Research Paper

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The Influence of Perceived Usefulness, Perceived Ease of Use, And Trust on Customer Loyalty Through Customer Satisfaction Quick Response Code Indonesian Standard (Qris) In the Working Area of Kpwbi Jember

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ABSTRACT : This research objective is to determine the influence of perceived usefulness, perceived ease of use, and trust on customer loyalty through customer satisfaction Quick Response Code Indonesian Standard (QRIS) in the KPWBI Jember work area. This research used the Explanatory Research type. The population in this study were all Quick Response Code Indonesian Standard (QRIS) users in the BI Jember Working Area, namely Jember Regency, Banyuwangi Regency, Situbondo Regency, Bondowoso Regency, Lumajang Regency. The method used in this research is purposive sampling with the age criteria for respondents in this research being at least 18 years with the consideration that this age can make wise decisions. Respondents were consumers who have made transactions using the Indonesian Standard Quick Response Code (QRIS) at least 3 times. The number of samples that will be used in this research is 180 respondents. The data analysis method used Structural Equation Modeling (SEM) with the SmaprtPLS application. The research results shown that 1) Perceived Usefulness influenced Customer Satisfaction, 2) Perceived Easy to use influenced Customer Satisfaction, 3) Trust influenced Customer Satisfaction, 4) Perceived Usefulness influenced Customer Loyalty, 5) Perceived Easy to use influenced Customer Loyalty, 6) Trust influenced Customer Loyalty, 7) Customer Satisfaction influenced Customer Loyalty, 8) Customer Satisfaction mediates the influenced of Perceived Usefulness on Customer Loyalty, 9) Customer Satisfaction mediates the influenced of Perceived Easy to use on Customer Loyalty, 10) Customer Satisfaction mediates The influenced of Trust on Customer Loyalty.

KEYWORDS :*Perceived usefulness, perceived ease of use, trust, Satisfaction, Loyalty.*

I.   INTRODUCTION

Payment systems continue to develop along with the emergence of the latest innovations in the world to accommodate users' needs for fast and easy transactions. Along with the development of digital payments using QR codes in Indonesia, Bank Indonesia issued a QR code payment standard, namely the Quick Response Code Indonesia Standard (QRIS). With QRIS, all payment transactions using QR codes only require one QRIS because it has been integrated with all applications that provide and/or accept payments using QR codes. This provides efficiency in terms of providing QR by merchants and payment applications on users' cellphones.

One of the advantages of using QRIS by its users is the perceived usefulness factor obtained. Perceived Usefulness can be defined as the possibility that using a particular technology can improve the way a person completes a particular activity. Perceived usefulness is when individuals believe that using a new system or technology can improve performance and can be used anywhere and at any time. Individuals will choose to use a new system or technology if they feel there are positive benefits from using it (Dilan and Soepatini, 2023).

The next advantage in using QRIS is the Perceived Ease of Use factor. Perceived Ease of Use or ease of use is the extent to which a person believes that using a technology will be free from effort. Ease of use refers to the clarity and ease of interaction with a system, the ease of using a system to perform a necessary action, the effort required to interact with a system and the ease of use of a system. The easier it is to use the system provided, the more satisfied customers will be and the more loyal customers will be to the system (Kenyta, 2022).

Trust is one of the factors that influences satisfaction with using QRIS. Trust is defined as consumer confidence in a product or service provider to meet their long-term needs. If one party trusts the other party, it will be possible to form positive behavior and good intentions. Trust cannot just arise from within the consumer, but trust arises because it is built from the beginning of the transaction and is proven by the results provided by the producer regarding the desires expected by the consumer (Wilson et al., 2021).

The working area of the Bank Indonesia Jember Representative Office includes Kab. Jember, Kab. Situbondo, Kab. Banyuwangi, Kab. Lumajang, and Kab. Bondowoso has used QRIS. When compared with the population, the implementation of QRIS use can be said to be still relatively small where several factors cause the small implementation of QRIS use, including the level of digital financial literacy which is still low, especially among people in remote villages and the addition of many elderly people who are technologically illiterate. At the moment.

The implementation of the use of QRIS in the work area of Bank Indonesia Representative Offices is still relatively low, namely an average of 22.8%, which indicated that there is still great potential for expansion. If the number of expansions continues to increase but is not followed by use, this could result in the expansion of payment channels being ineffective, because not many people understand and are willing to use these channels. Efforts are needed in the form of programs or policies to increase the number and quality of channels, as well as the QRIS introduction program itself. However, before developing a program or policy, observations are needed to determine the current behavior of using QRIS in Jember district, so the programs or policies that are implemented are more targeted.

II.   THEORITICAL REVIEW

2.1 Perceived Usefulness

Perceived usefulness can also be defined by the extent to which the use of a technology can improve the performance of an activity and increase the effectiveness of the activity carried out by the individual. When someone feels that they are getting a benefit from using a system, such as being able to fulfill their needs by not too difficult to use, then the value of the perceived usefulness of a system will increase (Budi, 2018).
According to Ernawati and Noersanti (2020), the indicators used to measure perceived usefulness are making payment transactions easier, speeding up payment transactions, providing additional benefits when completing transactions, providing a sense of security when making payment transactions.

2.2 Perceived Easy of Used

Perceived easy to use or ease of use is easy to learn, easy to understand, simple and easy to operate (Simarmata et al., 2021). According to Panuju (2021), ease of use is defined as the level at which a person believes that technology can be easily understood and easy to use. According to Jatmiko et al (2020) convenience is defined as an individual's belief that if they use certain technology it will be free from effort.
According to Ernawati and Noersanti (2020), ease of use consists of five indicators, including Easy to Learn, Controllable, Flexible, Easy to Use, Clear and Understandable.

2.3 Trust

According to Sudaryono (2016), trust is the belief that someone's words or promises can be trusted and someone will fulfill their obligations in an exchange relationship. Trust relates to firms' intentions to rely on their exchange partners. In online transactions, trust arises when those involved have received assurance from the other party, and are willing and able to fulfill their obligations. Based on the explanation above, it can be concluded that trust is a belief in the goodness of another individual or group to carry out their duties and obligations for the common good.
According to Agesti et al (2021), there are four indicators that can form a person's trust in others, namely Reliability, Honesty, Concern, Credibility.

2.4 Customer Satisfaction

The word satisfaction comes from the Latin "satis" (meaning good enough, adequate) and "facio" (to do or make). Satisfaction can be interpreted as "an effort to fulfill something" or "to make something adequate" (Halim, 2021). Meanwhile, according to Prasetyo and Yusran (2022), satisfaction is an attitude that is decided based on the experience gained. Research is really needed to prove whether or not there are previous expectations which are the most important part of satisfaction.
The indicators for measuring satisfaction variables according to Suryatenggara and Dahlan (2022) are satisfaction with services and facilities, satisfaction with employee responsibilities in maintaining security and comfort, satisfaction with employee performance in providing services.

2.5 Customer Loyalty

Budi (2018) stated that there are two important factors that enable customer loyalty to be built and developed. The first factor is the existence of repeat purchases made by customers. Furthermore, the second factor is that the emotional bond that customers have towards the company's products or services must be greater than their emotional bond towards the products or services of the company's competitors.

According to Halim (2021), the Customer Loyalty variable, indicators include Intention to say positive things - good - about a company's products, Intention to refer a company's product services to closest relatives, Intention to continue to make a company's product the first choice.

2.6 Previous Research

Balci's (2021) research shown that satisfaction influences loyalty. Mohammadi and Dickson (2021) show that satisfaction influences loyalty. Kenyta (2022) shown that satisfaction influences loyalty. However, there is a research gap in the research results of Aprileny et al (2022) which proved that satisfaction has no effect on customer loyalty due to the negative factors caused by the system so that customers are not satisfied enough after using the services provided.

III.　METHOD

The method used in this research is purposive sampling with the age criteria for respondents in this research being at least 18 years with the consideration that this age can make wise decisions. Respondents are consumers who have made transactions using the Indonesian Standard Quick Response Code (QRIS) at least 3 times. The number of samples that will be used in this research is 180 respondents. The data analysis method uses Structural Equation Modeling (SEM) with the SmaprtPLS application.

IV.　DISCUSSION

4.1 The Influence of Perceived Usefulness on Customer Satisfaction

The results of the hypothesis test show that Perceived Usefulness has an effect on Customer Satisfaction by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Perceived Usefulness, the more Customer Satisfaction will increase (H1 is accepted).

Perceived usefulness in QRIS is the benefit that users obtain in completing work or tasks. QRIS services will appear useful if customers understand how to use them and banks are able to interact with customers. So the banking sector socializes it by going directly into the field and also providing 24-hour service that is ready to help customers with various types of transactions. So customers will immediately get the benefits of QRIS directly via cellphone without wasting much time and saving costs even when the bank is not operating (holidays) (Balcı, 2021).

The results of this research are in line with research conducted by Wilson et al (2021) shown that Perceived Usefulness influences Satisfaction and Loyalty. Balci (2021) shown that Trust influenced Satisfaction and Loyalty. Mohammadi and Dickson (2021) shown that Perceived Usefulness influenced Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Fahmi et al (2020) shown that Perceived Usefulness has no effect on Satisfaction and Loyalty.

1.2　The influence of Perceived Easy to use on Customer Satisfaction

The results of the hypothesis test show that Perceived Easy to use has an effect on Customer Satisfaction by looking at the significance level, which is 0.024. The influence shown by the regression coefficient is positive, meaning that the better the Perceived Easy to use, the more Customer Satisfaction will increase (H2 is accepted).

Ease of use is used as an indication that individuals believe that technology is easy to understand. Ease of use of technology is defined as a measure when individuals believe that the technology is simple enough to understand. Wilson et al (2021) also explained this perception of convenience. The results obtained, the perception of ease will have an impact on behavior, namely increasing the individual's impression of how easy it is to use the system, which will also increase a person's sense of satisfaction.

The results of this research are in line with research conducted by Suryatenggara and Dahlan (2022) shown that Perceived Ease of Use has an effect on Satisfaction and Loyalty. Dilan and Soepatini, (2023) shown that Perceived Ease of Use influences Satisfaction and Loyalty. Kenyta (2022) shown that Perceived Ease of Use influences Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Ernawatiningsih and Arizona (2022) shown that Perceived Ease of Use has no effect on Satisfaction and Loyalty.

1.3　The Influence of Trust on Customer Satisfaction

The results of the hypothesis test shown that Trust has an effect on Customer Loyalty by looking at the significance level, which is 0.003. The influence shown by the regression coefficient is positive, meaning that the better the Trust, the more Customer Satisfaction will increase (H3 is accepted).

Trust is the most important thing in an online transaction. Building a relationship in business requires trust between business people and consumers. Trust is needed to maintain long-term relationships between producers and consumers in order to create satisfaction for consumers. Trust cannot just arise from within the consumer,

but trust arises because it is built from the beginning of the transaction and is proven by the results provided by the producer regarding the desires expected by the consumer (Kenyta, 2022).

The results of this research are in line with research conducted by Puri and Fajar (2021) showing that trust has an effect on satisfaction and loyalty. Cao et al (2022) shown that Trust influences Satisfaction and Loyalty. Qu et al (2023) shown that Trust influences Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Meida et al (2022) shown that trust has no effect on satisfaction and loyalty.

1.4 The Influence of Perceived Usefulness on Customer Loyalty

The results of the hypothesis test shown that Perceived Usefulness has an effect on Customer Loyalty by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Perceived Usefulness, the more Customer Loyalty will increase (H4 is accepted).

Wilson (2019) stated that perceived usefulness can be defined as users' assessments and perceptions about whether the new system they use will provide them with added value compared to the old system. Perceived usefulness is related to the extent to which users believe that technology will increase their efficiency at work (Suryatenggara and Dahlan, 2022). Consumers with higher levels of perceived usefulness will be more likely to adopt a product, brand, or service and demonstrate higher loyalty. From an attitudinal perspective, loyal consumers are more likely to support a product, brand, or service

The results of this research are in line with research conducted by Wilson et al (2021) shown that Perceived Usefulness influences Satisfaction and Loyalty. Balci (2021) shows that Trust influences Satisfaction and Loyalty. Mohammadi and Dickson (2021) shown that Perceived Usefulness influences Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Fahmi et al (2020) shown that Perceived Usefulness has no effect on Satisfaction and Loyalty.

1.5 The Influence of Perceived Easy to use on Customer Loyalty

The results of the hypothesis test shown that Perceived Easy to use has an effect on Customer Loyalty by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Perceived Easy to use, the more Customer Loyalty will increase (H5 is accepted).

Loyalty is a firmly held commitment to consistently repurchase a preferred product/service in the future, resulting in repeated purchases of the same brand or product, despite situational impacts and advertising efforts that have the potential to cause behavioral switching. Ease of use is an important determinant in the use of technology. Ease of use is an important characteristic for loyalty intentions towards the brand being sold (Dilan and Soepatini, 2023).The results of this research are in line with research conducted by Suryatenggara and Dahlan (2022) shown hat Perceived Ease of Use has an effect on Satisfaction and Loyalty. Dilan and Soepatini, (2023) shown that Perceived Ease of Use influences Satisfaction and Loyalty. Kenyta (2022) shown that Perceived Ease of Use influences Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Ernawatiningsih and Arizona (2022) shown that Perceived Ease of Use has no effect on Satisfaction and Loyalty.

1.6 The Influence of Trust on Customer Loyalty

The results of the hypothesis test shown that Trust has an effect on Customer Loyalty by looking at the significance level, which is 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Trust, the more Customer Loyalty will increase (H6 is accepted).Qu et al (2023) define trust as a person's willingness to be sensitive to the actions of other people based on the hope that other people will carry out certain actions towards the person who trusts them, without depending on their ability to monitor and control them. In online transactions, trust arises when those involved have received assurance from the other party, and are willing and able to fulfill their obligations.The results of this research are in line with research conducted by Puri and Fajar (2021) shown that trust has an effect on satisfaction and loyalty. Cao et al (2022) shown that Trust influences Satisfaction and Loyalty. Qu et al (2023) shown that Trust influences Satisfaction and Loyalty. However, there is a research gap in the results of research conducted by Meida et al (2022) shown that trust has no effect on satisfaction and loyalty.

1.7 The Influence of Customer Satisfaction on Customer Loyalty

The results of the hypothesis test show that Customer Satisfaction has an effect on Customer Loyalty by looking at the significance level, which is 0.005. The influence shown by the regression coefficient is positive, meaning that the better Customer Satisfaction, the more Customer Loyalty will increase (H7 is accepted).

Mohammadi and Dickson (2021) suggested that satisfied customers tend to be loyal. The user will benefit from a user loyalty program: loyal to an organization as long as he feels that the organization provides its services or products better than other organizations. A high level of satisfaction leads to a relationship that encourages commitment between the company and consumers, with feelings of satisfaction and pleasure. When consumers are satisfied with a company, they may have a more sustainable and effective commitment to its products

The results of this research are in line with research conducted by Balci (2021) shown that satisfaction influences loyalty. Mohammadi and Dickson (2021) shown that satisfaction influences loyalty. Kenyta (2022) shown that satisfaction influences loyalty. However, there is a research gap in the research results of Aprileny et al (2022) proved that satisfaction has no effect on customer loyalty.

1.8 Indirect Influence of Perceived Usefulness mediated by Customer Satisfaction on Customer Loyalty

The results of the hypothesis test shown that Customer Satisfaction is proven to mediate the influence of Perceived Usefulness on Customer Loyalty with a significance level of 0.004. The influence shown by the regression coefficient is positive, meaning that the better Customer Satisfaction, the more it will mediate the influence of Perceived Usefulness on Customer Loyalty (H8 is accepted).

The word satisfaction comes from the Latin "satis" (meaning good enough, adequate) and "facio" (to do or make). Satisfaction can be interpreted as "an effort to fulfill something" or "to make something adequate" (Halim, 2021). Meanwhile, according to Budi (2018), satisfaction is an attitude that is decided based on the experience gained. Research is really needed to prove whether or not there are previous expectations which are the most important part of satisfaction.

The results of this research are in line with research conducted by Balci (2021) shown that satisfaction influences loyalty. Mohammadi and Dickson (2021) shown that satisfaction influences loyalty. Kenyta (2022) shown that satisfaction influences loyalty. However, there is a research gap in the research results of Aprileny et al (2022) proved that satisfaction has no effect on customer loyalty.

1.9 Indirect Influence of Perceived Easy to Use mediated by Customer Satisfaction on Customer Loyalty

The results of the hypothesis test shown that Customer Satisfaction is proven to mediate the influence of Perceived Easy to use on Customer Loyalty by looking at the significance level, which is 0.016. The influence shown by the regression coefficient is positive, meaning that the better Customer Satisfaction, the more mediating the influence of Perceived Easy to use on Customer Loyalty (H9 is accepted).

The results of this research are in line with research conducted by Balci (2021) shown that satisfaction influences loyalty. Mohammadi and Dickson (2021) shown that satisfaction influenced loyalty. Kenyta (2022) shown that satisfaction influenced loyalty. However, there is a research gap in the research results of Aprileny et al (2022) proved that satisfaction did not has influence on customer loyalty.

1.10 Indirect Influence of Trust mediated by Customer Satisfaction on Customer Loyalty

The results of the hypothesis test show that Customer Satisfaction is proven to mediate the influence of Trust on Customer Loyalty by looking at the significance level, which is 0.016. The influence shown by the regression coefficient is positive, meaning that the better Customer Satisfaction, the more it will mediate the influence of Trust on Customer Loyalty (H10 is accepted).

The results of this research are in line with research conducted by Balci (2021) shown that satisfaction influences loyalty. Mohammadi and Dickson (2021) show that satisfaction influences loyalty. Kenyta (2022) shown that satisfaction influences loyalty. However, there is a research gap in the research results of Aprileny et al (2022) proved that satisfaction did not influence on customer loyalty.

4.11 Conseptual Framework

Based on the background, problem formulation, objectives, and literature review, it can be concluded that this research was conducted to prove and analyze the influence of important variables, namely Perceived Usefulness, Perceived Easy of Use, trust, Customer Satisfaction, and Customer Loyalty. The research conceptual framework is shown in Figure 1 as follows:
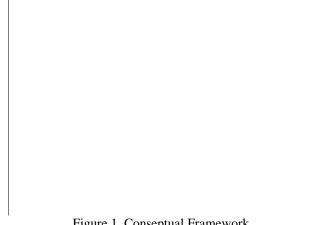
Figure 1. Conseptual Framework

Information:

———————▶ : Direct Influence

– – – – – ▶ : Indirect Influence

V.   CONCLUSION

Based on the research results, it shown that 1) Perceived Usefulness influenced Customer Satisfaction, 2) Perceived Easy to use influenced Customer Satisfaction, 3) Trust influenced Customer Satisfaction, 4) Perceived Usefulness influenced Customer Loyalty, 5) Perceived Easy to use influenced Customer Loyalty, 6) Trust influences Customer Loyalty, 7) Customer Satisfaction influenced Customer Loyalty, 8) Customer Satisfaction mediated the influence of Perceived Usefulness on Customer Loyalty, 9) Customer Satisfaction mediated the influence of Perceived Easy to use on Customer Loyalty, 10) Customer Satisfaction mediated the influence of Trust on Customer Loyalty.This research provided an overview of the influence of variables other than Perceived usefulness, perceived ease of use, trust, Satisfaction on Loyalty, for example Viral Marketing and Brand Ambassador.

VI.   ACKNOWLEDGEMENTS

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