

THE EFFECT OF PRODUCT QUALITY AND *QRIS* PAYMENT AS A MODERATING VARIABLE ON *REPURCHASE* DECISION

Mohamad Anwar Sutarman¹, Elimawaty Rombe², Ponirin³

¹²³Postgraduate Master of Management Study Program, Tadulako University
anwar.sland99@gmail.com, rombeelimawaty@gmail.com, Ppaidjan@gmail.com

Abstract

This study aims to determine whether product quality affects *repurchase decisions*, whether the availability of *QRIS* payment methods affects *repurchase decisions*, and whether the availability of *QRIS* payment methods inspires the relationship between product quality and *repurchase decisions*. The method used in this research is quantitative using an *accidental* sampling technique. Each construct in this study was evaluated using a Likert (five) point scale and analyzed using the *PLS-SEM* instrument. The result of this study is that **H1**, the variable of product quality (X), significantly impacts the *repurchase decision at the Banuia Momberata Poso* cafe. The result is confirmed based on the t-statistic value of $2.578 > 1.96$ with a *p-value* of $0.010 < 0.05$, **H2** The variability of the *QRIS* payment method (M) does not affect the *repurchase decision* at the Poso Banuia momberata cafe. This can be proven by looking at the t-statistic value of $1.426 < 1.96$ and the *p-value* of $0.154 > 0.05$, **H3** *QRIS* payment method availability variable (M) does not moderate the effect of product quality (X) on the latent dependent variable, *repurchase decision* in Banuia momberata Poso Cafe. This can be demonstrated by the t-statistic value of $1.188 < 1.96$ and the *p-value* of $0.235 > 0.05$.

Keywords: *Product quality, QRIS, Repurchase decision*

INTRODUCTION

The value of Indonesia's GDP comes from the creative economy, annually averaging 43% of the total national GDP. This fact indicates that the MSME sector in the field of culinary has a very significant role in the Indonesian economy and involves many people in the transaction process. The Micro, Small, Maximize, and Medium Enterprises (MSMEs) sector, one of which is in the culinary sector, utilizes digital facilities to maximize operational and consumer services. Starting from the use of *cloud-based* cashier applications, marketing on *online platforms*, and digital payment methods including the *quick response code of the Indonesian standard (QRIS)*. Effectiveness, efficiency, and positive impact motivate the behavior of MSMEs to carry out digital transformation. However, in businesses that work in the culinary field, digital transformation is not the only thing that is penting to be able to win satisfaction from customers. Another penting point is the availability of food and beverage products that are in line with the needs of consumers. The quality of the products served must be in line with what the consumer needs and wants to create satisfaction for the consumer (Hermawan et al., 2021).

Repurchase decision is someone's decision to purchase a product that is motivated by the satisfaction of the previous purchase on the same product. Products that are bought for trial purposes and are found to be satisfactory. This will make consumers want to make repeat purchases based on their experience with products and services (Yuanita, 2017).

According to Wijaya (2017), product quality in the field of food and beverages (*fnb*) has 4 dimensions, including; *Freshness* (reliability), which is the reliability of food that is connected to the taste, texture, and aroma of food and beverages, *Presentation*, which is the way food is presented to consumers, *Well Cooked* (cooked properly), namely the food that is served is processed properly and hygienically, as for *Variety of food* (*food variants*), is the *variety* of food offered to consumers. In line with the research of Fuadi & Budiantono (2021) which concluded

that a higher quality of a product can increase customer repeat purchase interest. These results indicate that a good assessment of product quality that is in line with the level of consumer wants and needs will encourage consumers to decide to make repeat purchases in the future (Repurchase decision).

According to Listiawati et al. (2022), 5 (five) factors make a person feel enstien in using the *QRIS* payment method, including time-saving, energy-saving, easy transaction, low cost, and technology utilization. This means that using *QRIS* makes the digital payment transaction process easier, more practical, and more efficient because it uses one transaction service for all *e-wallets*. This result shows that the use of the *QRIS* messaging method encourages consumers to be interested in making a *repurchase (Repurchase Decision)*. This is in line with the research of Schiffman and Kanuk (2007: 3) which concludes that satisfied consumers can make repeat purchases in the future and tell others about the perceived product or service performance. If a product is tried and found to be satisfactory or more satisfying than the previous one, then the consumer is likely to be willing to reimburse or reimbursement indicates that the reimbursement has occurred as long as the consumer has experience with the product or company.

efisiensi serving disebut dengan "do things right" which means not wasting resources efisiensi is an efficient way (effort, work) of doing something without wasting time, energy, and money. Efficiency must be considered as a measure of the quality of work in technology (Listiawati et al., 2022). Regarding efficiency, it is found that there is an increase in the value of efficiency when using *QRIS with* the indicators of time cost, energy cost, and ease of transaction, which are the most widely chosen by respondents even though there is a service cost indicator (Listiawati et al., 2022). Quality can be interpreted as everything that determines consumer satisfaction and the company's efforts to make changes in the direction of improving it. Consumers are satisfied if they buy or use a product or service and it turns out that the product quality is good (Chandra & Hafni, 2020). If a product is tried and found to be satisfactory or more satisfactory than the original recommendation, then the consumer is likely to reimburse or reimbursement indicates that the purchase has occurred after the consumer has had experience with the product or company (Schiffman and Kanuk, 2007: 3). Based on previous studies, it can be concluded that a better product quality provided by a company will affect the consumer's repeat purchase decision due to a satisfying experience at the time of the previous transaction, and the relevance of the satisfaction that consumers feel when using the *QRIS* payment method is indicated that it will add to the positive experience of consumers to increase motivation in deciding on repeat purchases.

Based on observations conducted in 2023, especially in Poso Regency, East Sulawesi Province, there are already several MSMEs in the construction sector that use the *QRIS* payment method as a payment method to support services. However, when compared to those that have not yet used it, there are still more MSMEs in the construction sector that have not used *QRIS* as a payment method in Poso Regency. This is due to a variety of reasons by business people, including not having received information and education about *QRIS*, feeling that its use is difficult, and reluctance to pay the additional *MDR* transaction fee. Established in 2018, Banua Momberata Cafe is one of the culinary or *Food & Beverage (F&B)* MSMEs in Poso Regency, East Sulawesi Province. Based on the observation, the main market of Banua Momberata cafe includes consumers who are only looking for food and drinks, students and teachers who are doing assignments, socialization places, as well as means for consumers to play mobile games while taking advantage of the *wi-fi* facilities provided. In terms of menu, tis cafe provides main course, snacks and beverages. In conjunction with the digitalization of financial transactions, this cafe offers a *QRIS* payment method for visitors. This is what prompted the researcher to conduct a research study entitled "The effect of product quality and the availability of *QRIS* payment methods as a variation of transportation mode on *repurchase decision* at the Banua Momberata Poso cafe"

RESEARCH FRAMEWORK

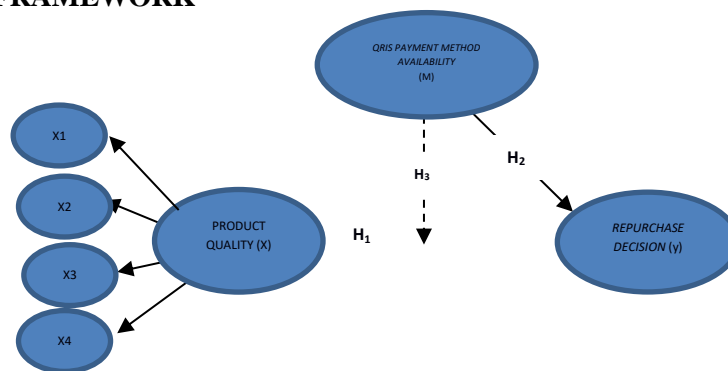


Figure 1.
Research framework

Based on the above research framework, the following hypothesis is used in this research:

H₁: Product quality affects *repurchase decision*

H₂: The availability of *QRIS* payment methods affects *repurchase decisions*.

H₃: The availability of *QRIS* payment methods moderates product quality (X) on *repurchase decisions* (Y).

RESEARCH METHODS

The type of research used is associative research to find out the effect of the relationship between variables and quantitative research, which is to interpret the data or information obtained in the form of numbers, using mathematical formulas, or can also be analyzed with a statistical system. Quantitative data in this study is in the form of tabulated data on the results of responses from the questionnaire distributed to visitors to Banua Momberata Poso Cafe by the sampling requirements of this study.

This study was conducted at Banua Momberata Poso Cafe, which is one of the MSMEs that operates in the field of business with a cafe concept. The reason for choosing this location is because it uses QRIS as one of the payment methods in transactions. The research period used in this research is for 3 months, from June to August 2023.

The sample is a part of the number and characteristics of the population. Because the population of Banua Momberata Poso Cafe's customers is not known with certainty, the sampling technique in this research uses Accidental Sampling. According to Istanti (2019.), Accidental Sampling is a technique for selecting samples based on qualifications, i.e. consumers who speak qualifications/qualifications can be used as samples if it is considered that the person whose qualifications are identified is suitable as a data source. In this study, the number of samples taken in this study was 100 respondents who were sampled. The requirements set by the researcher are:

- 1) Have visited and shopped at the Banua Momberata Cafe more than once (> 1 time).
- 2) Have you ever used the QRIS payment method when transacting at the Banua Momberata cafe?

Operational Definition of Research Variables.

Operational variables are used to analyze the concept of variables and indicators. In this research, there are three variables, namely the *repurchase deviation variable*, the index variable in the form of product quality, and the mode variable in the form of the *QRIS* Payment Method.

Based on the theory described above, we can find the operational deviation of variables, variables, and indicators in the following table:

Table 1. Operational Definition and Research Variables

Variables	Dimensions	Indicator
Product Quality (X)	<i>Freshness</i> (X1) (eTendra & iAgustiono, 2021)	<ul style="list-style-type: none"> - The aroma of the food served is appetizing. - The color of the food served looks fresh (not pale) - The taste of the food served feels juicy (not dry) - The texture of the food served is soft (not hard).
	<i>Presentation</i> (X2) (eTendra & iAgustiono, 2021)	<ul style="list-style-type: none"> - Garnish food or drink that is served looks interesting - Portions of food served are appropriate. - The food shape served looks unique
	<i>Well Cooked</i> (X3) (eTendra & iAgustiono, 2021)	<ul style="list-style-type: none"> - Food t is served hygienically - Food served is well cooked (not burnt) - Spice mixes well out of the food. - Food is served at a temperature that folds.
QRIS (M)	<i>Variety of food</i> (X4) (eTendra & iAgustiono, 2021)	<ul style="list-style-type: none"> - Variety of food or drink in accordance with the expected taste - There is a variety of food or drinks at affordable prices. - There is a variety of food or drinks that are delicious. - Has many variants of food and drink available
		<ul style="list-style-type: none"> - Time efficient - Energy efficient, - Easy to transact - Low cost - Utilization of technology (istiawatiListiawati et al., 2022)
Repurchase Decision (Y)		<ul style="list-style-type: none"> - Consumers make the purchase for the second time or make the purchase repeatedly. (Jahroni et al., 2009)
		<ul style="list-style-type: none"> - Repeat purchase behavior can occur due to positive experiences when consuming a product. (Arifin., 2015)
		<ul style="list-style-type: none"> - Purchase the same item with the previous purchase, - Purchase frequency rate happen more often - the increase in the number of people is more than the number of people. (ikiAldiki, 2022)

Measurement Scale

Each construct in this research will be measured using a Likert latent variable scale, ranging from 1 (one) - to 5 (five) points ranging from strongly disagree (STS), disagree (TS), neutral (N), agree (S), to strongly agree (SS). The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social factors (Sugiyono, 2017: 158).

Partial Least Square (PLS)

The binding method used in this study is *Structural Equation Mode (SeM)* by uses a *path diagram* that allows to inclusion of all *observable variables* by the theoretical mode of development. The *SeM* analysis used in this study is *Partial Least Square (PLS)* with the help of the *SmartPLS software* application program version 4.0. Partial Least Square (PLS) is a type of *Structural Equation Mode (SeM)* that is based on variants designed to provide multiple regression when there are problems or problems in the research data (Jogiyanto and Abdillah, 2009, p. 11).

Outer Model Analysis. Outer model analysis analyzes the relationship between each indicator and its latent variable. The tests carried out on the *Outer Model* include:

1. **Convergent Validity.** The convergent validity value is the value of the loading factor on the latent variable with its indicators. The expected load factor value is 0.7 (>0.7).
2. **Discriminant validity.** This value is a cross-loading factor value that is useful for finding out whether the construct has an adequate discriminant by weighing the *loading* value of the intended construct must be more than the *loading value* of other constructs.
3. **Average Variance Extracted (AVE).** The expected AVE value is 0.5 (>0.5).
4. **Composite Reliability.** Data that has a *composite reliability* of more than 0.7 (>0.7) in the *smartPLS* application collects high reliability.
5. **Cronbach Alpha.** The reliability test is based on *Cronbach's Alpha*. The value is expected to be 0.6 (>0.6) for all constructs.

Inner Model Analysis. Inner model evaluation was conducted by looking at the percentage of the variance that was analyzed, namely by looking at R^2 for the latent dependent construct. The evaluation of the interaction mode was carried out by looking at the R-square with an effect size of 0.02; 0.15; and 0.35. This shows that the mode of action is low, moderate, and strong. If the eliminated effect size value is low, it will not affect the efek moderasi (Jogiyanto and Abdillah, 2014). The stability of this estimation is evaluated by the t-statistical test and the positive and negative effects are seen from the *original sample* obtained through the *bootstrapping* process.

After formulating the hypothesis of the study, a statistical test is carried out to determine the area of rejection of H_0 so that it can be concluded that the results of the hypothesis of the study. The statistical test used is the t-test and the *original sample estimate* is shown by the *Result for inner Model* table in the PLS output. According to Abdillah and Jogiyanto (2009), the size of the significance is supported if the value of *t statistic* ≥ 1.96 .

RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of the respondent are data that can describe the state of the respondent. The characteristics of the respondent in this study consist of gender, age, occupation, domination, education, and monthly income.

Gender. It can be seen that the number of visitors is 100 people consisting of 45 visitors with a 45% presentase of male and 55 people with a 55% presentase of perempuan. It can be concluded that the Banua momberata kafe customers who use *QRIS* are mostly female compared to male visitors.

Age. The percentage of respondent between 17 - 26 years is 64% and age 27 - 36 years is 36%. Based on the data collected, it can be concluded that the Banua Momberata cafe visitors who use *QRIS* are aged 17-26 years old.

Occupation. Respondent characteristics based on this study show that Banua Momberata cafe's visitors who use *QRIS* are dominated by private employees, which is 25%.

Domicile. About 90% of the reissues were conducted in Poso Regency, and 10% were conducted in other regions, including Palu, Makassar, Jakarta, Southeast Sulawesi, and East Nusa Tenggara.

Last Education. Based on the data, Banua Momberata Cafe's customers who use *QRIS*, the majority have a Bachelor's degree, which is at 72%.

Income per month. Banua Momberata Cafe's customers who use *QRIS* has majority of **monthly** income between Rp.1,000,000 - Rp. 3,000,000 with a percentage of 36%.

Descriptive Analysis of Variables

Respondents' Responses to Product Quality Variables (X)

Respondent's answers to the Product Quality variable (X) with a total average answer score of 4.25. The indicator that has the highest score is the indicator "There is a menu variant that injects powerful spices" in Banua Momberata Poso Cafe with a score of 4.40, this shows that there is a variable that injects powerful spices in the Banua Momberata Poso Cafe which can increase the decision to repurchase in this cafe. The indicator that are rated the most in the product quality variation, namely the shape of dish at Banua Momberata Poso Cafe is unique with an average value of 4.02, this indicates that some of the visitors who do repeat visits at Banua Momberata Poso Cafe feel that the menu served is less unique, so that the uniqueness of the products offered by Banua Momberata needs to be improved to increase customer satisfaction so that it also increases the decision to repurchase at Banua Momberata Poso Cafe

Respondents' responses to the variable availability of *QRIS* payment methods (M)

The indicator with the highest average score is 4.53, namely that the *QRIS* payment method makes it easy to make payments, while the lowest average score is 4.43, namely that the indicator of the *QRIS* payment method makes it easy to hold payment activities at Banua Momberata Poso Cafe.

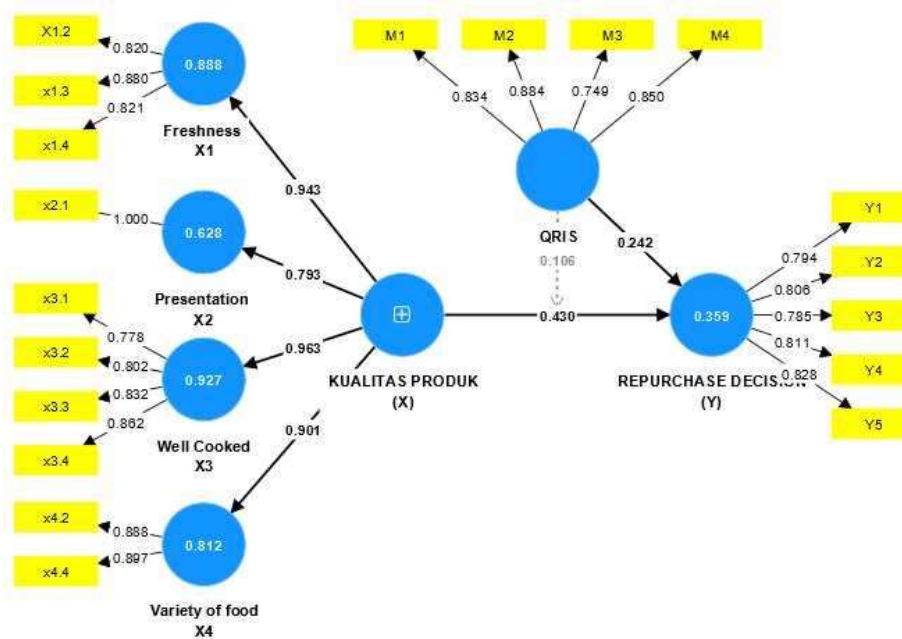
Respondents' Responses to the Repurchase Decision Variable (Y)

The indicator with the highest average score is 4.26, namely the indicator of doing the same menu food service as the one offered in the past, while the indicator with the lowest average score is 3.94, namely the indicator of Doing the same menu food service as the other offered by Banua Momberata Poso Cafe so it can be concluded that consumers in Banua Momberata prefer to order the same menu food served as the other than doing the same menu food served as the other offered by this kafe.

Outer Model Analysis

Convergent Validity. *Convergent Validity* aims to determine the validity of each relationship between indicators and their respective constructs or variables. An indicator can be considered valid if its value is above 0.70. that all indicators of all variables have a value of more than 0.70 This means that all indicators have a high level of validity, thus fulfilling *the convergent validity*. Therefore, the analysis continued with the *Discriminant Validity* test.

Figure 2. PLS-SEM Analysis After Modification



Source: Data processed by *SmartPLS4*, (2023)

Average Variance Extracted. To evaluate the reliability of the variables, it can be seen by using the average variance extracted (AVE) method for each construct or latent variable. A mode has better discriminant validity when the square root of the AVE for each construct is less than the correlation between the two constructs in the mode. In this study, the AVE values of the various constructs were above 0.5. Therefore, there is no *convergent validity* problem in the tested mode.

Table 2. Average Variance Extracted (AVE) Value Before Modification

	Average Variance Extracted (AVE)
Product Quality (X)	0,629
Freshness (X1)	0,707
Presentation (X2)	0,797
Well Cooked (X3)	0,671
Variety Of Food (X4)	0,797
QRIS (M)	0,690
Repurchase Decision (Y)	0,648

Source: Data processed by *SmartPLS4*, (2023)

Discriminant Validity. Discriminant validity is used to ensure that each concept of the multiple constructs or latent variables is balanced with the other variables. The multiple indicators, namely the X, M and Y variables, are already higher compared to their relationship with the other variable constructs. The results of the *Cross Loading* calculation show that the validity of the study referred from the *Discriminant Validity* shows its reliability. The results before calculation show that the questionnaire has shown its reliability through the *Convergent Validity* and *Discriminant Validity* tests.

Composite Reliability. As well as measuring the value of *convexity reliability* and discreteness reliability, *Outer model* can also be done by looking at the reliability of the construct or latent variable measured by looking at the *composite reliability* of the blocks of indicators that measure the construct.

Constructs are declared reliable if the value of *composite reliability* and *Cronbach's alpha* is above 0.70. (Ghozali, 2015: 41).

Cronbach's Alpha. *Outer model* other than measured by assessing the validity of the convexity and the validity of the discriminant can also be done by looking at the reliability of the construct or latent variable which is measured by looking at the *Cronbach alpha* value of the block of indicators that measure the construct. Constructs are declared reliable if the values of *composite reliability* and *Cronbach's alpha* are above 0.70. (Ghozali, 2015: 41). Model shows the Cronbach alpha values for all constructs are above the value of 0.60. Therefore, it can be concluded that all constructs have good reliability in accordance with the required minimum value limit.

Table 3. Composite Reliability

	<i>Cronbach's Alpha</i>
Product Quality (X)	0,934
Freshness (X1)	0,792
Well Cooked (X3)	0,836
Variety Of Food (X4)	0,745
QRIS (M)	0,851
Repurchase Decision (Y)	0,866

Sourcer: Data processed by *SmartPLS4*, (2023)

The model shows that the Cronbach alpha values for all constructs are above 0.60. It can be concluded that all constructs have good reliability in accordance with the required minimum threshold.

The results of the validity and reliability measurements using the *Model Method* above show that the data collection tools used in this research are valid and reliable. This result shows that the measurement tool of this research has a consistency that can be accounted for.

Inner Model Analysis

R-Square Testing

Table 4. R-Square

Variables	<i>R-Square</i>	<i>Adjusted R-Square</i>
Repurchase Decision (Y)	0,359	0,339

Source: Data processed by *SmartPLS4*, (2023)

From the *R Square* table above, the *R Square* value is 0.359. This *R Square* result figure can be explained that the influence of the Product Quality (X) variation and the QRIS (M) variation has a value of 0,359 which can be interpreted that the laten dependen variable can be explained by the latent independent variable of 35.9%, while 64.1% is explained by other variables outside the study. From this figure, it can be categorized that the dependent variable can be explained by the independent variable with the scale of the moderate (field).

The *Adjusted R Square* value indicates a value between 0 and 1. If the *Adjusted R Square* value is equal to 1, it indicates that the laten variable (X) explains the variation of the latent variable (Y) equally well. In this research, the *Adjusted R Square* value is 0.339 or 33.9%. So it can be concluded that 33.9% of the variation that occurs in the Y variation can be explained by the laten independent variation, while the remaining 66.1% can be explained by other variations.

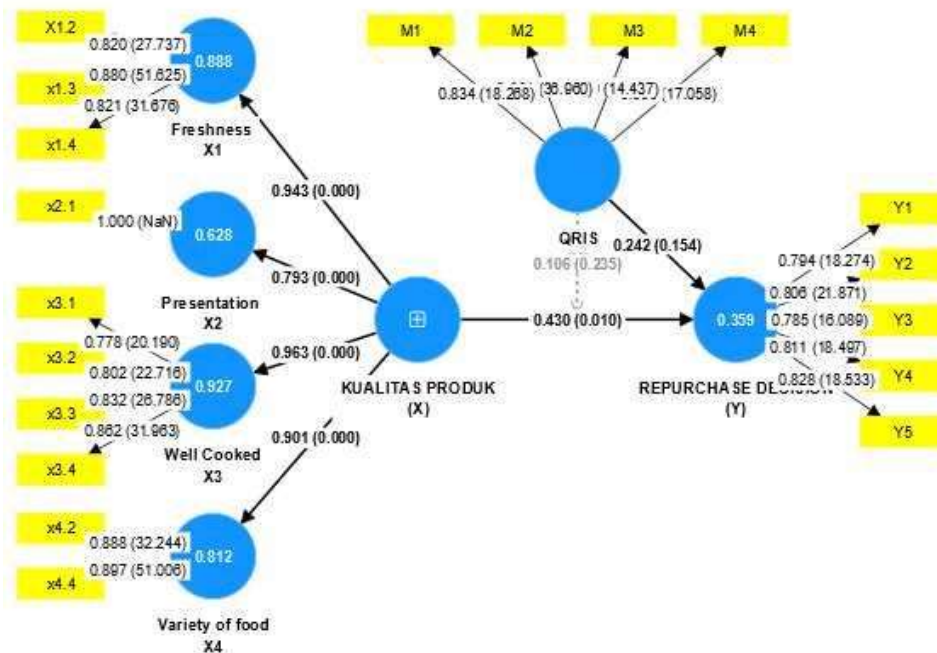
Hypothesis Testing

In hypothesis testing, the values that are analyzed are the values in the *t-statistics that are eliminated from the PLS output by comparing with the t-tail values. The PLS output is an estimation of the laten variables that represent the agreement of the indicators. The hypothesis used is as follows:*

The test criterion with the level of significance (α) 5% is determined as follows:

- a. If $t\text{-calculated} > t\text{-table}$ which is more than 1.96, then the hypothesis is accepted.
- b. If $t\text{-calculated} < t\text{ table}$, is less than 1.96, then the hypothesis is rejected.

Figure 3. PLS bootstrapping



Sumber: Data processed by *SmartPLS4*, (2023)

In the meantime, the results of the calculation can be seen based on the following *Path Coefficients* values.

Table 5. Path Coefficients Hypothesis

Hypothesis	Path	Original Sample (O)	Sample average (M)	Standard deviation (STDEV)	T Statistics (O/STER R) (t)	P-value (p value)
H ₁	X → Y	0,430	0,450	0,167	2,578	0,010
H ₂	M → Y	0,242	0,236	0,170	1,426	0,154
H ₃	M x X → Y	0,106	0,110	0,089	1,188	0,235

∴ Data processed by *SmartPLS4*, (2023)

RESEARCH DISCUSSION

The effect of product quality on repurchase decisions

The product quality variable (X) has a significant effect on *repurchase decision at the Banua momberata Poso cafe*. This result is proven based on the calculation of the t-statistic value of

2.578 > 1.96 with a *p value* of 0.010 < 0.05. Therefore, hypothesis 1 (H_1) is stated to be accepted or proven.

The effect of the availability of *QRIS* payment methods on *repurchase decisions*

The variability of the *QRIS* payment method (M) has no effect on the *repurchase decision* at the Banua Momberata Poso cafe. This can be proven by looking at the t-statistic value of $1.426 < 1.96$ and the *p-value* of $0.154 > 0.05$. This means that the *QRIS* payment method does not have a direct impact on the *Repurchase Decision* at Banua Momberata Poso Cafe. Therefore, hypothesis 2 (H_2) is rejected.

The availability of *QRIS* payment methods does not moderate product quality (X) on *repurchase decision* (Y)

The existence of *QRIS* payment method (M) does not inspire the effect of product quality (X) on the variation of laten dependen *repurchase decision* in kafe Banua Momberata Poso. This can be proven by looking at the t-statistic value of $1.188 < 1.96$ and the *p value* of $0.235 > 0.05$. This means that the existence of the *QRIS* payment method as a variable mode of transportation does not have a significant effect on product quality on *repurchase decision* at Kafe Banua momberata Poso. hypothesis 3 (H_3) is rejected.

CONCLUSIONS

Based on the results of the research and discussion that has been described to examine the relationship between product quality and the quality of the *QRIS* payment method as a variation of the mode of transportation on *repurchase decision* at Banua Momberata Poso Cafe, it can be concluded in this research as follows:

1. Product quality has a significant effect on *repurchase decision* at Banua Momberata Poso Cafe.
2. *The use of the Quick Response Code Indonesian Standard (QRIS)* payment method has no effect on *repurchase decision* at Banua Momberata Poso Cafe.
3. *The use of the Quick Response Code Indonesian Standard (QRIS)* payment method does not affect the effect of product quality on *repurchase decision* at Banua Momberata Poso Cafe.

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