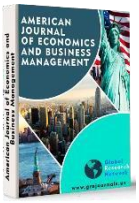

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Article

Trust, Security, and Service: Key Drivers of User Satisfaction in the Flip App Experience

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Abstract: The rapid growth of financial technology (FinTech) has transformed digital transactions, raising concerns about security, trust, and service quality. This study examines the impact of E-Security, E-Trust, and E-Service Quality on E-Satisfaction among Flip App users at Muhammadiyah University of Jember. Using an explanatory research design, we collected data from 114 students who had used Flip within the last six months. Multiple Linear Regression Analysis was employed to analyze the relationships between variables. Findings reveal that while E-Security does not significantly affect E-Satisfaction, E-Trust and E-Service Quality play a crucial role in shaping user satisfaction. This suggests that users prioritize trust and service quality over security when evaluating their digital transaction experiences. The study contributes to the ongoing discourse on FinTech adoption by emphasizing the need for companies to enhance trust-building measures and service excellence to improve user satisfaction. These insights can guide FinTech firms in refining their strategies to foster customer loyalty and long-term engagement.

Keywords: E-security, E-trust, E-service Quality, E-satisfaction, FinTech, Flip App, Digital Transactions

1. Introduction

The development of technology brings many changes to every area of life, including the economy. Digital technology is an impact of the development of information technology which causes a shift in activities using electronic or digital-based devices, thereby reducing human labor (Danuri, 2019/4)[1]. Various innovations have emerged along with the development of this technology. It is increasingly easier for people to carry out various activities, due to the shift in various activities to a digital basis, such as transaction activities, both buying and selling transactions, bill payments, and fund transfers. Innovations that emerge in the context of digital-based financial transactions are known as financial technology (Financial Technology) or commonly abbreviated as FinTech.

The presence of financial technology provides a new way of providing financial services. Financial technology is the application of technology that focuses on providing financial services outside of financial institutions by offering convenience to users and becoming a solution related to the constraints of the effectiveness and efficiency of the transaction process (Parsaulian, 2021/9)[2]. FinTech provides many benefits, including being able to simplify the transaction chain, making it easier for people who initially had to meet face to face when making payments and had to carry a certain amount of cash to now be able to make transactions remotely even in seconds, anywhere and anytime, so

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that it is more effective and efficient because it can reduce costs as well as the time used (Bank Indonesia, 2018). Research compiled by Google, Bain & Company, and Temasek in 2023 stated that last year the fintech industry reached US$293.2 billion, and is expected to grow to US$841 billion by 2030 (Techinasia.com, 2023).

The rapid development of the FinTech industry in Indonesia has positive and negative impacts. Positive because FinTech technology is a practical solution in the financial sector, making it easier for people to make transactions, providing the widest possible opportunities for people throughout Indonesia to use FinTech technology in long-distance transactions. The negative impacts that arise are of course related to transaction security, to the security of personal data or privacy.

Companies engaged in the FinTech industry must be able to maintain the security of service users because it will have an impact on the trust and satisfaction of each user. Security from an electronic (online) perspective is usually called E-Security. According to Suryadharma & Budyastuti (2019: 126/12)[3] information system security can be said to be a policy, procedure, and technical measurement to prevent unauthorized access, program changes, theft and physical damage to an information system. Good security can trigger public trust in making online transactions or can be called E-Trust. Electronic Trust is defined as trust in internet-based service services, it can also be defined as a basic beginning in building and maintaining relationships between users and providers (Syahidah & Aransyah, 2023/14)[4]. The trust of service users can be triggered by many things, one of which is the quality of the service provided.

Good service quality will trigger a positive view from users towards the provider or site concerned. Service quality in the electronic context can be called E-Service Quality (Wijayantini, et.al , 2024/15)[5]. User satisfaction is the main factor that must always be considered in order to trigger loyalty and dissemination of information about the related application site widely through recommendations from satisfied users. According to Syahidah & Aransyah (2023) E-Satisfaction is a feeling of satisfaction because there is a similarity between expectations and something provided by the company through electronic services, so it can be concluded that electronic satisfaction is closely related to all aspects offered by the provider to the user in meeting needs electronically, whether it is in accordance with the expectations of service users or there are still many shortcomings that need to be fixed, if there are still many complaints from users it can be said that users are not yet satisfied with the application or service site provided by the company, so that the three things mentioned earlier are E-Security, E-Trust, and E-Service Quality can be a factor in creating E-Satisfaction.

Based on research by Chusnah Amalia & Hastriana (2022), it was found that Security or ESecurity has a positive and significant effect on Satisfaction or E-Satisfaction. This research is supported by previous research, namely research conducted by Chusnah & Indriana (2020/3) [6] and Laila & Herawati (2021/7) [7]which also stated that E-Trust has a positive and significant effect on Satisfaction or E-Satisfaction. Based on research conducted by Yulianti & Nurhadi (2024/16) [8], it is known that E-Trust has a significant positive influence on E-Satisfaction, the same results were also obtained in the research of Deliyana et al. (2022)/5[9] and Suryani & Koranti (2022)/13[10]. Based on research by Syahidah & Aransyah (2023), it was proven that E-Service Quality has a significant positive effect on E-Satisfaction.

This research is supported by research from Billyarta & Sudarusman (2021)/2[11] and Prasetyo & Yusran (2022)/10[12] which also prove the same thing. The results of the research described earlier strengthen the assumption that ESecurity, E-Trust, and E-Service Quality can affect E-Satisfaction, so that the better the security system formed in a Fintech company, the higher the level of user satisfaction. The higher the trust of users in the Fintech site, the higher the level of user satisfaction. The better the quality of service provided on a Fintech site, the higher the level of satisfaction of service user.

Flip is a digital financial service application or fintech platform originating from Depok, and is a product of PT Flip Lentera Indonesia which focuses on free inter- bank account transfer services that have been licensed by Bank Indonesia (BI) since 2016. Founded by Rafi Putra Arriyan, Luqman Sungkar, and Ginanjar Ibnu Solikhin in 2015 who were students of the Faculty of Computer Science, University of Indonesia at that time. Flip provides free transfer services for users who want to make different account transfers to more than 100 banks in Indonesia, because if people transfer directly through the bank they will be charged a fee of IDR 6,500, so the new breakthrough offered by the Flip application is a solution to cut costs incurred during interbank transfers .

In addition, Flip also provides ewallet top up services, buy digital products, and send abroad (Flip.id, nd). The Flip application in Indonesia continues to grow and the number of users always experiences a spike, even in 2023 Flip users reached more than 12 million individual users and 800 companies in Indonesia, exactly entering the eighth year since its presence in 2015 which aims to process various personal financial transaction needs (B2C / business-to-consumer) and business (B2B / business-to-business) (Flip.id, 2023). Millions of Flip users feel very helped because they can save costs, this certainly provides its own satisfaction to users while using the Flip application. Flip has several advantages besides free interbank transfer fees , including proof of transactions via email and application, double security, free balance via referral, and the destination account does not have to have Flip (Investbro.id, 2022). However, Flip has received negative news, news of a fraud case in the name of PT Flip Lentera Indonesia.

This fraudulent news is trending on social media Twitter because there is a Twitter account named Flip Officiall which is a fake account under the guise of Flip customer support , so the company appealed to the public to be careful when making financial transactions (Kominfo.go.id, 2022)/6[13]. Not only claiming to be Flip customer support , fraud carried out by irresponsible individuals includes loan modes, sales modes, and job vacancy modes (Flip.id,nd). Flip responded to the fake accounts by immediately clarifying the truth on various social media accounts especially on Twitter, as well as providing advice to users through all official websites they own.

The phenomenon that occurs in Flip could affect user satisfaction, plus the cases of digital fraud in Indonesia are very high. This is something that companies really need to pay attention to, considering the many cases of data leaks that occur in Indonesia, even Indonesia is in fourth place in the most data leak cases, namely the number of cases reaching 13.26 million in the third quarter of 2022 (PressRelease.id, 2023).

Based on the phenomenon that occurs in the Fintech industry, especially in the Flip application, it can be seen the urgency of fraud cases, the trust of Fintech application users , along with all complaints related to the quality of the application, so it is necessary to conduct tests on E-Security, E-Trust, and E-Service Quality to prove its effect on E-Satisfaction. This research will contribute to efforts to improve and achieve user satisfaction in the Flip application through information collected from users as evaluation material to correct previous deficiencies, both internal deficiencies concerning application performance, and external deficiencies concerning fraud cases in the name of PT Flip Lentera Indonesia.

2. Materials and Methods

This research is included in explanatory research, which is a research to show the position of the variables studied along with the influence between variables (Sugiyono, 2018: 93). This research is intended to test the influence of independent variables including E-Security, E-Trust, and E-Service Quality on the dependent variable, namely ESatisfaction. The population in this study were students of Muhammadiyah University of Jember who use Flip. The sample used was 114 samples with purposive sampling as the sampling method. The criteria used in sampling were student respondents who had made transactions using Flip in the last 6 months.

This research is a quantitative research, namely research in the form of numbers based on qualitative data that is quantified from the results of the answers given by respondents through a questionnaire using a Likert scale, then processed using statistical calculations. The data sources used in this study are primary data obtained directly through questionnaires distributed to 114 respondents who use the Flip application, as well as secondary data obtained indirectly from data sources in the form of reports via the website. The data analysis technique used in this study is Multiple Linear Regression Analysis using the SPSS program. Multiple regression analysis is used to determine or measure the intensity of the relationship between the dependent variable (Y) and several independent variables (X). The regression equation model used can be formulated as follows: Y = a + b1X1 + b2X2+ b3X3 + e

Before conducting multiple linear regression analysis testing on the research hypothesis, an instrument test is first conducted to determine whether the instrument being tested is valid and reliable or not using validity and reliability testing (Sugiyono, 2018: 178)/11[14]. Furthermore, classical assumption testing is carried out on the processed data using normality tests, multicollinearity tests, and heteroscedasticity tests. After conducting the classical assumption test, the next step is to conduct multiple linear regression analysis testing, determination coefficients and partial hypothesis testing with the t-test.

3. Results

3.1 Overview of Research Object

Flip is an application that provides digital financial services or financial technology (fintech) from PT Flip Lentera Indonesia from Depok, Indonesia and has been licensed by Bank Indonesia (BI) since 2016/1[15]. The Flip application is a pioneer in providing free interbank transfer services, founded by Raffi Putra Arriyan, Luqman Sungkar, and Ginanjar Ibnu Solikhin in 2015. Flip can be accessed on Android via the Google Play Store application, while on the iPhone it can be accessed via the App Store, in addition Flip can also be accessed via the site or mobile browser on each device, namely at m.flip.id. Flip's latest provisions regarding free interbank transfer services include, Flip instant provides free services with a maximum transaction amount of IDR 5,000,000 per day, if more than that users will be charged IDR 2,500 per Big Flip transaction. Big Flip users can send money to hundreds or even thousands of destination accounts with a single process, so this service is perfect for business people who have needs for more than 100 transactions per month. The above income is achieved at a cost that remains cheaper than the services provided (Fachrezi, et al, 2024)/8[16].

Flip provides free transfer services for users who want to make transfers. different accounts to more than 100 banks in Indonesia, because if people transfer directly through the bank, they will be charged a fee of IDR 6,500, so this new breakthrough offered by the Flip application is a solution to cut costs incurred during interbank transfers . In addition, Flip also provides e-wallet top up services, buy digital products, and send abroad (Flip.id, nd).

The Flip application in Indonesia continues to grow and the number of users always experiences a spike, even in 2023 Flip users reached more than 12 million individual users and 800 companies in Indonesia, right into the eighth year since its presence in 2015 which aims to process various personal financial transaction needs (B2C/ business-to-consumer) or business (B2B/ business-to-business) (Flip.id, 2023). Millions of Flip users feel very helped because they can save costs, this certainly provides its own satisfaction to users while using the Flip application. Flip has several advantages besides free interbank transfer fees, including proof of transactions via email and application, double security, free balance via referral, and the destination account does not have to have Flip (Investbro.id, 2022).

3.2 Data Analysis Results

3.2.1 Instrument Test

a. Validity Test

Based on table above, it can be seen that each variable in this study has a calculated r value > r table and sig < 0.05, so it can be concluded that all statement items are proven valid.

Table 1. Validity Test Results.

Variabel	Indikator	Pearson Correlation	r Tabel	Sig	Keterangan
E-Security (X1)	$X_{1.1}$	0,728	0,1840	0,000	Valid
	$X_{1.2}$	0,775	0,1840	0,000	Valid
	$X_{1.3}$	0,836	0,1840	0,000	Valid
E-Trust (X2)	$X_{2.1}$	0,717	0,1840	0,000	Valid
	$X_{2.2}$	0,729	0,1840	0,000	Valid
	$X_{2.3}$	0,672	0,1840	0,000	Valid
	$X_{2.4}$	0,644	0,1840	0,000	Valid
E-Service Quality (X3)	$X_{3.1}$	0,728	0,1840	0,000	Valid
	$X_{3.2}$	0,718	0,1840	0,000	Valid
	$X_{3.3}$	0,770	0,1840	0,000	Valid
	$X_{3.4}$	0,677	0,1840	0,000	Valid
	$X_{3.5}$	0,596	0,1840	0,000	Valid
	$X_{3.6}$	0,643	0,1840	0,000	Valid
	$X_{3.7}$	0,651	0,1840	0,000	Valid
E-Satisfaction (Y1)	$Y_{1.1}$	0,713	0,1840	0,000	Valid
	$Y_{1.2}$	0,691	0,1840	0,000	Valid
	$Y_{1.3}$	0,756	0,1840	0,000	Valid
	$Y_{1.4}$	0,723	0,1840	0,000	Valid
	$Y_{1.5}$	0,612	0,1840	0,000	Valid

Based on table above, it can be seen that each variable in this study has a calculated r value > r table and sig < 0.05, so it can be concluded that all statement items are proven valid.

a. Realibility Test

Table 2. Realibility Test Results.

Variabel	Cronbach's Alpha	N of Items	Keterangan
E-Security (X1)	0,679	3	Reliabel
E-Trust (X2)	0,635	4	Reliabel
E-Service Quality (X3)	0,809	7	Reliabel
E-Satisfaction (Y)	0,739	5	Reliabel

Based on Table above, it can be seen that each variable in this study has a Cronbach's alpha > 0.60. Therefore, it can be concluded that the questionnaire is stated as reliable.

3.2.2 Multiple Linier Regression Analysis

This multiple linear regression analysis was conducted to measure and determine the influence between the variables E-Security (X1), E-Trust (X2), and E-Service (X3) on E-Satisfaction (Y). Flip Application users at Muhammadiyah University of Jember. The following are the results of multiple linear regression analysis processed using SPSS 26:

Table 3. Multiple Linier Analysis Test Results.

Variabel	Unstandardized Coefficients		T	Sig.
	B	Std. Error		
(Constant)	6,735	1,546	4,355	0,000
X1	0,318	0,162	1,962	0,052
X2	0,204	0,102	1,996	0,048
X3	0,245	0,090	2,725	0,007

Table 3 show the results of the regression equation follows:

Y = 6.735+ 0.318+ 0.204+ 0.245+ e

3.2.3 Classical Assumtion Test

a. Normality Test

Table 4. Normality Test Results.

		Unstandardized Residual
N		114
Normal Parameters	Mean	0,0000000
	Std. Deviation	1,76133483
Most Extreme Differences	Absolute	0,097
	Positive	0,085
	Negative	-0,097
Test Statistic		0,097
Asymp.Sig. (2-tailed)		0,010
Exact Sig. (2-tailed)		0,217
Point Probability		0,000

The table above shows the value of Exact Sig. of 0.217, this value means it is greater than 0.05 (0.217 > 0.05). So it can be said that the residual value is normally distributed. While the Asymp Sig. value in the table above does not match the characteristics of the data respondents with a data size of 114 Respondents. However, the Exact Sig. value is more accurate for testing data with a small size.

b. Multicolinearity Test

Table 5. Multicolinearity Test Results.

Variabel	Collinierity Statistics		Keterangan
	Tolerence	VIF	
E-Security (X1)	0,343	2,919	Tidak Terdapat Multikolinearitas
E-Trust (X2)	0,597	1,675	Tidak Terdapat Multikolinearitas
E-Service Quality (X3)	0,272	3,674	Tidak Terdapat Multikolinearitas

Based on the table above, it can be seen that the tolerance value of all independent variables, namely E-Security (X1), E-Trust (X2), and E-Service Quality (X3) have a tolerance value > 0.10 or a VIF value < 10, so it can be concluded that there are no symptoms of multicollinearity or pass the multicollinearity test.

c. Heteroscedasticity Test

Table 6. Heteroscedasticity Test.

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constannt)	4.712	0,974		4.840	0,000
E-Security (X1)	-0,195	0,102	-0,291	-1,907	0,059
E-Trust	-0,052	0,064	-0,093	-0,804	0,423
E-Service Quality	-0,001	0,057	-0,003	-0,017	0,986

The table above shows that the significance value of each variable is greater than 0.05 (sig > 0.05), so it can be concluded that there is no heteroscedasticity in this regression model.

3.2.4 Hypothesis Test

a. t-Test (Partial)

The t-test aims to test whether or not there is an influence on each independent variable (X) on the dependent variable (Y). The results of the t-test (Partial) obtained are as follows:

Table 7. T-test Results.

Model	T	Sig.
(Constant)	4,355	0,000
E-Security	1,962	0,052
E-Trust	1,996	0,048
E-Service Quality	2,725	0,007

The following is an explanation of the t-test results:

The first hypothesis test was conducted to test the effect of E-Security (X1) on E-Satisfaction (Y) on Flip Application users. The test results showed that the t-value was 1.962 with a significance level of 0.052 which was greater than ÿ = 5% or 0.05 which indicated that H0 was accepted and H1 was rejected, so it can be concluded that the E-Security variable does not have a significant effect on E-Satisfaction (Y).

The second hypothesis test was conducted to test the effect of E-Trust (X2) on E-Satisfaction (Y) on Flip Application users. The test results showed that the t-value was 1.996 with a significance level of 0.048 which was smaller than ÿ = 5% or 0.05 which indicated that H0 was rejected and H2 was accepted, so it can be concluded that the E-Trust variable has a significant effect on E-Satisfaction (Y).

The third hypothesis test was conducted to test the effect of E-Service Quality (X3) on E-Satisfaction (Y) on Flip Application users. The test results showed that the t-value was 0.2725 with a significance level of 0.007 which is smaller than ÿ = 5% or 0.05 which indicates that H0 is rejected and H3 is accepted, so it can be concluded that the E-Service Quality variable has a significant effect on E-Satisfaction (Y).

b. Coefficient of Determination (R^2)

This determination coefficient test is conducted to determine how large the percentage of the independent variable (X) is to the dependent variable (Y). Where the results of the determination coefficient test obtained are as follows:

Table 8. Results of the Determination Coefficient Test (R^2).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1.	0,689	0,474	0,460	1,785

Based on the table above, it can be seen that the coefficient of determination value at the Square value is 0.474. This shows that the variables E-Security (X1), E-Trust (X2),

and E-Service Quality (X4) are able to explain the variable E-Satisfaction (Y) by 47.4% while the remaining 52.6% is explained by other variables.

4. Discussion

4.1 The Influence of E-Security on E-Satisfaction of Flip Application Users

Based on the results of the hypothesis, it is known that the E-Security variable has no significant effect on E-Satisfaction for Flip application users. This means that the security system in the Flip Application does not affect the satisfaction of students who use the Flip Application at the Muhammadiyah University of Jember. The absence of the effect of the E-Security variable on E-Satisfaction in this study is due to the main priority of Flip Application users not being on security but rather tending to prioritize user –friendly interface, low transaction costs, and speed of service. If security is considered to be adequate, users tend not to consider it in evaluating their satisfaction. The results of this study are not in line with the studies of Chusnah & Indriana (2020) and Laila & Herawati (2021) which state that E-Security has a significant positive effect on E-Satisfaction. However, the results of this study are supported by the research of Yulianti & Nurhadi (2024), which states that E-Security has a significant positive effect on E-Satisfact

4.2 The Influence of E-Trust on E-Satisfaction of Flip Application Users

Based on the results of the hypothesis, it is known that the E-Trust variable has a significant effect on E-Satisfaction in students who use the Flip application at the Muhammadiyah University of Jember. The results of this hypothesis interpret that the E-Trust built by the Flip digital wallet can be felt by users and can significantly influence E-Satisfaction . E-Trust is obtained from the user's good experience with a product or service. If users trust a product or service, E-Satisfaction will arise in using the product or service. The results of this study are supported by research conducted by Deliyana et al. (2022), Suryani & Koranti (2022), and Yulianti & Nurhadi (2024) E-Trust, which states that E-Trust has a significant positive effect on E-Satisfaction.

4.3 The Influence of E-Service Quality on E-Satisfaction of Flip Application Users

Based on the results of the hypothesis, it is known that the E-Service Quality variable has a significant effect on E-Satisfaction for Flip application users at the Muhammadiyah University of Jember. This means that the quality of service provided by Flip directly affects the level of satisfaction of service users. Service users certainly have high expectations for digital financial applications, especially in terms of speed, transparency, and security. When Flip is able to meet or even exceed these expectations, user satisfaction can increase significantly. The results of this study are supported by research conducted by Billyarta & Sudarusman (2021), Prasetyo & Yusran (2022), and Syahidah & Aransyah (2023) which state that E-Service Quality has a significant positive effect on E-Satisfaction

5. Conclusion

Based on the results of the research that has been conducted, the following conclusions were obtained: Based on the results of the research, the following conclusions were found: 1) E-Security has no effect significant effect on E-Satisfaction of Flip application users.; 2) E-Trust has a significant effect on E-Satisfaction of Flip application users; 3) E-Service Quality has a significant effect on ESatisfaction of Flip application users.

The results of this study are expected to be used as evaluation material for companies to further improve security systems considering the challenges of cyber threats that continue to grow. This study is expected to be used as a reference for research and studies future studies on the influence of E-Security, E-Trust, and E-Service Quality on E-Satisfaction of digital financial service users. Academics who will conduct future research are expected to use different research methods or use more diverse dependent and independent variables with wider research objects so that the results obtained are better and better describe the existing phenomena.

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