



## The Effect of Ease of Use and Customer Trust toward Customer Satisfaction and Customer Loyalty in Using the Shopee PayLater Feature in Pekanbaru City

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**Abstract:** The study aims to analyze the effect of ease of use and consumer trust toward consumer satisfaction and consumer loyalty in using the Shopee PayLater feature. This study is a quantitative research and primary data was collected by questionnaire. The population in this study is the people of Pekanbaru city who have used Shopee PayLater. The sampling technique used is non-probability sampling with purposive sampling. The subjects of this study were 112 respondents. For data analyze using path analysis with SPSS 25. The result shown that ease of use and customer trust have positive and significant effect to customer satisfaction and customer loyalty in using the Shopee PayLater Feature, ease of use and customer trust has positive and significantly effect to customer loyalty through customer satisfaction, and customer satisfaction has positive and significantly effect to customer loyalty in using the Shopee PayLater Feature in Pekanbaru city.

**Keywords:** Ease of Use, Customer Trust, Customer Satisfaction, Customer Loyalty.

### INTRODUCTION

Currently the development of technology is growing rapidly which is marked by the emergence of the internet. The internet has very diverse benefits from several aspects. One of the uses of the internet is for the process of buying and selling online which is better known as e-commerce. One of the purposes of conducting online transactions is to increase trade and the national economy. The survey results of the Internet Service Providers Association (APJII, 2022) state that internet users in Indonesia are increasing every year. The aim is to find out the development of internet users in Indonesia, which can be seen in table 1 below.

Table 1. Growth of internet users in Indonesia in 2017 - 2021

Year	Amount of internet users (million)	Growth (%)
2017	143.26	-
2018	171.17	19.4%
2019	179.14	4.6%
2020	196.7	9.8%
2021	210.03	6.78%

From the data shown in Table 1, internet users in Indonesia will continue to increase every year. In 2017 internet users in Indonesia reached 143.26 million people. However, in 2018 there was an increase in internet users to 171.17 million. Then, in 2019 the number increased to 179.14 million. This number continued to increase in 2020 reaching 196.7 million internet users. And a significant increase in 2021 reached 210.03 million internet users in Indonesia.

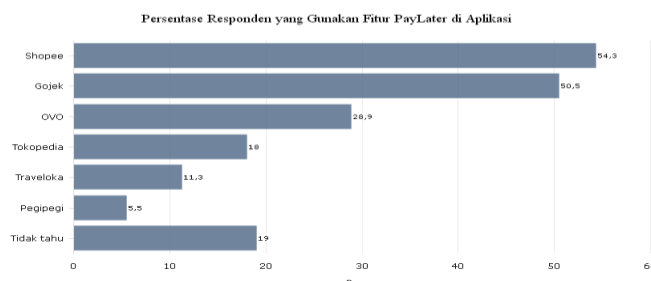
Indonesia has a very high potential in the development of e-commerce. E-Commerce is a dynamic set of technologies, applications, and business process that link enterprise, consumers, and communities through electronic transactions and the electronic exchange of goods, services, and information (Baum, 2000). With the growth of e-commerce, it is a challenge for companies to continue to innovate, in order to improve the quality of the best products or services that fully meet the needs and demands of consumers. Among the existing innovations, a company in the financial sector was formed which has recently become popular. This is evidenced by the presence of financial technology companies or known as fintechs.

Fintechs or financial technology is one of the innovations in the financial sector that refers to modern technology. According to research conducted by DailySocial in collaboration with bank BRI 2019, at least there are several types of fintech that have begun to be known in Indonesia, namely digital wallets, investments, PayLater, online multifinance, insurtech crowdfunding, P2P lending, and remittances, which can be seen in figure 1 below.



Source: Daily Social Research, 2020  
**Figure 1. Used Fintech Product**

Based on the figure 1 above, PayLater is the second favorite fintech service in Indonesia with a percentage of 45.2% after digital wallets (DS Research, 2020). This feature, which carries the concept of “Buy Now, Pay Later” allows people to enjoy the opportunity to use credit installments without having a credit card.



Source: Daily Social Research, 2020  
**Figure 2. The Most PayLater Feature Used in E-Commerce**

Dailysocial research, (2020) shows that most e-commerce services that have great traction have embedded PayLater as a payment option. In DailySocial's research,

respondents use this feature the most on Shopee, which is 54.3%. As many as 50.5% use the PayLater feature on Gojek, while 28.9% use the OVO digital wallet. This feature is also used in Tokopedia (18%), Traveloka (11.3%), and Pegipegi (5.5%).

The main factor why PayLater is more popular than credit cards is because 94% of respondents said they believe in consumer protection guarantees as regulated by OJK in the Civil Law and Financial Services Authority Regulation Number 77 of 2016 which regulates legal protection against P2P Lending Service Users. 60.5% of respondents also stated that the reason they chose PayLater was because of the easy requirements and procedures (Rumayya et al., 2020). An important key to getting loyal customers is to build customer satisfaction based on customer trust in Shopee. An important key to getting loyal customers is to build customer satisfaction based on customer trust in Shopee. A study by Mayer and Davis, (1995) define that trust is the willingness of one party to believe that the other party will take certain actions that are important to the party who believes it and in accordance with expectations, regardless of the ability to monitor or control the other party.

Based on a previous study, conducted by Syahrizal et al, (2019). From the results of this study, it can be said that the ease and trustworthiness of use can increase consumer loyalty through improvements to the operating system and transaction security as well as providing guidance on how to use it so that consumers feel comfortable and loyal to Shopee e-commerce.

A study by Meidita et al, (2016). From the results of this study it can be concluded that of the five dimensions of service quality, there are two dimensions, namely ease of use and layout which have no significant effect on satisfaction. Satisfaction has a positive effect on trust and intention but no effect on word-of-mouth.

Based on the results of questionnaires distributed to 30 respondents in Pekanbaru who had transacted at Shopee using Shopee PayLater 2 or more times, it showed that 26 respondents agreed that Shopee PayLater was a safe and easy payment application. Therefore, because the results are only for pre-study, more in-depth research is needed. From the description of the background of the research above, the author makes the title of the research "The Effect of Ease of Use and Customer Trust toward Customer satisfaction and Customer Loyalty in Using the Shopee PayLater Feature in Pekanbaru City"

## **LITERATURE REVIEW**

### **E-commerce**

According to Baum, (2000) e-commerce is a dynamic set of technologies, applications, and business process that link enterprise, consumers, and communities through electronic transactions and the electronic exchange of goods, services, and information According to (Karmawan I.G.M, 2010), e-commerce as a type of electronic business mechanism that focuses on individual-based business transactions using the internet as a medium for exchanging goods or services which reduces space and time constraints that have been a challenge in the business transaction process.

### **Financial Technology**

Fintech is an application of digital technology that aims as a financial intermediary (Aaron et al., 2017). Financial Technology is an innovation in the field of financial services that does not need to use paper money. Financial technology converts currency to digital to make it more efficient. Fintech refers to the use of technology to provide financial solutions (Douglas W. Arner, Janos Barberis, 2008). So it can be concluded that Financial Technology is a service that combines technology and finance where this service provides innovation to business.

### Ease of Use

According (Jogiyanto, 2008): 115), ease of use is the extent to which someone believes that using information technology require them less effort. According to (Rahadi & Zaniel, 2015), individual's level of confidence refers to the believe that an information technology is not difficult to use, easy to understand and does not require special skill to operate. Jogiyanto (2008: 152) said that perceived ease of use can be measured through some indicators including: easy to learn, easy to control, easy to understand, flexible, easy to apply and easy to use.

### Customer Trust

Consumer trust is consumer knowledge about an object, its attributes, and benefits (Sumarwan et al., 2011). Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust. Consumer trust or consumer knowledge concerns the belief that a product has various attributes, and the benefits of these various attributes. Sumarwan (2011) even states that consumer attitudes are important factors that will influence consumer decisions. Mowen and Minor in Sumarwan (2011) mention that the term consumer attitude formation often describes the relationship between beliefs, attitudes and behavior.

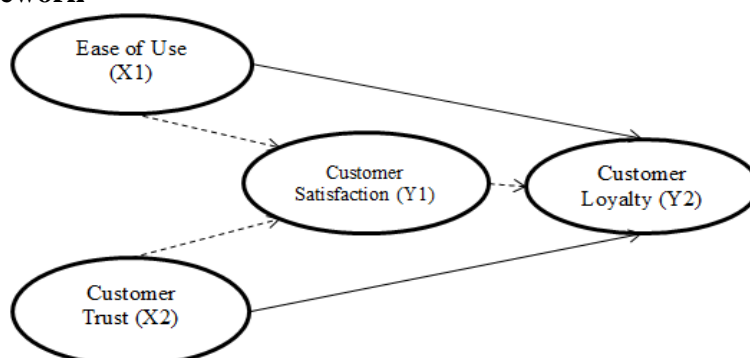
### Customer Satisfaction

Consumer satisfaction is the level of one's feelings after comparing the product performance (or results) that he feels with what he expects (Kotler dan Keller, 2009):50). Satisfaction is the level of consumer feelings after comparing what he received and his expectations (Umar 2005:65). A customer, if he is satisfied with the value provided by a product or service, he is very likely to be a customer for a long time.

### Customer Loyalty

Loyalty is a deeply held commitment to buy and re-support a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause customers to switch (Kotler and Keller, 2009:138). Customer loyalty is the willingness of customers to continue to subscribe to a company in the long term, by buying and using its goods and services repeatedly and preferably on an exclusive basis and voluntarily recommending it to other parties (Lovelock and Jochen, 2011:338).

### Research Framework



Source: Anugrah, 2020

Figure 3: Theoretical Research Framework

### Hypothesis

H 1: Ease of Use has a positive and significant effect toward Customer Satisfaction in using the Shopee PayLater feature in Pekanbaru city

- H 2: Customer Trust has a positive and significant effect toward Customer Satisfaction in using the Shopee PayLater feature in Pekanbaru city
- H 3: Ease of Use has a positive and significant effect toward Customer Loyalty in using the Shopee PayLater feature in Pekanbaru city
- H 4: Customer Trust has a positive and significant effect toward Customer Loyalty in using the Shopee PayLater feature in Pekanbaru city
- H 5: Customer Satisfaction has a positive and significant effect toward Customer Loyalty in using the Shopee PayLater feature in Pekanbaru city
- H 6: There is a positive effect of Ease of Use toward Customer Loyalty through Customer Satisfaction in using the Shopee PayLater feature in Pekanbaru city
- H 7: There is a positive effect of Customer Trust toward Customer Loyalty through Customer Satisfaction in using the Shopee PayLater feature in Pekanbaru city

## RESEARCH

### Location

The research location for this study was taken in the city of Pekanbaru, and the time of the study is 2021 to 2022.

### Population

The population in this research is the people of Pekanbaru city who have used Shopee PayLater. The amount of population in this research is unknown population. Because the amount of respondents in this population is quite large, it is necessary to take a sample.

### Sample

Determination of the sample size for a large/unlimited/unknown population using the formula Hair et al (2010) namely by multiplying a minimum of 5 times the number of indicator parameters and a maximum of 10 times the number of indicator parameters used in the study.

So the calculation is:

$$\begin{aligned}
 n &= 5 \times p = 5 \times 14 = 70 \\
 n &= 8 \times p = 8 \times 14 = 112 \\
 n &= 10 \times p = 10 \times 14 = 140
 \end{aligned}$$

Descriptions:

(5/10) = maximum and minimum limit of multiplication

n = sample

p = research indicator parameter

Thus, the total number of samples that must be taken by researchers is 112 respondents. The sampling technique in this study used a non-probability sampling with purposive sampling technique. The considerations or criteria that are sampled in this research are customers at the age 17 years and over who make payments more than twice during 6 month later in using the Shopee PayLater feature and currently domicily in Pekanbaru city.

## RESULT AND DISCUSSION

### Descriptive Analysis

**Table 2. Respondents' Responses to Ease of Use Variables**

Indicator of Variables	N	Scale					Mean	Criteria
		1	2	3	4	5		
Clear and understandable	112	0	2	13	49	48	4.28	Very Good
Does not require a lot of effort	112	2	5	14	55	36	4.05	Good

Ease to use	112	0	1	7	49	55	4.41	Very Good
Specific use according to user's wishes	112	0	2	11	46	53	4.34	Very Good
<b>Mean</b>							4.27	Very Good

Source: Author's data processed using SPSS 25, 2022

Based on the results of the descriptive analysis in Table 2 above, it shows that the average respondent's assessment of the ease of use variable is 4.27 which is included in very good criteria.

**Table 3. Respondents' Responses to Customer Trust Variables**

Indicator of Variables	N	Scale					Mean	Criteria
		1	2	3	4	5		
Benevolence	112	0	0	15	50	47	4.29	Very Good
Integrity	112	0	3	24	53	32	4.02	Good
Competence	112	3	1	26	46	36	3.99	Good
Willingness to depend	112	0	2	23	41	46	4.17	Good
Subjective probability of depending	112	0	2	18	41	51	4.26	Very Good
<b>Mean</b>							4.14	Good

Source: Author's data processed using SPSS 25, 2022

Based on the results of the descriptive analysis in Table 3 above, it shows that the average respondent's rating of the customer trust variable is 4.14 is included in the good criteria.

**Table 4. Respondents' Responses to Customer Satisfaction Variables**

Indicator of Variables	N	Scale					Mean	Criteria
		1	2	3	4	5		
Confirmation of expectation	112	0	0	10	53	49	4.35	Very Good
Say positive thing	112	0	4	15	42	51	4.25	Very Good
High switching barriers	112	3	2	25	43	39	4.01	Good
<b>Mean</b>							4.20	Good

Source: Author's data processed using SPSS 25, 2022

Based on the results of the descriptive analysis in Table 4 above, it shows that the average respondent's assessment of the customer satisfaction variable is 4.20 is included in the good criteria.

**Table 5. Respondents' Responses to Customer Loyalty Variables**

Indicator of Variables	N	Scale					Mean	Criteria
		1	2	3	4	5		
Continue purchasing	112	0	2	13	60	37	4.18	Good
Recommend to others	112	0	3	17	48	44	4.19	Good
<b>Mean</b>							4.185	Good

Source: Author's data processed using SPSS 25, 2022

Based on the results of the descriptive analysis in Table 5 above, it shows that the average respondent's assessment of the customer loyalty variable of 4.185 is included in the good criteria.

### Results of Validity Test

The validity test was carried out by comparing the r count with r table for degree of freedom (df) = n - 2, with an alpha of 0.05, where n is the number of samples. In this study, it was obtained df = 112 - 2 = 110. The value of r table with degrees of freedom (df) 110 is 0.1857.

**Table 6. Result of Validity Test**

Variables	Item	r count	r table	Descriptions
EOU (X1)	X1.1	0.814	0.1857	Valid
	X1.2	0.867	0.1857	Valid
	X1.3	0.821	0.1857	Valid
	X1.4	0.810	0.1857	Valid
CT (X2)	X2.1	0.794	0.1857	Valid
	X2.2	0.812	0.1857	Valid
	X2.3	0.847	0.1857	Valid
	X2.4	0.864	0.1857	Valid
	X2.5	0.889	0.1857	Valid
CS (Y1)	Y1.1	0.809	0.1857	Valid
	Y1.2	0.860	0.1857	Valid
	Y1.3	0.902	0.1857	Valid
CL (Y2)	Y2.1	0.867	0.1857	Valid
	Y2.2	0.897	0.1857	Valid

Source: Author's data processed using SPSS 25, 2022

All of the instruments have R count > R table, it means all of the instruments can declared to be valid.

### Results of Reability Test

**Table 7. Results of Reability Test**

No	Variables	Total of Cronbach Alpha Variables	Croncbach Alpha	Descriptions
1	EOU	0.844	0.60	Reliable
2	CT	0.895	0.60	Reliable
3	CS	0.813	0.60	Reliable
4	CL	0.714	0.60	Reliable

Source: Author's data processed using SPSS 25, 2022

Based on the table 7 above it shows that the cronbach alpha value of all variables is greater than 0.60 so that it can be concluded that the indicators or questionnaires used for all variables can be trusted as a variable measuring tool.

### Classical Assumption Test

#### Result of Normality Test

**Table 8. One-Sample Kolmogorov Smirnov Test Equation 1**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		112
Normal Parameters <sup>a,b</sup>		
	Mean	.0000000
	Std. Deviation	1.07044283
Most Extreme Differences	Absolute	.086
	Positive	.064
	Negative	-.086

Test Statistic	.086		
Asymp. Sig. (2-tailed)	.039 <sup>c</sup>		
Monte Carlo Sig. (2-tailed)	Sig.	.355 <sup>d</sup>	
	99% Lower Bound	.342	
	Confidence Upper Bound	.367	
	Interval		

a. Test distribution is Normal.

b. Calculated from data.

Source: Author's data processed using SPSS 25, 2022

**Table 9. One Sample Kolmogorov Smirnov Test Equation 2**  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual	
N		112	
Normal Parameters <sup>a,b</sup>	Mean	.0000000	
	Std. Deviation	.61980841	
Most Extreme Differences	Absolute	.067	
	Positive	.051	
	Negative	-.067	

Test Statistic	.067		
Asymp. Sig. (2-tailed)	.200 <sup>c,d</sup>		

a. Test distribution is Normal.

b. Calculated from data.

Source: Author's data processed using SPSS 25, 2022

Based on table of normality test of Kolmogorov Smirnov equation 1 and 2 known that the value of significant normality test Asymp. Sig. (2-tailed) is > 0.05 can be declared the data of equation 1 & 2 is normally distribute (0.200 > 0.05).

**Result of Multicollinearity Test**

**Table 10. Multicollinearity Test Equation 1**

Model	Collinearity Statistics		Descriptions
	Tolerance	VIF	
1 (Constant)			
Ease of use	.432	2.315	no symptoms of multicollinearity
Customer trust	.432	2.315	no symptoms of multicollinearity

Source: Author's data processed using SPSS 25, 2022

**Table 11. Multicollinearity Test Equation 2**

Model	Collinearity Statistics		Descriptions
	Tolerance	VIF	
1 Ease of use	.373	2.681	no symptoms of multicollinearity
Customer trust	.273	3.657	no symptoms of multicollinearity
Customer satisfaction	.266	3.764	no symptoms of multicollinearity

Source: Author's data processed using SPSS 25, 2022

Based on tables above (10 & 11), known that the value of VIF from each independent variables (equation 1 and equation 2) are less than 10 (<10) and the tolerance are more than 0.10 (> 0.10). It can be concluded there are no symptoms of multicollinearity in this case.



### Result of Heteroscedasticity Test

**Table 12. Heteroscedasticity Glejser Test Equation 1**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
		1	(Constant)	1.786		
	Ease Of Use	-.036	.042	-.122	-.857	.393
	Customer Trust	-.019	.031	-.088	-.615	.540

a. Dependent Variable: Abs\_Res1

Source: Author's data processed using SPSS 25, 2022

**Table 13. Heteroscedasticity Glejser Test Equation 2**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	.855		
	Ease Of Use	-.005	.023	-.033	-.209	.834
	Customer Trust	-.001	.020	-.010	-.053	.958
	Customer Satisfaction	-.020	.033	-.114	-.617	.538

a. Dependent Variable: Abs\_Res2

Source: Author's data processed using SPSS 25, 2022

Based on the table above, it show that the result of Heteroscedasticity using the glejser test. Tables (12 & 13), show that the significant value > 0.05 means there is no symptom of heteroscedasticity and vice versa. From each independent variables (equation 1 and equation 2) are more than 0.05, It can be concluded there are no symptoms of heteroscedasticity in this case.

### Hypothesis test

#### Result of Regression Test Equation 1

**Table 14. The Result of t Test Equation 1**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
		1	(Constant)	.548		
	Ease of use	.259	.062	.312	4.149	.000
	Customer Trust	.368	.046	.597	7.949	.000

Source: Author's data processed using SPSS 25, 2022

- a) Ease of Use. The t count (4.149) > t table (1,981) with significance value 0,000 < 0.05. It means ease of use has a significant positive influence toward customer satisfaction.
- b) Customer Trust. The t count (7.949) > t table (1,981) with significance value 0,000 < 0,05. It means customer trust has a significant positive influence toward customer satisfaction.

**Table 15. The Result of Coefficient Determination Equation 1**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.857 <sup>a</sup>	.734	.729	1.080

A. Predictors: (constant), customer trust, ease of use
B. Dependent variable: customer satisfaction

Source: Author's data processed using SPSS 25, 2022

### Result of Regression Test Equation 2

**Table 16. The Result of t Test Equation 2**

Model		Coefficients <sup>a</sup>			T	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.390	.423		.922	.359
	Ease of use	.168	.039	.320	4.307	.000
	Customer trust	.130	.034	.334	3.846	.000
	Customer satisfaction	.190	.056	.301	3.416	.001

Source: Author's data processed using SPSS 25, 2022

- a) Ease of Use. The t count (4.307) > t table (1,981) with significance value 0,000 < 0.05. It means ease of use has a significant positive influence toward customer loyalty.
- b) Customer Trust. The t count (3.846) > t table (1,981) with significance value 0,000 < 0,05. It means customer trust has a significant positive influence toward customer loyalty.
- c) Customer Satisfaction. The t count (3.416) > t table (1,981) with significance value 0,001 < 0,05. It means customer satisfaction has a significant positive influence toward customer loyalty.

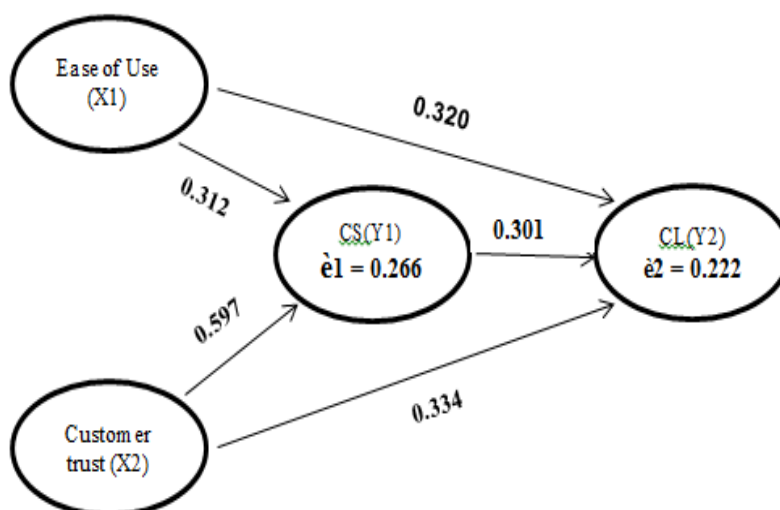
**Table 17. The Result of Coefficient Determination Equation 2**

Model summary <sup>b</sup>				
Mode l	R	R square	Adjusted r square	Std. Error of the estimate
1	.882 <sup>a</sup>	.778	.772	.628

- a. Predictors: (constant), customer satisfaction, ease of use, customer trust
- b. Dependent variable: customer loyalty

Source: Author's data processed using SPSS 25, 2022

### Path Analysis



Source: Processed by Authors, 2022

**Figure 4: The Result of Path Analysis**

**Table 18. Direct and Indirect Effect**

Variable	Path Coefficient		Total	Descriptions
	Direct Effect	Indirect Effect		
Ease of Use → Customer Satisfaction	0,312	-	0,312	Strong
Customer Trust → Customer Satisfaction	0,597	-	0,597	Strong
Ease of Use → Customer Loyalty	0,320	-	0,320	Strong
Customer Trust → Customer Loyalty	0,334	-	0,334	Strong
Ease of Use → Customer Satisfaction → Customer Loyalty	0,320	0,312 x 0,301 = 0,093	0,413	Strong
Customer Trust → Customer Satisfaction → Customer Loyalty	0,334	0,597 x 0,301 = 0,179	0,513	Strong
Customer Satisfaction → Customer Loyalty	0,301	-	0,301	Strong

Source: Author's data processed using SPSS 25, 2022

**Sobel test**

**Sub structural equation 1**

$$Sab = \sqrt{0.301^2 \cdot 0.062^2 + 0.312^2 \cdot 0.056^2 + 0.062^2 \cdot 0.056^2}$$

$$Sab = 0.025$$

$$t_{count} = \frac{0.312 \times 0.301}{0.025}$$

$$t_{count} = 3.756$$

$$t_{table} = 1.98$$

**Sub structural equation 2**

$$Sab = \sqrt{0.301^2 \cdot 0.046^2 + 0.597^2 \cdot 0.056^2 + 0.046^2 \cdot 0.056^2}$$

$$Sab = 0.036$$

$$t_{count} = \frac{0.597 \times 0.301}{0.036}$$

$$t_{count} = 4.99$$

$$t_{table} = 1.98$$

Based on the calculation above, it is known that:

1. The number of t count on equation 1 is 3.756 and the number of t table is 1.98, it means that t count > t table. It can be concluded that indirectly ease of use has a positive and significant effect on customer loyalty through customer satisfaction.
2. The number of t count on equation 2 is 4.99 and the number of t table is 1.98, it means that t count > t table. It can be concluded that indirectly customer trust has a positive and significant effect on customer loyalty through customer satisfaction.

**Discussion**

**The Effect of Ease of Use toward Customer Satisfaction**

The result of the study show that the value of the direct influence of ease of use towards consumer satisfaction is 0.312, which means that ease of use has a significant

positive effect on consumer satisfaction in using the Shopee PayLater in Pekanbaru City. The results of this study are in line with previous research conducted by (Anugrah, 2020), which showed that ease of use has a positive and significant effect on user satisfaction. The results of the research by (Purba et al., 2020) showed that the ease of use variable had a significant effect on customer satisfaction. However, this research contradicts the results of research from (Meidita et al., 2016) which found that ease of use has no significant effect on customer satisfaction.

### **The Effect of Customer Trust toward Customer Satisfaction**

The result of the study show that the value of the direct influence of customer trust towards consumer satisfaction is 0.597, which means that customer trust has a significant positive effect on consumer satisfaction in using the Shopee PayLater in Pekanbaru City. The results of this study are in line with previous research conducted by (Masiaga et al., 2022) and (Wiwiek, 2020) which showed that trust has a positive and significant effect on customer satisfaction. However, this research contradicts the results of research from Sari and Oswari (2020) and the research from (Meida et al., 2022) which found that trust has no significant effect on customer satisfaction.

### **The Effect of Ease of use toward Customer Loyalty**

The result of the study show that the value of the direct influence of ease of use towards consumer loyalty is 0.320, which means that ease of use has a significant positive effect on consumer loyalty. The results of this study are in line with previous research conducted by Muhammad Syahrizal Imansyah Arief, Umi Khabibah (Syahrizal et al., 2019) which showed that the ease of use has a positive and significant effect on consumer loyalty through improving the operating system and transaction security as well as providing guidance on how to use it so that consumers feel comfortable and loyal to Shopee e-commerce. And supported by research conducted (Tu et al., 2012) states that satisfaction has a significant influence on customer loyalty.

### **The Effect of Customer Trust toward Customer Loyalty**

The result of the study show that the value of the direct influence of customer trust towards consumer loyalty is 0.334, which means that customer trust has a significant positive effect on consumer loyalty. The results of this study are in line with previous research conducted by (Rafiah, 2019), (Syahrizal et al., 2019), (Meidita et al., 2016), and (Tu et al., 2012), which showed that trust have a significant and positive effect on loyalty.

### **The Effect of Customer Satisfaction toward Customer Loyalty**

The result of the study show that the value of the direct influence of customer satisfaction towards consumer loyalty is 0.301, which means that customer satisfaction has a significant positive effect on consumer loyalty. The finding supports Fornell *et al.*, (1996), who said that customer satisfaction positively impacted customer loyalty. Then, the result is also in line with previous research conducted by Widjaja and Nugraha, (2016), (Rychalski & Hudson, 2017), Meesala and Paul, (2018), and (Castillo Canalejo & Jimber del Río, 2018), Users' satisfaction will bring their loyalty.

### **The Effect of Ease of Use toward Customer Loyalty through Customer Satisfaction**

The result of the study show that the value of the indirect influence of ease of use towards consumer loyalty through customer satisfaction is 0.093, which means that ease of use has a significant positive effect on consumer loyalty through customer satisfaction. The results of this study are in line with previous research conducted by Oktaviani, (2014), stating

that ease of use has a positive and significant effect on customer loyalty with customer satisfaction as an intervening variable. However, this research contradicts the results of research from Rahmadhania and Sari, (2018), which states that perceived ease of use has no indirect effect on Loyalty through Customer Satisfaction. If there is no loyalty, then it is certain that to achieve this loyalty, consumers must first feel satisfied.

### **The Effect of Customer Trust toward Customer Loyalty through Customer Satisfaction**

The result of the study show that the value of the indirect influence of customer trust towards consumer loyalty through customer satisfaction is 0.179, which means that customer trust has a significant positive effect on consumer loyalty through customer satisfaction. The results of this study are in line with previous research conducted by Nur Aeni and Siti Istikhoroh, (2020) which shows that trust has an influence on consumer loyalty through satisfaction.

### **CONCLUSION**

From the outcomes of the evaluations, it can be concluded that ease of use and customer trust have positive and significant effect to customer satisfaction and customer loyalty in using the Shopee PayLater Feature, ease of use has positive and significantly effect to customer loyalty through customer satisfaction, customer trust has positive and significantly effect to customer loyalty through customer satisfaction and customer satisfaction has positive and significantly effect to customer loyalty in using the Shopee PayLater Feature in Pekanbaru city.

For further researchers, author recommend to add other variables besides of ease of use and customer trust and use research methods and data analysis techniques that are more diverse and in accordance with the research being conducted. In addition, it is expected that further researcher can complement the limitations of this study, such as expanding the scope samples taken in this study in order to obtain more useful information about the object of the research.

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