



The mediating role of trust on the influence of perceived ease and perceived security towards digital payment customer loyalty BSI mobile in the community of Medan City

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ABSTRACT

Research purposes This is to know and analyze the influence of perception ease and perception security on loyalty customers mediated trust in a way direct nor in a way No direct. The approach used in the study is the causal approach. The population in study This is all over Medan city residents who use BSI Mobile. Deep sample study This uses the formula Lemeshow totaling 96 people. Deep data collection techniques study This uses technique questionnaire. Deep data analysis techniques study This approach quantitative uses analysis statistics using Auter Model Analysis, Inner Model Analysis, and Hypothesis Testing. Deep data processing study This uses the PLS (Partial Least Square) software program. Research result This proves that in a way direct perception ease, perception security and trust influential significant to loyalty, perception ease and perception security influential significant to trust and so No direct trust mediate influence perception ease and perception security to loyalty

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1. INTRODUCTION

In recent days, technology has played a role important in life and impact direct to the performance of man. One of the product innovations, the most popular technology moment is internet technology. Development The rapid Internet in Indonesia has made Indonesia become land promising online business.

Accompanying technology development information This will bring very fast change in order economic, cultural, and social, especially in the fields of economy with innovation like *Financial Technology (Fintech)*. *Fintech* is A form of service finance that changes business models service service finance is conventional be online with do transactions and payments distance Far in a way practical. *Fintech* No is service finance provided by banking but rather a business model just now this is very helpful need public. Services provided by the company organizer *fintech* help the public carry out transactions without their account like banking in general (Nasution & Febriansyah, 2022).

Loyalty customers will appear when the customer feels satisfied with the quality of products offered by the company. Loyalty is faithfulness in customers to purchase in a way repeatedly against products offered company. Customer loyalty is one factor important to the continuity development of a company and improvement of sales company. Businesses in the field of food will get big profits when capable create satisfaction in every customers, customers who feel satisfied will form their loyalty to the company (Anggraeni, 2016).

Loyalty is A decision individual after getting evaluated from purchases made before and intended for purchase return (Subagio et al., 2018). Loyalty is something action from an individual to something service or product and will purchase come back later day Because exists something evaluation. Repurchase intention is possibly used To estimate the opportunity for a consumer to become a customer long term and possibly give stable profits for the company or Possibly on the contrary (Meng et al., 2011). Loyalty can be influenced by various matters among them that exists *perceived ease of use*, *perceived usefulness*, and *trust* held by consumers (Wen, Victor, et al., 2011).

Elaborate that consumers can feel easy in use technology be measured from various aspects like one of their conveniences for doing *installments*. Apart from *installment*, the next process is convenience in operating or using technology Alone (Wang & Nicole Pei-Yu Chou, 2014).

Perceived ease of use or perception of convenience is something perception you have somebody about convenience in using something system. *Perceived ease of use* describes how customers simply and clarify something site. *ecommerce* when customers look for information or something product.

Two possible motivations become the base main form of interest in shopping online ie motivation intrinsic and motivation extrinsic. One of the dimensions of motivation extrinsic is *perceived ease of use*. *Perceived ease of use* can become A reject measuring that somebody believes and feels something technology can be understandable and easy to use (Tyas & Darma, 2017). *Perceived ease of use* can describe the simplicity of something technology when customers purchase online (Li, 2016).

Studies (Oktarini & Wardana, 2018); (Murwanti & Surakarta, 2017); (Cao et al., 2016); (Alain Yee-, 2013) with results his research that *perceived ease of use* influential in a way positive and significant to loyalty customers. Conflicting results were stated by (Oroh & Rumokoy, 2013) who provided results that *perceived ease of use* was not influential in a way significant to loyalty customers, Based on the results study previously there are different results so that researchers want to prove return is variable *perceived ease of use* in research This capable influence loyalty customer.

Besides that, *perceived security* or perception safety is also a thing factor affecting intention continuation. Information about transactions consumers during making payment *online* is stored by the online system. Information can be used for various goals, that will increase risk for a consumer. That's the reason that will perceive by consumers that security systems are important in doing online transactions. Comfort for consumers can given through levels (Yohanes & Sutrisno, 2022).

Perceived security is a threat that creates circumstances, conditions, or potential events cause difficulty economy through data sources or experienced network damage, data collection and modification, rejection services, and or fraud abuse authority (Armsh et al., 2010; Roca et al., 2009).

A study conducted by (Umiyati et al., 2021) states that *perceived security* is influential positive, and significant toward e-wallet loyalty customers. Supported by research conducted by (Wilson et al., 2021) confirms that the perception of security's influence is positive and significant to continuation Meaning. Temporary that is an opinion different appear from research conducted by (Visakha & Keni, 2021) states that *perceived security* has No influential significance to loyalty customers. Based on the results study previously there are different results, so the researcher wants to prove return is a variable *perceived security* in research This capability influences loyalty among customers.

Trust or trust is one of the obstacles in doing online transactions in Indonesia, because of how difficult it is to form trust consumer towards the site. When consumers do something transaction online, consumers No can meet in a way direct with trader For can know in a way direct product like What will owned (Subagio et al., 2018).

Trust is variables that don't lost important in influence behavior *repurchase intention* (Pappas et al., 2014). *Trust can be* achieved to create a strong foundation for determining success or not *e-commerce* in the future. Something transaction business will Better If second split party each other trust. *Trust* Can obtained from colleague business and built start from beginning. *Trust* is very important for something company relational and become one base for formation strategic relationship, without exists *the trust* you have consumers, then something connection No will walk in period long (Ansyah, 2019).

Study (Trivedi & Yadav, 2020) give results study that the trust has positive and significant influence to loyalty customer. Study (Chen & Chou, 2012) also provides similar results that *trust* has positive and significant influence to loyalty customer. Relevant research results were also expressed by (Bulut, 2015) who showed that *trust* has positive and significant influence to loyalty customer. However, the results are conflicting proposed by (Ali, 2016) and (Wen, Prybutok, et al., 2011) who provide results that *trust* No influential in a way significant to loyalty customer. Based on results study previously there is difference results study so that researcher want to prove return is variable *trust* in research This capable influence loyalty customer .

Variable *trust* in research used as intervening variables or intermediary variables. This matter because For prove return is variable *trust* in research This capable For become intervening variable because study previously carried out by (Subagio et al., 2018) conclude that *trust* capable mediate partly on relationships *perceived ease of use* to loyalty customer whereas results study previously carried out by (Utami et al., 2022) conclude that trust (*trust*) no can mediate influence No direct between *perceived usefulness* to loyalty customer.

2. RESEARCH METHOD

Methods used in research This is method quantitative with primary data sources collected through charging questionnaire by the public city terrain that uses BSI *Mobile*. Researchers took population all over public city terrain that uses BSI *Mobile* with technique taking sample use formula Lemeshow with a total of 96 people. On research This use instrument online questionnaire using *google forms* with use scale measurement likert 5 points for measure variables study. Next are these items be measured with various statement namely : variables perception convenience use scale measurement from (Vankatesh & Davis, 2015) which consists of of 10 statement items, perception security consists of the 6 questionnaire items by (Yogananda & Dirgantara, 2017), trust consists of the 8 questionnaire items by (Kotler & Keller, 2016) and loyalty with 8 items from (Griffin, 2015). Charging data questionnaire by the public city terrain that uses BSI *Mobile* will be recapped for know the answer that will be processed For Then with use SmartPLS (Partial *Least Square*) will do analysis with *Partial Least Square- Structural Equation Modeling* (PLS-SEM) with using the Analysis test Outer Model, Inner Model Analysis, and Hypothesis Testing.

3. RESULTS AND DISCUSSIONS

Outer Model Analysis

a. Convergent Validity

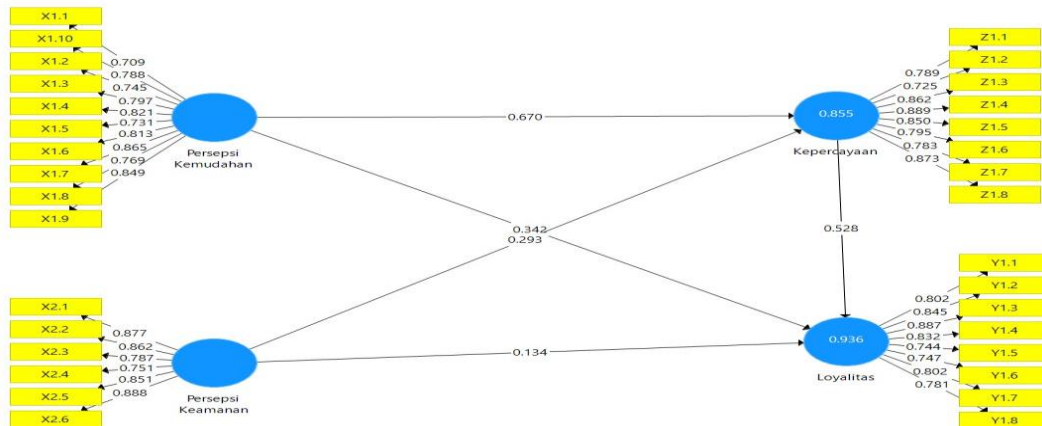


Figure 1. Standardized Loading Factor Inner and Outer Model

From the picture above can seen that the entire load is worth it more from 0.7 so No need set aside. With so, every indicator has been valid for explaining each latent variable that is perception ease, perception security, trust, and loyalty. Following is mark *item reliability* can be seen in the column *outer loading*:

Table 1. Outer Loading Results

	Trust	Loyalty	Perception Security	Perception Convenience
X1.1				0.709
X1.10				0.788
X1.2				0.745
X1.3				0.797
X1.4				0.821
X1.5				0.731
X1.6				0.813
X1.7				0.865
X1.8				0.769
X1.9				0.849
X2.1			0.877	
X2.2			0.862	
X2.3			0.787	
X2.4			0.751	
X2.5			0.851	
X2.6			0.888	
Y1.1		0.802		
Y1.2		0.845		
Y1.3		0.887		
Y1.4		0.832		
Y1.5		0.744		
Y1.6		0.747		
Y1.7		0.802		
Y1.8		0.781		
Z1.1	0.789			
Z1.2	0.725			

Z1.3	0.862
Z1.4	0.889
Z1.5	0.850
Z1.6	0.795
Z1.7	0.783
Z1.8	0.873

Source: 2024 Data Processing Results

Based on table 1 above, it is known that *the outer loading value* for each indicator is more than 0.70. So it can be concluded that the variables and indicators used in the research are valid

b. Composite Reliability

With measurement the if value achieved is > 0.60 then can said that construct the own high reliability.

Table 2. Composite Reliability Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Trust	0.931	0.932	0.943	0.677
Loyalty	0.922	0.925	0.937	0.650
Perception Security	0.914	0.918	0.934	0.701
Perception Convenience	0.933	0.934	0.943	0.624

Source: 2024 Data Processing Results

Based on table 2 above showing that mark *composite reliability* For trust of 0.943; loyalty of 0.937; perception security of 0.934; perception convenience of 0.943. Furthermore, *Cronbach's alpha* For trust of 0.931; loyalty of 0.922; perception security of 0.914; perception convenience as big as 0.933, as well AVE value for For trust of 0.677; loyalty of 0.650; perception security of 0.701; perception convenience of 0.624; Fourth variable obtain mark *Cronbach's alpha*, *composite reliability* and *Average Variance Extracted* above 0.6 so can said all over 3851ndica own reliability or good reliability as tool measure. Furthermore.

c. Discriminant Validity

Following is mark *discriminant validity* for each indicator.

Table 3. Discriminant Validity

	Trust	Loyalty	Perception Security	Perception Convenience
X1.1	0.680	0.687	0.656	0.709
X1.10	0.673	0.679	0.625	0.788
X1.2	0.645	0.681	0.665	0.745
X1.3	0.687	0.717	0.612	0.797
X1.4	0.717	0.754	0.561	0.821
X1.5	0.580	0.633	0.524	0.731
X1.6	0.693	0.770	0.712	0.813
X1.7	0.782	0.775	0.776	0.865
X1.8	0.642	0.676	0.598	0.769
X1.9	0.718	0.742	0.680	0.849
X2.1	0.686	0.739	0.877	0.717
X2.2	0.708	0.706	0.862	0.686
X2.3	0.649	0.656	0.787	0.655
X2.4	0.651	0.664	0.751	0.591
X2.5	0.729	0.744	0.851	0.700

X2.6	0.786	0.787	0.888	0.747
Y1.1	0.703	0.802	0.727	0.749
Y1.2	0.796	0.845	0.750	0.778
Y1.3	0.851	0.887	0.747	0.830
Y1.4	0.771	0.832	0.671	0.813
Y1.5	0.656	0.744	0.657	0.718
Y1.6	0.706	0.747	0.666	0.660
Y1.7	0.795	0.802	0.655	0.709
Y1.8	0.839	0.781	0.656	0.742
Z1.1	0.789	0.747	0.785	0.768
Z1.2	0.725	0.727	0.748	0.730
Z1.3	0.862	0.812	0.652	0.765
Z1.4	0.889	0.846	0.720	0.814
Z1.5	0.850	0.772	0.661	0.742
Z1.6	0.795	0.761	0.652	0.681
Z1.7	0.783	0.762	0.622	0.680
Z1.8	0.873	0.825	0.682	0.788

Based on table 3 above showing that mark *discriminant validity* or *loading factor* for each variable own more correlation tall with the variable compared to with variable other. Likewise with indicators-indicators each the variable. This shows that placement indicators on each the variable are appropriate.

Criteria other measurements are seeing mark Heretroit-Monotrait Ratio (HTMT). If the HTMT value <0.90 then something construct own validity good discriminant (Azuar Juliandi, 2018).

Table 4. Heretroit-Monotrait Ratio (HTMT)

	Trust	Loyalty	Perception Security
Trust			
Loyalty		0.825	
Perception Security			0.834
Perception			
Convenience		0.868	0.899
			0.879

Source : 2024 Data Processing Results

Based on table 4 above showing that mark *discriminant validity* or *Heretroit-Monotrait Ratio* (HTMT) for each variable own more correlation small from 0.90. Likewise with indicators-indicators each the variable. This shows that placement indicators on each the variable has appropriate

Test the Inner Model

a. Coefficient of Determination Test (*R-Square*)

Based on data processing that has been carried out using the smartPLS 3.0 program, the *R-Square value is obtained* which can be seen in the following figure and table:

Table 5. R-Square Test Results

	R Square	R Square Adjusted
Trust	0.855	0.852
Loyalty	0.936	0.934

Source: PLS 3.00

From table 5 above is known that influence perception ease, perception security and trust to loyalty with an r-square value of 0.936 indicates that variation mark loyalty capable explained by variation mark perception ease, perception security and trust of 93.6% or in other words that the model is substantial (good), and 6.4% is influenced by variables other. Furthermore, influence perception ease and perception security to trust

with an r-square value of 0.855 indicates that variation mark trust capable explained by variation mark perception ease, perception security of 85.5% or in other words that the model is substantial (good), and 14.5% is influenced by variables other.

b. F Test² (*Size Effect/F-Square*)

Based on data processing that has been carried out using the smartPLS 3.0 program, the *F-Square value is obtained* which can be seen in the following figure and table:

Table 6. *F-Square* Value

	Trust	Loyalty
Trust		0.637
Loyalty		
Perception Security	0.196	0.078
Perception Convenience	1,027	0.302

Source: 2024 Data Processing Results

Based on table 6 above, it is known that Influence perception convenience to loyalty have has an F2 value of 0.302 indicating that there is a moderate effect (currently). Influence perception convenience to trust have has an F2 value of 1.027 indicating that there is a large effect (strong). Influence perception security to loyalty have has an F2 value of 0.078 indicating that there is a small effect (weak). Influence perception security to trust have has an F2 value of 0.196 indicating that there is a moderate effect (currently). Influence trust to loyalty have has an F2 value of 0.637 indicating that there is a large effect (strong).

Testing Hypothesis

The results of the direct influence hypothesis test can be seen in the following *path coefficient table*

Table 7 Path Coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust -> Loyalty	0.528	0.529	0.077	6,855	0,000
Perception Security -> Trust	0.293	0.291	0.080	3,646	0,000
Perception Security -> Loyalty	0.134	0.128	0.062	2,161	0.031
Perception Convenience -> Trust	0.670	0.672	0.076	8,837	0,000
Perception Convenience -> Loyalty	0.342	0.345	0.075	4,556	0,000

Source : PLS 3.00

Based on Table 6 it can be stated that testing hypothesis is influence perception convenience to loyalty and have coefficient track of 0.342. Influence the have mark probability (p-values) of $0.000 < 0.05$, meaning perception convenience influential significant to loyalty customers *digital payments* using BSI Mobile. Influence perception convenience to trust have coefficient track of 0.670. Influence the have mark probability (p-values) of $0.000 < 0.05$, meaning perception convenience influential significant to trust customers *digital payments* using BSI Mobile. Influence perception security to loyalty have coefficient track of 0.134. Influence the have mark probability (p-values) of $0.031 < 0.05$, meaning perception security influential significant to loyalty customers *digital payments*

using BSI *Mobile*. Influence perception security to trust have coefficient track of 0.293. Influence the have mark probability (p-values) of $0.000 < 0.05$, meaning perception security influential significant to trust customers *digital payments* using BSI *Mobile*. Influence trust to loyalty have coefficient track of 0.528. Influence the have mark probability (p-values) of $0.000 < 0.05$, meaning trust influential significant to loyalty customers *digital payments* using BSI *Mobile*

As for influence No direct between variable free and variable tied to research This can stated is as following:

Table 8. *Specific Indirect Effects*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perception Security -> Trust -> Loyalty	0.155	0.154	0.046	3,327	0.001
Perception Convenience -> Trust -> Loyalty	0.354	0.356	0.069	5,143	0,000

Source: PLS 3.00

Based on Table 8 above, you can stated that testing hypothesis is Influence perception convenience to loyalty mediated by trust have coefficient track of 0.354. Influence the have mark probability (p-values) of $0.000 < 0.05$, meaning trust mediate influence perception convenience to loyalty customers *digital payments* using BSI *Mobile*. Influence perception security to loyalty mediated by trust have coefficient track of 0.155. Influence the have mark probability (p-values) of $0.001 < 0.05$, meaning trust mediate influence perception security to loyalty customers *digital payments* using BSI *Mobile*.

Discussions

a. Influence Perception Convenience To Loyalty

From the results analysis testing is known perception convenience influential significant to loyalty customers *digital payments* using BSI *Mobile*. This matter shows that perception convenience capable increased use loyalty customers *digital payments* use BSI *Mobile* to the people of Medan City. The level the convenience felt by the community in use *bsi mobile* then the Community will Keep going use application that, society will feel helped moment use application the, with thereby so public they will use Keep going continuously.

Perceived ease of use defined as something level or circumstances Where somebody Certain that with use system or application certain No required business anything (*free of effort*) or in other words technology the can with easy understood by users. Use application trust that more applications flexible, easy understandable and easy its operation as characteristics convenience use. Intensity use and interaction between user (user) with applications can also show convenience use. More applications often used show that system the more known , more easy operated and more easy used by its users .

Research result supported with results research conducted by (Oktarini & Wardana, 2018); (Murwanti & Surakarta, 2017); (Cao et al., 2016); (Alain Yee-, 2013) with results his research that *perceived ease of use* influential in a way positive. and significant to loyalty.

b. Influence Perception Security To Loyalty

From the results analysis testing is known perception security influential significant to loyalty customers *digital payments* using BSI *Mobile*. This matter shows that perception security capable increased use loyalty customers *digital payments* use BSI *Mobile* to the people of Medan City. Where is the level guaranteed security company in use

bsi mobile then the Community will comfortable use application the, with thereby so public they will use Keep going continuously.

Perceived security as threat that creates circumstances, conditions, or potential event cause difficulty economy through data source or experienced network damage, data collection and modification, rejection services, and/or fraud abuse authority (Armash et al., 2010; Roca et al., 2009).

Research result This in line with results study previously carried out by (Umiyati et al., 2021) state that *perceived security* influential positive and significant towards e-wallet loyalty.

c. Influence Trust To Loyalty

From the results analysis testing is known trust influential significant to loyalty customers *digital payments* using BSI *Mobile*. This matter show that trust capable increase loyalty customers *digital payments bsi mobile*, where with level trust high society to *bsi mobile* then the Community will the more like for use *bsi mobile*, People believe over the system system in the application *bsi mobile* then the Community will Keep going for use application the.

Trust is as evaluation connection somebody towards others who wish do transaction certain in accordance with hope in something full environment with uncertainty. In terms of This trust consumer For selling and buying Products on the Shopee application are very necessary Because do business online must be have trust between seller and buyer as well as still brave take the risks involved from online shopping (Meliana et al., 2013).

Research result This in line with study (Trivedi & Yadav, 2020) give results study that *trust* own positive and significant influence to *loyalty*. Study (Chen & Chou, 2012) (Iskandar & Nasution, 2019; Nasution & Lesmana, 2018; Nasution et al., 2019) (Arianty & Julita, 2021) and (Bahrudin & Zuhro, 2015) also provide similar results that *trust* have positive and significant influence to *loyalty*.

d. Influence Perception Convenience To Trust

From the results analysis testing is known perception convenience influential significant to trust customers *digital payments* using BSI *Mobile*. This matter show that perception convenience capable increase trust *digital payments bsi mobile* in the people of Medan city. Where is the level perceived convenience student in use *bsi mobile* then the Society will more believe to what are they feel , Society will feel Certain to application the.

Perception convenience use defined as size trust somebody that something system technology can with easy understood and used. Perception convenience is A size from to what extent a person believes that use technology will free from business good time nor power. If any system can with easy used, system they will push interest somebody for study its features until intend For Keep going use it. Companies that implement convenience in the the system until can simplify the ordering process will push customer for do purchase online (Venkatesh & Davis, 2018). Research result This in line with results research conducted done (Li, 2016); (Wen, Prybutok, et al., 2011); state that there is significant relationship between convenience with trust.

e. Influence Perception Security to Trust

From the results analysis testing is known perception security influential significant to trust customers *digital payments* using BSI *Mobile*. This matter shows that perception security capable increase trust customers *digital payments* use BSI *Mobile* to the people of Medan City. Where is the level guaranteed security company in use *bsi mobile* then the Community will believe use application the.

Perception security explained as trust given user system to A system for increase effectiveness or reduce effort expended in finish work, they. Perception security own

linkages with insider 's intentions use A system. People will tend use system If they trust that A system considered and trusted can increase performance in finish duties and responsibilities answer from its users (Sandy & Firdausy, 2021).

Research result This in line with results study previously carried out by (Hikmah & Nurlinda, 2023) did study with results perception security in a way positive and significant influential to trust digital payment platform users.

f. Influence Perception Convenience to Loyalty Mediated Trust

From the results analysis testing is known trust mediate influence perception convenience to loyalty customers *digital payments* using BSI *Mobile*. This matter shows that perception convenience capable increase loyalty through trust *digital payments* bsi *mobile* in the people of Medan city. Where is the level perceived convenience student in use bsi *mobile* then the Society will more believe to what are they feel, Society will feel Certain to application the with thereby then Society will Keep going use application the. *Perceived ease of use* is something to view to what extent everyone can feel convenience and freedom in interacting with existing technology. Without exists *Perceived ease of use* felt by someone to something technology, them No will interest for use it return. Therefore, Perceived ease of use is necessary felt by someone consumer for can increase repurchase intention.

Research result This in line with results study previously conducted by (Subagio, 2018) concluded that *trust* capable mediate partly on relationships *perceived ease of use* to *loyalty*.

g. Influence Perception Security to Loyalty Mediated Trust

From the results analysis testing is known trust mediates influence perception security to loyalty customers *digital payments* using BSI *Mobile*. This matter shows that perception security capable increase loyalty through trust customers *digital payments* use BSI *Mobile* to the people of Medan City. Where is the level guaranteed security company in use bsi *mobile* then the Community will believe use application the. With thereby then Society will Keep going use application the.

Perception security explained as trust given user system to A system for increase effectiveness or reduce effort expended in finish work, they. Perception security own linkages with insider 's intentions use A system. People will tend use system If they trust that A system considered and trusted can increase performance in finish duties and responsibilities answer from its users (Sandy & Firdausy, 2021).

Research result This in line with results study previously carried out by (Hikmah & Nurlinda, 2023) did study with results perception security in a way positive and significant influential to loyalty through trust digital payment platform users.

4. CONCLUSION

Research result This prove that in a way direct perception ease, perception security and trust influential significant to loyalty, perception ease and perception security influential significant to trust and so No direct trust mediate influence perception ease and perception security to loyalty customers *digital payments* use BSI *Mobile* to the people of Medan city. To maximize the findings of significance to customer loyalty, we suggest for further research to make the research object or sample not only the scope of Medan city but to add several regions or several cities.

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