

THE INFLUENCE OF PERCEIVED USEFULNESS AND EASE OF USE ON CUSTOMER LOYALTY OF BANK SYARIAH ON CUSTOMERS OF THE BESTEEKU APPLICATION IN MEDAN SUNGGAL DISTRICT

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ABSTRACT

The purpose of this research is to find out whether there is an influence of perceived usefulness on customer loyalty, to find out whether there is an influence of ease of use on customer loyalty, and to find out whether there is an influence of perceived usefulness and ease of use on customer loyalty in the Bestee Ku application in Medan District Single. The population in this study was 215 customers of the Bestee Ku application in Medan Sunggal District. The sample in the study was 68 customers of the Bestee Ku application in Medan Sunggal District, taken using the slovin formula. The data collection technique used in this research was carried out by distributing questionnaires. The analysis techniques used in this research are multiple linear regression, partial test (t test), simultaneous significance test (F test) and coefficient of determination. The results of the research show that there is an influence of financial literacy on financial behavior with tcount of the influence of perceived usefulness on customer loyalty which can be seen tcount (2.148) > ttable (1.996) with a significant value of 0.035 < 0.05, there is an influence of ease of use on customer loyalty which can be seen tcount (6.589) > ttable (1.996) with a significant value of 0.000 < 0.05 and there is an influence of perceived usefulness and ease of use on customer loyalty in the Bestee Ku application in Medan Sunggal District, which can be seen Fcount (27,087) > Ftable (3.14) with a significance level of 0.000. Because the significant probability is much smaller than 0.05

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1. Introduction

With advances in information, customers can now require advances in information to cover their routine needs. (Pebrianti et al., 2020) stated that the level of information technology use by consumers can be seen from how much they use it to get the information they need. The rapid development of the internet as an easily accessible source of information has caused a shift in consumer lifestyles, many online sales sites have emerged as a result of the process of transforming community habits which has encouraged people to get more information and carry out offers through electronic commerce without having to visit a shop (Laluyan et al. ., 2019).

Online marketing is a type of sales that involves brands through many websites, blogs, emails, Adwords, and social networks (Hisam, 2018). Companies must be able to control their capital to be successful and effective in order to maintain competitive advantage as the company grows and competition becomes even tighter to attract product sales. When surviving competition, every business must have a marketing strategy. One of them is combining marketing and digital marketing. According to (Dewi & Afifah, 2019), this business strategy is expected to influence the achievement of the company's long-term goals, the company's position in the industry, and financial and non-financial profits.

Katadata.co.id data for 2022 shows a rapid increase in the number of initial problems related to intentions to use current services. Indonesia's digital economy is projected to increase 22% annually (year on year) to around US\$ 77 billion or Rp. 1,198 trillion in 2022. E-commerce, online travel agents (OTA), ride hailing, food delivery (food delivery), and finances are all developing. Overall, this year, Southeast Asia's digital economy is estimated to reach US\$ 200 billion. Indonesia's digital economy has the highest growth rate in Southeast Asia. In order to compete with others, MSMEs must build a stronger brand reputation for environmentally friendly goods or services. Moreover they have limited financial resources which makes it difficult for them to allocate funds for marketing.

According to (Sabila, 2019) digital marketing makes business competition tighter because everyone can use online media or social media to market goods and services. Companies must be able to show the added value and advantages they offer to their customers while building good relationships with them. They can also compete openly on the internet with macro companies or other companies. Apart from that, digital marketing currently has weaknesses because any product or producer that does not meet customer requirements can immediately tell about it on social media and even abandon it (Chole & Dharmik, 2018).

Perceived usefulness, also known as perceived usefulness, is when an individual or customer considers using advanced information does not require additional effort or difficulty. (Fahmy & Azhari, 2020) say that perceived usefulness is an individual's subjective possibility that utilizing certain applications can advance their performance in the organization. Perception of usefulness is also defined as people's assessment of whether new information advances will add significantly to their quality of life or not, on the other hand, ease of use or ease of use can be interpreted as people's assessment of whether the technology is useful or not.

According to (Maharani & Sari, 2019) ease of use will prefer to use technology that is considered easy to use because it is easier to use. According to (Adyas & Setiawan, 2019) systems that are considered easy to use are designed to make work easier. Ease of use can be defined as the feeling or

behavior of someone who becomes loyal to the same provider for a long period of time. Purchasers after purchasing a product or service are expected to increase their consumer satisfaction with the product or service marketing mechanism. This is known as loyalty or allegiance (Kotler & Keller, 2018). Merely meeting customer satisfaction is never enough in running a business.

When consumers get goods or services from superior competitors, they will likely turn to those competitors. Therefore, customer satisfaction must be balanced with customer loyalty towards the perceived usefulness or usefulness and ease of use of the company's products. Sharia banking contains all matters relating to sharia banks and sharia business units, including institutions, businesses and operating methods (Zata & Daud, 2020). Sharia banks receive funds from people in the form of investments and deposits, and distribute funds to other people who need them in the form of buying and selling and business collaborations (Zata & Daud, 2020). The following is information on developments from the Indonesian Stock Exchange in 2022 from the results of PT Bank BTPN Syariah Tbk.

Information related to data from idx.co.id shows that Bank Apat Syariah, empowering bankers are young individuals who are enthusiastic and committed to helping an inclusive society. In addition, in an effort to improve the quality of life, Bank Pertama Syariah travels to various regions in Indonesia. Bank Pertama Syariah is committed to providing empowerment and financial literacy activities to productive and prosperous customers. With a variety of funding and financing products, Bank Pertama Syariah is able to support millions of families to develop and have a more meaningful life. Bank Selamat Syariah has 26 sharia banking services spread across Indonesia and has 23 branches, 2 sub-branches, 41 operational offices and 3 non-operational offices to support its operations.

One of them is in North Sumatra which has 12 branch offices including Medan Sunggal sub-district. The Business Manager (BM) at Bank Apa Syariah is responsible for problems faced by customers and community employees. Community employees (CO) must visit the head of the customer center at the specified address, then the Bankprecise Syariah (CO) employee asks for customer installments twice a month and gives the Bestee Ku application to each customer. The Bestee Ku application is a free digital learning application for Bank Precise Syariah customers or the general public. The varied types of learning make the learning process easy to understand.

The Bestee Ku application has features such as video tutorials that customers can view to solve their business problems and help them grow. The Bestee Ku application can also be accessed on Playstore. When a Bank Empat Syariah customer downloads the application, the customer will be taught by a Community Officer (CO) employee how to use the application. In addition to collecting installments from customers at Precise Syariah Bank, employees of Bank Apa Syariah also tell them about the benefits they experience when accessing the application. By registering customers' cellphone numbers with their personal data at Bank Appropriate Syariah, the mobile application supporting the Bestee program allows Bank Appropriate Syariah customers to learn about types of business that can improve their business and make the learning process easier.

The results of a pre-survey conducted on 30 respondents who used the Bestee Ku Bank Appropriate Syariah application in the Medan Sunggal sub-district below show the relationship between variables during this research. Statements relating to each variable are provided in the survey.

Perceived usefulness is people's assessment of whether new technology will significantly improve their quality of life when used. If people who are potential customers and users of the technology feel that the technology is not very influential or makes their daily activities tiring, then people will most likely stop or not use the new technology. Therefore, meeting customer needs must be balanced with customer loyalty towards the perceived usefulness and ease of use of the Bestee Ku application.

In previous research, there was a research gap, which was carried out in research (Natalia & Ginting, 2018) which found that perceived usefulness and perceived ease of use increased loyalty. This means that perceived usefulness has a positive impact on loyalty. However, research conducted previously by (Putri & Welsa, 2023) found that perceived usefulness had no significant effect on loyalty, meaning that perceived usefulness had no impact on loyalty.

According to previous research by (A Wardhana & Yulia, 2020) there is no effect of ease of use on loyalty, meaning that ease of use does not have a good effect on loyalty. On the other hand, a study conducted by (Khoirunnisa & Arifah, 2022) found that ease of use can increase customer loyalty. This means that ease of use has a positive impact on loyalty.

Based on the description and phenomenon as well as the previous research gap, the researcher is interested in conducting research with the title "**The Influence of Perceived Usefulness and Ease of Use on Customer Loyalty of Bank Appropriate Sharia on Customers of the Bestee Ku Application, Medan Sunggal District**"

2. Literature Review

Digital Marketing

Current technological developments have changed the way consumers meet their daily needs, especially with the increase in internet use. The internet has become a vast and easily accessible medium for anyone, changing the way consumers seek enjoyment in their lives. Digital marketing, according to (Batu et al., 2019), includes marketing activities that utilize social networks to connect digital transaction information. It also refers to a type of marketing that uses various web-based media such as blogs, websites, emails, AdWords, and social networks to promote a brand (Hisam, 2018).

Perceived Usefulness

Perceived Usefulness or perceived usefulness is the ability of technology to improve performance in completing work better and being beneficial for its users (Mujiasih & Wiwoho, 2020). According to (Harrigan et al., 2021), perceived usefulness also leads to the belief that the benefits users obtain from technology will increase trust in fashion brands. Perceived usefulness not only increases user productivity and effectiveness in using technology, but also measures the extent to which users believe that the technology can provide real benefits (Mujiasih & Wiwoho, 2020).

Ease of Use

Ease of use is a person's belief that using technology will make their work easier (Jogiyanto, 2019). This also includes ease of use of technology that helps users save time and increase efficiency (Latifah, 2020). Harrison in (Susanti & Parera, 2021) explains that ease of use is a characteristic that makes applications easy for users to use. This concept also highlights that technology that is easy to use tends to be used more often (Khotimah & Febriansyah, 2018), because users feel that the technology does not take too much time to operate.

Loyalty

Loyalty includes loyalty and trust given by consumers or users to a brand or service (Marlien & Afif, 2019). This reflects a strong commitment to re-select the same product or service despite variations in conditions or marketing efforts undertaken (Sharma, 2019).

3. Methods, Data, and Analysis

This research was conducted with the aim of investigating and identifying the influence of Perceived Usefulness (X1) and Ease of Use (X2) on Customer Loyalty (Y) at Bank Apat Syariah, which is located in Medan Sunggal District, Medan City. The approach used is quantitative using associative research methods. This method allows researchers to understand how the independent variables (Perceived Usefulness and Ease of Use) relate to the dependent variable (Customer Loyalty), both individually and simultaneously.

The population of this study consists of all customers of Bank Apat Syariah in Medan Sunggal District who use the Bestee ku application. The total population reached 215 customers during the period 2022 to 2024. From this population, a sample of 68 customers was selected using the purposive sampling method. These techniques are selected taking into account the special characteristics of the population that have direct relevance to the research objectives.

The research variables are operationalized carefully through operationalization tables which include definitions, indicators and measurement scales for each variable. Perceived Usefulness is measured based on perceived usefulness in the context of the Besteeku application, which includes speeding up work, increasing performance and productivity. Ease of Use is measured from the aspects of ease in learning and operating the application, as well as accessibility and cost efficiency.

Data collection was carried out through three main methods, namely direct observation at Bank Apat Syariah, literature study to explore related literature, and distribution of questionnaires to respondents. The questionnaire was designed to evaluate respondents' perceptions and attitudes towards Perceived Usefulness, Ease of Use, and Customer Loyalty using a Likert scale. This method allows researchers to obtain quantitative data needed for further analysis.

Data analysis was carried out using various statistical techniques, including descriptive statistics to analyze the sample profile, multiple linear regression to evaluate the simultaneous influence of the independent variable on the dependent variable, as well as partial (t test) and simultaneous hypothesis testing (F test) to test the significance of the influence of the independent variable. towards the dependent variable. In addition, validity and reliability tests were carried out to ensure the reliability of the measurement instruments used.

Through this research, it is hoped that a deeper understanding will be obtained about how Perceived Usefulness and Ease of Use in the Besteeku application can influence the level of Customer Loyalty at Bank Apat Syariah. It is hoped that the results of this research can make a significant contribution in developing marketing strategies and better services, as well as increasing customer satisfaction and loyalty in the sharia banking industry.

4. Results and Discussion

Table 1. Validity Test Results of the Perceived Usefulness Instrument (X1)

No. Item	r count	r table	Status
1.	0.518	0.244	Valid
2.	0.578	0.244	Valid
3.	0.528	0.244	Valid

4.	0.466	0.244	Valid
5.	0.567	0.244	Valid
6.	0.625	0.244	Valid
7.	0.601	0.244	Valid
8.	0.566	0.244	Valid
9.	0.590	0.244	Valid
10.	0.607	0.244	Valid

Table 2. Validity Test Results of the Ease of Use Instrument (X2)

No. Item	r count	r table	Status
1.	0.694	0.244	Valid
2.	0.596	0.244	Valid
3.	0.707	0.244	Valid
4.	0.666	0.244	Valid
5.	0.792	0.244	Valid
6.	0.623	0.244	Valid

Table 3. Validity Test Results of Customer Loyalty Instruments (Y)

Question No	r count	r table	Status
1.	0.630	0.244	Valid
2.	0.667	0.244	Valid
3.	0.663	0.244	Valid
4.	0.627	0.244	Valid
5.	0.645	0.244	Valid
6.	0.778	0.244	Valid

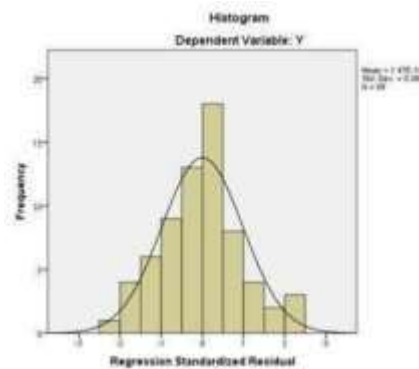
Of all the statement items for each variable (perceived usefulness and ease of use towards customer loyalty) tested, the calculated r is greater than the r table and it turns out that all the items have valid status.

Table 4. Summary of Instrument Reliability Testing

Variable	Cronbach Alpha	Status
Perceived Usefulness (X1)	0.761	Reliable
Ease Of Use (X2)	0.767	Reliable
Customer Loyalty (Y)	0.755	Reliable

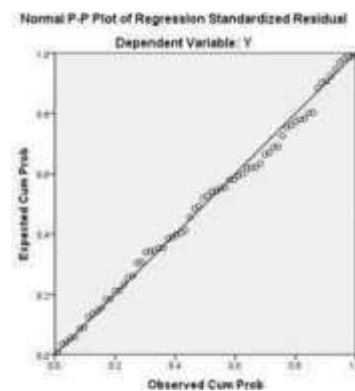
From the table above, it can be seen that the reliability of the company management instrument regarding perceived usefulness (Variable X1) is 0.761 (reliable), the ease of use instrument (Variable . If the Cronbach Alpha value is greater than 0.6, the data can be said to be reliable.

Figure 1. Histogram graph



Based on the display in Figure 1. above, it can be seen that the histogram graph shows a good picture of the data pattern. The standardized residual regression curve forms a bell-like figure and follows the direction of the diagonal line so that it meets the normality assumption.

Figure 2. Research using P-Plot



Based on graphic image 2. normal probability plot above, it can be seen that the data image shows a good pattern and the data is spread around the diagonal line and follows the direction of the diagonal line, so the normal probability plot graph is normally distributed.

Table 5. Multicollinearity Test

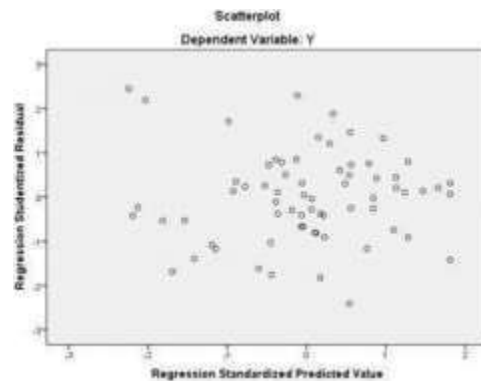
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,799	3,639		,494	,623		
X1	.203	,095	,199	2,148	,035	,973	1,028
X2	,566	,086	,612	6,589	,000	,973	1,028

In Table 5. the following conclusions can be made:

- a. 1. Perceived usefulness (X1) with a tolerance value of 0.973 which is greater than 0.10 and a VIF value of 1.028 which is smaller than 10.
- b. 2. Ease of use (X2) with a tolerance value of 0.973 which is greater than 0.10 and a VIF value of 1.028 which is smaller than 10.

Because the tolerance value obtained for each variable is greater than 0.10 and the VIF value obtained for each variable is smaller than 10, this means that the perceived usefulness and ease of use variable data are free from symptoms of multicollinearity.

Figure 3. Heteroscedasticity Test



In Figure 3, the scatterplot graph can be seen that the results of the scatterplot graph show that the data is distributed randomly and does not form a particular pattern. The data is spread both above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity.

Figure 6. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,799	3,639		,494	,623		
X1	.203	,095	,199	2,148	,035	,973	1,028
X2	,566	,086	,612	6,589	,000	,973	1,028

The model shows the meaning that:

- a. Constant = 1.799.

If the variables perceived usefulness and ease of use are assumed to be constant then customer loyalty to the Bestee Ku application in Medan Sunggal District will increase by 1,799.

- b. Perceived Usefulness Coefficient X1

The perceived usefulness coefficient value is 0.203. States that every 100% increase in perceived usefulness will be followed by an increase in customer loyalty to the Bestee Ku application in Medan Sunggal District by 20.3%.

- c. Of Use Coefficient X2

The ease of use coefficient value is 0.566. States that every 100% increase in ease of use will be followed by an increase in customer loyalty to the Bestee Ku application in Medan Sunggal District by 56.6%

Table 7. T test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1,799	3,639		,494	,623		
X1	.203	,095	,199	2,148	,035	,973	1,028
X2	,566	,086	,612	6,589	,000	,973	1,028

Based on the partial test results for the perceived usefulness variable, $t_{count} (2.148) > t_{table} (1.996)$ with a significance value of $0.035 < 0.05$ means H_0 is rejected and H_a is accepted. This shows that partially there is a significant influence of perceived usefulness on customer loyalty in the Bestee Ku application in Medan Sunggal District.

Based on the partial test results for the ease of use variable, $t_{count} (6.589) > t_{table} (1.996)$ with a significance value of $0.000 < 0.05$ means H_0 is rejected and H_a is accepted. This shows that partially there is a significant influence of ease of use on customer loyalty in the Bestee Ku application in Medan Sunggal District.

Table 8. F test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	946.717	2	473,359	27,087	,000b
Residual	1135.915	65	17,476		
Total	2082,632	67			

From the ANOVA test or F test, the value $F_{count} (27.087) > F_{table} (3.14)$ can be obtained with a significance level of 0.000. Because the significant probability is much smaller than 0.05, H_0 is rejected and H_a is accepted. This shows that simultaneously, there is a significant influence of perceived usefulness and ease of use together on customer loyalty in the Bestee Ku application in Medan Sunggal District.

Table 9. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.674a	,455	,438	4.18038	1,934

Based on table 4.16 above, it can be seen that the R Square value is 0.455, which means that there is a relationship between perceived usefulness and ease of use on the dependent variable, namely customer loyalty or 45.5%, which means the influence of perceived usefulness and ease of use on customer loyalty in the Bestee application. Ku in Medan Sunggal District, while the remaining 54.5% are other variables not examined by this research.

From the research results, it can be seen that all independent variables (perceived usefulness and ease of use) have a positive b coefficient, meaning that all independent variables have a direct influence on variable Y (customer loyalty). In more detail the results of the analysis and testing can be explained as follows:

The Influence of Perceived Usefulness on Customer Loyalty

Based on the partial test results for the perceived usefulness variable, $t_{count} (2.148) > t_{table} (1.996)$ with a significance value of $0.035 < 0.05$ means H_0 is rejected and H_a is accepted. This shows that partially there is a significant influence of perceived usefulness on customer loyalty in the Bestee Ku application in Medan Sunggal District.

Perceived Usefulness in using an application is the benefit felt by the user in doing a job. The services of this application can be seen from the benefits that customers feel, it is easy to

understand when using it and the company is able to collaborate with customers. So that the company is able to make it a routine by participating in the field and also providing facilities that are available 24 hours a day to assist customers in solving problems regarding the application. Customers will immediately get the benefits they feel from using this application through community officer employees when they visit each existing center without wasting customers' time visiting the bank's bank office.

Based on Nugroho (2021), the perceived usefulness variable has a positive and significant impact on customer satisfaction. Meanwhile, according to Himawati & Firdaus, (2021) in their research, they explain that the influence and benefits felt by customers really exist, the more their sense of satisfaction increases.

The Effect of Ease of Use on Customer Loyalty

Based on the partial test results for the ease of use variable, $t_{count} (6.589) > t_{table} (1.996)$ with a significance value of $0.000 < 0.05$ means H_0 is rejected and H_a is accepted. This shows that partially there is a significant influence of ease of use on customer loyalty in the Bestee Ku application in Medan Sunggal District.

Ease of use or ease of use is an ease of use that allows users to believe in technology that is easy to understand. The ease of use of technology is also felt by users when it is simple enough to understand so that it can increase the user's sense of satisfaction. According to research from Laila & Herawati (2021) which explains that convenience increases the use of e-money.

According to Khoirunnisa & Arifah (2022), smooth use has a good and significant impact on buyer satisfaction. This shows that user loyalty to the application increases when the application feels easy to use.

The Influence of Perceived Usefulness and Ease of Use on Customer Loyalty

Based on the ANOVA test or F test, the value $F_{count} (27.087) > F_{table} (3.14)$ can be obtained with a significance level of 0.000. Because the significant probability is much smaller than 0.05, H_0 is rejected and H_a is accepted. This shows that simultaneously, there is a significant influence of perceived usefulness and ease of use together on customer loyalty in the Bestee Ku application in Medan Sunggal District, and it can be seen that the R Square value is 0.455, which means that there is a relationship between perceived usefulness. and ease of use for the dependent variable, namely customer loyalty or 45.5%, which means the influence of perceived usefulness and ease of use on customer loyalty in the Bestee Ku application in Medan Sunggal District, while the remaining 54.5% are other variables that were not studied by this research.

5. Conclusion and Suggestions

Based on the research results obtained, it can be concluded as follows:

- a. There is an influence of perceived usefulness on customer loyalty in the Bestee Ku application in Medan Sunggal District. The t_{count} value (2.148) is greater than t_{table} (1.996), with a significance level of $0.035 < 0.05$. This results in H_0 's rejection and H_a 's acceptance.
- b. There is an effect of ease of use on customer loyalty in the Bestee Ku application in Medan Sunggal District. The t_{count} value (6.589) is also greater than t_{table} (1.996), with a significance value of $0.000 < 0.05$. Therefore, H_0 is rejected and H_a is accepted.
- c. There is an influence of perceived usefulness and ease of use together on customer loyalty in the Bestee Ku application in Medan Sunggal District. The F_{count} value (27.087) is greater than

Ftable (3.14), with a very low significance level (0.000). A significant probability much smaller than 0.05 leads to rejection of H_0 and acceptance of H_a .

Suggestions that can be given based on this research are as follows:

- a. Companies are expected to increase the perceived usefulness of the Bestee Ku application by improving service quality, adding useful features, and ensuring that these features are felt to be useful by users. This will help customers feel the benefits when using the Bestee Ku application.
- b. The company is also expected to increase the ease of use of the Bestee Ku application by providing clearer transaction categories, providing comprehensive guidance to users, and making it easier to use the application features. In this way, customers will find it easy to use the Bestee Ku application.
- c. For future researchers, it is recommended to add other variables and increase the number of samples so that the research results are more accurate and can provide a deeper understanding of the factors that influence customer loyalty to the application.

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