International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Influence Of Feature Availability, Trust, And Convenience On The Satisfaction Of Mnc Motion Trade Users Among Students In Jabodetabek

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Abstract

In this research study, quantitative techniques were used. The population of the study consists of active student users of the Motion Trade MNC Sekuritas application in the Greater Jakarta area (Jabodetabek). The sampling technique employed was purposive sampling with 200 respondents. Data analysis using SMART PLS indicated that the features variable positively affects user satisfaction with the Motion Trade application, the trust variable positively affects user satisfaction with the Motion Trade application, and the ease of use variable positively affects user satisfaction with Motion Trade MNC Sekuritas.

Keyword: feature, trust, convenience, satisfaction

INTRODUCTION

With the advancement of capital market trading characterized by increasingly sharp competition, securities companies, as providers of capital market transaction services, face the role of acting as mediators in transactions between investors and issuers. Naturally, securities companies must also maintain service excellence. One acknowledged factor in enhancing customer service is the creation of the Motion Trade application by the company. The growth of the capital market from the 1970s to 2024 has been remarkably rapid. This is evidenced by the increase in the number of issuers from X to Y today. A notable development is the presence of large-cap companies in the LQ45 and among the top 100 issuers. Among these large-cap entities, some consistently distribute dividends. This consistency attracts young investors, particularly students, and

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the Indonesian public in general, as they can own shares with minimal capital. Moreover, the ease of using the Motion Trade application, with its automated system, allows users to trade directly from their hands and facilitates trading anytime and anywhere.

Reviewing the news, Indonesia's retail sales grew by 1.1% YoY in January 2024, up from 0.2% YoY in December 2023, and exceeded the estimated 0.8% YoY. Additionally, the Jakarta Composite Index (IHSG) strengthened by +0.16% in March 2024. This is evidence of the capital market financial system's simulation related to public offerings, securities transactions, investment management, issuers, public companies related to issued securities, and the institutions and professions associated with those securities. (Sujana, 2017)This certainly provides a foundation for securities companies to offer mobile trading services to their clients. With technological advancements, these facilities are now available. News analysis from the IHSG showed a 0.16% increase to 7,433, still dominated by buying volume. On the black label, IHSG is currently forming wave iii of wave (iii), indicating potential strengthening to test 7,500-7,617. In the worst-case scenario, indicated by the red label, the strengthening will likely be limited to 7,500 to form wave (b) of wave [iv] and will subsequently correct back to the 7,238 area. All this market analysis information is available in the mobile trade or Motion Trade application, which serves as evidence of securities transactions using mobile devices such as smartphones or tablets (Iqbal et al., 2021) Motion Trade serves as a platform provided to easily and quickly develop services for every securities customer. MNC Sekuritas caters to the needs of customers across various securities transaction instruments. Motion Trade represents an innovation in providing up-to-date capital market education and analysis services.

The research results (Rambe & Hasibuan, 2022) discuss that satisfaction is positively influenced by feature services and ease of use, which is encouraging for customers since ease significantly impacts satisfaction. In contrast, research by (Widianingrum, 2021) suggests that ease of use does not have a significant effect on satisfaction. According to survey results, users report experiencing network issues and frequent application updates, which have a negative impact on satisfaction with the mobile application.

Customer satisfaction is influenced by the presence of application features in the study (Rahmawati et al., 2022) However, this contrasts with the findings of (Widianingrum, 2021) who asserts that these features do not affect customer satisfaction. According to the survey results, transaction features are often limited and frequently pending.

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Customer satisfaction is also influenced by services, as evidenced by a study (Rambe & Hasibuan, 2022). In contrast, research by (Widianingrum, 2021) indicates that services do not affect customer satisfaction, attributed to survey findings highlighting timing issues during transaction complaint resolutions.

Problem Formulation

Based on the information previously described regarding the background of the issue, the researcher formulates the problems as follows:

1. Does the availability of features influence the satisfaction of Motion Trade MNC Securities' students?
2. Does trust influence the satisfaction of Motion Trade MNC Securities' students?
3. Does ease of use influence the satisfaction of Motion Trade MNC Securities' students?

THEORETICAL FOUNDATION

Features

Features are elements considered by customer clients when using a product. Customers will align or adapt to the features of a product with its advantages (Badaruddin & Risma, 2021). When customers are accustomed to and satisfied with these features in the Motion Trade MNC application menu, especially in the service of securities transaction instruments, it becomes easier for them to use. This ease benefits customers and contributes to the development of application services, serving as a motivator for customers to use the mobile application (Amanullah, 2014)

Features refer to what every Motion Trade MNC customer uses (Iqbal et al., 2021). Several customers express that the availability of features will influence their transaction decision-making, making it essential for MNC Securities customers to use the Motion Trade application and upgrade features according to their needs.

H1: The availability of features influences customer satisfaction.

Trust

According to Tjiptono in the study by (Rafqi Ilhamalimy & Ali, 2021), trust is the most important aspect of any relationship. The initiative, ability, integration, and motivation of others to contribute to the needs and interests of others can be understood through evidence of trust and customer experience in a product feature. Essentially, satisfaction will generate trust, which is the most significant factor in studies on

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interpersonal relationships and customer relations (Ahmadi, 2020). Trust involves an individual's awareness to behave in a certain way because of the belief that it will provide the expected satisfaction and a general expectation that words, promises, or statements can be relied upon. consumer trust is a focused attitude, meaning that humans have a sense of confidence and security, but these feelings are directed towards various things. Trust, however, is more specifically focused on another party. With increased consumer trust, there is also a readiness to refer to the company and a tendency to recommend it. According to (Yan et al., 2014), indicators of trust are: (1) Benevolence: the belief that one party acts in the interest of another; (2) Honesty: the belief that the words of another party can be relied upon or are credible; (3) Competence: the belief that another party has the necessary skills to perform as needed.

H2 = There is an influence of trust on customer satisfaction

Ease Of Use

Ease of use is defined as being easy to implement and smoothly executed, as stated in the research by (buttle, 2009). It asserts that ease of use measures a customer's confidence in using technology effortlessly. Ease of use can be interpreted as how much mobile trade customers believe that information technology is easy to use with minimal effort (Hidayah et al., 2022). The more comfortable the technology provided to customers, the greater their interest in using the mobile Motion Trade application. This demonstrates that user-friendliness has a positive impact on customer satisfaction when using Motion Trade. Ease of use influences satisfaction (Rambe & Hasibuan, 2022) because transactional ease makes using the Motion Trade application straightforward to understand.

H3 = There is an influence of ease of use on customer satisfaction

Customer Satisfaction

Customer satisfaction is described as the level of feeling after comparing with expectations. A satisfied customer is one who feels they have received value (Marginingsih, 2020), stating that consumer satisfaction is the feeling of pleasure or disappointment that arises after comparing the performance (results) of a product against expected performance. Generally, consumer satisfaction involves comparing perceived product performance or outcomes to expectations. If the performance fails to meet expectations, customers feel disappointed. If the performance meets expectations, customers will be satisfied. If the performance exceeds expectations, customers feel

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happy or delighted. This value can be derived from products, services, systems, or even emotional aspects (Trilaksono & Prabowo, 2022).

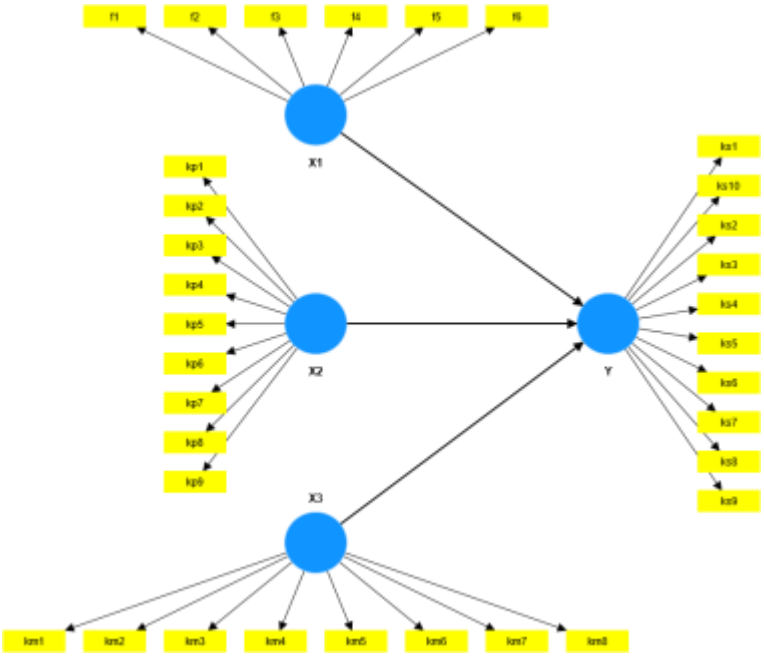


Figure 1 Framework of Thought

RESEARCH METHODOLOGY

In order to test hypotheses, a specific research approach is required. Therefore, it is crucial in this section to establish the research method that will be employed. In this quantitative research, the researcher contemplates using survey method as the primary approach to conduct the study.

Population and Sample

One of the essential steps in the data collection and analysis process is the initial step of determining the population that will be part of the research. The study will be conducted in February 2024. The sample of respondents in this research consists of 200 student customers using MNC Sekuritas' Motion Trade in the Jabodetabek area. The sampling technique used is purposive sampling.

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Research Instrument

In this study, we utilize the Likert scale as a measurement tool with specific procedures to test its validity and reliability.

Data Collection Technique

The data collection here is aimed at obtaining scores that serve as the direction of influence. The method used to collect data in this field research is obtained through a questionnaire method using the Likert scale.

Data Analysis Technique

The technique used to address the issues in this research is direct influence analysis using the SMART PLS application.

RESULTS AND DISCUSSION

Table 1. Respondents' Profile

DEMOGRAPHIC VARIABLES		FREQUENCY	PERCENTAGE
Gender			
	Male	74	37
	Female	126	63
Usage of Motion Trade Application	Very Easy Easy Difficult	42 118 40	21 59 20
Number of Transactions per Month	> 1 - 2 times	46	31,7
	< 3- 4 times	61	42,1
	> 5 – 6 times	23	15,9
	> 6 - 7 times	5	3.4
	>8 times	7	4,8

Source: Processed Data 2024

This study explains the identity of respondents based on gender. If the profile of respondents is grouped by gender, the respondents are dominated by females with a total of 126 respondents (63%), while there are 74 male respondents (37%). Based on the

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usage of the Motion Trade application, 118 respondents (59%) stated that it was easy to use, while 42 respondents (21%) found it very easy. Furthermore, 40 respondents (20%) found the application difficult to use. Regarding the number of transactions per month, 61 respondents (42.1%) transacted 3-4 times, 46 respondents (31.7%) transacted 1-2 times, 23 respondents (15.9%) transacted 5-6 times, 7 respondents (4.8%) transacted more than 8 times, and 5 respondents (3.4%) transacted 6-7 times.

Measurement Model Evaluation (Outer Model)

Convergent Validity Test

Outer loading refers to a measurement model used to test convergent validity. If the outer loading value is >0.5, it indicates that the data is considered to have met the conditions for convergent validity with a good category if the AVE (average variance extracted) value is >0.5. It can also be considered good if the outer loading value is >0.7.(Wijaya, 2019) The results of the data analysis for convergent validity using the Smart PLS 3.0 application are as follows:

Table 2. Confirmatory Factor Analyze

Variabel	Indicator	Loading Factor	Cronbach Alpha	Rho_A	Reliability Composite	AVE	Conclusion
FEATURE (X1)	X1.1	0.855	0.936	0.936	0.949	0.757	GOOD
	X1.2	0.858					
	X1.3	0.881					
	X1.4	0.891					
	X1.5	0.876					
	X1.6	0.859					
TRUST (X2)	X2.1	0.754	0.923	0.925	0.936	0.618	GOOD
	X2.2	0.811					
	X2.3	0.841					
	X2.4	0.774					
	X2.5	0.779					
	X2.6	0.810					
	X2.7	0.799					
	X2.8	0.798					
EASE OF USE (X3)	X3.1	0.761	0.917	0.920	0.920	0.933	GOOD

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	X3.2	0.786					
	X3.3	0.806					
	X3.4	0.801					
	X3.5	0.811					
	X3.6	0.774					
	X3.7	0.778					
	X3.8	0.781					
	X3.9	0.777					
SATISFACTION	Y1.1	0.770	0.935	0.936	0.945	0.630	GOOD
(Y)	Y1.2	0.830					
	Y1.3	0.820					
	Y1.4	0.729					
	Y1.5	0.784					
	Y1.6	0.786					
	Y1.7	0.794					
	Y1.8	0.781					
	Y1.9	0.802					
	Y1.10	0.837					

Source: Data processed 2024

Based on the data processing results above, it is evident that there are no indicator data with outer loading values below 0.5. Therefore, all indicators with values above 0.5 are appropriate for further research. Additional discriminant validity values obtained through supplementary methods include testing the Average Variance Extracted (AVE) values across all variable indicators, which must exceed 0.5 to ensure a valid model outcome.

Discriminant Validity Test

The results of the cross-loading validity test are explained here. The highest cross-loading indicator values for variables in the test are considered to meet the discriminant validity test. Below, the cross-loading information for each indicator is shown:

Table 3 Fornell-Larcker criterion

	F	KP	KM	KS
F	0,870			

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kp	0,597	0,786		
km	0,502	0,506	0,796	
ks	0,588	0,675	0,631	0,794

Note; F = FEATURE , KP = TRUST: KM = EASE OF USE: KS= SATISFACTION

In the table above, this test is conducted to identify differences in types among other constructs. The Fornell-Larcker test findings in Table 3 explain the comparison of the square root of the average variance extracted (AVE) of each construct with the correlation between other constructs. This test can be considered good if the square root of the AVE of a construct is higher than the correlation of that construct with other latent variables. (Hair et al., 2017)

Multicollinearity Test

Table 4. Inner VIF Values

	F	KP	KM	KS
F				1.695
KP				1.705
KM				1.467
KS				

Source: SmartPLS 3.0

F = FEATURE , KP = TRUST: KM = EASE OF USE: KS= SATISFACTION

Multicollinearity among the tested constructs is assessed based on VIF values. From Table 4, in Table 5, all VIF values do not exceed 5 and are not less than 0.1. Therefore, it can be concluded that all constructs are mutually independent, with no signs of multicollinearity.

Prediction Accuracy Table 5.. Q square

	SSO	SSE	Q^2 (=1-SSE/SSO)
X1	1200,000	416,619	0,653
X2	1800,000	863,008	0,521
X3	1600,000	759,434	0,525
Y	2000,000	916,729	0,542

Source: PLS 2024

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To measure predictive accuracy, it is the same as measuring the magnitude of the impact, measured at 0.2 (small), 0.15 (medium), and 0.35 (large). Based on the table above, it can be seen that the Q^2 value for features is 0.653, for trust is 0.521, and for ease of use is 0.525, which are classified as large because they are greater than 0.35.(Hair et al., 2017)

Structural Model Evaluation (Inner Model)

***Coefiicient Determination* (*R-Square*)**

If the R-Square value is 0.75, 0.50, or 0.25, it is classified as substantial, moderate, or weak, respectively. The coefficient of determination indicates the capacity of exogenous factors to explain endogenous factors.

Table 6. *R-Square*

	R Square	R Square Adjusted
Satisfaction	0.587	0.581

Source: SmartPLS 3.0

The R-Square values shown in Table 6 indicate that the KPP variable, or visit decision, has a value of 0.587, meaning it is 58.7% influenced by its causal factors, namely features, trust, and ease of use. Therefore, it can be concluded that the R-Square value of the satisfaction variable shows a moderate strength, as it is slightly higher than 0.50.

Goodness of Fit Model

Table 7. Nilai *Goodness of Fit Model*

	Saturated Model	Estimated Model
SRMR	0.059	0.059

Source: SmartPLS 3.0

Note; F = FEATURE , KP = TRUST: KM = EASE OF USE: KS= SATISFACTION

Table 7 shows that the SRMR result is 0.059, indicating that this value does not represent a poor fit for the model since the SRMR value is less than 0.08.

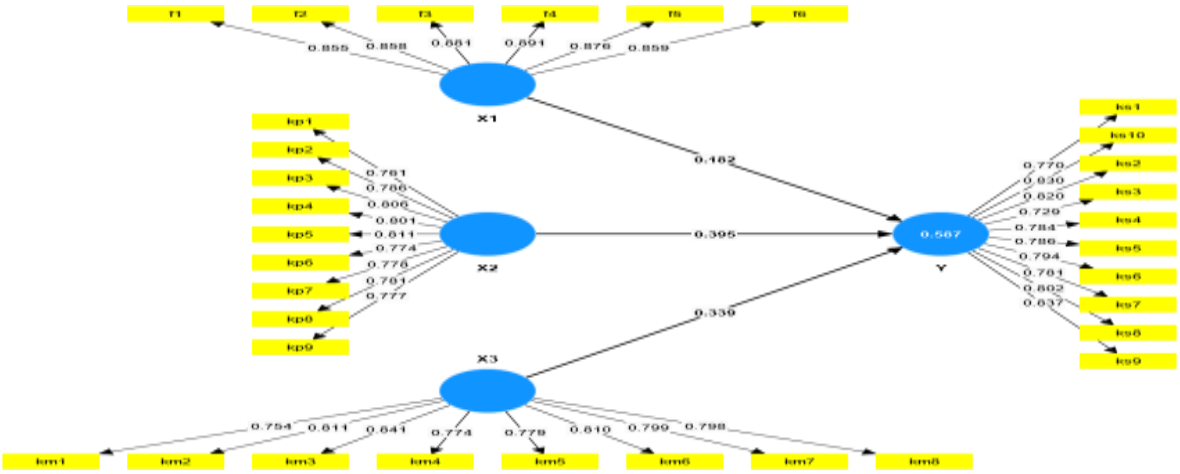
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Structural Model Evaluation (Inner Model)

In the Structural Model Evaluation method, it describes the relationship between constructs and their corresponding indicator variables (commonly known as the outer model in PLS-SEM). The measurement concept explains how constructs are measured and whether they are reliable or valid by examining convergent validity, discriminant validity, and construct reliability. The following is the outer model diagram in SmartPLS 3.0:

Model



Hypothesis Testing

The relationship between variables is considered significant if the T statistic value is greater than 1.96 and the P value is less than 0.05. (Wijaya, 2019) The table below presents information about the path coefficients from the PLS bootstrapping calculations.

Table 8. Hypothesis Testing

Variable	Original Sample (O)	Sampel Mean (M)	Standart Devitiation (STDEV)	T Statistics (|O/STDEV|)	P Values	Result
Feature -> Satisfaction	0.182	0.181	0.062	**2.960**	**0.003**	**Accepted**

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Trust -> Kepuasan	0.395	0.394	0.064	**6.157**	**0.000**	**Accepted**
Ease of use-> Kepuasan	0.339	0.342	0.059	**5.706**	**0.000**	**Accepted**

Source: SmartPLS 3.0

Note; F = FEATURE , KP = TRUST: KM = EASE OF USE: KS= SATISFACTION

Based on hypothesis testing in Table 8, the coefficient of the feature on satisfaction is 0.182, with a T-statistic of 2.960 (> 1.96) and a P-value of 0.003 (< 0.05), indicating that hypothesis 1 is accepted. Furthermore, for trust on satisfaction, the coefficient is 0.395, with a T-statistic of 6.157 (> 1.96) and a P-value of 0.000 (< 0.05), confirming that hypothesis 2 is accepted. Lastly, ease on satisfaction has a coefficient of 0.339, with a T-statistic of 5.706 (> 1.96) and a P-value of 0.000 (< 0.05), suggesting that hypothesis 3 can be accepted.

DISCUSSION

The results of this study indicate that the Feature variable significantly influences student customer satisfaction when using the Motion Trade application in the Jakarta-Bogor-Depok-Tangerang-Bekasi (Jabodetabek) area. This is supported by a path coefficient of 0.182 and a t-statistic of 2.960, which exceeds 1.96, with a P-value of 0.000, indicating significance ($p < 0.05$). Enhancing this impact could be achieved through educational initiatives aimed at increasing transaction usage of the Motion Trade application and improving responses that are easily understood by students. These research findings have been positively validated based on the conducted study This finding is supported by previous research conducted by((Badaruddin & Risma, 2021) .

Trust is found to significantly influence student customer satisfaction when using the Motion Trade application, evidenced by a path coefficient of 0.395 and a t-statistic of 6.157 > 1.96, with a P-value of 0.000 < 0.05. This is attributed to the fact that stock instrument purchases through the Motion Trade application at MNC do not result in issues or complaints. This finding is supported by previous research conducted by (Rambe & Hasibuan, 2022), which establishes that trust has a positive impact on customer satisfaction.

Convenience has a significant influence on customer satisfaction with a path coefficient of 0.339 and a t-statistic of 5.706 > 1.96, with a P-value of 0.000 < 0.05.

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Therefore, the easier it is for customers to transact using the Motion Trade application from MNC, the more frequently they use it. This aligns with previous research. This finding is supported by previous research conducted by((Widianingrum, 2021)

CONCLUSION

The respondents of this study were students who use the Motion Trade application from MNC Securities in the Jabodetabek area. In this research, all indicators have outer loadings above 0.5, indicating suitability for further study. The Average Variable Extraction (AVE) values for all variable indicators are above 0.5, ensuring the adequacy of the model results.

The results of the Fornell-Larcker test indicate that the square root of the AVE for each construct is higher than the construct's correlation with other latent variables, demonstrating good discriminant validity. The VIF values for all constructs are below 5, indicating no multicollinearity issues. The R-Square value for satisfaction is 0.587, indicating that 58.7% of its variance is explained by features, trust, and convenience in the market instrument purchasing application. The remaining 41.3% is influenced by other variables not included in this study.

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