The Influence of Trust, Security and Convenience on Consumer Satisfaction of J&T Express, Bima Regency

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Keywords:	Abstract
Trust, Security, Convenience, Consumer Satisfaction	The study aims to analyze the impact of trust, security, and convenience on customer satisfaction for J&T Express in Bima Regency. It adopts an associative research approach, utilizing quantitative data from primary sources. The research instruments include Likert scale questionnaires. The population comprises all consumers utilizing J&T Express services in Bima Regency, with a sample of 96 respondents selected through purposive sampling. Data collection methods involve observation, literature review, and questionnaire distribution. Data analysis techniques include validity and reliability tests, classic assumptions test, multiple linear regression analysis, multiple correlation coefficients, determination test, t-test, and f-test. The findings indicate that trust, security, and convenience significantly influence consumer satisfaction with J&T Express in Bima Regency.

1. Introduction

In this increasingly modern era of globalization, the demand for convenience due to technological advancements has risen significantly. The ease provided by technology facilitates smoother service delivery, prompting companies to become more adept and precise in their operations. Consequently, intense competition prevails in the service delivery industry, compelling companies to innovate to gain the trust and satisfaction of customers. This phenomenon has led to a proliferation of service delivery options in Indonesia (Musvaida et al., 2021).

In this competitive landscape, companies strive to maximize customer satisfaction. Yusa and Risqa (2018) emphasize that customer satisfaction results from the comparison between perceived rewards and costs, underscoring the importance of increasing trust, security, and convenience in service offerings. J&T Express, headquartered in Jakarta, Indonesia, was established on August 20, 2015. With branches across Indonesia, including J&T Express in Bima Regency, it is renowned for its swift delivery service, catering to the burgeoning e-commerce sector. The features of J&T Express in Bima Regency include fare price checking and package tracking, offering competitive rates compared to other competitors. The service encompasses various delivery options based on timing and distance.

However, observations at J&T Express in Bima Regency reveal several challenges. There is a decline in consumer trust, attributed to cases of lost packages and undelivered cash-on-delivery items without proper communication. Security concerns arise from instances of damaged goods during delivery, with couriers often mishandling packages. Additionally, the convenience aspect is lacking, as consumers are sometimes prohibited from picking up packages, leading to dissatisfaction. These issues, compounded by late deliveries and perceived rudeness of couriers, highlight the need for further investigation. Hence, this study aims to explore the impact of trust, security, and convenience on customer satisfaction with J&T Express in Bima Regency.

2. Literature Review
2.1 Trust

Trust, as defined by Musvaida et al. (2021), is the confidence a party has in another during a transaction, believing that the trusted party will fulfill their obligations satisfactorily. It involves a willingness to rely on the trusted party. According to Suryani and Koranti (2022), trust is built upon the belief that the

trusted party will fulfill their obligations competently and consistently. Musvaida et al. (2021) identify several indicators used to measure trust, including integrity, competence, consistency, and loyalty.

Integrity refers to the confidence in the honesty of the producer to uphold agreements made with consumers. Competence reflects the confidence in the producer's abilities to assist consumers effectively. Consistency pertains to the producer's ability to consistently pursue goals until they are achieved. Loyalty involves the determination and responsibility to fulfill obligations faithfully and responsibly. These indicators serve as tools for assessing the level of trust between parties in a transaction.

2.2 Security

Security, as defined by Suryani and Koranti (2022), refers to the ability to control and safeguard data transactions. Masiaga et al. (2022) explain security as the absence of danger, encompassing protection from both intentional and unintentional threats such as crimes or natural disasters. Threats to security are defined as circumstances or events that pose a risk to data or networks, potentially leading to destruction, leakage, alteration, or misuse of data.

Musvaida et al. (2021) identify indicators used to measure security, including guarantee security, proof of transaction, and data confidentiality. Guarantee security is crucial in alleviating consumer concerns about the misuse of personal data and ensuring the safety of data transactions. Proof of transaction provides consumers with evidence that an application, such as Hellodoc, is safe and reliable, through proof of payment and receipts for purchased items. Data confidentiality plays a vital role in preventing data misuse, emphasizing the need for stringent safeguards to protect against potential leaks, which can have significant detrimental impacts on data owners.

2.3 Convenience

Convenience, as emphasized by Sari and Oswari (2020), is a critical factor for providers or online sellers to consider. It encompasses various levels, influenced by both the provider's offerings and the user's preferences, though there is a standard level of convenience expected universally. The perceived level of convenience is expected to impact user behavior positively, as highlighted by Lestari and Indriana (2021). They propose that convenience or usability measures the extent to which a product can efficiently and effectively fulfill certain objectives, leading to increased user satisfaction.

Musvaida et al. (2021) identify indicators used to measure convenience, including ease of learning, ease of use, ease of transactions, and ease of obtaining desired items. Easy to learn indicates how quickly consumers grasp transaction methods, while ease of use refers to consumers' understanding of application procedures. Ease of transactions reflects consumers' perception of the simplicity of payment methods, and ease of obtaining desired items assesses how effortlessly consumers can acquire desired products or services. These indicators help gauge the level of convenience experienced by users in their interactions with products or services.

2.4 Satisfaction Consumer

Consumer satisfaction, as defined by Tjiptono (2016), refers to the feelings of happiness or disappointment experienced by individuals after comparing the results of a product or service to their expected performance. Kotler and Keller (2014) further explain consumer satisfaction as the customer's response to the perceived inconsistency between their expectations and the actual performance of a service.

Kotler and Keller (2014) propose indicators used to measure consumer satisfaction, including conformity of expectations, interest in returning visits, and willingness to recommend. Conformity of expectations assesses the degree of alignment between the expected performance of a product or service and the perceived

performance by customers. Interest in returning visits gauges customers' willingness to repurchase or revisit a product or service. Willingness to recommend reflects customers' readiness to recommend products they have experienced to friends or family. These indicators provide insights into the level of consumer satisfaction and their likelihood of repeat purchase and recommendation.

2.5 Connection Trust To Satisfaction Consumer

According to Yusa and Risqa (2018), consumer trust refers to the positive expectation that consumers have towards a producer's ability to deliver products or services that satisfy them. When consumers trust a company's credibility, it becomes easier for them to achieve satisfaction with the products or services they use. Previous research conducted by Deliyana et al. (2021), Yusa and Risqa (2018), Sari and Oswari (2020), and Musvaida et al. (2021) all emphasize the significant influence of trust on consumer satisfaction.

2.6 Connection Security To Satisfaction Consumer

According to Sari and Oswari (2020), security entails the guarantee of personal data confidentiality and product security. Consumers who perceive security in transactions tend to feel satisfied with their purchases. Therefore, enhancing security measures can lead to more positive user attitudes and ultimately increase consumer satisfaction. Previous studies by Lestari and Indriana (2021), Sari and Oswari (2020), Suryani and Koranti (2022), and Musvaida et al. (2021) all affirm the significant influence of security on consumer satisfaction.

2.7 Connection Convenience To Satisfaction Consumer

According to Septiani and Widayatsari (2020), convenience refers to the circumstances in which individuals believe that using certain technology will enhance their performance. This factor is related to how

online or offline transactions are conducted. Ease of obtaining information about desired services also positively contributes to consumer satisfaction, as customers may reject using or returning something if they encounter difficulties in accessing the desired service. Previous studies by Lestari and Indriana (2021), Yusa and Risqa (2018), Sari and Oswari (2020), and Musvaida et al. (2021) all affirm that convenience has a significant influence on consumer satisfaction.

2.8 Connection Trust , Security and Convenience To Satisfaction Consumer

According to Musvaida et al. (2021), trust is perceived as a positive expectation, and the provision of security and convenience in service usage is assumed to impact consumer behavior positively. As consumers develop a better understanding of trust, security, and convenience within a system, their satisfaction levels also increase. Previous research by Deliyana et al. (2021), Sari and Oswari (2020), and Musvaida et al. (2021) all confirm that trust, security, and convenience significantly influence consumer satisfaction.

3. Research Methods

Types of research used in this study is an associative study, aiming to examine the influence of trust, security, and convenience on consumer satisfaction with J&T Express in Bima Regency. The research instrument, as defined by Sugiyono (2016), is a tool used to measure natural phenomena or observed social behaviors. In this study, a Likert scale questionnaire was employed as the research instrument. The population consists of all consumers utilizing J&T Express services in Bima Regency, with the exact number being unknown. Sampling was conducted using the purposive sampling technique, with a sample size of 96 respondents determined using the Cochran formula due to the unknown population size.

Data collection involved initial observations by researchers to identify issues related to trust, security, and convenience affecting consumer satisfaction. Questionnaires

were then distributed directly to respondents. Data analysis was conducted using SPSS V20, encompassing validity testing, reliability testing, classical assumption testing, multiple linear regression, multiple correlation coefficients, determination tests, t-tests, and f-tests. Additionally, the research included a literature review to provide supporting evidence for the study.

4. Results and Discussion
4.1 Research result
4.1.1 Validity test

Table 1. Validity Test Results

Variables	Items	Statement Validity Value	Validity Standards	Note
Trust (X1)	1	0.646	0.300	Valid
	2	0.605	0.300	Valid
	3	0.584	0.300	Valid
	4	0.727	0.300	Valid
	5	0.648	0.300	Valid
	6	0.423	0.300	Valid
	7	0.680	0.300	Valid
	8	0.728	0.300	Valid
Security (X2)	1	0.737	0.300	Valid
	2	0.738	0.300	Valid
	3	0.776	0.300	Valid
	4	0.723	0.300	Valid
	5	0.701	0.300	Valid
	6	0.720	0.300	Valid
Convenience (X3)	1	0.647	0.300	Valid
	2	0.631	0.300	Valid
	3	0.725	0.300	Valid
	4	0.704	0.300	Valid
	5	0.701	0.300	Valid
	6	0.718	0.300	Valid
	7	0.624	0.300	Valid
	8	0.631	0.300	Valid
Consumer Satisfaction (Y)	1	0.654	0.300	Valid
	2	0.697	0.300	Valid
	3	0.809	0.300	Valid
	4	0.802	0.300	Valid
	5	0.771	0.300	Valid
	6	0.764	0.300	Valid

Data Source: Processed Primary Data, 2023

Table 1 above is the result of validity testing for each research instrument statement item on the variables of trust, security, convenience and consumer satisfaction. It can be said that all statement items proposed in this research are valid because they are above the validity standard, namely ≥ 0.300.

4.1.2 Reliability Test

Table 2 . Reliability Test Results

Variable	Number of Items	Cronbach's value	Standard	Note
Trust	8	0.781	0.600	Reliable
Security	6	0.827	0.600	Reliable
Convenience	8	0.824	0.600	Reliable
Consumer Satisfaction	6	0.839	0.600	Reliable

Source: Processed Primary Data, 2023

In table 2 above are the results of reliability tests on statement items on the variables trust (X1), security (X2), convenience (X3) and consumer satisfaction (Y) with Cronbach's values alpha has reached or exceeded the set standard, namely 0.600, meaning that all statement items from the questionnaire are declared reliable or accurate for use in research calculations.

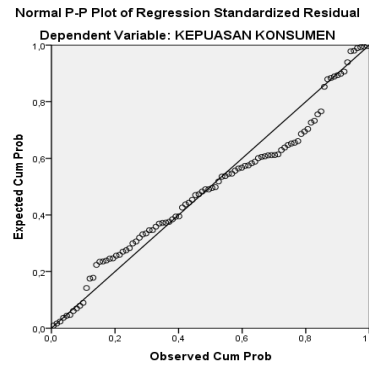## 4.1.3 Classic assumption test
a. Normality test

Figure 2. Normality Test
Data Source: Primary data processed by Spss v20 2023

The image above shows that the Normal PP graph of Regression Standardized Residuals describe the distribution of data around the diagonal line and the distribution follows the direction of the diagonal line of the graph, so the regression model used in this research meets the assumption of normality .

To confirm the results of the normality test above, the researcher carried out the Kolmogorov-Smirnov test with the following results:

Table 3. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		96
Normal Parameters [a, b]	Mean	0E-7
	Std. Deviation	1.90280831
Most Extreme Differences	Absolute	,118
	Positive	,118
	Negative	-,085
Kolmogorov-Smirnov Z		1,156
Asymp . Sig. (2-tailed)		,138
a. Test distribution is Normal.		
b. Calculated from data.		

Source: Primary data processed by Spss v20 2023

Kolmogorof-Smirnov test results above, it can be seen that the Asymp.Sig value has a value of > 0.05. This shows that the data in this research is normally distributed and the regression model is suitable to be used to predict the dependent variable, namely consumer satisfaction, based on the input of independent variables, namely trust, security and convenience, so the research data is suitable for use as research.

b. Multicollinearity Test

Table 4. Multicollinearity test results

Coefficients [a]			
Model		Collinearity statistics	
		Tolerance	Vif
1	Trust	,764	1,309
	Security	,914	1,094
	Easy	,727	1,375
A. Dependent variable: customer satisfaction			

Source: primary data processed by spss v20 2023

Collinearity values Statistics from the output above, the Tolerance value is obtained for the trust variable (X1) it is 0.764, security (X2) is 0.914 and convenience (X3) is 0.727, the Tolerance value this variable is more than 0.10 (> 0.10). Meanwhile, the VIF value for the trust variable (X1) is 1.309, security (X2) is 1.094 and convenience (X3) is 1.375, less than 10.00 (< 10.00). So it can be concluded that there are no symptoms of multicollinearity in the regression model.

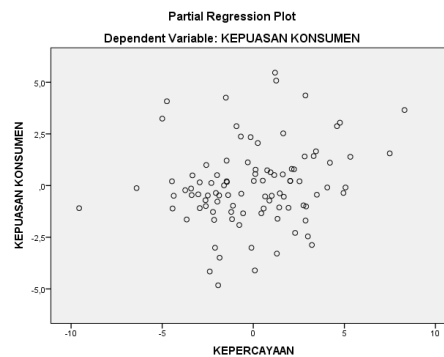**c. Heteroscedasticity Test**

Figure 2 . Heteroscedasticity Test
Source: Primary data processed by Spss v20 2023

Scatterplot graph displayed for the heteroscedasticity test shows that the points are spread randomly and no clear pattern is formed and in the distribution the points are spread below and above the number 0 on the Y axis. This indicates that heteroscedasticity does not occur in the regression model, so that The regression model is suitable to be used to predict the consumer satisfaction variable (Y).

d. Autocorrelation Test

Table 5 . Autocorrelation Test Results

Model Summary [b]	
Model	Durbin-Watson
1	1,877
a. Predictors: (Constant), EASE, SECURITY , TRUST	
b. Dependent Variable: CUSTOMER SATISFACTION	

Source: Primary data processed by Spss v20 2023

Autocorrelation test results on show mark Durbin Watson's statistics amount to 1,877. For n = 96 and k = 4, where n is the number of samples and k is the number of variables with a dL value of 1.582 and a dU value amounting to 1,755. dL < dU < dW < 4 – dU < 4 – dL , so 1.582 < 1.755 < 1.877 < 2.245 < 2.418, then concluded that not occur autocorrelation constraints .

4.1.4 Multiple linear regression

Table 6. Multiple Linear Regression Test Results

Coefficients [a]				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	-4,649	2,313	
	TRUST	,133	,066	,142
	SECURITY	,608	,069	,569
	EASY	,308	,064	,344
a. Dependent Variable: CUSTOMER SATISFACTION				

Source: Primary Data Processed by SPSS v20, 2023

From the results analysis regression can is known equality regression multiple as follows :

Y = -4.649 + 0.133 X1 + 0.608 X2 + 0.308 X3 + e

Based on equality that , then can explained as following :

a. The constant value of -4.649 can be interpreted as follows: if the variables trust, security, and convenience are considered zero, then consumer satisfaction will be -4.649.

b. The beta coefficient value for trust is 0.133, indicating that for every one-unit change in the variable trust (X1), consumer satisfaction will change by 0.133 units, holding other variables constant. An increase of one unit in the trust variable will result in a consumer satisfaction increase of 0.133.

c. The beta coefficient value for the variable security is 0.608, meaning that for every one-unit change in the security variable (X2), consumer satisfaction will change by 0.608 units, while holding other variables constant. An increase of one unit in security will lead to a consumer satisfaction increase of 0.608.

d. The beta coefficient value for the variable convenience is 0.308, indicating that for every one-unit change in the convenience variable (X3), consumer satisfaction will change by 0.308 units, with other variables held constant. An increase of one unit in convenience will result in a consumer satisfaction increase of 0.308.

4.1.5 Coefficientin Correlation and Determination Test
a. Correlation coefficient

Table 7 . Results of Correlation Coefficient Test and Determination Test

Model Summary [b]		
Model	R	R Square
1	,808 [a]	,652
a. Predictors: (Constant), EASE, SECURITY , TRUST		
b. Dependent Variable: CUSTOMER SATISFACTION		

Source: Primary Data Processed by SPSS v20, 2023

From these results it can be obtained that the R square value is 0.654. These results explain that there is an influence between trust, security and convenience on consumer satisfaction. To be able to provide an interpretation of the strength of this influence, guidelines such as those in the following table can be used:

Table 8. Comparative Level of Coefficient Relationship Correlation

Coefficient Interval	Relationship Level
0.00 – 0.199	Very low
0.20 – 0.399	Low
0.40 – 0.599	Currently
0.60 – 0.799	Strong
0.80 – 1,000	Very strong

Source: Sugiyono 2016

So the correlation between trust, security and convenience on consumer satisfaction is 0.654 in the interval 0.60–0.799 with a **strong relationship level.**

4.1.6 Determination Test

Based on table 7 above shows that there is an influence between convenience and confidence on consumer satisfaction, the magnitude of this influence can be expressed quantitatively by testing the coefficient of determination and then obtaining a Coefficient of Determination (Adjusted R Square) value of 0.641 or 64.1%, while the remaining 35.9% is influenced by factors others that were not examined in this research such as confidence, service quality and variables that were not examined in this research.

4.2   Research Discussion
4.2.1 t Test Results

Table 9 . t Test Results

Coefficients [a]		t	Sig.
Model			
1	(Constant)	-2,010	,047
	TRUST	2,013	,047
	SECURITY	8,840	,000
	EASY	4,774	,000
a. Dependent Variable: CUSTOMER SATISFACTION			

Source: Primary Data Processed by SPSS v20, 2023

The statistical analysis of the hypotheses reveals significant findings. First, the t-test for the variable of trust yielded a t-value of 2.013, surpassing the critical t-value of 1.986, with a significance level of 0.047, indicating that the first hypothesis, which suggests an influence between trust and consumer satisfaction at J&T Express Bima Regency, is supported. This aligns with prior studies conducted by Deliyana et al. (2021), Yusa and Risqa (2018), Sari and Oswari (2020), and Musvaida et al. (2021), which also found that trust influences consumer satisfaction.

Similarly, for the second hypothesis concerning security, the t-test resulted in a t-value of 8.840, exceeding the critical t-value of 1.986, with a significance level of 0.000, indicating that the hypothesis suggesting an influence between security and consumer satisfaction at J&T Express Bima Regency is supported. This finding is consistent with previous research conducted by Lestari and Indriana (2021), Sari and Oswari (2020), Suryani and Koranti (2022), and Musvaida et al. (2021), which concluded that security influences consumer satisfaction.

Lastly, regarding the third hypothesis regarding convenience, the t-test yielded a t-value of 4.774, surpassing the critical t-value of 1.986, with a significance level of 0.000. This supports the hypothesis proposing an influence between convenience and consumer satisfaction at J&T Express Bima Regency. This finding is consistent with prior research conducted by Lestari and Indriana (2021), Yusa and Risqa (2018), Sari and Oswari (2020),

and Musvaida et al. (2021), which found that convenience influences consumer satisfaction.

F Test Results

Table 10. F Test Results

ANOVA [a]						
Model		Sum Of Squares	Df	Mean Square	F	Sig.
1	Regression	644,994	3	214,998	57,505	,000 [B]
	Residual	343,965	92	3,739		
	Total	988,958	95			
A. Dependent Variable: Customer Satisfaction						
B. Predictors: (Constant), Ease, Security , Trust						

Source: Primary Data Processed By Spss V20, 2023

The fourth hypothesis, which suggests an influence between trust, security, and convenience on consumer satisfaction at J&T Express Bima Regency, was tested using an F-test. The obtained F-value was 57.505, exceeding the critical F-value of 2.70, with a significance level of 0.000. Since the significance level is smaller than 0.05, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted. This confirms the fourth hypothesis, indicating that there is indeed an influence between trust, security, and convenience on consumer satisfaction at J&T Express Bima Regency. This finding aligns with previous research conducted by Deliyana et al. (2021), Sari and Oswari (2020), and Musvaida et al. (2021), which also concluded that trust, security, and convenience influence consumer satisfaction.

5. Closing
5.1 Conclusion
Based on the discussion and analysis of the results, the researcher draws the following conclusions: Trust, security, and convenience significantly influence the satisfaction of consumers using J&T Express services in Bima Regency. This indicates that consumer satisfaction is influenced by the level of trust consumers have in the provided services, the ability of J&T Express Regency Bima to ensure security in its services, and the convenience provided to consumers in its services.

5.2 Suggestion
Based on the findings, the researcher recommends that J&T Express Regency Bima should continue to enhance trust, security, and convenience for consumers to further enhance consumer satisfaction with the services provided. Additionally, the researcher suggests conducting further studies to validate these findings and consider additional variables such as pricing, product quality, and other aspects that were not included in this study. This would provide a more comprehensive understanding of factors influencing consumer satisfaction in the context of J&T Express services.

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