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How Perceived Convenience, Usefulness, and Satisfaction Influence QRIS Payment Reuse Behavior in UMKM Context?

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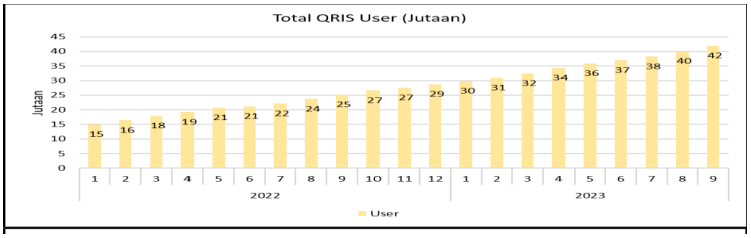
A B S T R A C T

This study addresses the urgent need to understand factors influencing QRIS payment reuse among MSME customers in Indonesia's digital economy. The research aims to examine how perceived convenience, perceived usefulness, and satisfaction affect reuse intentions through a comprehensive theoretical framework. Using quantitative methodology with questionnaire data from 96 MSME customers at Tangerang City Mall, collected via accidental sampling and analyzed through PLS-SEM with SmartPLS software, this study reveals significant relationships between perceived convenience and satisfaction, perceived usefulness and satisfaction, and satisfaction and reuse interest. Novel findings demonstrate that while direct effects of perceived factors on reuse interest are insignificant, both perceived convenience and usefulness significantly influence satisfaction, which subsequently drives reuse intentions. This research contributes to payment technology adoption literature by validating mediation effects in emerging market contexts. However, limitations include the single-location sampling approach and cross-sectional design, suggesting future research should employ multi-location studies and longitudinal designs to enhance generalizability and capture dynamic behavioral patterns in digital payment adoption.

1. Introduction

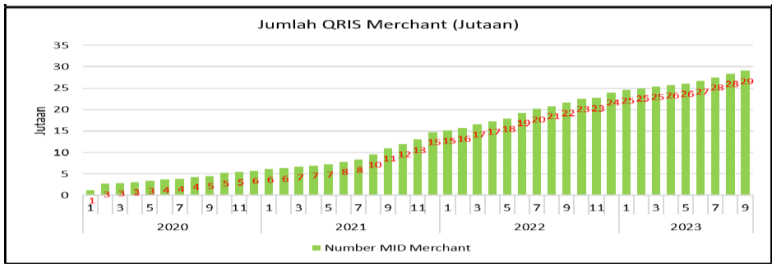
The development of advanced technology indirectly controls various human activities in various fields. People's lives today have been influenced by technology to carry out daily tasks. One aspect of life affected by technological advances is the non-cash payment system that is done digitally. At this time, new technologies continue to emerge so as to make human activities more efficient, fast, easy and comfortable, especially in the financial sector. (Prawita et al., 2021). With the introduction of non-cash payments, transactions will become easier and more convenient, so it is hoped that people will not be affected by the transaction process and will not have difficulty carrying large amounts of money. Technological developments also stimulate the exchange of money to create better transactions. Even large companies engaged in information technology and finance are competing to offer ease of transactions through non-



cash channels. The rapid development of technology has forced companies to switch to the digital world. (Alifia et al., 2024).

Figure 1 Growth of Qris Users in Indonesi

Data shows that the use of Qris in Indonesia continues to increase every year. In January-December 2022, the number of Qris users reached 15-29 million, while in the same period in 2023 it increased to 30-42 million users. This increase reflects the growing number of



people actively utilising Qris, not only as a bystander, but also as part of the growing digital transactions as technology is utilised. (Alifia et al., 2024).

Figure 2 Growth of Qris Merchants in Indonesia

Data shows that the use of Qris in Indonesia continues to increase every year. In January-November 2020, there were around 1-5 million merchants using Qris, including MSMEs. This number increased to 6-13 million in 2021, then reached 15- 23 million in 2022, and continued to grow to 25-29 million merchants in January- September 2023. This increase reflects the growing number of merchants adopting Qris, signalling that the technology is not only being observed but also actively utilised in business transactions.(Alifia et al., 2024).

In line with (Marhaendra & Mahyuzar, research 2023), perceived convenience has a positive and significant effect on satisfaction because the ease of using Qris allows fast, efficient, and practical digital transactions for customers. However, (Sandy & Bharata, research 2024) shows different results, namely perceived convenience does not have a positive effect on satisfaction because there are still many people who do not understand the features of Qris and are not familiar with its use.

Wulandari et al., (2020) state that perceived usefulness has a positive and significant effect on satisfaction because Qris makes digital payments faster and easier. However, (Nugroho dan M. Pudjihardjo, 2022) found that perceived usefulness has a negative effect on satisfaction. Meanwhile, Humairoh dan Annas, (2023) mentioned that perceived convenience has a strong influence on intention to use Qris, with perceived usefulness acting as a moderator in the relationship. They emphasised that Qris should improve its service quality and features to make it more attractive, especially for generation Z. On the other hand, (Budiatin dan Rustiyaningsih, 2021) found that perceived convenience has a negative effect on intention to use Qris.

Safitri, (2020) found that perceived usefulness has a positive and significant effect on interest in reusing Qris, because its features are easy to understand and speed up digital transactions. However, (Afandi et al., 2021) state that perceived usefulness has no effect on interest in reuse, while perceived convenience actually affects interest in reusing Qris. Lombu, (2023) asserts that satisfaction has a positive and significant effect on interest in reuse, because

Qris is considered more efficient than traditional financial services. Meanwhile, (Aristyanto et al., 2021) found that satisfaction has no effect on interest in reuse.

This gap points to the need for further research to understand the complex dynamics between perceived ease of use, perceived usefulness, satisfaction, and reuse intention in users of Qris payment method in MSMEs at Tangerang City Mall. This study aims to fill this gap by integrating these variables in one comprehensive research model.

2. Literature Review

2.1 Theory Teknology Accepted Model (TAM)

Technology Acceptance Model (TAM) in Indyah Hartami Santi, et al., (2020:19) is one type of theory that uses a behavioural theory approach which is widely used to examine the information technology adoption process. This TAM theory emphasises the importance of perceived ease of use and perceived usefulness in predicting user attitudes towards information systems. In its application, TAM has a broader scope than TRA. TAM, as one of the behavioural theories, serves to analyse the information technology adoption process, providing guidance to understand how external factors influence users' beliefs, attitudes and intentions.

According to Davis (1989) in Titi Sugiarti, (2023:8) the purpose of TAM is to provide a basis for exploring things beyond user beliefs, attitudes, and goals. The technology acceptance model describes how users understand and use information technology. TAM describes the causal correlation between beliefs and actions by users of information systems, goals or needs, and actual use.

2.2 Perceived Ease

According to Jogiyanto (2007) in Ali (2020) perceived ease of use is defined as the extent to which a person believes that the use of a technology does not require much effort.

According to Vankatesh and Bala (2008) in Titi Sugiarti (2023:12) defines that perceived ease of use is the ease of use that focuses on the use of information technology systems and their applications.

According to Jogiyanto (2019: 934) in Attaqi et al., (2022) Perceived ease of use is the extent to which a person believes that a technology can be used clearly, without requiring much effort, and is easy to operate and use.

2.3 Perceived Usefulness

According to Davis et al. (1986) in Kumala et al., (2020) defines Perceived Usefulness as a belief about benefits, namely the extent to which users believe that the use of technology or systems can improve their performance. This perceived usefulness shows the level of a person's belief that certain information systems can improve their performance. From this definition, it can be seen that perceived usefulness is closely related to the decision- making process. If someone believes that the system is useful, they are likely to use it otherwise, if they feel the system is less useful, use will be avoided.

According to Jogiyanto (2007) in Ali (2020) Perceived Usefulness is defined as the level of one's belief that the use of a technology will increase productivity or performance.

According to Vankatesh and Bala in Titi Sugiarti (2023:10) defining Usability Perspesi is the extent to which an individual believes that the use of information technology improves

user performance.

2.4 Satisfaction

According to Tjiptono (2011) in Dedeh Kurniasih, (2021) Defining that Customer Satisfaction is a level of customer needs and desires achieved, so that customers feel the products and services purchased are no different from those expected.

According to Philip Kotler and Kevin Lane Keller (2007) in Ahmad Farid, (2024) defining customer satisfaction is a person's feeling of pleasure or disappointment that arises after comparing the performance (results) of the product that is thought of against the expected performance.

According to Tse and Wilton in Taufik, (2021:43) state that satisfaction is the customer's response to the perceived mismatch or disconfirmation between previous expectations and the actual performance felt by the user.

2.5 Interest in Reuse

According to Kotler and Keller (2012: 131) in Attaqi et al., (2022) Interest in Using is a consumer behaviour where they have the desire to choose a product based on experience in choosing, using, or wanting that product.

According to Davis (2014) in Abrilia dan Tri, (2020) explains that Behavioural Interest is the level of a person in order to carry out certain behaviours with a desire from oneself Interest in using is the desire to carry out an action.

According to Fred D. Davis, Nicoletti (2017) in Pebriantie dan Sulaeman, (2023) Defines User Interest as a person's strong desire or desire to use an application as a force.

Based on the literature review above, the following hypothesis is formulated:

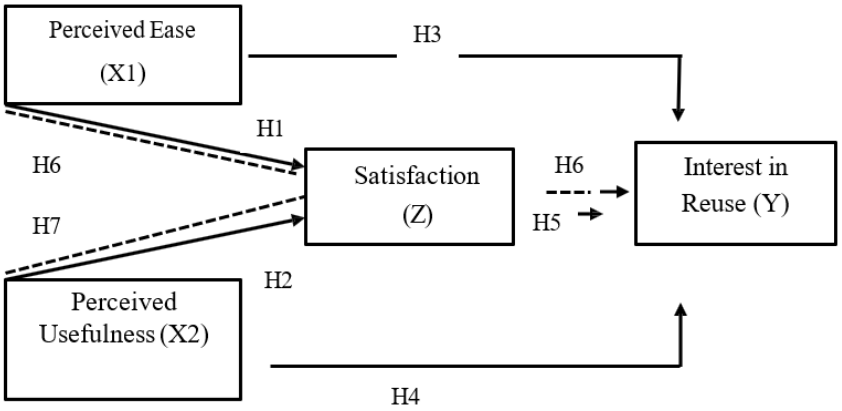


Figure 3 Thinking Framework

Hypothesis Formulation:

H1: The effect of perceived convenience on satisfaction.
H2: The effect of perceived usefulness on satisfaction.
H3: The Effect of Perceived Ease of Use on Interest in Reuse.
H4: The Effect of Perceived Usefulness on Interest in Reuse.
H5: The Effect of Satisfaction on Interest in Reusing.
H6: The Effect of Perceived Ease of Use on Interest in Reuse through Satisfaction.
H7: The effect of perceived usefulness on interest in reuse through satisfaction.

3. Methodology

This research uses quantitative methods with surveys through questionnaires distributed to QRIS user customers at UMKM Mall Tangerang City. Sugiyono (2021:22) Quantitative Research Methods can be interpreted as a research method based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative statistics, with the aim of testing predetermined hypotheses. According to Sugiyono (2021:146) Samples are part of the number and characteristics of the population. Samples are carried out because researchers have limitations in conducting research both in terms of time, energy, and a large population. In this study, the sample used was the Qris User Customer at MSMEs at Tangerang City Mall. Given the number of populations that cannot be ascertained precisely or are unknown. To determine the size of the sample taken from the population, the researcher used the Lemeshow Method by Slamet Riyanto & Aglis Andhita Hatmawan (2020:13).

with an error rate of 10%, resulting in 96 respondents. The sampling technique used non-probability sampling with an Accidental Sampling approach, where respondents were selected by chance when they met directly. Data was collected in December 2024 and measured with a Likert scale. Data analysis was carried out using SmartPLS V.4 software, including validity test, discriminant validity, AVE, composite reliability, Cronbach's Alpha, coefficient of determination test, GoF, and hypothesis testing.

4. Results and Discussion

4.1 Convergent Validity

Convergent Validity can be measured through the loading factor (λ) value, which shows the correlation between the indicator and its construct. A loading factor value of >0.70 is considered valid, while a value of >0.5 is still acceptable. This validity can be seen from the outer loading value on each variable and its indicators.

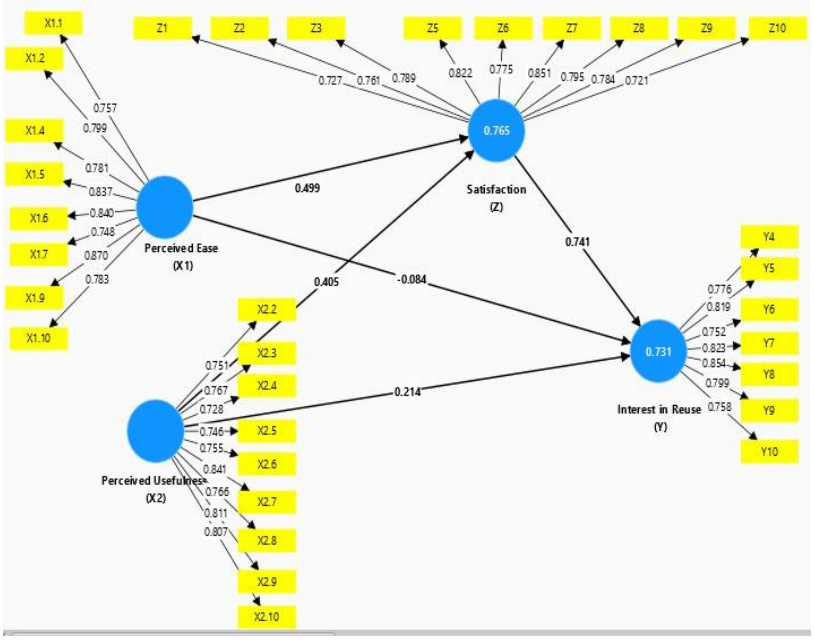


Figure 4 Convergent Validity Value
Source: SmartPLS 4, processed data 2025

In table 4, it shows that the outer loading value of all variables has a value above 0.6, so all of the above indicators are declared valid or suitable for use in research.

4.2 Discriminant Validity

Discriminant Validity loading factor is used to test whether the indicators of a construct have a higher correlation with their own constructs than with other constructs. If the loading factor value is >0.70, the indicator is considered valid, while for initial research, a value of 0.50 to 0.60 is sufficient.

Table 2 Discriminant Validity Value

Variable	*Perceived Ease* (X1)	Perceived Usefulness (X2)	Satisfaction (Z)	*Interest in Reuse* (Y)
X1.1	0.757	0.606	0.536	0.435
X1.2	0.799	0.594	0.627	0.459
X1.4	0.781	0.728	0.688	0.566
X1.5	0.837	0.806	0.742	0.641
X1.6	0.840	0.780	0.703	0.606
X1.7	0.748	0.600	0.664	0.595
X1.9	0.870	0.807	0.772	0.725
X1.10	0.783	0.641	0.694	0.620
X2.2	0.675	0.751	0.614	0.520
X2.3	0.737	0.767	0.651	0.583
X2.4	0.640	0.728	0.537	0.537
X2.5	0.626	0.746	0.553	0.559
X2.6	0.599	0.755	0.586	0.590
X2.7	0.720	0.841	0.762	0.660
X2.8	0.659	0.766	0.715	0.632
X2.9	0.722	0.811	0.665	0.562
X2.10	0.711	0.807	0.732	0.657
Z1	0.560	0.517	0.727	0.571
Z2	0.638	0.592	0.761	0.619
Z3	0.715	0.688	0.789	0.656
Z5	0.668	0.699	0.822	0.693
Z6	0.705	0.697	0.775	0.681
Z7	0.710	0.688	0.851	0.761
Z8	0.618	0.634	0.795	0.754
Z9	0.619	0.680	0.784	0.618
Z10	0.743	0.693	0.721	0.592
Y4	0.634	0.579	0.694	0.758
Y5	0.668	0.665	0.675	0.776
Y6	0.600	0.658	0.687	0.819
Y7	0.475	0.510	0.499	0.752
Y8	0.606	0.588	0.737	0.823
Y9	0.627	0.671	0.754	0.854
Y10	0.464	0.568	0.650	0.799

Souce: SmartPLS 4, 2025 processed data

Based on the results in table 2, all indicators meet the criteria of discriminant validity, as shown by the indicator's cross loading value against its construct which is greater than other indicators.

4.3 Composite Reliability and AVE

Composite Reliability and AVE is done by looking at the latent variable coefficients output. A construct is declared reliable and valid if the Composite Reliability and Cronbach's Alpha values are> 0.70, while the AVE is at least 0.50. If both criteria are met, then the construct is considered reliable and consistent in the research instrument. To measure reliability, it can be done with the Cronbach's Alpha, Composite Reliability and AVE values and the results can be seen as follows:

Table 3 Values Composite Reability and AVE

Variable	Cronbach's Alpha	Composite Reliability	AVE	Description
Perceived Ease (X1)	0.921	0.935	0.645	Valid and Reliabel
Perceived Usefulness (X2)	0.917	0.931	0.601	Valid and Reliabel
Satisfaction (Z)	0.920	0.934	0.611	Valid and Reliabel
Interest in Reuse (Y)	0.905	0.924	0.637	Valid and Reliabel

Source: SmartPLS 4, Processed Data 2025

Based on table 4, the results show that the Cronbach's Alpha and Composite Reliability values for each variable are >0.70, and the AVE value is >0.50, so all variables meet the reliability and validity criteria.

4.4 Structural Model Evaluation (Inner Model)

Coefficient Detemination (*R2*)

The Coefficient of Determination (R^2) is used to measure the extent to which endogenous variables can be explained by exogenous variables. The higher the R^2 value, the greater the contribution of exogenous variables in influencing endogenous variables. The R2 results of this study are shown in table 4 as follows:

Table 4 Values Coefficient Detemination (*R2*)

Variable	R-Square	R-square Adjusted
Satisfaction (Z)	0.765	0.760
Interest in Reuse (Y)	0.731	0.722

Source: SmartPLS 4, Processed Data 2025

This study analyses two main variables, namely Interest in Reuse (Y) and Satisfaction, which are influenced by Perceived Ease of Use and Perceived Usefulness. The results in table 4 show that Satisfaction has an R^2 value of 0.765, which means that 76.5% of the variation in Satisfaction can be explained by Perceived Ease (X1) and Perceived Usefulness (X2), while 23.5% is influenced by other factors outside this study. Meanwhile, the Reuse Interest variable has an R^2 value of 0.731, which indicates that 73.1% of its variation is explained by Perceived Ease, Perceived Usefulness, and Satisfaction, while the remaining 26.9% is influenced by other variables outside this study.

4.5 Goodness Of Fit (Gof)

Goodness of Fit (GoF) is used to assess the combined performance of the Measurement Model (Outer Model) and Structural Model (Inner Model). GoF values range from 0-1, with categories of small GoF (0-0.25), neutral GoF (0.25-0.36), and large GoF (>0.36). The following are the results of Gof:

GoF = $\sqrt{AVE\ X\ R2}$
Description:
AVE = (0.645 + 0.601 + 0.611 + 0.637)/3 = 0,8313333
$R2$= (0.760 + 0.722)/2 = 0,741

GoF = √0,831 X 0,741= √0,7847 = 0,885

Based on the results above, it is obtained that the GoF value is 0.885, this value is above 0.36, meaning that the combined performance of the Measurement Model (Outer Model) and Structural Model (Inner Model) is included in the large criteria.

4.6 Direct Hypothesis Test (Path Coefficient Value)

Hypothesis testing is carried out using bootstrapping techniques to test relationships that have been hypothesised through simulation. The data used has passed the measurement stage, and hypothesis testing is based on three main indicators, namely path coefficient (original sample), t-statistics, and p- value.

Table 5 Hypothesis Test Value of Direct Effect

Variable	Original Sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Perceived Ease (X1) -> Satisfaction (Z)	0.463	0.453	0.105	4.388	0.000	H1 Received
Perceived Usefulness (X2) -> Satisfaction (Z)	0.442	0.453	0.109	4.041	0.000	H2 Received
Perceived Ease (X1) -> Interest in Reuse (Y)	-0.049	-0.055	0.125	0.389	0.698	H3 rejected
Perceived Usefulness (X2) -> Interest in Reuse (Y)	0.194	0.200	0.123	1.583	0.113	H4 rejected
Satisfaction (Z) -> Interest in Reuse (Y)	0.727	0.730	0.131	5.534	0.000	H5 Received

Source: SmartPLS 4. Data Processing Results 2024
Based on the table above, the direct effect between variables is obtained as follows:

The test results show that perceived convenience has a significant effect on satisfaction, with a t-statistics value of 4.388 (>1.96) and a p-value of 0.000 (<0.05), so H1 is accepted.

The test results show that perceived usefulness has a significant effect on satisfaction, with a t-statistics value of 4.041 (>1.96) and a p-value of 0.000 (<0.05), so H2 is accepted.

The test results show that perceived convenience has no significant effect on reuse interest, with a t-statistics value of 0.389 (<1.96) and a p-value of 0.698 (>0.05), so H3 is rejected.

The test results show that perceived usefulness has no significant effect on reuse interest, with a t-statistics value of 1.583 (<1.96) and a p-value of 0.113 (>0.05), so H4 is rejected.

The test results show that Satisfaction has a significant effect on Reuse Interest, with a t-statistics value of 5.534 (>1.96) and a p-value of 0.000 (<0.05), so H5 is accepted.

4.7 Indirect Hypothesis Test

Table 6 Hypothesis Test Results Indirect effect

Variable	Original Sample (O)	Original Mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Perceived Ease (X1) -> Interest in Reuse (Y) -> Satisfaction (Z) ->	0.336	0.330	0.095	3.529	0.000	H6 Received
Perceived Usefulness (X2) -> Interest in Reuse (Y) -> Satisfaction (Z) ->	0.321	0.333	0.107	2.997	0.003	H7 Received

Source: SmartPLS 4 Data Processing Results, 2025

The data that can be seen in the table above can be used for indirect hypothesis testing which is described as follows:

The test results show that Perceived Ease of Use has a significant effect on Interest in Reuse through Satisfaction, with a t-statistics value of 3.529 (>1.96) and a p-value of 0.000 (<0.05), so H6 is accepted. This finding indicates that satisfaction acts as a variable.

The test results show that perceived usefulness has a significant effect on reuse interest through satisfaction, with a t-statistics value of 2.997 (>1.96) and a p-value of 0.003 (<0.05), so H7 is accepted.

4.8 Predictive Relevance ($Q2$)

The (Q2) value can be used to measure how well the observed values are generated by the model and its parameter estimates. A Q-Square value >0 indicates that the model has good predictive relevance. The Q-Square predictive relevance value can be measured as follows:

Table 7 Values Predictive Relevance ($Q2$)

Variabel	Q^2predict
Satisfaction (Z)	0.578
Interest in Reuse (Y)	0.751

Source: SmartPLS 4 Data Processing Results, 2025

Based on the results of Predictive Relevance (Q^2) in table 7 above, it explains that the construct relationship of the variables studied in this study is considered relevant to measuring the research model that has been previously formed properly, because it has a Q^2 value greater than 0 (≥0).

5. Discussion

5.1 The Effect of Perceived Convenience on Satisfaction

Testing perceived ease of use has a significant effect on satisfaction with a t-statistics value of 4.388 (>1.96) and a p-value of 0.000 (<0.05), so H1 is accepted. The original sample value of 0.463 further strengthens that the easier the Qris system is to use, the higher the level of customer satisfaction.

This finding is in line with research penelitian (Putri Dwi Astuti et al., 2022),

(Marhaendra & Mahyuzar, 2023) showing that perceived convenience plays an important role in increasing user satisfaction with Qris as a payment method. Factors such as transaction speed, convenience, and lack of technical barriers contribute to creating a positive experience for MSME customers at Tangerang City Mall. Therefore, feature enhancements that strengthen the aspect of convenience can be an effective strategy to increase customer satisfaction and drive sustainable Qris adoption.

5.2 Effect of Perceived Usefulness on Satisfaction

Testing perceived usefulness on satisfaction shows significant results with a t-statistics value of 4.041 (>1.96) and a p-value of 0.000 (<0.05), so perceived usefulness is proven to have a significant effect on satisfaction, so H2 is accepted. The original sample value of 0.442 further strengthens these findings.

The results of this study are in line with research by (Sandy & Bharata, 2024), (MT & Sukresna, 2021) which shows that perceived usefulness has a positive impact on user satisfaction with Qris as a payment method. The greater the benefits that users feel, such as time efficiency, practicality, and ease of transactions, the higher their level of satisfaction.

The usefulness of Qris in speeding up the payment process and reducing dependence on cash creates a more convenient transaction experience for MSME customers at Tangerang City Mall. Therefore, enhancing the features and services that strengthen the value of Qris is a major factor in increasing user satisfaction and encouraging their loyalty to this payment system.

5.3 The Effect of Perceived Ease of Use on Interest in Reuse

Testing perceived ease of use on reuse interest shows insignificant results with a t-statistics value of 0.389 (<1.96) and a p-value of 0.698 (>0.05), so perceived ease of use has no direct effect on reuse interest, H3 is rejected. Although the original sample value of -0.049 indicates an influence, it is not strong enough to be considered significant.

These results are in line with research (Lestari & Hanif, 2023) which states that perceived convenience has no direct influence on interest in reusing Qris as a payment method. This shows that although users find Qris easy to use, this factor is not the only one that encourages them to continue using it. Other factors such as transaction habits, trust in the system, incentives to use, or preference for other payment methods may play a greater role. Therefore, Qris service providers need to implement additional strategies, such as enhanced benefits, promotions, or loyalty programmes, to increase users' interest in reusing Qris on an ongoing basis.

5.4 The Effect of Perceived Usefulness on Interest in Reuse

Testing perceived usefulness on reuse interest shows insignificant results with a t-statistics value of 1.583 (<1.96) and a p-value of 0.113 (>0.05), so perceived usefulness has no direct effect on reuse interest so that H4 is rejected. Although the original sample value of 0.194 indicates an influence, it is not strong enough to be considered significant.

This result is in line with research (Budiatin & Rustiyaningsih, 2021) which states that perceived usefulness does not directly affect user interest in reusing Qris as a payment method. This suggests that although Qris is perceived as useful, other factors such as habits, promotions, incentives, or external factors may play a greater role in encouraging reuse. Therefore, Qris service providers need to consider additional strategies, such as improving user experience or loyalty programmes, to increase the sustainability of Qris usage among MSME customers at Tangerang City Mall.

5.5 Effect of Satisfaction on Interest in Reuse

Satisfaction testing on Reuse Interest shows significant results with a t-statistics value of 5.534 (>1.96) and a p-value of 0.000 (<0.05), so Satisfaction is proven to have a significant effect on Reuse Interest. The original sample value of 0.727 further strengthens these findings, so H5 is accepted.

The results of this study are in line with research (Lombu, 2023) which states that satisfaction plays an important role in increasing customer interest in continuing to use Qris as a payment method. The higher the level of user satisfaction with the transaction experience, the more likely they are to continue using Qris in the future. Factors such as ease of use, transaction speed, security, and convenience are key aspects in creating customer satisfaction. Therefore, Qris service providers and MSME players need to continuously improve service quality in order to maintain and increase customer loyalty in using Qris.

5.6 The Effect of Ease of Use Perception of Ease of Use Interest through Satisfaction

Testing of Ease of Use Perception on Reuse Interest through Satisfaction shows significant results with a t-statistics value of 3.529 (>1.96) and a p-value of 0.000 (<0.05), so Satisfaction is proven to be able to mediate the effect of Perceived Ease of Use on Interest in Reuse. The original sample value of 0.336 also supports this finding, so H6 is accepted.

The results of this study are in line with research conducted by (Lestari & Hanif, 2023), (I et al., 2023) showing that the easier Qris is to use, the higher customer satisfaction, which in turn increases their interest in continuing to use it. Ease in transactions, such as a fast, simple, and minimised process, creates a positive experience that strengthens user loyalty. Therefore, improving feature efficiency and user education are strategic steps to increase satisfaction and encourage continued use of Qris.

5.7 The Effect of Perceived Usefulness on Interest in Reuse through Satisfaction

Testing perceived usefulness on reuse interest through satisfaction shows significant results with a t-statistics value of 2.997 (> 1.96) and a p- value of 0.003 (<0.05), so satisfaction is proven to be able to mediate the effect of perceived usefulness on reuse interest. The original sample value

of 0.321 also supports this finding. Thus H7 is accepted.

The results of this study are in line with research conducted by (I et al., 2023), (MT dan Sukresna, 2021) showing that the higher the customer's perception of the benefits of Qris, such as efficiency, speed, and ease of transactions, the greater their level of satisfaction, which in turn encourages interest in continuing to use Qris. Therefore, feature enhancement, transaction security, and education on the benefits of Qris are strategic steps to increase user satisfaction and loyalty.

6. Conclusion

This study aimed to investigate the effects of perceived convenience (ease of use), perceived usefulness, and customer satisfaction on the intention to reuse the QRIS (Quick Response Code Indonesian Standard) payment method among Micro, Small, and Medium Enterprise (MSME) customers at Tangerang City Mall, with customer satisfaction acting as a mediating variable. Employing a quantitative research design and analysing data from 96 respondents using the Partial Least Square (PLS) structural equation modelling technique via SmartPLS software, the study yielded several key findings. First, both perceived convenience and perceived usefulness were found to have a significant positive direct effect on customer satisfaction. Second, neither perceived convenience nor perceived usefulness demonstrated a

significant direct effect on the intention to reuse QRIS. Third, customer satisfaction was shown to have a significant positive direct effect on the intention to reuse QRIS. Crucially, the analysis confirmed that customer satisfaction significantly mediates the relationships, indicating that the influence of both perceived convenience and perceived usefulness on reuse intention operates indirectly through their positive impact on customer satisfaction. Therefore, this research underscores the paramount importance of fostering customer satisfaction as a strategic lever for promoting sustained QRIS usage intention among the targeted MSME clientele. The findings suggest that stakeholders should prioritize enhancing the overall transactional experience to cultivate loyalty, as satisfaction acts as a critical bridge between initial perceptions of the system and long-term behavioural intentions. This study contributes to the existing literature by validating the mediating role of satisfaction within the Technology Acceptance Model (TAM) framework in the specific context of QRIS reuse among MSME customers in a defined retail environment.

7. Recommendation

Based on the study's conclusions, several recommendations are proposed. Primarily, QRIS service providers and MSME operators should focus intensively on strategies aimed at elevating overall customer satisfaction with the QRIS payment experience. This encompasses ensuring seamless, fast, and reliable transactions. Given that satisfaction was found to be the strongest predictor of reuse intention, surpassing the direct effects of perceived ease and usefulness, continuous service quality improvement is vital for maintaining and enhancing user loyalty. While initial system ease and perceived benefits are important for generating satisfaction, they are insufficient alone to guarantee continued use. Therefore, stakeholders should implement supplementary initiatives, such as targeted promotions, loyalty programs, or educational efforts highlighting the system's benefits, to further stimulate sustained reuse intention beyond the satisfaction derived from the core transaction process. Future research could explore other potential antecedents of reuse intention not covered in this model or investigate these relationships across different user segments or geographical locations to enhance generalizability.

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