THE INFLUENCE OF PERCEIVED QUALITY, PERCEIVED EASE OF USE, AND PERCEIVED TRANSACTION SECURITY ON USER SATISFACTION IN FLIP APPLICATION (A STUDY ON THE MILLENNIAL GENERATION AND GENERATION Z)

Veronica Mechy Luklu'ul Firdaus[1]
Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
mechyveronica@gmail.com

R. Yuniardi Rusdianto[2]
Universitas Pembangunan Nasional Veteran Jawa Timur, Surabaya, Indonesia
rusdiyanto.adbis@upnjatim.ac.id

Abstract

The development of technology, especially information technology, has penetrated various sectors in Indonesia, from education to banking. With this, banking access can be used by all groups flexibly through fintech services. Flip is a real example of how technology services can collaborate with the banking sector to expand the reach of its services. Flip. The application helps its users to make free interbank transfers, send money abroad via Flip Globe, top up e-wallets, pay electricity bills, buy electricity tokens, top up credit, buy data packages, Internet & TV, BPJS Health, Credit Installments at affordable costs. This study aims to test the effect of perceived quality, perceived ease of use, and perceived transaction security on user satisfaction in the flip application (a study of the millennial generation and generation z). The population in this study were all residents in the city of Surabaya who had made transactions using the Flip application. The data collection method was through a survey using a questionnaire to 155 respondents with a non-probability sampling method through Purposive Sampling. Data analysis techniques include testing validity, reliability, classical assumptions, multiple linear regression, coefficient of determination, F test and t test. The results showed that simultaneously the variables perceived quality, perceived ease of use, and perceived transaction security have a significant effect on user satisfaction. Partially perceived ease of use and perceived transaction security have a significant positive effect on user satisfaction, while perceived quality has a positive but insignificant effect.

Keywords: Perceived Quality, Perceived Ease of Use, Perceived of Transaction Security, User Satisfaction, Flip Application

INTRODUCTION

The development of technology, especially information technology, has penetrated various sectors in Indonesia, from education to banking. This technology not only facilitates access to information but also changes people's behavior in terms of transactions and financial management. With this, banking access can be used by all groups flexibly through fintech services. With the increasing ease of access to information for people, awareness and utilization of digital products are increasing, especially among Millennials and Generation Z who are more adaptive to technology. Millennials and Generation Z have a very strong tendency to switch to faster, safer, and more flexible solutions. This affects the trend of adopting financial technology (fintech) applications that offer a simpler transaction experience. From research according to Pratiwi et al., (2022), in a study entitled Financial Technology (Fintech): Generation Z and Generation Millennials, Generation Z and Millennials are demographic groups that are the main users of fintech services in Indonesia. Generation Z, who were born in 1997-2012 and are around 10–25 years old in 2022, are a group that has been familiar with technology since birth. As they get older, Generation Z is taking advantage of technology to make financial transactions easier, such as using digital payment services to order food, shop, and pay for transportation services through applications on their smartphones.

The Indonesian Financial Technology Association (AFTECH) in 2017 in Pratiwi et al., (2022), the main market segment of fintech in Indonesia is the Millennial Generation born between 1981 and 1996 and aged around 26-41 years in 2022 who have a high level of technological literacy, which is utilized by digital wallet companies such as Gopay, Dana, and OVO to provide easy services in various financial transactions. Millennials and Generation Z have high expectations for the convenience, security, and speed of transactions offered by fintech applications, as active users of smartphones and the internet, who are accustomed to the convenience of digital applications in everyday life. Based on these data, it can be concluded that service quality, ease of access, and security when making transactions are factors that drive the increase in fintech users in the millennial and generation z generations in Indonesia every year.

Perceived Quality is an effort to meet customer needs and desires through reliability, responsiveness, and consistency of service. Quality service not only increases customer satisfaction and loyalty but also builds trust and competitiveness of the company (Adelfi & Rahmah, 2023). Perceived ease of use refers to the extent to which a person believes that a system can be used without difficulty and requires little effort in its operation. This concept shows that the easier a technology is to use, the more likely users are to use it continuously (Salwa, 2022). Perceived Transaction Security acts as a protection that prevents various threats and risks of crime, especially in information-based systems that are vulnerable to data misuse. Systems equipped with sophisticated fraud detection mechanisms can identify suspicious activity quickly, thereby increasing user protection and trust (Djaja et al., 2022).

One of the companies that follows technological developments is Flip. The application helps its users to make free interbank transfers, send money abroad via Flip Globe, top up e-wallets, pay electricity bills, buy electricity tokens, top up credit, buy data packages, Internet & TV, BPJS Health, Credit Installments at affordable costs. According to Salwa (2023), fintech applications such as Flip are a real example of how technology services

can collaborate with the banking sector to expand the reach of their services. This collaboration helps banks offer more service options to users, so they can make transactions anytime and anywhere without having to come to a bank office. Technological developments also emphasize the importance of digital security, especially in managing financial information. Good financial services not only pay attention to accessibility but also guarantee the security of user information and data. In this case, technological innovation plays an important role in improving user experience and satisfaction. As a financial application, the Flip Application not only functions to make interbank transfers but also as an online shopping platform that offers various conveniences in transactions. Its presence as an application that is free of interbank transfer fees is an added value, especially for people who often make cross-bank transfers.

From the data, it can be concluded that Flip is a pioneer in interbank transfer services without fees, which is a unique innovation in Indonesia. This service not only answers the public's need for efficient transfer services but also reduces additional costs that customers have had to pay so far. The Flip application provides a competitive advantage in the digital financial services market, considering that there are still few applications that provide similar services. The Flip application has received a positive response from the Indonesian public, especially because of its features that make it easy and save costs. The potential to develop more innovative features in the future is very large, considering the increasing public need for more convenient and efficient digital services.

REVIEW OF LITERATURE

Perceived Quality

Sauw et al. (2023), Perceived Quality can be defined as the level of service capability in consistently meeting user expectations. This concept focuses on user-oriented service quality as the main factor in achieving satisfaction. Perceived Quality not only includes aspects of quality when users choose a product but also service after the transaction is completed. Good service quality will have a positive impact, such as increased user loyalty, higher satisfaction, and sustainable long-term profitable relationships. Satisfied users tend to become regular users and recommend services to others. Thus, high service quality is one of the key elements in creating user satisfaction and providing sustainable benefits for the company.

Perceived Ease of Use

Salwa (2023), perceived ease refers to an individual's belief that a particular technology can be used easily and without facing complicated obstacles. Perceived ease not only describes the level of comfort in using technology, but also affects the attachment and interaction between users and the system itself. With the perception of ease, the relationship between users and technology tends to be better because users feel helped and not burdened in using the system. Perceived ease is the extent to which a person believes that technology will provide convenience and practicality. This includes various aspects, such as ease of use, simplicity in operation, ease of learning, and easy understanding of technological features. Perceived ease can be seen from whether the technology is able to minimize user effort in learning and operating the system, making it a more practical choice than other alternatives.

Perceived of Transaction Security

Perceived Transaction Security in the fintech world is one of the important elements that gets the main attention from users. According to Agustiningrum & Andjarwati, (2021) explained that security is a key aspect that is the main focus for users when they use the internet to make online purchases or transactions, especially those accessed through social media platforms. Given the large number of transactions that occur online, security is the main foundation that can affect user trust. In this ever-evolving digital environment, risks related to data security and the potential for misuse of information are very important issues for users. Security is defined as the level of protection felt by users when making decisions to shop or transact over the internet. In the fintech world, where financial transactions take place, security is considered even more important because most digital platforms currently still face challenges in protecting user data from risks such as personal information leaks. Cases of user data leaks or data misuse are often factors that users consider before making transactions, and this can affect their loyalty and trust in the fintech platforms they use.

User Satisfaction

According to Hafidhuddin & Azizah (2023), satisfaction is a psychological condition in which a user feels satisfied with the performance or results of a technological system used. This satisfaction is not only a feeling of satisfaction at the time of first use, but also plays an important role in influencing whether users will continue to use the technology in the long term. This means that user satisfaction has significant implications in maintaining loyalty to a technological system. This satisfaction is further explained as a feeling or emotional reaction, such as happiness or disappointment, which comes from the results of the user's personal evaluation. They compare their real experiences in using the system or technology with their previously formed expectations. If the performance of the technology at least meets or exceeds user expectations, then satisfaction will be achieved. Conversely, if the system performance is below expectations, users may feel dissatisfaction which can affect their intention to continue using the technology. User satisfaction is not only an indicator of technology quality, but also an important component in assessing the success and durability of a technological system in the market, because the higher the level of satisfaction, the more likely users are to be loyal and continue to use the system in the future.

RESEARCH METHOD

This study uses a quantitative method, primary data is collected from questionnaires using Google Forms to obtain information from respondents. This study also uses references from books, journals, publications, and official websites which are used as secondary data to complete the information needed in the study. The population used in this study is the community living in the city of Surabaya with the millennial generation and generation z groups. Through the calculation results using the Cochran formula, 155 samples were obtained that could represent the population in this study. The sampling technique applied in this study is a non-probability sampling technique using the purposive sampling method. Data analysis in this study was carried out using validity testing, reliability, multiple linear regression and classical assumptions such as normality, multicollinearity, heteroscedasticity, and hypothesis testing simultaneously and partially.

RESULTS AND DISCUSSION

Based on the results of a survey involving 155 respondents via Google Form, the classification of respondents based on gender is 65.16% female and 37.83% male. In the generation classification, it is known that generation z aged 17-27 years is 90.32% and the millennial generation aged 28-45 years is 9.67%. In the domicile classification, it is known that North Surabaya is 5.80%, South Surabaya is 10.96%, Central Surabaya is 9.03%, East Surabaya is 70.96%, and West Surabaya is 3.22%. In the occupation classification, it is known that Students are 72.25%, Private Employees are 12.90%, Civil Servants are 1.93%, Entrepreneurs are 3.22%, Housewives are 1.29%, and Others are 8.38%. In the classification of the number of uses, it is known that approximately 2 times is 37.41% and more than 2 times is 62.58%.

Validity Test

Validity testing is a testing process that aims to assess the extent to which an instrument or test is able to measure what should be measured. A questionnaire item is declared valid if the correlation coefficient value of the calculation result (r count) is greater than the correlation coefficient value in the table (r table). Conversely, if r count is smaller or equal to r table, then the item is considered invalid.

Table 1
Validity Test

Variable	Item	r Count	Sig	r Table	Information
Perceived Quality (X1)	X1.1	0,661	0,000	0,159	Valid
	X1.2	0,696	0,000	0,159	Valid
	X1.3	0,727	0,000	0,159	Valid
	X1.4	0,721	0,000	0,159	Valid
	X1.5	0,733	0,000	0,159	Valid
Perceived Ease to Use (X2)	X2.1	0,678	0,000	0,159	Valid
	X2.2	0,640	0,000	0,159	Valid
	X2.3	0,707	0,000	0,159	Valid
	X2.4	0,724	0,000	0,159	Valid
Perceived Transaction Security (X3)	X3.1	0,717	0,000	0,159	Valid
	X3.2	0,703	0,000	0,159	Valid
	X3.3	0,675	0,000	0,159	Valid
	X3.4	0,668	0,000	0,159	Valid
User Satisfaction (Y)	Y.1	0,792	0,000	0,159	Valid
	Y.2	0,711	0,000	0,159	Valid
	Y.3	0,760	0,000	0,159	Valid
	Y.4	0,678	0,000	0,159	Valid
	Y.5	0,673	0,000	0,159	Valid

Source: Processed primary data, 2025

Based on table 4.1, it shows that the results of the validity test on the indicators of all variables are said to be valid. This can be concluded because the results of all items show that r Calculation> r Table, which is 0.159 (obtained from the coefficient value of 0.05 or 5%).

Reliability Test

Reliability testing is conducted to show the extent to which a measuring instrument can be trusted or relied upon. Thus, the answers produced can be considered reliable. The reliability of an instrument is measured using the Cronbach's Alpha significance value. If the Cronbach's Alpha value is > 0.60, then the instrument is declared reliable. However, if the Cronbach's Alpha value is <0.60, then the instrument or answer to the item is considered unreliable.

Table 2
Reliability Test

Variable	Cronbach's Alpha	Alpha	Information
Perceived Quality (X1)	0,746	0,60	Reliable
Perceived Ease To Use (X2)	0,624	0,60	Reliable
Perceived Transaction Security (X3)	0,634	0,60	Reliable
User Satisfaction (Y)	0,772	0,60	Reliable

Source: Processed primary data, 2025

Based on Table 2, the results of the reliability test on all variables are greater than the minimum Cronbach's alpha value (limit value) of 0.60. So, it can be said that the measuring instrument in the form of a questionnaire in this study is reliable.

Normality Test

The normality test is performed to determine whether the residual values in the data follow a normal distribution or not. In this study, the normality test was performed using the Kolmogorov-Smirnov method with a significance level of 0.05. If the Kolmogorov-Smirnov test results show a significance value greater than 0.05, then the data is considered normally distributed. Conversely, if the significance value is less than or equal to 0.05, then the data is considered not normally distributed.

Table 3
Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		155
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,23929915
Most Extreme Differences	Absolute	,064
	Positive	,049
	Negative	-,064
Test Statistic		,064
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Processed primary data, 2025

Based on Table 3, the Asymp. Sig (2-tailed) value is 0.200 so that 0.200> 0.05 or Asymp. Sig (2-tailed)> 0.05, it can be concluded that the data is normally distributed.

Multicollinearity Test

The purpose of the multicollinearity test in this study is to ensure that there is no overly strong relationship between the independent variables. This is important because a good regression model should not have a significant correlation between the independent variables. Multicollinearity testing can be done by looking at the Tolerance and Variance Inflation Factor (VIF) values. If the VIF value is <10 and Tolerance> 0.10, then the data does not experience multicollinearity. Conversely, if the VIF value is> 10 and Tolerance <0.10, then multicollinearity is stated to occur.

Table 4
Multicollinearity Test

Variable	Tolerance	VIF	Information
Perceived Quality (X1)	0,740	1,351	Non-Multicollinearity
Perceived Ease to Use (X2)	0,670	1,491	Non-Multicollinearity
Perceived Transaction Security (X3)	0,683	1,463	Non-Multicollinearity

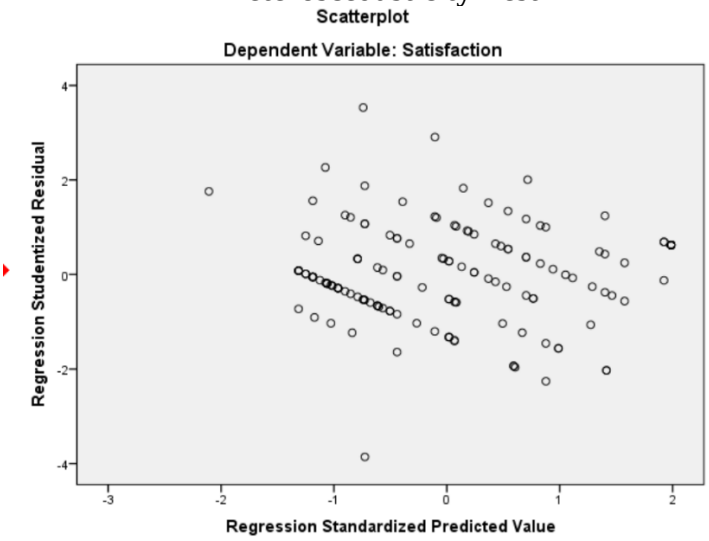
Source: Processed primary data, 2025

Based on Table 4, it can be seen that the VIF value of all variables is less than 10 and the tolerance value of all variables is more than 0.1, so it can be concluded that there are no symptoms of multicollinearity in the regression model.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is inequality in the variance of the residuals for all observations in the linear regression model using a scatterplot.

Figure 1
Heteroscedasticity Test



Source: Processed primary data, 2025

Based on Figure 1, it can be seen that the points or data are spread above and below the number zero. The distribution of points or data also does not form a wave that widens or

narrows and widens again (no pattern), so it can be concluded that there is no problem with heteroscedasticity.

Multiple Linear Regression Analysis

Multiple regression analysis is used when the study involves more than one independent variable to analyze the influence and strength of the relationship between several independent variables on the dependent variable.

Table 5
Multiple Linear Regression Analysis

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2,563	1,694		1,512	,133
	Quality	,083	,079	,068	1,046	,297
	Ease	,604	,083	,497	7,291	,000
	Security	,376	,088	,287	4,254	,000

a. Dependent Variable: Satisfaction

Source: Processed primary data, 2025

Based on Table 5, the multiple linear regression equation is obtained as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$

$Y = 2{,}563 + 0{,}083X_1 + 0{,}604X_2 + 0{,}376X_3 + e$

From this equation, it can be explained that the constant (b0) of 2.563 means the magnitude of user satisfaction (Y) is 2.563 units, assuming that perceived quality (X1), perceived ease of use (X2), and perceived transaction security (X3) are constant (fixed). The regression coefficient for perceived quality (X1) is 0.083, meaning that if perceived quality (X1) increases by 1 unit, then user satisfaction will also increase by 0.083 units, assuming other variables are constant. The regression coefficient for perceived ease of use (X2) is 0.604, meaning that if perceived ease of use (X2) increases by 1 unit, then user satisfaction will also increase by 0.604 units, assuming other variables are constant. The regression coefficient for perceived transaction security (X3) is 0.376, meaning that if perceived transaction security (X3) increases by 1 unit, then user satisfaction will also increase by 0.376 units, assuming other variables are constant.

Coefficient of Determination (R2)

The coefficient of determination (R2) is a statistical tool used to measure the extent to which a regression model is able to explain variations in the dependent variable. The R2 value is in the range of 0 to 1 (0<R2<1). If the R2 value is close to 1, this indicates that the independent variable has a significant contribution in explaining the dependent variable, so that almost all variations in the dependent variable can be explained by the model. Conversely, if the R2 value is close to 0, then the independent variable only makes a small contribution and the model has limited ability to explain the dependent variable. can be used to measure how much the independent variable (X) is able to explain the dependent variable (Y).

Table 6
Coefficient of Determination (R2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,727[a]	,529	,520	1,25155

a. Predictors: (Constant), Security, Quality, Ease

b. Dependent Variable: Satisfaction

Source: Processed primary data, 2025

Based on the test results, it can be explained that the coefficient of determination value denoted by the Adjusted R Square number of 0.520 means that 52% of user satisfaction is influenced by the variables of perceived quality, perceived ease of use, and perceived transaction security so that the rest (100% -52%) with a result of 48% is influenced by other variables outside this study.

F Test (Simultaneous)

The F test, also known as the simultaneous test, is used to determine whether all independent variables simultaneously have a significant effect on the dependent variable. This test is done by comparing the calculated F value with the F table. The F test shows that the three independent variables, namely perceived quality (X1), perceived ease of use (X2), and perceived transaction security (X3) simultaneously affect user satisfaction (Y) as the dependent variable.

Table 7
F Test (Simultaneous)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	265,774	3	88,591	56,558	,000[b]
	Residual	236,523	151	1,566		
	Total	502,297	154			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Security, Quality, Ease

Source: Processed primary data, 2025

Based on table 7, it can be seen that the calculated F (56.558)> F table (2.67), so Ho is rejected and H1 is accepted. So, it can be concluded that perceived quality (X1), perceived ease of use (X2), and perceived transaction security (X3) simultaneously have a significant effect on user satisfaction (Y) on the Flip application.

Test t (Partial)

The t-test is used to determine the effect of perceived quality (X1), perceived ease of use (X2), and perceived transaction security (X3) individually or partially on user satisfaction (Y). This study uses a sig value <0.05, so H0 is rejected and Ha is accepted or t count> t table at an alpha coefficient of 5% can be seen with degrees of freedom (n-k-1) = 155-3-1 = 151, then the t table is 1.976.

Table 8
Test t (Partial)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2,563	1,694		1,512	,133		
	Quality	,083	,079	,068	1,046	,297	,740	1,351
	Ease	,604	,083	,497	7,291	,000	,670	1,491
	Security	,376	,088	,287	4,254	,000	,683	1,463

a. Dependent Variable: Satisfaction

Source: Processed primary data, 2025

Based on table 8, it can be seen that of the three independent variables, there are two variables that have a significant influence on the fixed variable. The Influence of Perceived Quality (X1) on User Satisfaction (Y) The sig value obtained is 0.068 ≥ 0.05 with the result - ttable -1.976 ≤ tcount 1.046 ≤ ttable 1.976. It can be concluded that Ho is accepted and H1 is rejected, which means that partially there is no significant influence between the variable perceived quality (X1) on user satisfaction (Y). The Influence of Perceived Ease to Use (X2) on User Satisfaction (Y) The sig value obtained is 0.000 <0.05 with the result of tcount 7.291> ttable 1.976. It can be concluded that Ho is rejected and H1 is accepted, which means that partially there is a significant influence between the variable perceived ease to use (X2) on user satisfaction (Y). The Effect of Perceived Transaction Security (X3) on User Satisfaction (Y) The sig value obtained is 0.000 < 0.05 with t count 4.254 > t table 1.976. It can be concluded that Ho is rejected and H1 is accepted, which means that partially there is a significant influence between the variable perceived transaction security (X3) on user satisfaction (Y).

H1: The Influence of Perceived Quality Partially on User Satisfaction

The use of acceptance and rejection criteria for the hypothesis is determined as, H0 is accepted and H1 is rejected (partially has no effect) if - ttable ≤ tcount ≤ ttable, while H0 is rejected and H1 is accepted if tcount ≥ ttable. Based on the t test that has been carried out, it states that the t count of the perceived quality variable (X1) obtained a value of 1.046 with a significance value of 0.068. So, it is proven with a t count value of 1.046 ≤ t table value of 1.976 and a sig value of 0.068 ≥ 0.05, it can be concluded that H0 is accepted and H1 is rejected so that the perceived quality variable partially has no effect on user satisfaction (Y). This means that perceived quality does not always have an effect on user satisfaction. Because users focus more on the aspect of perceived ease of use than the process of use itself.

From the results of this study, users tend to trust applications available on the Play Store because they are considered safe and not easily infiltrated by malware or other threats. Therefore, users assume that applications available on the Play Store have good quality and can be relied on. This study is certainly not in line with the results of previous research by Adelfi & Rahmah (2023) which stated that service quality has a significant effect on user satisfaction, this can be shown and proven based on the results of the t-test with a sig value of 0.000 <0.05 and a calculated t of 8.979> t table 2.836. Then this study is also not in line with Meiyantika & Rusdianto (2024) who stated that there is a significant positive effect of

service quality on customer satisfaction with a sig value of 0.000 <0.05 and a calculated t value of 4.120> t table 1.984.

H2: The Influence of Perceived Ease of Use Partially on User Satisfaction

The use of acceptance and rejection criteria for the hypothesis is determined as, H0 is accepted and H1 is rejected (partially has no effect) if - ttable ≤ tcount ≤ ttable, while H0 is rejected and H1 is accepted if tcount ≥ ttable. Based on the t test that has been carried out, it states that the t count of the perceived ease of use variable (X2) obtained a value of 7.291 with a significance value of 0.000. So, it is proven with a t count value of 7.291 ≥ t table value of 1.976 and a sig value of 0.000 <0.05, it can be concluded that H0 is rejected and H2 is accepted so that the perceived ease of use variable partially has an effect on user satisfaction (Y). This means that the more the perceived ease of use increases or the more users feel the ease, the more user satisfaction will be felt by the user and vice versa if the perceived ease of use is low, the satisfaction of using the Flip application will also decrease.

The results of this study are in line with previous research by Djaja et al. (2022) which states that ease of transactions has a significant effect on user satisfaction. This can be shown and proven based on the results of the t-test with a sig value of 0.007 <0.05 and a calculated t of 2.736> t table 1.985. Then this study is also in line with Hafidhuddin & Azizah (2023) whose research proves that there is a partial influence between perceived ease of use and satisfaction.

H3: The Influence of Perceived of Transaction Security Partially on User Satisfaction

The use of acceptance and rejection criteria for the hypothesis is determined as, H0 is accepted and H1 is rejected (partially has no effect) if - ttable ≤ tcount ≤ ttable, while H0 is rejected and H1 is accepted if tcount ≥ ttable. Based on the t test that has been carried out, it states that the t count of the perceived of transaction security variable (X3) obtained a value of 4.254 with a significance value of 0.000. So, it is proven with a t count value of 4.254 ≥ t table value of 1.976 and a sig value of 0.000 <0.05, it can be concluded that H0 is rejected and H3 is accepted so that the perceived of transaction security variable partially has an effect on user satisfaction (Y). This means that perceived of transaction security always has an effect on user satisfaction.

The results of this study are in line with previous research by Meiyantika & Rusdianto (2024) which states that security has a significant effect on customer satisfaction, this can be shown and proven based on the results of the t-test with a sig value of 0.028 <0.05 and a calculated t of 2.231> t table 1.984. Then this study is also in line with Djaja et al. (2022) which states that there is a significant positive effect of transaction security on user satisfaction with a sig value of 0.000 <0.05 and a calculated t of 3.963> t table 1.985.

H4: The Influence of Perceived Quality, Perceived Ease of Use, and Perceived Transaction Security Simultaneously on User Satisfaction

The use of acceptance and rejection criteria for the hypothesis is determined as, H0 (simultaneously has no effect) is rejected if F count> F table, while H0 is accepted if F count < F table. Based on the results of the F test or simultaneous test, it is known that the F count value obtained from data processing is 56.558 with a significance value of 0.000 which has a value greater than the F table, which is 2.66 (56.558> 2.66) then it can be concluded that H0 is rejected and H4 is accepted so that the variables Perceived Quality (X1), Perceived Ease To Use (X2), and Perceived Transaction Security (X3) simultaneously have a significant effect on User Satisfaction (Y) on the Flip application.

The results of this study are in line with previous research by Meiyantika & Rusdianto (2024) which stated that the variables of security, product features, and service quality simultaneously have a significant effect on customer satisfaction variables, this can be shown and proven based on the results of the F test with a sig. value. 0.000 <0.05 and has a calculated F value of 93.583> F table 2.698. The results of this study are also relevant to previous research by Djaja et al. (2022) in the F test proved that the variables of ease of transaction and transaction security partially have a significant effect on user satisfaction, this can be shown and proven based on the results of the regression test with a sig. value. 0.000 <0.05 which means the data is acceptable.

CONCLUSION

Based on the results of the study, it can be concluded that Perceived Quality partially does not have a significant effect on User Satisfaction in the Flip Application, Perceived Ease of Use and Perceived of Transaction Security partially have a significant effect on User Satisfaction in the Flip Application. Perceived Quality, Perceived Ease Of Use, and Perceived of Transaction Security simultaneously have a significant positive effect on User Satisfaction in the Flip Application. From the results of the research that has been done, Flip is expected to continue to make efforts to continue to improve the services provided, so that users feel good quality. Because service is one of the reasons users choose a service. Flip is expected to continue to improve the system in terms of convenience because users are now not only generation z or millennials, but other generations are also still in the process of adapting to the use of financial technology. Flip is expected to improve the security system amidst the rampant cybercrime and fraud, so that user data security can be maintained safely. The subjects of this study are people who live in Surabaya and are limited in nature, it is hoped that further researchers can expand the reach of research subjects. The independent variables in this study are Perceived Quality, Perceived Ease of Use, and Perceived Transaction Security which can influence User Satisfaction on the Flip Application (Study on the Millennial Generation and Generation Z).

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