

DOI: <https://doi.org/10.38035/dijdbm.v5i4>

Received: 05 June 2024, Revised: 20 June 2024, Publish: 04 July 2024

<https://creativecommons.org/licenses/by/4.0/>

The Influence of Customer Experience on Intention to Reuse QRIS with Perceived Ease of Use and Perceived Usefulness as Intervening Variables

Dhewi Ratnasari^{1*}, Adijati Utaminingsih², DC. Kuswardani³¹Universitas Semarang, Indonesia, putriaurora5813@gmail.com²Universitas Semarang, Indonesia, adijati@usm.ac.id³Universitas Semarang, Indonesia, dhani_dc@yahoo.co.id*Corresponding Author: putriaurora5813@gmail.com

Abstract: This research aims to analyze the influence of customer experience on the intention to reuse QRIS, with perceived ease of use and perceived usefulness serving as intervening variables. The study sample consists of 96 respondents, selected using the saturated sampling method or census research method. Data was collected through questionnaires and analyzed using SmartPLS software. The results indicate that customer experience does not have a positive and significant effect on perceived usefulness. However, customer experience, when mediated by perceived ease of use and perceived usefulness, significantly influences the intention to reuse QRIS among Trans Semarang service users.

Keywords: Customer Experience, Perceived Ease of Use, Perceived Usefulness and Intention to Reuse QRIS.

INTRODUCTION

The adoption of financial technology within the Indonesian community has led to significant lifestyle changes, particularly in payment behaviors. This transformation is referred to as the cashless society phenomenon, where financial transactions are conducted not with physical cash or coins but through the digital transfer of information, typically representing electronic money, between parties (Swartz et al., 2006). To promote this shift, Bank Indonesia (BI) initiated the National Non-Cash Movement (GNNT) on August 14, 2014. The goal of this initiative is to establish a safe, efficient, and seamless payment system, which, in turn, is expected to enhance the effectiveness and efficiency of the national financial system.

The Quick Response Code Indonesian Standard (QRIS) is a QR code developed by regulators in collaboration with the Indonesian Payment System Association (ASPI). The objective of QRIS is to make QR Code transactions easier, faster, and more secure. All Payment System Service Providers intending to use QR Code Payments are required to implement QRIS.

Table 1. Trans Semarang Consumer Payment Method Data

| Payment Method | Year 2020 | | Year 2021 | | Year 2022 | |
|-----------------|-----------|------------|-----------|------------|------------|------------|
| | Amount | Percentage | Amount | Percentage | Amount | Percentage |
| Cash | 6,141,931 | 89.8% | 5,653,549 | 91.1% | 10,005,046 | 90.8% |
| Card (e-money) | 500,550 | 7.3% | 464,878 | 7.5% | 639,469 | 5.8% |
| QRIS (e-wallet) | 193,297 | 2.8% | 89,247 | 1.4% | 369,407 | 3.4% |
| Total | 6,835,778 | 100% | 6,207,674 | 100% | 11,013,922 | 100% |
| Cash | 6,141,931 | 89.8% | 5,653,549 | 91.1% | 10,005,046 | 90.8% |

Based on data from the Public Service Agency (BLU) of the Trans Semarang Technical Implementation Unit (UPTD), the majority of Trans Semarang users in Semarang City preferred to pay for tickets in cash rather than using non-cash methods, particularly QRIS scans, from 2020 to 2022. The percentages of QRIS usage were notably low, ranging from only 1.4% to 3.4%. Consequently, it can be concluded that the adoption of QRIS as a ticket payment method among Trans Semarang users is still minimal and not yet popular.

The customer experience is defined as the experience with the environment and the relationship between the customer and the service provider. The sustainability intention of users is determined by their satisfaction with the use of the Information System (IS) and the perceived benefits from the continued use of the IS. Ryu et al. (2012) stated in their research that perceived customer value is indeed a significant determinant of customer breadth, and customer satisfaction is a significant predictor of behavioral intention.

This research focuses more on customer experience as a factor that can influence the intention to use QRIS continuously, with perceived usefulness, and perceived ease of use affecting the intention to use QRIS as a payment method, thus making consumers feel satisfied and ultimately willing to use QRIS as a continuous payment method.

LITERATURE REVIEW

Customer Experience

Customer experience is defined as the overall interaction and impression that customers gain from a product or service. According to Arnould et al. (2002), it encompasses all aspects of consumer experiences in marketing, including emotional, physical, and intellectual perceptions. The broadest and most common area of research regarding experiences in marketing is consumer experience. The research by Ajzen and Fishbein (1980) highlights that there is a significant difference between experienced and inexperienced users in influencing the actual use of a technology. Experienced users tend to have more consistent and intense usage behavior.

An engaging and immersive experience with a brand can influence customer loyalty (Brakus et al., 2009). Experience is the best variable for predicting future behavior. Customer experience in online purchasing has a significant influence on the intention to repurchase online (Huang et al., 2011; Monsuwe et al., 2004; Weisberg et al., 2011).

Intention to reuse (Niat penggunaan secara terus menerus)

Peneliti Anderson (1994) dan Henning-Thurau dan Klee (1997) telah mengakui bahwa pengalaman konsumen dalam membeli mempengaruhi pembelian kembali di masa yang akan datang (dalam Wangwiboolkij, 2011). Jadi niat menggunakan secara terus-menerus alat pembayaran QRIS dapat diartikan sebagai konsumen yang menggunakan terus-menerus terhadap alat pembayaran QRIS yang telah digunakan sebelumnya, hal ini dipengaruhi oleh persepsi kemudahan dalam menggunakan aplikasi QRIS sebelumnya.

Kepuasan terhadap pengalaman sebelumnya dengan QRIS bisa mendorong intensi untuk menggunakannya lagi dan merekomendasikan untuk penggunaan QRIS. Arahita &

Hatammimi (2015) menunjukkan bahwa persepsi kemudahan penggunaan berkontribusi pada intention to reuse. Jika pengguna merasa bahwa QRIS mudah dan nyaman digunakan, mereka cenderung akan terus menggunakannya dan merasa lebih baik menggunakan QRIS daripada menggunakan metode pembayaran lainnya.

Perceived Ease of Use

Davis (1989) in his work stated that the perceived ease of application (Perceived Ease of Use) is the extent to which a person believes that using a particular system can reduce their effort in doing something. The frequency of use and interaction between the user and the system can also demonstrate ease of use. Perceived ease of use significantly influences a person's intention to reuse technology. Systems that are perceived as easy to use tend to be adopted more quickly and used continuously.

Perceived Usefulness

Thompson et al. (1991) also stated that individuals will use information technology if they have a good understanding of its benefits or usefulness. This directly correlates with the intention to reuse the technology.

RESEARCH METHODOLOGY

This study employs a quantitative method. The desire of Trans Semarang service users to reuse QRIS as a non-cash payment method is the object of this research. The population of this study includes Trans Semarang service users who have used the QRIS payment method, with the exact number unknown. The sampling technique used is purposive sampling. This study uses customer experience (X) as an independent variable and intention to reuse QRIS (Y) as a dependent variable, with perceived ease of use (Y1) and perceived usefulness (Y2) as intervening variables. The research period lasted approximately two months. The data source for this research is primary data obtained from questionnaire processing.

The data analysis method involves descriptive and quantitative analysis. Descriptive analysis in this study is depicted in the form of respondent answer index calculations. Quantitative analysis in this study uses structural equation modeling (SEM) with a variance-based approach, also known as Partial Least Squares (PLS), through SmartPLS version 3.9 software.

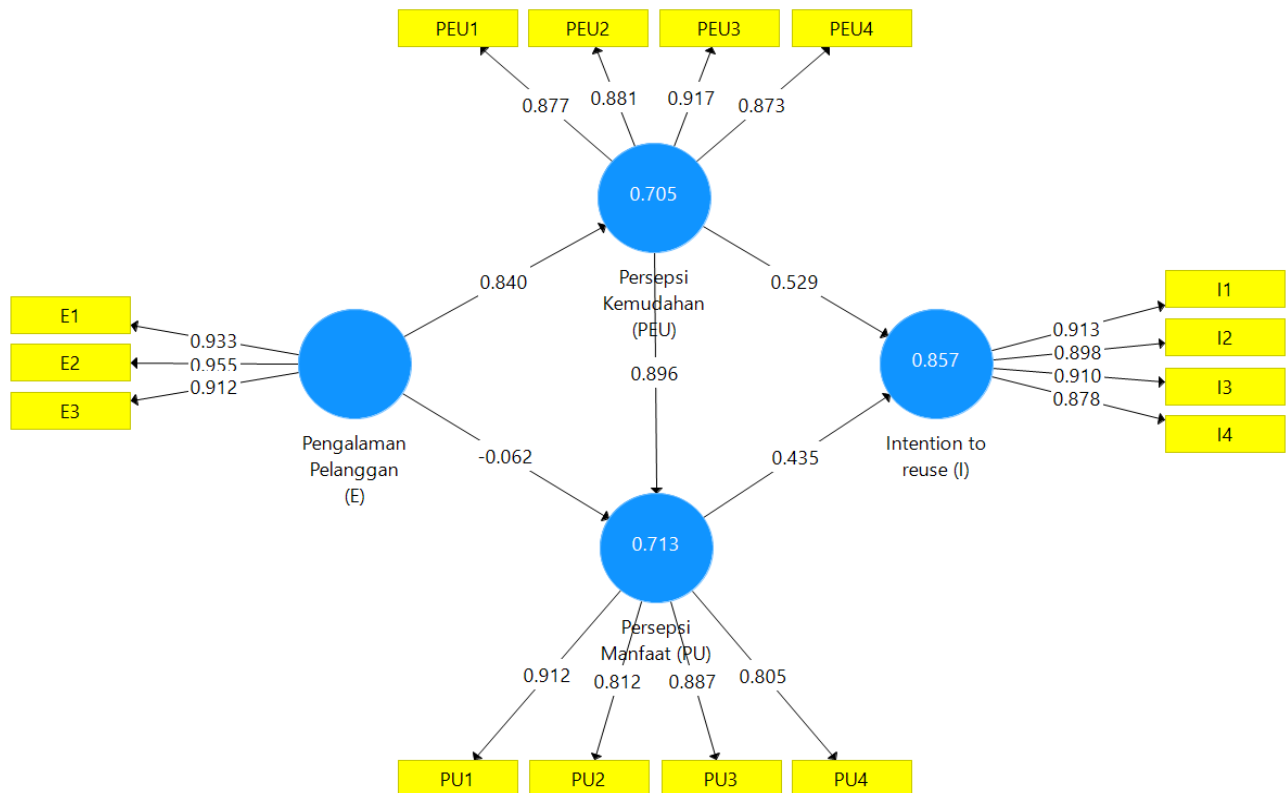
RESULTS

Description of Research Variables

This research was conducted by obtaining responses from all respondents as research data through answering statements in the form of a questionnaire related to the research variables to understand the general perceptions of the respondents. The use of this questionnaire serves as a means to determine the influence of customer experience on the intention to reuse QRIS, with perceived ease of use and perceived usefulness as intervening variables. The measurement scale used for scoring is a 7-point Likert scale.

Outer Model Analysis

The outer model analysis, also known as the measurement model test, is used to show the relationship between each block of indicators and their latent variables. In this study, the measurement model is illustrated in Figure 1 as follows:



Source: SmartPLS Output 2023

Figure 1. Outer Model of the Study

The measurement model test using SmartPLS 3.9 involves the following testing stages:

Construct Reliability dan Validity

Table 2 presents the indicator loading factor values for each variable, all of which are higher than 0.7. An indicator is considered valid if it has an AVE (Average Variance Extracted) value above 0.5 or shows that all the outer loading dimensions of the variable have loading values above 0.7. Therefore, it can be concluded that this measurement meets the criteria for convergent validity (Chin in Kalnadi, 2013).

Table 2. Outer Loading Table

| Outer Loadings | | | | |
|----------------|------------------------|--------------------------|--------------------------|-----------------------|
| Matrix | Copy to | | | |
| | Intention to reuse (I) | Pengalaman Pelanggan (E) | Persepsi Kemudahan (PEU) | Persepsi Manfaat (PU) |
| E1 | | 0.933 | | |
| E2 | | 0.955 | | |
| E3 | | 0.912 | | |
| I1 | 0.913 | | | |
| I2 | 0.898 | | | |
| I3 | 0.910 | | | |
| I4 | 0.878 | | | |
| PEU1 | | | 0.877 | |
| PEU2 | | | 0.881 | |
| PEU3 | | | 0.917 | |
| PEU4 | | | 0.873 | |
| PU1 | | | | 0.912 |
| PU2 | | | | 0.812 |
| PU3 | | | | 0.887 |
| PU4 | | | | 0.805 |

Next, the reliability testing can be evaluated using Cronbach's alpha and composite reliability (CR) values. An item is considered reliable if Cronbach's alpha is above 0.6 and the composite reliability is above 0.7. The results of the reliability tests for each variable are presented in the construct reliability and validity table from the analysis conducted using SmartPLS 3.2.9, as shown in Table 3 below.

Table 3. Construct Reliability and Validity Table

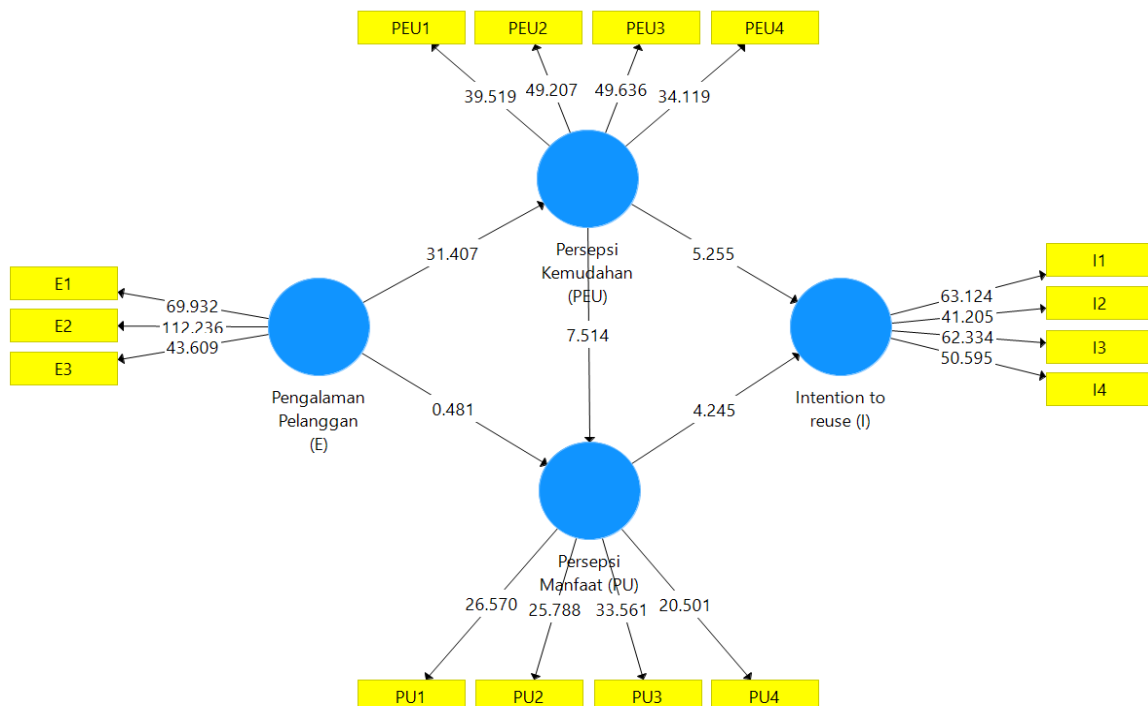
Construct Reliability and Validity

| Matrix | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|--------------------------|------------------|-------|-----------------------|----------------------------------|
| | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
| Intention to reuse (I) | 0.922 | 0.922 | 0.945 | 0.810 |
| Pengalaman Pelanggan (E) | 0.926 | 0.943 | 0.953 | 0.871 |
| Persepsi Kemudahan (PEU) | 0.910 | 0.910 | 0.937 | 0.787 |
| Persepsi Manfaat (PU) | 0.877 | 0.881 | 0.916 | 0.731 |

Table 3 shows that each variable has a Cronbach's alpha value above 0.6 and a composite reliability value above 0.7, as well as an AVE value for each construct above 0.5. Thus, it can be concluded that the variables used are valid and reliable.

Inner Model Analysis

The relationships between variables in this study, as presented in Figure 2, can be understood using inner model analysis. The structural model in PLS is evaluated using R^2 for the dependent variables and the path coefficient values for the independent variables, which are then assessed for significance based on the t-statistic for each path. The structural model of this study can be seen in Figure 2 as follows:



Source: SmartPLS Output 2023

Figure 2. Inner Model of the Study

To assess the significance of the prediction model in the structural model testing, we look at the t-statistic values between the independent and dependent variables in the Path Coefficient table from the SmartPLS output, as shown in Table 4 below:

Table 4. Path Coefficient (Mean, STDEV, t-value)

Path Coefficients

| Mean, STDEV, T-Values, P-... | Confidence Intervals | Confidence Intervals Bias ... | Samples | Copy to Clipboard: | Excel Format | R Format |
|--|----------------------|-------------------------------|----------------------------|--------------------|--------------|----------|
| | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics ... | P Values | |
| Pengalaman Pelanggan (E) -> Persepsi Kemudahan (PEU) | 0.840 | 0.841 | 0.027 | 31.407 | 0.000 | |
| Pengalaman Pelanggan (E) -> Persepsi Manfaat (PU) | -0.062 | -0.063 | 0.129 | 0.481 | 0.631 | |
| Persepsi Kemudahan (PEU) -> Intention to reuse (I) | 0.529 | 0.537 | 0.101 | 5.255 | 0.000 | |
| Persepsi Kemudahan (PEU) -> Persepsi Manfaat (PU) | 0.896 | 0.899 | 0.119 | 7.514 | 0.000 | |
| Persepsi Manfaat (PU) -> Intention to reuse (I) | 0.435 | 0.428 | 0.102 | 4.245 | 0.000 | |

Simultaneous hypothesis testing in SmartPLS can be seen in the indirect effect results, not only in the coefficients because, in moderation effects, both direct effects (independent variables to dependent variables) and interaction effects between independent and dependent variables are tested.

Tabel 5. Specific Indirect Effect

Specific Indirect Effects

| Mean, STDEV, T-Values, P-Values | Confidence Intervals | Confidence Intervals Bias Correct... | Samples | Copy to Clipboard: | Excel Format | R Format |
|---|----------------------|--------------------------------------|--------------|--------------------|--------------|----------|
| | Original ... | Sample ... | Standard ... | T Statistic... | P Values | |
| Pengalaman Pelanggan (E) -> Persepsi Kemudahan (PEU) -> Intention to reuse (I) | 0.444 | 0.453 | 0.091 | 4.897 | 0.000 | |
| Pengalaman Pelanggan (E) -> Persepsi Manfaat (PU) -> Intention to reuse (I) | -0.027 | -0.017 | 0.052 | 0.515 | 0.606 | |
| Persepsi Kemudahan (PEU) -> Persepsi Manfaat (PU) -> Intention to reuse (I) | 0.390 | 0.375 | 0.064 | 6.079 | 0.000 | |
| Pengalaman Pelanggan (E) -> Persepsi Kemudahan (PEU) -> Persepsi Manfaat (PU) -> Intention to reuse (I) | 0.327 | 0.315 | 0.053 | 6.204 | 0.000 | |
| Pengalaman Pelanggan (E) -> Persepsi Kemudahan (PEU) -> Persepsi Manfaat (PU) | 0.752 | 0.757 | 0.111 | 6.777 | 0.000 | |

Table 5 shows that the T-statistic value for the moderation variable is significant only for the relationship between Customer Experience and Intention to Reuse with Perceived Usefulness as an intervening variable, with a value less than 1.96. With a T-statistic value of 6.204, it can be concluded that Customer Experience's influence on Intention to Reuse is fully mediated by Perceived Ease of Use and Perceived Usefulness as intervening variables.

Hypothesis Testing

Hypothesis testing in this study uses bootstrapping. The results of this bootstrapping test can be seen from the T-statistics and P-values to determine the significance level of the influence of independent variables on dependent variables.

H1: Customer experience has a significant positive effect on perceived ease of use.

The first hypothesis tests whether customer experience has a significant effect on perceived ease of use. The test results show a T-statistic value of 4.897 and a P-value of 0.000. From these results, the T-statistic is significant because it is greater than 1.96 with a P-value less than 0.05, thus the first hypothesis is accepted. This proves that the customer experience has a significant effect on perceived ease of use.

H2: Customer experience does not have a significant positive effect on perceived usefulness.

The second hypothesis tests whether customer experience has a significant effect on

perceived usefulness. The test results show a T-statistic value of 0.515 and a P-value of 0.606. From these results, the T-statistic is not significant because it is less than 1.96 with a P-value greater than 0.05, thus the second hypothesis is rejected. This proves that the customer experience does not have a significant effect on perceived usefulness.

H3: Perceived ease of use has a significant effect on the intention to reuse QRIS.

The third hypothesis tests whether perceived ease of use has a significant effect on the intention to reuse QRIS. The test results show a T-statistic value of 6.079 and a P-value of 0.000. From these results, the T-statistic is significant because it is greater than 1.96 with a P-value less than 0.05, thus the third hypothesis is accepted. This proves that perceived ease of use has a significant effect on the intention to reuse QRIS.

H4: Perceived usefulness has a significant effect on the intention to reuse QRIS.

The fourth hypothesis tests whether perceived usefulness has a significant effect on the intention to reuse QRIS. The test results show a T-statistic value of 6.204 and a P-value of 0.000. From these results, the T-statistic is significant because it is greater than 1.96 with a P-value less than 0.05, thus the fourth hypothesis is accepted. This proves that the perceived usefulness has a significant effect on the intention to reuse QRIS.

H5: Perceived ease of use has a significant effect on perceived usefulness.

The fifth hypothesis tests whether perceived ease of use has a significant effect on perceived usefulness. The test results show a T-statistic value of 6.777 and a P-value of 0.000. From these results, the T-statistic is significant because it is greater than 1.96 with a P-value less than 0.05, thus the fifth hypothesis is accepted. This proves that perceived ease of use has a significant effect on perceived usefulness.

Discussion**The Influence of Customer Experience on Perceived Ease of Use****H1: Customer experience has a significant positive effect on perceived ease of use.**

The results of this study indicate that the customer experience variable has a significant positive effect on perceived ease of use. This assessment is derived from respondents' perceptions of the ease of use or application of QRIS for purchasing Trans Semarang tickets. Most respondents believed that using QRIS is easier, simpler, and safer, and many felt more comfortable and had a pleasant experience. However, some respondents mentioned difficulties when making payments on the bus due to network issues or the instability of the vehicle's motion, which made scanning QRIS challenging.

This finding aligns with the research by Tenggiano and Mauritsius (2022), which found that experience significantly affects perceived usefulness and perceived ease of use according to the UTAUT model, which states that experience moderates behavioral intentions. Their research showed that experience influences the perceived usefulness and ease of use of QRIS payments. This result also corresponds with the study by Grover and Yi (2003), which found that system experience is significantly related to perceived ease of use.

The Influence of Customer Experience on Perceived Usefulness**H2: Customer experience does not have a significant positive effect on perceived usefulness.**

The results of this study indicate that the customer experience variable does not have a significant positive effect on perceived usefulness. This assessment is derived from the experiences of respondents who used QRIS to purchase Trans Semarang tickets. While some believed that QRIS was very helpful for payments and found it more practical as it eliminates

the need for cash, others, especially those unfamiliar with QRIS, such as the elderly, suggested the need for assistance from staff.

Respondents, mostly over 36 years old, stated that the usefulness of QRIS was mainly as an alternative payment method if they did not have cash or the exact amount. However, if there were additional benefits beyond being a payment tool, the results might have differed.

This finding contradicts the research by Tenggiano and Mauritsius (2022), which found that experience significantly affects perceived usefulness and perceived ease of use according to the UTAUT model. Their study indicated that experience does not influence the perceived usefulness of using QRIS.

The Influence of Perceived Ease of Use on Intention to Reuse QRIS

H3: Perceived ease of use has a significant effect on the intention to reuse QRIS.

The results of this study show that respondents agreed they found it easy and simpler to make payments using QRIS, which increased their interest and willingness to reuse QRIS as a payment method for Trans Semarang tickets. This finding aligns with research conducted by Primandari et al. (2022), Prabawa and Aminah (2023), Oroh and Rumokoy (2015), Wiwoho (2019), Shandy (2020), and Arahita and Hutammimi (2015). However, it contradicts the findings of Sialen et al. (2020), Pratama Putri (2021), and Humbani and Wiese (2019).

The Influence of Perceived Usefulness on Intention to Reuse QRIS

H4: Perceived usefulness has a significant effect on the intention to reuse QRIS.

The results of this study show that respondents agreed that they found QRIS useful and easy to use, which increased their intention to reuse QRIS as a payment method for Trans Semarang tickets. However, some respondents mentioned occasional issues with network problems or vehicle instability. This finding aligns with the research conducted by Wiwoho (2019) but contradicts the findings of Sialen et al. (2010), Oroh and Rumokoy (2015), Pratama Putri (2021), Shandy (2020), Humbani and Wiese (2019), and Arahita and Hutammimi (2015). Research by Sandy and Firdausy (2020) mentioned that perceived usefulness does not significantly influence the intention to reuse GoPay.

The Influence of Perceived Ease of Use on Perceived Usefulness

H5: Perceived ease of use has a significant effect on perceived usefulness.

Respondents in this study believed that using QRIS for purchasing Trans Semarang tickets is very easy, practical, and helpful for the payment process. Users do not need to prepare cash, making it safer and more convenient. This finding aligns with the research conducted by Humbani and Wiese (2019), which found that perceived ease of use of mobile payment applications positively affects perceived usefulness.

CONCLUSION

The findings of this study indicate that perceived ease of use and perceived usefulness effectively mediate the impact of customer experience on the intention to reuse QRIS among Trans Semarang users who have previously used QRIS for ticket payments. As more consumers adopt QRIS as a payment method, it is expected that the performance and service quality of Trans Semarang will improve, thereby attracting a larger user base. To further promote the use of QRIS, Trans Semarang could implement promotional activities to incentivize users to opt for QRIS payments. In the event that non-cash payments, such as QRIS, become mandatory, it is anticipated that Trans Semarang users will adapt and fully transition to this payment method. Nonetheless, additional comprehensive research is necessary to ensure that such policies, if enforced, will be accepted by all demographic groups residing in and around Semarang.

REFERENCES

- Ajzen, Icek, dan Martin Fishbein, 1969, "The Prediction of Behavioral Intentions in a Choice Situation." *Journal Of Experimental Social Psychology*. Vol.5.
- Anderson, 1994, "Customer_satisfaction_market_share_and_profitability: Findings From Sweden." *Journal of Marketing* Vol. 58 (July 1994), 53-66.
- Arahita, Ceva Lavenja, dan Jurry Hatammimi, 2015, "Factors Affecting the Intention to Reuse Mobile Banking Service." *International Journal of Research in Business and Social Science IJRBS*. Vol. 4. www.ssbfn.net.com/ojs.
- Arnould, Eric J., dan Craig J. Thompson, 2005, "Consumer Culture Theory (CCT): Twenty Years of Research." *International Journal of Consumer*. Vol. 31 4 (March 2005), pp. 868-882. <http://www.jstor.org/stable/10.1086/426626?origin=JSTOR-pdf>
- B. Schmitt, J. J. Brakus, dan L. Zarantonello, "From experiential psychology to consumer experience," *Journal of Consumer Psychology*, vol. 25, no. 1, pp. 166-171, 2015.
- Davis, Fred D., 1989, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology." *MIS Quarterly*, Vol. 13, No. 3 (Sep., 1989), pp. 319-340.
- Garcia-swartz, Daniel D, Robert W Hahn, dan Anne Layne-farrar Lecg, 2006, "The Move Toward a Cashless Society: A Closer Look at Payment Instrument Economics."
- Hackbarth, Gary, Varun Grover, dan Mun Y. Yi, 2003, "Computer playfulness and anxiety: Positive and negative mediators of the system Pengalaman Pelanggan effect on Persepsi Kemudahan." *Information and Management* 40 (3): 221-32. [https://doi.org/10.1016/S0378-7206\(02\)00006-X](https://doi.org/10.1016/S0378-7206(02)00006-X).
- Hennig-Thurau, Thorsten, dan Alexander Klee, 1997, "The impact of customer satisfaction and relationship quality on customer retention: A critical reassessment and model development." *Psychology and Marketing* 14 (8): 737-64. [https://doi.org/10.1002/\(SICI\)1520-6793\(199712\)14:8<737::AID-MAR2>3.0.CO;2-F](https://doi.org/10.1002/(SICI)1520-6793(199712)14:8<737::AID-MAR2>3.0.CO;2-F).
- Humbani, Michael, dan Melanie Wiese, 2019, "An integrated framework for the adoption and continuance intention to use mobile payment apps." *International Journal of Bank Marketing* 37 (2): 646-64. <https://doi.org/10.1108/IJBM-03-2018-0072>.
- Huang, Y.C., Wu, J.Y.C., Wang, YC., and Boulanger, N.C. 2011. "Decision making in online auctions." *Management Decision*, 49 (5): 784-800.
- Marcus, Bess H, Anna E Albrecht, Raymond S Niaura, David B Abrams, dan Paul D Thompson, 1980, "Predisposing factors of renal dysfunction following total correction of tetralogy of urinalysis screening of asymptomatic adults for urinary tract disorders: 1. hematu-Fallot in the adult. / Thoruc Cardiomm Usefulness of Physical Exercise for Maintaining Smoking Cessation in Women." *Surg*. Vol. 80.
- Monsuwe, T. P., Dellaert, B., and Ruyter, K. 2004. "What drives consumers to shop online a literature review." *International Journal of Service Industry Management*, 15 (1): 102-121.
- Oroh, Cindy Regina, dan Farlane S Rumokoy, 2015, "The Influence Of Persepsi Kemudahan, Persepsi Manfaat and Trust on Repurchase Intention Of Lion Air E-Ticket."
- Prabawa, I Putu Widhi, dan Siti Aminah, 2023, "The Influence of Perception of Ease and Perception of Trust on Intention to Reuse E-Wallet Dana in Surabaya." *Jurnal Ekonomi dan Bisnis Digital* 2 (3): 1075-82. <https://doi.org/10.55927/ministal.v2i3.4799>.
- Pratama Putri, Femmy, 2021, "The Effect Of Persepsi Kemudahan, Persepsi Manfaat and Customer Pengalaman Pelanggan On Repurchase Intention On Online Travel Agent (OTA): Traveloka and Tiket.com."
- Primandari, I Dewa Ayu Agung Yunita, dan Ni Wayan Sri Suprapti, 2022, "Role of trust mediates the effect of Persepsi Kemudahan of use and perceived risk on intention to re-use QRIS payment methods." *International journal of business, economics & management* 5 (3): 201-10. <https://doi.org/10.21744/ijbem.v5n3.1942>.

- Ryu, Kisang, Hye-Rin Lee, dan Ni Woo Gon Kim, 2012, "The influence of the quality of the physical environment, food, and service on restaurant image, customer perceived value, customer satisfaction, and behavioral intentions." *International journal of contemporary hospitality management* Vol.24 (2): 200–223. <https://doi.org/10.1108/09596111211206141>.
- Sandy, Eko, dan Carunia Mulya Firdausy, 2020, "Pengaruh Persepsi Manfaat, Persepsi Kemudahan dan Trust Terhadap Minat Konsumen Dalam Penggunaan Ulang GO-PAY di Kota Jakarta."
- Silaen, Musa F, Sepbeariska Manurung, Christine D Nainggolan, Sekolah Lecture, Ilmu Tinggi, dan Agung Ekonomi, 2020, "Effect Analysis of Benefit Perception, Ease Perception, Security And Risk Perception of Merchant Interest In Using Quick Response Indonesia Standard (Qris)." *International Journal of Science*. <http://ijstm.inarah.co.id>.
- Tenggino, Denny, dan Tuga Mauritsius, 2022, "Evaluation of Factors Affecting Intention To Use QRIS Payment Transaction." *ICIC Express Letters* 16 (4): 343–49. <https://doi.org/10.24507/icicel.16.04.343>.
- Wangwiboolkij, Rossarin, 2011, "Factors Influencing Repurchase Intention of Thai Female Customers Toward Korean Cosmetics in Bangkok."
- Weisberg, J., Dov T., and Amar, L. 2011. "Past purchase and intention to purchase in e commerce. the mediation of social presence and trust." *Internet Research*, 21 (1): 82-96.
- Wiwoho, Gunarso, 2019, "Pengaruh Persepsi Manfaat dan Persepsi Kemudahan Terhadap Customer Satisfaction dan Repurchase Intention Pengguna Aplikasi OVO." *Jurnal Fokus Bisnis*, Vol 17, No.01