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THE INFLUENCE OF EASE OF USE, APPLICATION FEATURES, AND E-TRUST ON E-SATISFACTION (STUDY ON MOTION TRADE INVESTMENT APPLICATION USERS)

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Abstract

This study is motivated by the growing development of financial technology, particularly in the category of online investment. One of the online investment apps available in Indonesia is Motion Trade. The objective of this study is to analyze the influence of ease of use, application features, and e-trust on e-satisfaction in the Motion Trade investment application, both simultaneously and partially. This research employs a quantitative methodological approach, with data obtained through the administration of an online questionnaire. A purposive sampling method, a type of non-probability sampling, was employed to acquire a sample of 156 respondents. For data analysis, this research employs the technique of multiple linear regression. The results reveal that the variables of ease of use, application features, and e-trust contribute positively and significantly to e-satisfaction, both simultaneously and individually. These findings suggest that improving ease of use, enhancing application features, and building user trust can effectively increase user satisfaction with the Motion Trade application.

Keywords: Ease of Use, Application Features, E-Trust, E-Satisfaction

INTRODUCTION

The advancement of technology in today's digital era continues to facilitate various aspects of human activity, including financial management, which has become increasingly streamlined through the emergence of Financial Technology (Fintech). Fintech represents an innovation that integrates financial services with technological applications. It offers digital solutions for transactions such as payments, transfers, lending, funding, and investing, thereby enabling financial activities to be conducted more conveniently, efficiently, and effectively (Anwar & Wardani, 2023).

In 2023, the most widely used type of fintech among Indonesian society was digital payment services, accounting for 93.81% of users. Digital banking services ranked second with 56.67%, followed by online investment platforms at 29.59%, online lending at 24.56%, and online insurance services in last place with 12.57%. Despite ranking third, the online investment fintech segment holds significant growth potential. This potential is reflected based on the 2024 National Survey on Financial Literacy and Inclusion (SNLIK), launched by the Financial Services Authority (OJK) in partnership with Statistics Indonesia (BPS), Indonesia's financial literacy index has reached 65.43%, while the financial inclusion index is at 75.02%. The increase in financial literacy is also aligned with the rising number of investors in 2024. According to the latest data released by the Indonesia Stock Exchange (IDX), the amount of capital market investors in Indonesia has exceeded 14 million Single Investor Identifications (SID), marking a growth of 1,833,590 new SIDs compared to last year. This presents a valuable opportunity for digital investment service providers to expand their user base.

In Indonesia, various digital investment platforms are available for download, offering services for mutual fund and stock investments. The following is a list of some investment applications currently available in the Indonesian market.

Table 1.
List of Securities Company Investment Applications in Indonesia

No.	Securities Company	Application	Review Score	Number of Downloads
1.	PT. Ajaib Sekuritas Asia	Ajaib	4.0	>5,000,000
2.	PT. Indo Premier Sekuritas	IPOT	3.6	>1,000,000
3.	Bareksa Portal Investasi	Bareksa	4.2	>1,000,000
4.	PT. Mirae Asset Sekuritas Indonesia	Neo HOTS Mobile	3.3	>500,000
5.	Mandiri Sekuritas	MOST by Mandiri Sekuritas	3.3	>500,000
6.	PT. Phintraco Sekuritas	Profits Anywhere	4.9	>100,000
7.	PT. Phillip Sekuritas Indonesia	POEMS ID	4.5	>100,000
8.	PT. Mega Capital Sekuritas	Investasiku	4.5	>100,000
9.	PT. BRI Danareksa Sekuritas	Bright	4.2	>100,000

10.	PT. MNC Sekuritas	Motion Trade	3.7	>100,000

Source: Google Play Store (2024)

According to the data presented in the table, five investment applications have approximately 100,000 downloads. However, compared to the other four applications within the same download range, Motion Trade has the lowest review score. With a review rating of 3.7 and a relatively low number of downloads, this indicates that Motion Trade has certain weaknesses or shortcomings that need to be addressed, particularly regarding user satisfaction. In this context, user satisfaction (e-satisfaction) may be influenced by ease of use, application features, and consumer e-trust in the Motion Trade platform.

Damayanti defines perceived ease of use as the consumer's assessment of the extent to which an application system is easy to use and operate in conducting online transactions (Damayanti in Dwijulianti & Anggrainie, 2023). Ease of use refers to how easily consumers can interact with a product or service with minimal or no effort. It is often a key factor influencing consumers' willingness to adopt and continue using an online system.

Features refer to the specific functions or characteristics offered by an application to assist users in carrying out tasks. These features are closely related to operational management in producing goods or services that can be enjoyed by consumers (Susianti & Anggraeni, 2024). High-quality and supportive application features can significantly enhance user satisfaction and strengthen the company's brand image in the minds of consumers (Isnaini & Istiyanto, 2023).

Electronic trust (e-trust) refers to consumers' confidence in products or services delivered through online systems. According to Liani and Yusuf (2021), e-trust refers to the belief that a provider can be relied upon to fulfill its promises in the online environment. Therefore, corporate commitment plays a critical role in building consumer trust.

Electronic satisfaction (e-satisfaction) is the consumers' evaluation of the degree to which their expectations match their actual experiences with a digital product or service. Tjiptono asserts that customer satisfaction is a key objective in achieving long-term profitability. Consequently, e-satisfaction holds an essential role in the sustainability of a business (Alfiana & Amri, 2023).

Referring to the previous explanation, this study aims to determine whether ease of use, application features, and e-trust influence electronic satisfaction (e-satisfaction) among users of the Motion Trade investment application.

REVIEW OF LITERATURE

Ease of Use

Ease of use refers to the evaluation of how effortless a system is to operate in order to fulfill its intended functions. In the context of transaction services, ease of use pertains to consumers' assessments of the extent to which a system facilitates the process of conducting transactions online (Damayanti, as cited in Dwijulianti & Anggrainie, 2023). It encompasses the system's attributes such as ease of learning, ease of control, comprehensibility, and user-friendliness. Within this context, an information technology system that is easy to use can enhance consumer confidence and increase the likelihood of continued usage of the provided service system.

Application Features

Features are part of a product's attributes that reflect its functions and benefits (Destianah et al., 2024). According to Schmitt, features are characteristics that add value to the core functions of a product or system (Abrilia & Sudarwanto, as cited in Sholekhah et al., 2024). In general, features refer to the attributes, functions, characteristics, or capabilities of a platform, service, or software that distinguish it from similar products (Bob Sabran, as cited in Isnaini & Istiyanto, 2023). Based on these perspectives, it can be understood that features are product characteristics or attributes related to functionality or added value that serve as differentiators from other products.

E-Trust

E-trust refers to the form of electronic trust that consumers or customers place in companies providing products or services through online systems. It can be defined as the confidence or trust consumers have in a company as a reliable provider of products and services that is expected to deliver promised value in accordance with customer expectations in an online context (Liani & Yusuf, 2021). In the context of services related to digital payments, e-trust represents consumers' belief in a company's reliability, which encourages them to engage in online transactions (Hanifati & Samiono, as cited in Wardhani et al., 2024). Therefore, e-trust can be understood as a form of consumer confidence in a company's reliability and commitment to fulfilling promised value, serving as a key determinant in the consumer's decision to use a particular online product or service.

E-Satisfaction

E-satisfaction refers to consumer satisfaction with products or services delivered through online or digital systems. It represents a form of consumer response that appears after measuring the actual performance of a product with their prior expectations. E-satisfaction can also be interpreted as the result of consumers' evaluations of the alignment between their expectations and the existing experience provided by the online product or service (Liani & Yusuf, 2021). Thus, e-satisfaction can be defined as a consumer response to the degree of congruence between the value received from a product and the value expected by the consumer.

RESEARCH METHOD

This study adopts a quantitative approach. This study employs a non-probability sampling method, specifically utilizing purposive sampling as the chosen technique. The criteria used in this study required respondents to be users of the Motion Trade application, aged at least 17 years, and to have conducted a minimum of two transactions using the platform. The total sample size consisted of 156 respondents, specified using the Slovin formula. This study uses primary data. Primary data collected through online questionnaire containing items related to ease of use, application features, e-trust, and e-satisfaction, measured using a five-point Likert scale. This study utilized multiple linear regression analysis as the principal method for data analysis.

RESULTS AND DISCUSSION

Respondent Profile

Table 2.

Descriptive Analysis of Respondents and Variables

Category	Variable	Frequency	Percentage
Gender	Male	52	33.3%%
	Female	104	66.7%
	Total	156	100%
Age	17-25	137	87.8%
	26-33	13	8.3%
	34-42	4	2.6%
	>43	2	1.3%
	Total	156	100%

Source: Primary Data, 2025

The data presented above outline the respondents' demographic characteristics in terms of gender and age group. The respondent group was predominantly female, comprising 66.7%, while 33.3% were male. In terms of age distribution, most respondents fell within the 17–25 age group (87.8%), followed by the 26–33 age group (8.3%), the 34–42 age group (2.6%), and those aged over 43 years (1.3%).

Validity Test

Table 3.
Validity Test Results

Variable	Statement	r-count	Sig.	r-table	Description
Ease of Use (X1)	X1.1	0.667	0.000	0.157	Valid
	X1.2	0.644	0.000	0.157	Valid
	X1.3	0.648	0.000	0.157	Valid
	X1.4	0.705	0.000	0.157	Valid
	X1.5	0.650	0.000	0.157	Valid
	X1.6	0.667	0.000	0.157	Valid
	X1.7	0.449	0.000	0.157	Valid
	X1.8	0.482	0.000	0.157	Valid
	X1.9	0.676	0.000	0.157	Valid
	X1.10	0.657	0.000	0.157	Valid
	X1.11	0.715	0.000	0.157	Valid
	X1.12	0.631	0.000	0.157	Valid
Application Features (X2)	X2.1	0.534	0.000	0.157	Valid
	X2.2	0.600	0.000	0.157	Valid
	X2.3	0.425	0.000	0.157	Valid
	X2.4	0.605	0.000	0.157	Valid
	X2.5	0.712	0.000	0.157	Valid
	X2.6	0.674	0.000	0.157	Valid
E-Trust (X3)	X3.1	0.651	0.000	0.157	Valid
	X3.2	0.739	0.000	0.157	Valid
	X3.3	0.698	0.000	0.157	Valid
	X3.4	0.665	0.000	0.157	Valid
	X3.5	0.558	0.000	0.157	Valid
	X3.6	0.646	0.000	0.157	Valid

E-Satisfaction (Y)	Y.1	0.703	0.000	0.157	Valid
	Y.2	0.751	0.000	0.157	Valid
	Y.3	0.657	0.000	0.157	Valid
	Y.4	0.626	0.000	0.157	Valid
	Y.5	0.708	0.000	0.157	Valid
	Y.6	0.706	0.000	0.157	Valid

Source: Primary Data, 2025

According to the results of the validity test, the correlation coefficient (r-count) value > the critical value (r-table), providing evidence that all indicators of both the independent and dependent variables are valid.

Reliability Test

Table 4.
Reliability Test Results

Variable	Cronbach's Alpha Count	Cronbach's Alpha Minimum	Description
Ease of Use (X1)	0.865	0.60	Reliable
Application Features (X2)	0.635	0.60	Reliable
E-Trust (X3)	0.740	0.60	Reliable
E-Satisfaction (Y)	0.780	0.60	Reliable

Source: Primary Data, 2025

According to the reliability test results, it was found that the calculated Cronbach's Alpha value > 0.60. Therefore, the questionnaire instrument for all variables can be considered reliable and appropriate to use.

Normality Test

Table 5.
Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			156
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.79358914
Most Extreme Differences	Absolute		.068
	Positive		.058
	Negative		-.068
Test Statistic			.068
Asymp. Sig. (2-tailed)[c]			.074
Monte Carlo Sig. (2-tailed)[d]	Sig.		.076
	99% Confidence Interval	Lower Bound	.070
		Upper Bound	.083

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: Primary Data, 2025

Referring to the normality test results, a significance value of 0.74 was obtained, which means >0.05. This confirms that the data exhibit a normal distribution.

Multicollinearity Test

Table 6.
Multicollinearity Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-1.371	1.417		-.967	.335		
	Ease of Use	.223	.039	.407	5.736	<,001	.398	2.514
	Application Features	.375	.079	.325	4.714	<,001	.442	2.370
	E-Trust	.216	.081	.190	2.687	.008	.401	2.494

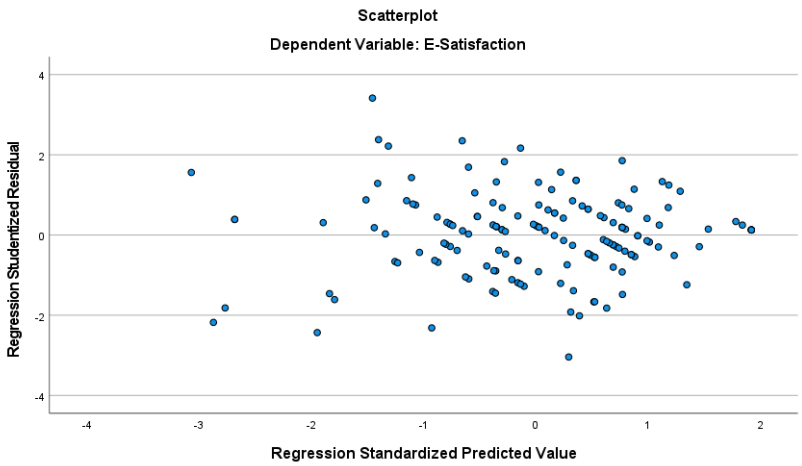
a. Dependent Variable: E-Satisfaction

Source: Primary Data, 2025

Referring to the multicollinearity test results, the variables ease of use, application features, and e-trust showed tolerance values >0.10 and VIF values <10. Therefore, there are no symptoms of multicollinearity in the data used.

Heteroscedasticity Test

Figure 1.
Heteroscedasticity Test Results



Source: Primary Data, 2025

The heteroscedasticity test in this study showed that the data points were scattered above and below 0 on the Y-axis, and do not create any pattern. This indicates that heteroscedasticity is not present and is appropriate for analysis.

Multiple Linear Regression Analysis

Table 7.
Multiple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-1.371	1.417		-.967	.335
	Ease of Use	.223	.039	.407	5.736	.000
	Application Features	.375	.079	.325	4.714	.000
	E-Trust	.216	.081	.190	2.687	.008

Source: Primary Data, 2025

The multiple linear regression equation, according to the test results, is formulated as follows:

$$Y = -1.371 + 0.223X1 + 0.375X2 + 0.216X3 + \varepsilon$$

1. The constant (α) is -1.371, indicating that when ease of use (X1), application features (X2), and e-trust (X3) are absent or hold a value of zero, the predicted e-satisfaction (Y) is -1.371. This negative value implies that, in the absence of these three independent variables, users are unlikely to experience any degree of e-satisfaction.
2. The coefficient for ease of use (X1) is 0.223. This implies that a one-unit increase in ease of use is attributed to a 0.223-unit increase in e-satisfaction (Y), assuming that the values of application features (X2) and e-trust (X3) remain constant.
3. The coefficient for application features (X2) is 0.375. This implies that a one-unit increase in the quality or presence of application features leads to a 0.375-unit increase in e-satisfaction (Y), assuming other variables—ease of use (X1) and e-trust (X3)—are held constant.
4. The coefficient for e-trust (X3) is 0.216, which implies that a one-unit increase in e-trust corresponds to a 0.216-unit increase in e-satisfaction (Y), under the assumption that ease of use (X1) and application features (X2) remain unchanged.

Simultaneous Test (F-Test)

Table 8.
Simultaneous Test (F-Test) Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1135.448	3	378.483	115.375	.000[b]
	Residual	498.629	152	3.280		
	Total	1634.077	155			

a. Predictors: (Constant), E-Trust, Application Features, Ease of Use

b. Dependent Variable: E-Satisfaction

Source: Primary Data, 2025

According to the F-test results, the calculated F-value (F-count) is 115.375 and the critical F-value (F-table) is 2.664. This means that F-calculated value > critical F-value. These results indicate that ease of use (X1), application features (X2), and e-trust (X3) have a statistically significant simultaneous effect on e-satisfaction (Y).

Partial Test (t-Test)

Table 9.
Partial Test (t-Test) Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.371	1.417		-.967	.335
	Ease of Use	.223	.039	.407	5.736	.000
	Application Features	.375	.079	.325	4.714	.000
	E-Trust	.216	.081	.190	2.687	.008

Source: Primary Data, 2025

According to the t-test, the critical t-value (t-table) is 1.975 and the significance threshold is set at 0.05. The specific results for each independent variable are presented below:

1. The variable ease of use (X1) yielded a t-calculated value of 5.736 > t-table value of 1.975, significance value of 0.000 (<0.05). This indicates that the variable ease of use (X1) positively and significantly affects the e-satisfaction variable (Y), partially.
2. The variable application features (X2) recorded a t-calculated value of 4.714 > t-table value of 1.975, significance value of 0.000 (<0.05). This indicates that the application features variable (X2) exerts a positive and significant partial effect on the e-satisfaction variable (Y).
3. The e-trust (X3) variable produced a t-calculated value of 2.687 > t-table value of 1.975, significance value of 0.008 (<0.05). Thus, the e-trust variable (X3) also exerts a positive and significant partial effect on the e-satisfaction variable (Y).

Coefficient of Determination

Table 10.
Coefficient of Determination Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834[a]	.695	.689	1.811

a. Predictors: (Constant), E-Trust (X3), Application Features (X2), Ease of Use (X1)
b. Dependent Variable: E-Satisfaction

Source: Primary Data, 2025

The results of the coefficient of determination test show that the obtained R^2 value is 0.695. This reveals that the independent variables including ease of use (X1), application features (X2), and e-trust (X3) influence the e-satisfaction variable (Y) of Motion Trade application users by 69.5%. Meanwhile, the remaining 30.5% may be affected by various factors that are not involved in this study.

The Effect of Ease of Use, Application Features, and E-Trust on E-Satisfaction of Motion Trade Application Users

The regression coefficient values for ease of use (X1), application features (X2), and e-trust (X3) were 0.223, 0.375, and 0.216, respectively, indicating that all three variables contribute positively and significantly to e-satisfaction. The results of the F-test showed a calculated F-value (115.375) > critical F-table value (2.664), with a significance value of $0.000 \leq 0.05$. These findings suggest that ease of use (X1), application features (X2), and e-trust (X3) simultaneously exert a significant effect on e-satisfaction (Y). Based on this analysis, this leads to the conclusion that all three variables have a positive and statistically significant impact on e-satisfaction among users of the Motion Trade application.

Ease of use is closely related to the user's experience and comfort in navigating the application. Application features pertain to the functionality and utility provided, highlighting the need for complete, relevant, and supportive features to enhance user satisfaction. E-trust, or electronic trust, is associated with the security, reliability, and integrity of the service provider in delivering promised value to users or consumers. Together, these three factors (ease of use, application features, and e-trust) contribute to shaping user e-satisfaction. Therefore, service providers should consider these factors as key elements in efforts to improve user satisfaction.

The Effect of Ease of Use on E-Satisfaction of Motion Trade Application Users

The ease-of-use variable (X1) obtained a regression coefficient of 0.223, indicating a positive effect on users' e-satisfaction with the Motion Trade application. The t-test results also showed a t-value of 5.736 > critical t-value (t-table) of 1.975, with a significance level of $0.000 \leq 0.05$. This indicates that ease of use has a statistically significant influence on e-satisfaction. Thus, it can be inferred that ease of use has a positive and significant impact on e-satisfaction among users of the Motion Trade application. The ease of use serves as a critical factor in determining the quality of user experience and overall comfort, which can influence their overall e-satisfaction.

The Effect of Application Features on E-Satisfaction of Motion Trade Application Users

The application features variable obtained a regression coefficient of 0.375, indicating a positive effect on users' e-satisfaction. The t-test results also show that the application features variable has a t-value of 4.714, which exceeds the critical t-value (t-table) of 1.975, with a significance level of $0.000 \leq 0.05$. This indicates that application features have a statistically significant effect on e-satisfaction. Thus, it is provides evidence that application features are an important factor in shaping e-satisfaction among Motion Trade users.

The Effect of E-Trust on E-Satisfaction of Motion Trade Application Users

According to the findings of the analysis carried out, the e-trust variable obtained a regression coefficient value of 0.216, indicating a positive but weak influence on e-satisfaction of Motion Trade application users. In the t-test results, the e-trust variable

achieved a t-value of 2.687 > the critical t-value (t-table) of 1.975, with a significance level of 0.008 ≤ 0.05. These findings suggest that e-trust has a statistically significant effect on e-satisfaction. Therefore, the results imply that that e-trust has a positive and significant influence on e-satisfaction among users of the Motion Trade application. This indicates that users' e-satisfaction is partially driven by their level of e-trust.

CONCLUSION

The results of the study "The Influence of Ease of Use, Application Features, and E-Trust on E-Satisfaction (Study on Motion Trade Investment Application Users)" indicate that all three independent variables (ease of use, application features, and e-trust) have a positive and significant influence on user e-satisfaction with the Motion Trade application, both simultaneously and individually (partially). In this regard, ease of use is strongly associated with the user's experience and comfort when interacting with the application. Application features refer to the functionality and utility provided, emphasizing the need for features that are comprehensive, relevant, and supportive of user needs. Electronic trust (e-trust) is related to the security, reliability, and integrity of the service provider in delivering the promised value to users or consumers. These three factors are essential considerations to build and maintain consumer e-satisfaction.

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