

# Pengaruh Security Assurance, Innovativeness, Perceived Risk dan Customer Support terhadap Customer Experience dalam Membangun Loyalty Intention pada Aplikasi Fintech Investasi di Indonesia = Effects of Security Assurance, Innovativeness, Perceived Risk and Customer Support Toward Customer Experience in Shaping Loyalty Intention on Investment Fintech Applications in Indonesia

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## Abstrak

Penelitian ini mengeksplorasi pengaruh customer experience terhadap loyalitas pengguna aplikasi fintech investasi di Indonesia. Transformasi radikal di sektor keuangan, dipicu oleh perkembangan fintech, telah mengubah cara masyarakat mengakses layanan keuangan dengan menyediakan sistem transaksi yang lebih efisien. Penelitian ini berfokus pada faktor-faktor yang memengaruhi customer experience, termasuk ease of use, perceived value, customer support, perceived risk, speed dan perceived firm innovativeness, serta pengaruhnya terhadap loyalty intention. Data dikumpulkan dari 301 responden pengguna aplikasi fintech investasi di Indonesia dan dianalisis menggunakan teknik Partial Least Squares – Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa kemudahan penggunaan, nilai yang dirasakan, jaminan keamanan, kecepatan layanan, dan inovasi perusahaan memiliki pengaruh signifikan terhadap customer experience. Customer experience juga terbukti berpengaruh signifikan terhadap niat loyalitas pengguna. Temuan ini memberikan wawasan bagi perusahaan fintech investasi untuk meningkatkan kualitas layanan mereka dan memperkuat ikatan dengan pelanggan.

.....This research explores the influence of customer experience on user loyalty of investment fintech apps in Indonesia. The radical transformation in the financial sector, triggered by the development of fintech, has changed the way people access financial services by providing a more efficient transaction system. This study focuses on the factors that influence customer experience, including ease of use, perceived value, customer support, perceived risk, speed and perceived firm innovativeness, and their influence on loyalty intention. Data were collected from 301 respondents of investment fintech application users in Indonesia and analyzed using Partial Least Squares - Structural Equation Modeling (PLS-SEM) technique. The results showed that ease of use, perceived value, security assurance, service speed, and company innovation have a significant influence on customer experience. Customer experience is also proven to have a significant effect on user loyalty intentions. The findings provide insights for investment fintech companies to improve their service quality and strengthen bonds with customers.