


## The Influence Of Stockbit Application Quality On Custome Satisfaction In Medan City

Sarah Rouli Tambunan<sup>1\*</sup>, Mila Delvana Tarigan<sup>2</sup>

<sup>1,2</sup>Politeknik Negeri Medan

Article Info	ABSTRACT
<p><b>Keywords:</b> Application quality, Customer Satisfaction</p>	<p>This study aims to analyze the effect of Stockbit App quality on customer satisfaction in Medan City. Good application quality is believed to play an important role in increasing customer satisfaction, especially in today's digital era. The dominance of Stockbit users comes from Gen Z, indicating the app's popularity among young people. The Stockbit app features advanced features such as a stock screener. This study aims to determine the effect of application quality on customer satisfaction partially and simultaneously. The population in this study were Stockbit customers in Medan City aged 17-27 years. The number of samples in this study were 100 people taken using nonprobability sampling technique. This type of research is quantitative research with data collection techniques carried out through questionnaires. The data analysis methods in this study are validity test, reliability test, classical assumption test, multiple linear regression test, and hypothesis testing. From the results of this study, it was obtained that 57.8% of Stockbit Sekuritas customer satisfaction was influenced by application quality, while 42.2% of Stockbit Sekuritas customer satisfaction was influenced by other variables not examined in this study. The results of this study indicate that partially application quality has a positive and significant effect on Stockbit Sekuritas customer satisfaction in Medan City.</p>
<p>This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license</p> 	<p><b>Corresponding Author:</b> Sarah Rouli Tambunan Politeknik Negeri Mesan <a href="mailto:sarahroulitambunan@polmed.ac.id">sarahroulitambunan@polmed.ac.id</a></p>

### INTRODUCTION

In investing in the capital market, a customer needs a securities company. A securities company is one of the securities companies that has received a business license from the Financial Services Authority (OJK). To make it easier for customers to invest, transactions can be done online, of course in this process an application is needed that can support. The application is commonly referred to as a securities application. The securities application makes it easier for customers to make transactions so that it is easier to make decisions.

Securities companies are the most important bridge for customers to transact stocks. Based on data from the Indonesia Stock Exchange (IDX), there are 90 securities companies that have been listed on the Indonesia Stock Exchange (IDX). All securities companies that have been listed on the IDX each have a securities application that makes it easier for customers to transact stocks.

Of all the securities applications in Indonesia, there are 3 favorite securities applications in Indonesia. Based on a databoks survey (2022) with a total of 1,939 respondents spread

across 33 provinces in Indonesia, it shows that there are 3 favorite securities applications in Indonesia, namely Ajaib Securities, Stockbit Securities, and Indo Premier Securities (IPOT).

These three security applications are favorites because they have ratings and number of downloads that can be seen on the Google Play Store and App Store. Based on the results of the number of downloads, the Ajaib Sekuritas Application has a higher number of downloads compared to the Stockbit Sekuritas Application. However, the review value of the Stockbit Application is higher than the Ajaib Sekuritas Application. This is because the Stockbit Application is considered to have quality in terms of ease of use.

The Stockbit Sekuritas application is the choice because it has many features that can help customers in the stock transaction process. One of them is the screener feature that makes it easier to find the best stocks based on hundreds of criteria. Stockbit Application users are dominated by Gen Z who were born from 1997-2012 as many as 38% of respondents. The Stockbit Application sets an age limit for application users, namely a minimum of 17 years old, so in this study the researcher chose respondents who have characteristics of 17-27 years of age in accordance with the provisions of the Stockbit Sekuritas Application.

There is a problem formulation, namely whether the quality of the Stockbit application has an effect on customer satisfaction in Medan City? This study aims to determine the effect of the quality of the Stockbit application on customer satisfaction in Medan City, both partially and simultaneously.

## METHODS

### Types of research

This study uses a quantitative approach with an associative method to analyze the relationship between application quality variables (X) and customer satisfaction (Y).

### Population and Sample

The population in this study were all Stockbit application users in Medan City aged 17-27 years. By using the Lemeshow formula, the number of samples used was 100 respondents.

### Data collection technique

Data were collected through an online questionnaire consisting of 27 statements related to application quality variables and 12 statements related to customer satisfaction. A 5-point Likert scale was used to measure respondents' answers.

### Data Analysis Techniques

1. Data Quality Test: Validity and reliability test to ensure the reliability of the instrument.
2. Classical Assumption Test: Includes tests for normality, multicollinearity, and heteroscedasticity.
3. Multiple Linear Regression: To measure the effect of independent variables on dependent variables.
4. Hypothesis Testing: Includes t-test (partial) and F-test (simultaneous).

## RESULTS AND DISCUSSION

### Respondent Characteristics

Respondents in this study were 100 Stockbit customers in Medan City aged between 17-27 years. The questionnaire was distributed online via Google Form and can only be filled in by Stockbit customers who have made stock trading transactions at least 2 times. A description of the identity of the respondents studied was the respondent's residential address, age, occupation, and monthly income of the respondent.

### Validity Test

The following are the results of the validity test of each statement of the independent variable, application quality (X), against the dependent variable, customer satisfaction (Y) with the provision that  $r_{count} > r_{table}$ . In this study, the questionnaire trial involved 35 respondents so that  $df = 35 - 2 = 33$  with a significance of  $5\% = 0.05$ . Based on the results of data processing from SPSS 26, all instruments of the Application Quality variable (X) are valid, namely with the  $r_{table}$  value of 35 respondents as a validity test is greater than 0.3338, so that the  $r_{count}$  value  $> r_{table}$  is fulfilled. Based on the results of data processing from SPSS 26, all instruments of the Customer Satisfaction variable (Y) are valid, namely with the  $r_{table}$  value of 35 respondents as a validity test is greater than 0.3338, so that the  $r_{count}$  value  $> r_{table}$  is fulfilled.

### Data Reliability Test

The following are the results of the reliability test on each statement of each variable. This reliability test is carried out on each statement that has been declared valid.

**Table 1.** Reliability Test Results

Variables	Cronch's Alpha	N of Items	r value <sub>table</sub>	Information
Application Quality (X)	0.953	27	0.60	Reliable
Customer Satisfaction (Y)	0.924	12	0.60	Reliable

Source: Processed data, 2024

Based on the reliability test in table 1 above, the statement items from each variable meet the Cronbach's Alpha requirements, namely  $> 0.60$ , which proves that the statements from the Application Quality (X) and Customer Satisfaction (Y) variables that have been distributed by the researcher to respondents are reliable and can be trusted.

### Classical Assumption Test

#### Normality Test

**Table 2.** Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.78102699
Most Extreme Differences	Absolute	.077
	Positive	.039
	Negative	-.077

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One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
Test Statistics	.077
Asymp. Sig. (2-tailed)	.155c
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

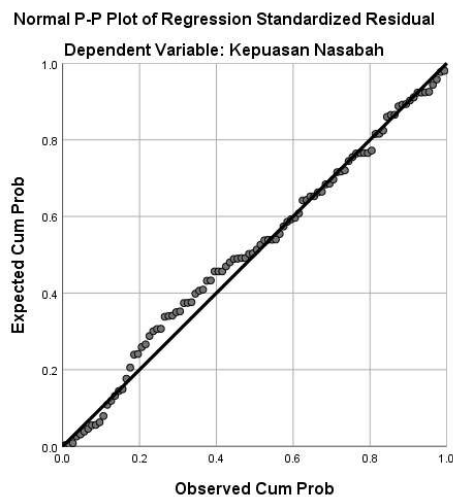
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Source: SPSS Processing Results 26, 2024

Based on table 2 above, it can be seen that the Asymp. Sig. (2 tailed) value is 0.155. This value is > 0.05 so it can be concluded that the data in this study is normally distributed.

a. Graphical P-plot Method

The p-plot graph can be said to meet the normality requirements if the data points are spread around the diagonal line and follow the direction of the diagonal line. The following are the results of the normality test using the p-plot graph method.



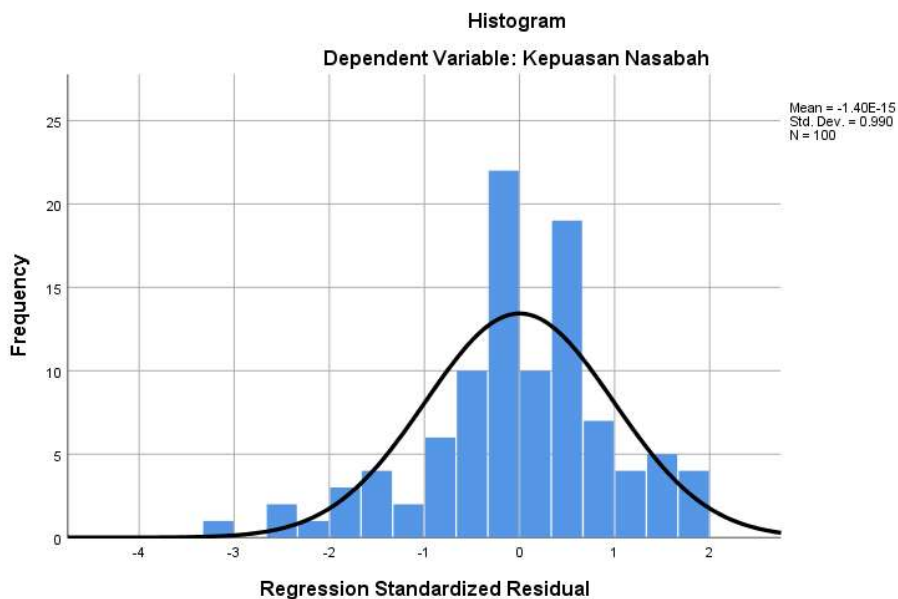
**Figure 1.**Probability Plot Normality Test

Source: SPSS Processing Results 26, 2024

Based on Figure 1 above, it can be seen that the distribution of data points is around the diagonal line and follows the direction of the diagonal line. This shows that the research data is normally distributed.

b. Histogram Graph Method

Distribution can be said to be normal if the histogram graph is bell-shaped, not skewed to the right or left. The following are the results of the normality test using the histogram graph method.



**Figure 2.** Histogram Normality Test

Source: SPSS Processing Results 26, 2024

Based on Figure 2 above, it can be seen that the histogram graph forms a bell, not dominant to the right or to the left. This shows that the distribution of data in this study is normally distributed.

### Multicollinearity Test

**Table 3.** Multicollinearity Test Results

Model		Coefficients <sup>a</sup>				Sig.	Collinearity Statistics	
		Unstandardized Coefficients		t	Beta		Tolerance	VIF
		B	Std. Error					
1	(Constant)	13,096	3,347	3,913	.000			
	Application Quality	.168	.046	3,643	.000	.387	2,586	

a. Dependent Variable: Customer Satisfaction

Source: SPSS Processing Results 26, 2024

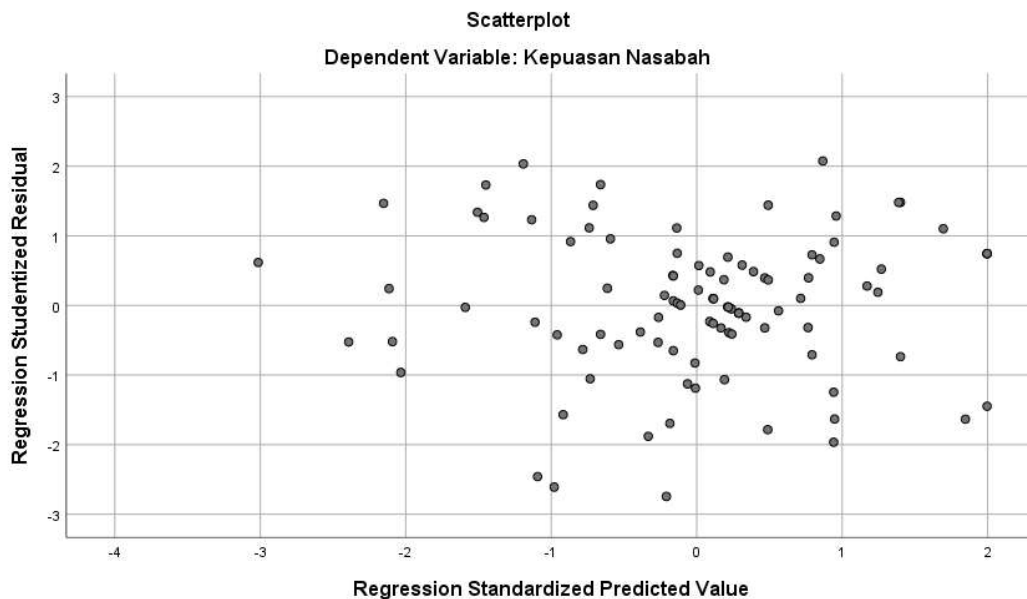
From table 3 it can be seen that:

- The regression model above can be declared free from multicollinearity which is indicated by the tolerance value variable  $> 0.1$  where the Application Quality (X) value is  $0.387 > 0.1$ .
- The regression model above can be declared free from multicollinearity which is indicated by a VIF value  $< 10$  where the Application Quality variable (X) is  $2.586 < 10$ .

### Heteroscedasticity Test

The heteroscedasticity test aims to test whether there is inequality in the variance of the residuals from one observer to another in the regression model. In this study, the researcher used the Chart or Scatterplots Diagram method. The basis of the Scatterplots Diagram

analysis is to look at the plot graph between the variable predictor value (ZPRED) and the residual (SRESID). If there is a certain pattern, such as the existing points forming certain regular patterns (wavy, widening, then narrowing), then it indicates that heteroscedasticity has occurred. If there is no clear pattern and the points are spread above and below the number 0 on the Y axis, then heteroscedasticity does not occur. The following are the results of the Scatterplots test.



**Figure 3.** Scatterplot Diagram Heteroscedasticity Test  
 Source: SPSS Processing Results 26, 2024

Based on Figure 3 above, it can be seen that the points are spread out and do not form a clear pattern, so it can be concluded that there is no heteroscedasticity problem in the regression model in this study.

**Multiple Linear Regression Test**

After all classical assumption tests are met, the next step is to conduct a multiple linear regression analysis test. The purpose of conducting multiple linear analysis in this study is to determine how much influence the independent variable, namely Application Quality (X) has simultaneously or partially on the dependent variable, namely Customer Satisfaction (Y). The following are the results of the Multiple Linear Regression Test.

**Table 4.** Multiple Linear Regression Analysis Results

		Coefficients <sup>a</sup>				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,096	3.347		3.913	.000
	Application Quality	.168	.046	.382	3,643	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS Processing Results 26, 2024



Based on table 4 above, it can be seen that the constant ( $\alpha$ ) of 13.096, the regression coefficient of Application Quality ( $\beta$ ) is 0.168, so that the multiple linear regression equation can be obtained as follows:

$$Y = 13.096 + 0.168X_1$$

The multiple linear regression equation above can be interpreted as follows:

1. Constant ( $\alpha$ ) is worth 13.096. This shows that if the Application Quality variable (X) has a value equal to 0 (zero), then the value of the Customer Satisfaction variable (Y) is 13.096.
2. Application Quality regression coefficient ( $\beta_1$ ) has a positive value of 0.168, meaning that there is a unidirectional relationship between the Application Quality variable (X1) and the Customer Satisfaction variable (Y).

### Hypothesis Testing

Hypothesis testing is conducted to test the truth of statistical hypotheses using the results of data analysis and then draw conclusions whether the statistical hypothesis can be accepted or rejected. In this study, statistical hypothesis testing was conducted through partial tests (t-test), simultaneous tests (F-test), and 3. Determination Coefficient Test ( $R^2$ ).

#### 1. Partial Test (t-Test)

The t-test was conducted to determine the significant influence of each Application Quality variable (X) on Customer satisfaction (Y). The statistical hypothesis formulation used in this test is:

$H_0 : \beta_1 = 0$  means the Application Quality variable is partial does not have a significant influence on the variable Customer Satisfaction.

$H_0 : \beta_1 \neq 0$  means the Application Quality variable is partial has a significant influence on the Satisfaction variable Customer

The basis for making the t-test decision is carried out using a significance level of 0.05 and comparing the calculated t with the t table as follows:

- a. If the significance value  $< 0.05$  and  $t_{count} > t_{table}$ , then  $H_a$  is accepted,  $H_0$  is rejected.
- b. If the significance value  $> 0.05$  and  $t_{count} < t_{table}$ , then  $H_0$  is accepted,  $H_a$  is rejected.

The  $t_{table}$  value is obtained using the formula  $t_{table} = \alpha/2 ; nk-1 = 100-3-1 = 96$ . In this study, the number of samples is 100 respondents, the number of independent variables and dependent variables (k) is 3, and the significance level value is 0.05, so that the t table value = 1.98498 can be obtained. The following are the results of the t test in this study.

**Table 5.**Partial Test Results (t-Test)

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	13,096	3.347		3.913	.000
Application Quality	.168	.046	.382	3,643	.000

a. Dependent Variable: Customer Satisfaction

Source: SPSS Processing Results 26, 2024

Based on the results of the t-test in Table 5 above, it can be interpreted as follows: In the Application Quality variable (X1), the t-count value is 3.643 with a t-table value of 1.98498, meaning that the t-count value is greater than the t-table value ( $3.643 > 1.98498$ ) and the significance value of 0.000 is smaller than the significance level of 0.05 ( $0.000 < 0.05$ ), so  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that the Application Quality variable (X1) has a significant effect on the Customer Satisfaction variable (Y).

**Simultaneous Test (F Test)**

The F test is conducted to determine the significant influence of the Application Quality variable (X) simultaneously on the Customer Satisfaction variable (Y). The statistical hypothesis formula used in this test is:

- $H_0 : \beta_1 = 0$  means the Application Quality variable is simultaneous does not have a significant influence on the variables Customer Satisfaction.
- $H_0 : \beta_1 \neq 0$  means the Application Quality variable is simultaneously has a significant influence on the variables Customer Satisfaction.

The basis for making the F test decision is carried out using a significance level of 0.05 and comparing the calculated t with the t table as follows:

- a. If the significance value  $< 0.05$  and  $t_{count} > t_{table}$ , then  $H_a$  is accepted,  $H_0$  is rejected.
- b. If the significance value  $> 0.05$  and  $t_{count} < t_{table}$ , then  $H_0$  is accepted,  $H_a$  is rejected.

The Ftable value is obtained through the formula  $F_{table} = df_1; df_2$  (information  $df_1 = k - 1; df_2 = nk$ ), so ( $df_1 = 3 - 1; df_2 = 100 - 3$ ) /  $F = (2; 97)$ . In this study, the number of samples is 100 respondents, the number of independent variables and dependent variables (k) is 3, and the significance level value is 0.05, so that the Ftable value can be obtained = 3.09

**Table 6.** Simultaneous Test Results (F Test)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1087.073	2	543,537	68,858	.000b
	Residual	765,677	97	7,894		
	Total	1852.750	99			

a. Dependent Variable: Customer Satisfaction  
 b. Predictors: (Constant), Application Quality

Source: SPSS Processing Results 26, 2024

Based on the results of the F test in table 4.18 above, it can be seen that the Fcount value is 68.858 with an Ftable value of 3.09, meaning that the Fcount value is greater than the Ftable value ( $69.858 > 3.09$ ) and the significance value of 0.000 is smaller than the significance level of 0.05 ( $0.000 < 0.05$ ), then  $H_0$  is rejected and  $H_a$  is accepted. So it can be concluded that Application Quality simultaneously has a significant effect on Stockbit Customer Satisfaction in Medan City.

**Coefficient of Determination Test ( $R^2$ )**

The determination coefficient test ( $R^2$ ) is a tool found in multiple linear regression tests, which is used to measure how much the independent variable is able to explain the dependent variable. A small  $R^2$  value indicates that the independent variable's ability to explain the dependent variable is very limited, and a value approaching 1 indicates that the



independent variable provides almost all the information needed to predict or find out the results of the dependent variable.

**Table 7.**Results of the Determination Coefficient Test (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766a	.587	.578	2,810

a. Predictors: (Constant), Application Quality

Source: SPSS Processing Results 26, 2024

Based on Table 4.19 above, it can be seen that the Adjusted R Square value is 0.578 or 57.8%. This indicates that 57.8% of the Customer Satisfaction variable (Y) is explained by the Application Quality variable (X). While the remaining 42.2% is explained by other variables not included in this study.

### Discussion

This study was conducted to determine the Effect of Stockbit Application Quality on Customer Satisfaction in Medan City. This study obtained results after conducting data analysis tests sourced from questionnaires of 100 respondents from all respondents divided into 14% with addresses in Medan Amplas, 6% with addresses in West Medan, 4% with addresses in Medan Denai, 9% with addresses in Medan Helvetia, 1%6 with addresses in Medan Johor, 23% with addresses in Medan Kota, 9% with addresses in Medan Selayang, 5% with addresses in Medan Sunggal, 8% with addresses in East Medan, and 6% with addresses in Medan Tuntungan dominated by customers aged 12-22 years, which is 56%. The basis of the results of this study was obtained from the results of tests conducted using the multiple linear regression analysis method in the SPSS Statistics 26 program, so that the discussion can be described as follows:

#### The Influence of Stockbit Securities Application Quality on Customer Satisfaction

Based on the results of the study, it was found that the Application Quality variable (X1) has a significant effect on the Customer Satisfaction variable (Y). The results were obtained from the t-test which obtained a calculated t value of 3.643 > t-table value of 1.98498 with a significance level of a of 0.000 < 0.05, which indicates that Ho.1 is rejected and Ha.1 is accepted, meaning that partially the Application Quality variable has a positive and significant effect on customer satisfaction Stockbit in Medan City.

The results of the descriptive analysis of the variables show that 93% of respondents agree with the statement that "E-books available on the Stockbit Application can be downloaded quickly". Then in statements Xi. 4 and Xi. 5 that 86% of respondents agree with a similar statement that the Stockbit Application is easy to understand and its features are quick to learn. And the statement that was least agreed upon by respondents was "The stock price information presented in the Stockbit Application is very accurate" at 81%. This shows that the majority of respondents have a positive perception of the speed of downloading E-books on the Stockbit Application and the ease of understanding its features. However, there is slight disagreement in the perception of the accuracy of the stock price information presented in the application. However, overall, the results of the descriptive analysis of the variables show that the Stockbit Application received a strong positive response from most

respondents regarding the speed and ease of use of its features. Then supported by Intan, Joko, and Sri (2020) who stated that application quality is positively related to user satisfaction, namely stockbit customers. Customer involvement in the information system is a benchmark for determining their response to the information system. Likewise, the quality of the Stockbit application can be seen through user assessments. An application can be said to be of quality if the application is designed to meet customer satisfaction, one of which is through ease of use of the application. Ease of use includes easy to learn, easy to understand, simple and easy to operate, therefore the quality of the application can affect customer satisfaction. So it can be concluded that the quality of the Stockbit Application, which is reflected in the speed of E-book downloads, ease of use of its features, and response to the accuracy of stock price information, has a positive influence on customer satisfaction in Medan City. The results of the study showed that the better the quality of the application in terms of speed, ease of use, and accuracy of information, the higher the level of satisfaction felt by customers. Thus, companies can pay more attention and improve these aspects to maintain and increase their customer satisfaction in the future.

The results of this study are consistent with the results of research conducted by Latief & Wulan (2022) on "The Influence of Mobile Application Quality and Promotion on Consumer Satisfaction" which also states that the quality of mobile applications has a positive and significant effect on consumer satisfaction.

The results of the study indicate that simultaneously or together the independent variable (Application Quality) has a positive and significant effect on Stockbit Customer Satisfaction in Medan City, North Sumatra. Based on the results of the  $F$  count  $68.858 > F$  table  $3.09$  and a significance level of  $0.000 < 0.05$ . Therefore,  $F$  count  $> F$  table, it can be concluded that  $H_0.3$  is rejected and  $H_a.3$  is accepted. This is also supported by the results of the multiple linear regression analysis test which shows that the coefficient of determination ( $R^2$ ) is  $0.578$  which indicates that the relationship between the independent variables, namely Application Quality ( $X$ ) and the dependent variable, namely Customer Satisfaction ( $Y$ ) is  $57.8\%$ . So it can be concluded that  $57.8\%$  of Application Quality has an influence on Stockbit Customer Satisfaction and the remaining  $42.2\%$  are other variables that are not examined in this study. The results of this test also confirm that the independent variable in this study, namely Application Quality, has an influence in determining Customer Satisfaction.

## CONCLUSION

This study aims to determine the effect of stockbit application quality on customer satisfaction in Medan City. The sampling technique used is accidental sampling. The number of samples used is 100 respondents. Based on the results of the statistical data analysis that has been carried out, the following conclusions can be drawn: 1) Application Quality has a positive and significant effect on Customer Satisfaction at Stockbit Securities. 2) Application Quality simultaneously has a positive and significant effect on Customer Satisfaction at Stockbit Securities. 3) The independent variable, namely Application Quality, explains the dependent variable, namely Customer Satisfaction  $57.8\%$ , while the remaining  $42.2\%$  is explained by other variables not examined in this study.

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