results on the first hypothesis in this study has a significant effect on the value obtained, namely t_hitung 4.329> t_table 1.976, which means H0 is rejected, and H1 is accepted. The results of this study indicate that perceived Usefulness has a significant positive effect on customer loyalty in the SPOT online trading application. Perceived Usefulness has an influence on customer loyalty because application users will tend to have a sustainable intention to use the services or services offered based on the positive experience gained from the previous use process so that, from this experience, they will be able to form perceptions in assessing the benefits and Usefulness of an application. The results of this study are also supported by previous research conducted by Faizah and Sanaji (2022) and Maryanto

and Kaihatu (2021), with research results stating that perceived Usefulness has a significant effect on customer loyalty. The results of path analysis, namely Perceived ease of use (X_2) and customer loyalty (Y), have a significant effect with a significance value of 0.000 <0.05 (α) and standardized coefficients (ß) of 0.270. The calculation of the t-test results on the first hypothesis in this study has a significant effect on the value obtained, namely t_hitung 3.875> t_table 1.976, which means H0 is rejected, and H1 is accepted. The results of this study indicate that perceived ease of use has a significant positive effect on customer loyalty in the SPOT online trading application. Perceived ease of use has an influence on customer loyalty because application users will tend to have sustainable intentions because they have found it easy. In the context of this study, the easy use of the SPOT online trading application can form perceptions that encourage customers to make repeat transactions with the SPOT online trading application. The results of this study are also supported by previous research conducted by Maryanto and Kaihatu (2021), with research results stating that perceived ease of use has a significant effect on customer loyalty. The results of path analysis, namely customer satisfaction (Z) and customer loyalty (Y), have a significant effect with a significance value of 0.000 <0.05 (α) and standardized coefficients (ß) of 0.288. The calculation of the t-test results on the first hypothesis in this study has a significant effect on the value obtained, namely t_hitung 3.913> t_table 1.976, which means H0 is rejected, and H1 is accepted. The results of this study indicate that satisfaction has a significant positive effect on influencing customer loyalty in the SPOT online trading application. Customer satisfaction has an influence on customer loyalty because the level of satisfaction felt by customers with the application will have a significant effect and has the potential to become a factor that encourages customers to have a sense of loyalty in using the application (Samara & Susanti,2023). The results of this study are also supported by previous research conducted by Kenyta (2022) and Maryanto & Kaihatu (2021), with research results that state that customer satisfaction has a significant effect on customer loyalty.

6. CONCLUSIONS

Perceived Usefulness has a significant effect on customer satisfaction. Perceived Ease Of Use has a significant effect on customer satisfaction. Perceived Usefulness has a significant effect on customer loyalty. Perceived Ease Of Use has a significant effect on customer loyalty. Customer satisfaction has a significant effect on customer loyalty.
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