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Customer Satisfaction as a Mediating Factor in QRIS Repurchase Intention: Evidence from Culinary MSME Consumers in Samarinda

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Abstract

The increasing adoption of QRIS payment in Indonesia has transformed consumer transaction behavior, particularly in culinary micro, small, and medium enterprises. However, understanding the factors that encourage consumers to reuse QRIS payment remains important, as repeated usage is not only determined by technological adoption but also by user satisfaction. This study aims to examine the effect of perceived ease of use and perceived security on repurchase intention, with customer satisfaction as a mediating variable in QRIS payment usage. This study employed a quantitative approach with an explanatory research design. Data were collected through an online questionnaire from 158 QRIS users who had conducted transactions at culinary MSMEs in Samarinda City. The data were analyzed using Partial Least Squares Structural Equation Modeling through SmartPLS. The results show that perceived ease of use and perceived security significantly affect customer satisfaction. Customer satisfaction also significantly influences repurchase intention. In addition, perceived ease of use has a significant direct effect on repurchase intention, while perceived security does not directly affect repurchase intention. The mediation analysis shows that customer satisfaction partially mediates the relationship between perceived ease of use and repurchase intention and fully mediates the relationship between perceived security and repurchase intention. These findings highlight the importance of ease, security, and satisfaction in encouraging repeated QRIS usage and provide practical implications for culinary MSMEs and digital payment providers.

Keywords: *Customer Satisfaction, Perceived Ease of Use, Perceived Security, Repurchase Intention, QRIS Payment.*

INTRODUCTION

The rapid advancement of digital technology has transformed financial transactions, particularly through the increasing adoption of mobile payment systems. In Indonesia, the implementation of the Quick Response Code Indonesian Standard (QRIS) has accelerated the transition toward a cashless society. QRIS enables consumers to conduct transactions efficiently using a single standardized system across various merchants, making it widely adopted, especially in micro, small, and medium enterprises (MSMEs). This shift reflects the growing demand for practical, fast, and flexible payment methods in daily economic activities (Nuralam et al., 2024) The transition toward a cashless society is not merely a technological phenomenon but also a social transformation that influences everyday interactions between consumers and merchants. In the context of culinary MSMEs, payment transactions traditionally involved direct cash exchanges that often created opportunities for interpersonal communication, bargaining, and social engagement. The increasing use of QRIS has gradually altered these interaction patterns by introducing a faster and more standardized transaction process. While digital payments improve efficiency and convenience, they also reshape consumer behavior by emphasizing speed, practicality, and contactless interactions. Consequently, the adoption of QRIS reflects broader social changes in how economic exchanges are conducted within local communities. Samarinda City provides a relevant setting for examining these changes due to its position as the capital of East Kalimantan Province and one of the region's major economic centers. The city has experienced rapid digitalization, supported by increasing smartphone penetration, internet accessibility, and government initiatives promoting cashless transactions. Culinary MSMEs in Samarinda represent a dynamic sector characterized by frequent daily transactions and a diverse consumer base consisting of students, employees, entrepreneurs, and migrant populations. These characteristics make Samarinda an important social context for understanding how consumers adapt to digital payment systems and how technological perceptions influence continued QRIS usage. Furthermore, investigating QRIS adoption among culinary MSME consumers in Samarinda contributes to understanding digital financial inclusion in emerging urban areas outside Indonesia's major metropolitan cities.

The adoption of QRIS and other mobile payment platforms is strongly influenced by user perceptions toward technology. The Technology Acceptance Model (TAM) has been widely applied to explain how users accept and use digital systems. According to (Tian & Chan, 2024) perceived ease of use and perceived usefulness are the main determinants that shape user acceptance. In mobile payment contexts, perceived ease of use refers to the degree to which users believe that using the system requires minimal effort and is easy to understand (Angel-Rodriguez & Vicente-Pascual, 2026). Empirical studies show that perceived ease of use positively influences user behavior, although its effect may vary depending on context and supporting factors (Ariandi et al., 2025) Beyond technological factors, security concerns also play a crucial role in shaping user behavior. Users often perceive risks related to privacy, fraud, and financial loss when using digital payment systems. Therefore, perceived security becomes an essential factor in building trust and encouraging continuous usage. Previous studies have demonstrated that trust and perceived security significantly influence users' intention to use mobile payment systems, as users tend to adopt technologies that they perceive as safe and reliable (Ariandi & Rinaldi, 2025)

In addition, customer satisfaction is a key factor that determines post-usage behavior. Satisfaction reflects users' overall evaluation of their experience with a system, including whether it meets expectations and delivers value. In the context of QRIS, a positive user experience may lead to higher satisfaction, which in turn increases the likelihood of continued usage. Prior research indicates that customer satisfaction plays a mediating role between technological perceptions and behavioral outcomes, particularly in influencing continuance intention (Thoumrungroje & Suprawan, 2024)

However, despite the increasing number of studies on mobile payment adoption, most research primarily focuses on initial usage and behavioral intention. The factors influencing repurchase intention or continued usage of QRIS remain not well understood. Furthermore, previous findings regarding the role of perceived ease of use are inconsistent, as some studies report significant effects while others find weak or indirect relationships (Ariestine et al., 2024; Nabot et al., 2020). This inconsistency indicates that the relationship between technological perceptions and user behavior remains a major challenge in the literature. Moreover, existing studies rarely integrate perceived ease of use, perceived security, and customer satisfaction into a comprehensive model to explain repurchase intention in the context of QRIS. While these variables have been examined separately, limited empirical evidence explores their combined effect, particularly within MSME-based payment environments. A review of previous studies reveals several important limitations. Most mobile payment studies have focused on initial adoption intention using the Technology Acceptance Model (TAM), emphasizing perceived usefulness and perceived ease of use as direct determinants of technology acceptance. Other studies have examined perceived security and trust as antecedents of adoption behavior, while customer satisfaction has frequently been investigated in e-commerce and online service contexts. However, limited research has simultaneously integrated perceived ease of use, perceived security, customer satisfaction, and repurchase intention within a single post-adoption framework. Furthermore, existing QRIS studies predominantly examine users in large metropolitan areas and focus on adoption decisions rather than continued usage behavior.

From a theoretical perspective, the main gap lies in the limited explanatory power of the traditional TAM in understanding post-adoption behavior. TAM was originally developed to explain initial technology acceptance; however, continued usage and repurchase intention are influenced not only by cognitive evaluations of technology but also by experiential factors such as satisfaction and perceived security. Therefore, extending TAM by incorporating customer satisfaction as a mediating mechanism and perceived security as a complementary construct provides a more comprehensive explanation of consumer behavior in digital payment systems. This theoretical extension is particularly relevant for QRIS users within MSME environments, where repeated usage behavior is critical for the sustainability of cashless transactions.

Therefore, this study aims to examine the effect of perceived ease of use and perceived security on repurchase intention, with customer satisfaction as a mediating variable in QRIS payment usage. This study offers several academic contributions. First, it extends the Technology Acceptance Model (TAM), which has traditionally been used to explain initial technology adoption, by incorporating perceived security and customer satisfaction into a post-adoption framework that explains repurchase intention. Second, this study provides empirical evidence regarding the mediating role of customer satisfaction in the relationship between technological perceptions and continued QRIS usage, thereby contributing to the growing literature on digital payment continuance behavior. Third, the study enriches the discussion of digital financial inclusion by examining QRIS adoption within culinary MSMEs in Samarinda, an emerging urban area outside Indonesia's major metropolitan centers. By combining technological, behavioral, and socio-economic perspectives, this research contributes to a more comprehensive understanding of consumer behavior in digital payment ecosystems.

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HYPOTHESIS DEVELOPMENT

Hypothesis Development

Perceived Ease of Use and Customer Satisfaction

Perceived ease of use (PEOU) reflects the degree to which users believe that a system is easy to learn and operate (Davis, 1989). In the context of mobile payment systems such as QRIS, ease of use becomes a critical factor because users expect a seamless and effortless transaction experience. When a system is perceived as simple and user-friendly, it reduces cognitive effort and enhances overall user experience. According to the Technology Acceptance Model, perceived ease of use not only influences system adoption but also shapes users' attitudes and experiences during usage. Empirical studies have shown that users who perceive a system as easy to use are more likely to experience higher levels of satisfaction, as ease of use minimizes frustration and increases convenience (Malarvizhi et al., 2022). Furthermore, (Maksimilianus Gai et al., 2024) found that perceived ease of use significantly affects customer satisfaction in digital payment services. Therefore, a system that is easy to use is more likely to create a positive user experience, which ultimately leads to higher customer satisfaction.

H1: Perceived ease of use has a positive effect on customer satisfaction.

Perceived Security and Customer Satisfaction

Perceived security refers to the extent to which users believe that a system is safe and capable of protecting their personal and financial information. In digital payment systems, security concerns are particularly important because transactions involve sensitive data and financial risks. Users tend to evaluate the level of security before deciding to trust and use a system. Previous studies indicate that perceived security significantly influences user confidence and reduces perceived risk (Roro & Sarassina, 2022). When users feel that a system is secure, they are more likely to have a positive experience and feel satisfied with the service. Conversely, concerns about security risks may lead to dissatisfaction and reluctance to continue using the system. Thus, perceived security plays an essential role in shaping customer satisfaction by enhancing trust and reducing uncertainty in mobile payment usage.

H2: Perceived security has a positive effect on customer satisfaction.

Customer Satisfaction and Repurchase Intention

Customer satisfaction is defined as the overall evaluation of a user's experience with a product or service, based on the comparison between expectations and actual performance (Oliver, 1980). In the context of mobile payment, satisfaction reflects how well the system meets user expectations in terms of convenience, reliability, and security. The Expectation Confirmation Model (ECM) suggests that satisfaction is a key determinant of continuance intention. Users who are satisfied with their experience are more likely to continue using a system and develop long-term behavioral intentions. Empirical studies consistently confirm that satisfaction has a strong positive effect on repurchase or continuance intention in digital services Therefore, consumers who perceive QRIS as easy to use are more likely to continue using the payment system in future transactions. (Ariandi & Rinaldi, 2025). The significance of perceived ease of use may also be understood within the socio-economic context of Samarinda. As a rapidly developing urban area in East Kalimantan, Samarinda has experienced substantial growth in digital infrastructure and smartphone adoption. However, the level of digital literacy among consumers remains diverse, particularly across different age groups and occupational backgrounds. In such a context, consumers are more likely to continue using payment technologies that are simple, intuitive, and require minimal learning effort. The preference for convenience reflects not only technological considerations but also practical adaptations to increasingly digital lifestyles in urban communities.

Furthermore, culinary MSMEs in Samarinda serve consumers from various socio-economic backgrounds, including students, private employees, entrepreneurs, and informal sector workers. These consumers often engage in frequent low-value transactions as part of their daily consumption activities. Consequently, payment methods that reduce transaction time and simplify purchasing processes are perceived as more valuable. This suggests that the positive effect of perceived ease of use on repurchase intention is closely linked to the practical needs and consumption patterns of urban consumers in Samarinda.Therefore, satisfied users are more likely to reuse QRIS payment systems and maintain long-term engagement.

H3: Customer satisfaction has a positive effect on repurchase intention.

Perceived Ease of Use and Repurchase Intention

Perceived ease of use not only influences user experience but may also directly affect behavioral intention. Users who perceive a system as easy to use are more likely to adopt and reuse it, as it reduces effort and increases convenience. However, previous findings regarding this relationship are inconsistent. Some studies suggest that perceived ease of use directly influences behavioral intention, while others indicate that its effect is indirect and mediated by other variables such as satisfaction or attitude (Muchran & Saleh Ahmar, 2021). Despite these inconsistencies, ease of use remains an important factor that may influence users' willingness to reuse a system. Thus, perceived ease of use is expected to positively influence repurchase intention in mobile payment systems.

H4: Perceived ease of use has a positive effect on repurchase intention.

Perceived Security and Repurchase Intention

Perceived security plays a significant role in influencing users' behavioral intention, particularly in digital financial services. A higher level of perceived security reduces perceived risk and increases user confidence in using the system. Previous studies show that users are more likely to continue using a mobile payment system when they perceive it as secure and trustworthy (Permatasari et al., 2023). Security assurance enhances trust, which directly affects users' intention to reuse the system. Therefore, perceived security is expected to have a positive effect on repurchase intention.

H5: Perceived security has a positive effect on repurchase intention.

The Mediating Role of Customer Satisfaction

Customer satisfaction plays a crucial role in explaining the relationship between users' perceptions and their behavioral outcomes. According to the Expectation Confirmation Model (ECM), users evaluate their experience after using a system, and this evaluation determines whether they will continue using it in the future (Bhattacherjee, 2001). In this context, satisfaction acts as a key mechanism that translates user perceptions into continuance behavior. Perceived ease of use enhances user experience by reducing effort and increasing convenience during system interaction. When users perceive QRIS as easy to use, they are more likely to experience a smooth and efficient transaction process, which leads to higher satisfaction. This positive experience subsequently increases the likelihood of continued usage or repurchase intention. Previous studies confirm that perceived ease of use influences continuance intention indirectly through satisfaction (Nardi et al., 2025)

H6: Customer satisfaction mediates the relationship between perceived ease of use and repurchase intention.

Similarly, perceived security reduces users' concerns about risks related to financial transactions and personal data. A higher level of perceived security increases user trust and creates a sense of comfort when using the system. This positive perception contributes to a more satisfying user experience, which in turn encourages users to continue using the system. Empirical evidence suggests that security-related perceptions influence behavioral intention through satisfaction (Rinaldi, Ramadhani, et al., 2025)

H7: Customer satisfaction mediates the relationship between perceived security and repurchase intention

RESEARCH METHODOLOGY

Population and Sample

The population of this study comprises consumers who have used QRIS payment in culinary micro, small, and medium enterprises (MSMEs) in Samarinda City. Culinary MSMEs were selected as the research context because this sector is closely related to frequent consumer transactions and has increasingly adopted QRIS as a digital payment alternative. Therefore, this context is relevant for examining post-usage behavior, particularly repurchase intention in QRIS payment. This study employed a non-probability sampling technique using purposive sampling. This technique was considered appropriate because the study required respondents with specific experience in using QRIS payment. The selection criteria for respondents are defined as follows:

1. Respondents have used QRIS as a payment method
2. Respondents have conducted QRIS transactions at culinary MSMEs in Samarinda City
3. Respondents have used QRIS more than once, allowing them to evaluate their payment experience
4. Respondents are at least 17 years old
5. Respondents are willing to participate voluntarily in this study
6. Respondents who had never used QRIS or had no experience conducting transactions at culinary MSMEs in Samarinda City were excluded from the sample. The final sample consisted of 158 valid respondents. This sample size is considered adequate for PLS-SEM analysis because it exceeds the minimum sample requirement for a model involving multiple latent variables and mediation relationships. The relatively large sample size also strengthens the statistical power

Respondent Demographic Characteristics

Characteristic	**Category**	**Frequency**	**Percentage (%)**
Gender	Male	72	45.6
	Female	86	54.4
Total		**158**	**100.0**
Age	17–25 years	68	43.0
	26–35 years	51	32.3
	36–45 years	25	15.8
	>45 years	14	8.9
Total		**158**	**100.0**
Education	Senior High School	42	26.6
	Diploma	24	15.2
	Bachelor's Degree	79	50.0
	Postgraduate	13	8.2
Total		**158**	**100.0**
Occupation	Student	38	24.1
	Private Employee	54	34.2
	Entrepreneur	31	19.6
	Civil Servant	19	12.0
	Others	16	10.1
Total		**158**	**100.0**
Monthly Income	< IDR 3 million	47	29.7
	IDR 3–5 million	58	36.7

Characteristic	Category	Frequency	Percentage (%)
	IDR 5–8 million	34	21.5
	> IDR 8 million	19	12.1
Total		**158**	**100.0**

Table 1. presents the demographic characteristics of the respondents. The majority of respondents were female (54.4%), while male respondents accounted for 45.6% of the sample. Based on age distribution, most respondents were between 17 and 25 years old (43.0%), followed by those aged 26–35 years (32.3%). This finding indicates that QRIS users in culinary MSMEs are predominantly individuals within the productive and digitally active age groups. Regarding educational background, most respondents held a bachelor's degree (50.0%), followed by senior high school graduates (26.6%). In terms of occupation, private employees represented the largest group (34.2%), followed by students (24.1%) and entrepreneurs (19.6%). Furthermore, the majority of respondents reported a monthly income ranging from IDR 3 million to IDR 5 million (36.7%).

These demographic characteristics suggest that QRIS payment users in Samarinda are largely composed of educated and economically active individuals who are familiar with digital technology and mobile-based financial services. Therefore, the respondents provide a relevant representation for examining consumer perceptions, satisfaction, and repurchase intention toward QRIS payment usage in culinary MSMEs.

Data Analysis Method

This study employed a quantitative approach with an explanatory research design to examine the causal relationships among the latent variables: perceived ease of use (X1), perceived security (X2), customer satisfaction (Z), and repurchase intention (Y) in QRIS payment usage. Data were collected through an online questionnaire using a 5-point Likert scale and analyzed using SmartPLS software through the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. PLS-SEM was selected because this study aims to predict and explain the relationships among variables, including the mediating role of customer satisfaction. The analysis was conducted in two stages. First, the measurement model was evaluated to test the validity and reliability of the constructs using loading factor, Cronbach's alpha, composite reliability, and average variance extracted (AVE). Second, the structural model was assessed to examine the direct and indirect effects among variables using path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure. A total of 158 valid responses were analyzed in this study. The hypotheses were considered supported when the t-statistic value was greater than 1.96 and the p-value was less than 0.05. This analytical procedure was used to determine whether perceived ease of use and perceived security influence repurchase intention directly and indirectly through customer satisfaction.

Operational Definitions and Measurement Indicators

This study involves four main constructs: perceived ease of use (X1) and perceived security (X2) as independent variables, customer satisfaction (Z) as the mediating variable, and repurchase intention (Y) as the dependent variable. The operational definitions and measurement indicators were adapted from previous validated studies and adjusted to the context of QRIS payment usage among culinary MSME consumers in Samarinda City. Perceived ease of use was adapted from mobile payment studies that define ease of use as the extent to which users believe that a system is easy to use and requires minimal effort. Perceived security was adapted from digital banking and mobile payment studies that emphasize transaction security, system security, and data protection. Customer satisfaction and repurchase intention were adapted from studies on digital services and technology-based consumer behavior, where satisfaction reflects users' overall evaluation and repurchase intention reflects the willingness to reuse a service in the future.

Table 1. Operational Definitions and Measurement Indicators

Variable	Definition	Indicators	Sources
Perceived Ease of Use (X1)	The degree to which individuals believe that QRIS payment is easy to learn, easy to understand, and does not require much effort to use in culinary MSME transactions	1. Easy to learn 2. Clear and understandable 3. Easy to use 4. Does not require much effort	(Davis, 1989) (Thoumrungroje & Suprawan, 2024)

Perceived Security (X2)	The extent to which consumers believe that QRIS payment provides secure transactions, protects personal and financial data, and reduces risks in digital payment activities	1. Transaction security 2. Data protection 3. System reliability 4. Privacy protection	(Bhattacherjee, 2001) (Angel-Rodriguez & Vicente-Pascual, 2026)
Customer Satisfaction (Z)	The overall evaluation of consumers' experiences after using QRIS payment, based on whether the payment process, service performance, and transaction experience meet their expectations	1. Satisfaction with transaction process 2. Satisfaction with service 3. Overall satisfaction	(Oliver, 1980); (Rostami & Mottar, 2020))

RESULTS AND DISCUSSION

The conceptual model in this study is constructed based on four main variables: perceived ease of use (X1) and perceived security (X2) as the independent variables, customer satisfaction (Z) as the mediating variable, and repurchase intention (Y) as the dependent variable. This model aims to examine how perceived ease of use and perceived security influence consumers' repurchase intention toward QRIS payment usage, taking into account customer satisfaction as a mediating mechanism within the relationship.

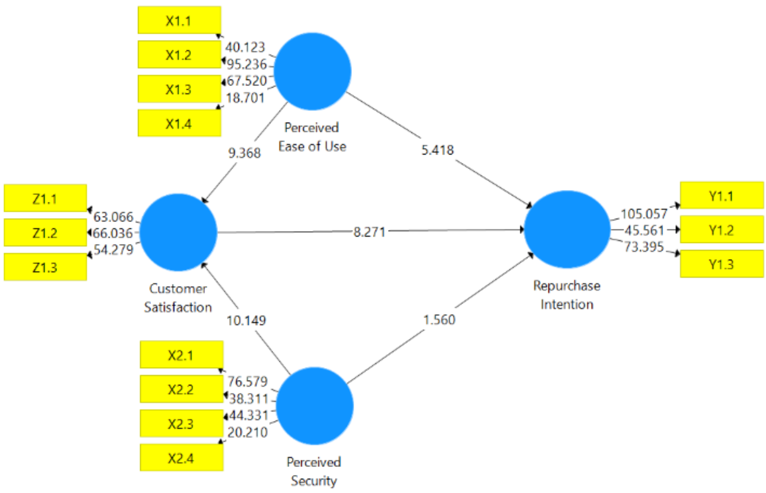

Figure 1. PLS-SEM Model

In the PLS-SEM model diagram, the numerical values above the arrows connecting the constructs represent the statistical values of the inner model relationships, while the values near each reflective indicator represent the measurement results of the outer model. Specifically for this study:

The path Perceived Ease of Use → Customer Satisfaction shows β = 0.418 with T-statistic = 9.523 and p-value = 0.000; therefore, the relationship is significant

The path Perceived Security → Customer Satisfaction shows β = 0.477 with T-statistic = 10.101 and p-value = 0.000; therefore, the relationship is significant

The path Customer Satisfaction → Repurchase Intention shows β = 0.539 with T-statistic = 8.433 and p-value = 0.000; therefore, the relationship is significant

The direct path Perceived Ease of Use → Repurchase Intention shows β = 0.277 with T-statistic = 5.347 and p-value = 0.000; therefore, the relationship is significant

The direct path Perceived Security → Repurchase Intention shows β = 0.091 with T-statistic = 1.551 and p-value = 0.122; therefore, the relationship is not significant

Accordingly, the numerical values presented in the figure must be consistent with those reported in the Path Coefficients table and the results narrative. These findings indicate that perceived ease of use has both a direct and indirect role in shaping repurchase intention, while perceived security does not directly influence repurchase intention. However, perceived security significantly affects customer satisfaction, suggesting that its influence on repurchase intention may occur through satisfaction rather than directly.

In addition, all constructs were measured using reflective indicators and were tested for validity and reliability during the outer model assessment. Perceived ease of use was measured using four indicators, perceived security using four indicators, customer satisfaction using three indicators, and repurchase intention using three indicators. The reliability and validity results show that all constructs meet the recommended criteria, as indicated by Cronbach's Alpha values above 0.70, Composite Reliability values above 0.70, and Average Variance Extracted values above 0.50. Therefore, all constructs in this study are considered valid and reliable for further structural analysis.

The visual representation of the model illustrates the directional relationships between perceived ease of use, perceived security, customer satisfaction, and repurchase intention. This model reflects the theoretical assumption that customer satisfaction serves as an important mechanism in explaining how consumers' perceptions of QRIS payment influence their intention to reuse the payment method. In the context of QRIS payment among culinary MSME consumers in Samarinda City, ease of use directly strengthens repurchase intention, while security appears to build satisfaction first before encouraging repeated usage.

Outer Model Evaluation Validity and Reliability

Table 2. Output Construct Reliability and Validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Perceived Ease of Use (X1)	0.858	0.873	0.906	0.708
Perceived Security (X2)	0.838	0.851	0.893	0.677
Repurchase Intention (Z)	0.886	0.887	0.929	0.815
Customer Satisfaction (Y)	0.882	0.883	0.927	0.809

The results indicate that all constructs meet the reliability and convergent validity requirements. Cronbach's Alpha values range from 0.838 to 0.886, exceeding the recommended threshold of 0.70. Composite Reliability values range from 0.893 to 0.929, indicating that all constructs have strong internal consistency. In addition, all AVE values exceed 0.50, with the lowest AVE found in perceived security at 0.677. These findings confirm that the indicators used in this study are valid and reliable in measuring perceived ease of use, perceived security, customer satisfaction, and repurchase intention. These results suggest that the measurement indicators are appropriate for explaining consumer behavior in QRIS payment usage. The high AVE values also indicate that each construct explains more than half of the variance of its indicators.

R Square (R^2)

Table 3. Output R Square

Variable	R Square	R Square Adjusted
Customer Satisfaction (Z)	0.699	0.698
Repurchase Intention (Y)	0.721	0.719

The R-square value for customer satisfaction is 0.699, with an adjusted R-square value of 0.698. This indicates that 69.9% of the variance in customer satisfaction can be explained by perceived ease of use and perceived security. Meanwhile, the remaining 30.1% is explained by other factors outside the research model. The R-square value for repurchase intention is 0.721, with an adjusted R-square value of 0.719. This means that 72.1% of the variance in repurchase intention can be explained by perceived ease of use, perceived security, and customer satisfaction. The remaining 27.9% is influenced by other variables not included in this study.

These findings indicate that the proposed model has strong explanatory power in explaining repurchase intention and relatively strong explanatory power in explaining customer satisfaction. The small difference between R-square and adjusted R-square values also suggests that the model is stable and not substantially affected by unnecessary predictors.

Tabel 4. Output Path Coefficients

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 → Z	0.418	0.421	0.044	9.523	0.000
X2 → Z	0.477	0.475	0.047	10.101	0.000
Z → Y	0.539	0.535	0.064	8.433	0.000
X1 → Y	0.277	0.277	0.052	5.347	0.000
X2 → Y	0.091	0.095	0.059	1.551	0.122

Perceived Ease of Use and Customer Satisfaction in QRIS Payment

Based on the PLS-SEM analysis, the path coefficient from perceived ease of use to customer satisfaction shows a positive and significant effect ($\beta = 0.418$; $T = 9.523$; $p = 0.000$). This result indicates that perceived ease of use significantly increases customer satisfaction in QRIS payment usage. Therefore, Hypothesis H1 is accepted.

This finding suggests that consumers who perceive QRIS as easy to use tend to feel more satisfied with their payment experience. In the context of culinary MSMEs, QRIS payment is expected to provide a simple, fast, and effortless transaction process. When consumers can easily scan, confirm, and complete payment without facing technical difficulties, their overall satisfaction increases. This result supports the Technology Acceptance Model, which emphasizes that ease of use is an important factor in shaping users' positive responses toward technology. It is also consistent with Nuralam et al. (2024), who found that perceived ease of use significantly influences customer satisfaction in the context of technology-based purchasing behavior. The result also aligns with (Rostami & Mottar, 2020), who confirms that perceived ease of use contributes to satisfaction in mobile payment continuance models.

Perceived Security and Customer Satisfaction in QRIS Payment

The analysis shows that perceived security has a positive and significant effect on customer satisfaction ($\beta = 0.477$; $T = 10.101$; $p = 0.000$). This means that perceived security significantly contributes to customer satisfaction in QRIS payment usage. Thus, Hypothesis H2 is accepted.

This finding indicates that security is a crucial factor in shaping consumer satisfaction toward QRIS payment. Since QRIS is related to financial transactions, consumers need to feel that their transaction data, privacy, and payment process are protected. When consumers perceive QRIS as safe and reliable, they are more likely to feel comfortable and satisfied when using it. The coefficient value also shows that perceived security has a stronger effect on customer satisfaction than perceived ease of use. This implies that although ease of use is important, security plays a more dominant role in creating satisfaction in digital payment transactions. This finding is in line with (Maksimilianus Gai et al., 2024) who explains that service credibility reflects security and privacy in mobile payment systems and significantly influences user intention.

Customer Satisfaction and Repurchase Intention in QRIS Payment

The PLS-SEM results show that customer satisfaction has a positive and significant effect on repurchase intention ($\beta = 0.539$; $T = 8.433$; $p = 0.000$). This indicates that higher customer satisfaction leads to stronger repurchase intention in QRIS payment usage. Therefore, Hypothesis H3 is accepted.

This finding confirms that satisfaction is a key determinant of consumers' intention to reuse QRIS payment. When consumers feel satisfied with their previous QRIS transaction experience, they are more likely to use QRIS again in future transactions. Satisfaction reflects consumers' evaluation of whether QRIS meets their expectations in terms of convenience, security, and transaction efficiency. This result is consistent with the continuance perspective, which argues that satisfaction is a central driver of continued technology usage. (Pawesty et al., 2022) explains that continuance intention is closely related to users' intention to keep using the same technology, brand, or service. In addition, (Rinaldi, Fitria, et al., 2025) found that customer satisfaction significantly affects repurchase intention and serves as a key mechanism in explaining post-purchase behavior.

Perceived Ease of Use and Repurchase Intention in QRIS Payment

The direct path from perceived ease of use to repurchase intention shows a positive and significant effect ($\beta = 0.277$; $T = 5.347$; $p = 0.000$). This result indicates that perceived ease of use directly influences consumers' intention to reuse QRIS payment. Therefore, Hypothesis H4 is accepted.

This finding suggests that consumers are more likely to reuse QRIS when they perceive the payment system as easy to operate. In practical terms, QRIS payment that is easy to learn, simple to understand, and does not require much effort can encourage consumers to repeatedly use it in culinary MSME transactions. This result reinforces the argument that ease of use is not only important for initial technology acceptance but also for repeated usage behavior. Consumers who experience convenience during payment are more likely to consider QRIS as a preferred payment method in the future. This is consistent with previous research showing that ease of use can shape consumers' behavioral intention and continued use of mobile payment systems (Rinaldi et al., 2025).

Perceived Security and Repurchase Intention in QRIS Payment

The direct path from perceived security to repurchase intention shows a positive but not significant effect ($\beta = 0.091$; $T = 1.551$; $p = 0.122$). Since the p-value is greater than 0.05, perceived security does not directly influence repurchase intention. Therefore, Hypothesis H5 is rejected. Although security is important in digital payment usage, this result indicates that perceived security alone is not sufficient to directly encourage consumers to reuse QRIS payment. Consumers may already assume that QRIS, as a standardized national payment system, should provide a basic level of security. Therefore, security may function more as a minimum requirement rather than a direct motivational factor for repurchase intention.

From a socio-economic perspective, this finding may also be explained by the nature of transactions conducted in culinary MSMEs. Most QRIS transactions in this sector involve relatively small purchase values, such as meals, beverages, and daily consumption products. As a result, consumers may perceive the potential financial risk associated with these transactions as relatively low. In such circumstances, security is often taken for granted rather than actively considered during payment decisions. Consumers tend to prioritize convenience, speed, and transaction efficiency over security concerns when making routine low-value purchases. This behavior reflects a pragmatic consumption pattern in which perceived security functions as a background assurance rather than a primary determinant of repurchase intention. Furthermore, the increasing institutionalization of QRIS through government regulation and support from Bank Indonesia may have strengthened public confidence in the payment system. As QRIS has become widely accepted and standardized across merchants, consumers may no longer evaluate security as a separate consideration when deciding whether to reuse the payment method. Instead, security is perceived as an inherent characteristic of the system, reducing its direct influence on repurchase intention.

However, perceived security still plays an important role because it significantly affects customer satisfaction. This means that security may influence repurchase intention indirectly through satisfaction. In other words, consumers may not reuse QRIS simply because it is secure, but because security creates a satisfying transaction experience, which then encourages repeated usage. This finding partly differs from studies that found security or service credibility to directly affect mobile payment intention, such as (Ramadhani et al., 2025). However, it supports the idea that in post-usage behavior, satisfaction may become a more important psychological mechanism than security alone.

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
X1 → Z → Y	0.225	0.225	0.036	6.192	0.000
X2 → Z → Y	0.257	0.253	0.032	7.926	0.000

The mediation analysis was conducted to examine the indirect effects of perceived ease of use and perceived security on repurchase intention through customer satisfaction. The results show that the indirect effect of perceived ease of use on repurchase intention through customer satisfaction is positive and significant, with an original sample value of 0.225, a t-statistic of 6.192, and a p-value of 0.000. Since the p-value is lower than 0.05, customer satisfaction significantly mediates the relationship between perceived ease of use and repurchase intention. Therefore, Hypothesis H6 is accepted.

This finding indicates that ease of use does not only directly encourage consumers to reuse QRIS payment, but also indirectly increases repurchase intention by enhancing customer satisfaction. When consumers perceive QRIS as easy to use, simple to understand, and effortless during transactions, they tend to feel more satisfied. This satisfaction then strengthens their intention to use QRIS again in future transactions.

Furthermore, the indirect effect of perceived security on repurchase intention through customer satisfaction is also positive and significant, with an original sample value of 0.257, a t-statistic of 7.926, and a p-value of 0.000. Therefore, customer satisfaction significantly mediates the relationship between perceived security and repurchase intention, and Hypothesis H7 is accepted. This result shows that perceived security influences repurchase intention through customer satisfaction. Although perceived security does not directly affect repurchase intention, it significantly increases customer satisfaction, which subsequently encourages consumers to reuse QRIS payment. In other words, consumers may not immediately decide to reuse QRIS only because they perceive it as secure. However, security creates a sense of comfort and satisfaction, and this satisfaction becomes the main mechanism that drives repurchase intention.

The full mediating role of customer satisfaction can also be interpreted through the behavioral characteristics of consumers in developing countries. In emerging economies such as Indonesia, consumers often evaluate digital payment services based on their overall transaction experience rather than on individual technical attributes. Security is important because it reduces anxiety and creates confidence during transactions; however, consumers do not necessarily translate perceptions of security directly into future behavioral intentions. Instead, security contributes to a positive consumption experience, which is reflected in higher satisfaction levels. Once consumers feel satisfied with the overall payment process, including convenience, reliability, and security, they become more willing to continue using the service.

This finding suggests that satisfaction serves as a psychological mechanism that transforms technical system attributes into behavioral outcomes. For QRIS users in culinary MSMEs, security alone is insufficient to motivate repeated usage. Consumers are more likely to develop repurchase intention when security contributes to a broader sense of satisfaction with the payment experience. Therefore, customer satisfaction acts as a bridge connecting perceived security and repurchase intention, highlighting the importance of experiential value in digital payment adoption within developing-country contexts.

Based on the direct and indirect effect results, customer satisfaction plays a different mediating role in each relationship. In the relationship between perceived ease of use and repurchase intention, customer satisfaction acts as a partial mediator, because perceived ease of use has both a significant direct effect and a significant indirect effect on repurchase intention. Meanwhile, in the relationship between perceived security and repurchase intention, customer satisfaction acts as a full mediator, because perceived security does not directly affect repurchase intention but has a significant indirect effect through customer satisfaction. Overall, these findings confirm that customer satisfaction is a key mechanism in explaining repurchase intention in QRIS payment usage. Ease of use encourages repurchase intention both directly and indirectly, while security works mainly through satisfaction. Therefore, improving QRIS repurchase intention requires not only a secure payment system, but also a satisfying payment experience for consumers

CLOSING STATEMENT

Conclusion

This study concludes that perceived ease of use and perceived security significantly influence customer satisfaction in QRIS payment usage. Customer satisfaction also has a significant effect on repurchase intention. Perceived ease of use directly affects repurchase intention, while perceived security does not directly affect repurchase intention. However, customer satisfaction mediates both relationships, acting as a partial mediator between perceived ease of use and repurchase intention and a full mediator between perceived security and repurchase intention. These findings suggest that QRIS providers and culinary MSMEs should improve ease of use, security, and customer satisfaction to encourage repeated QRIS usage.

Suggestions

Based on the findings of this study, culinary MSMEs are advised to improve the use of QRIS by ensuring that the payment process is simple, fast, and easy for consumers to access. A smooth QRIS transaction experience can increase customer satisfaction and encourage consumers to reuse QRIS in future transactions. Digital payment providers and related stakeholders should also strengthen the security and reliability of QRIS services. Although perceived security does not directly affect repurchase intention, it contributes significantly to customer satisfaction. Therefore, information related to transaction security, data protection, and system reliability should be clearly communicated to users. For future research, it is recommended to expand the research scope to different sectors, regions, or digital payment platforms. Future studies may also include other variables such as trust, perceived usefulness, service quality, or digital literacy to provide a deeper understanding of consumer intention to reuse QRIS payment.

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