

SATISFACTION MEDIATES PERCEIVED BENEFITS AND SECURITY TO TRUST

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Abstract

Empirically, this study aims to analyze and explain (1) The effect of perceived benefits on customer satisfaction of *Quick Response Code Indonesian Standard* (QRIS) users (2) The effect of security on customer satisfaction of *Quick Response Code Indonesian Standard* users (3) The effect of perceived benefits on customer trust in *Quick Response Code Indonesian Standard* users (4) The effect of security has a significant effect on customer trust in *Quick Response Code Indonesian Standard* users (6) Satisfaction mediates the effect between perceived benefits on customer trust in *Quick Response Code Indonesian Standard* users. (5) The effect of satisfaction on customer trust in *Quick Response Code Indonesian Standard* users (6) *Satisfaction mediates the influence between perceived benefits on customer trust in Quick Response Code Indonesian Standard users* (7) *Satisfaction mediates the influence between security on customer trust in Quick Response Code Indonesian Standard* users. This type of research is descriptive and exploratory, rather than causal, hypothesis testing using PLS-SEM with a sample of 170 respondents. The results of the analysis show that for testing the direct effect, hypothesis 3 is rejected, and for testing the indirect effect, all hypotheses are accepted, provided that the P-value <0.05 and the t-value > 1.97.

Keywords: *Customer Satisfaction, Perceived Benefits, Security, Trust.*

INTRODUCTION

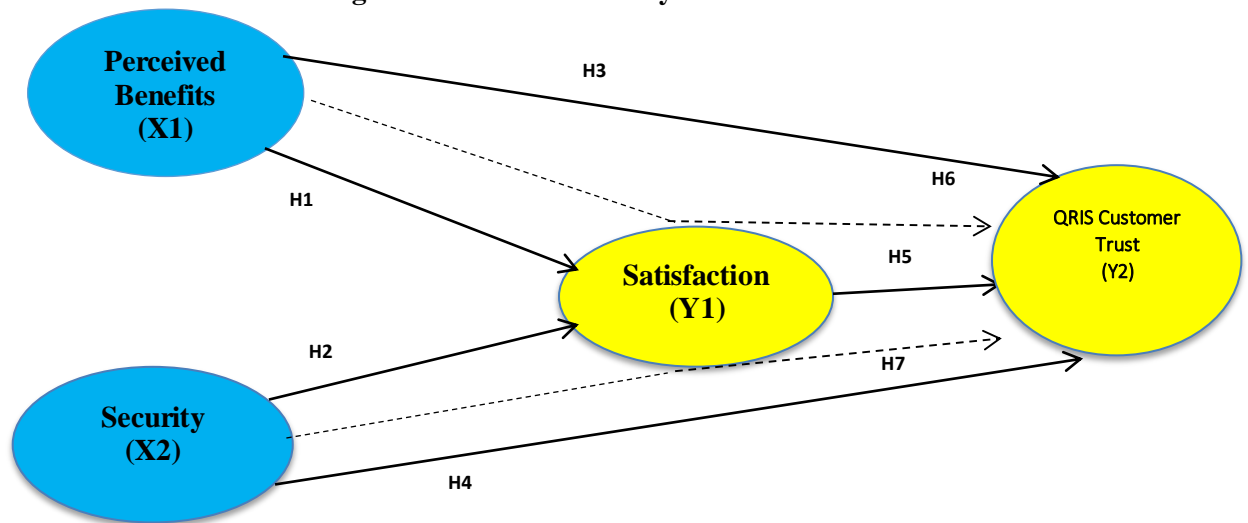
The era of digitalization is growing rapidly, and electronic payment systems are one of the innovations that facilitate financial transactions. The Quick Response Code for Indonesian Standard (QRIS) has emerged as an efficient solution to facilitate various types of transactions, both at the retail level and in other business sectors. The existence of QRIS is not only a technological convenience, but also able to provide satisfaction for customers who use it (Adinata et al, 2023). QRIS allows customers to make payments quickly and easily using their mobile devices.

One of the factors that influences customer trust in QRIS is the variable customer perception of the benefits and usefulness of QRIS, particularly in terms of its ease of use. In addition, the perception that develops in customers is that QRIS not only reduces the time required in the transaction process but also eliminates the need for physical cash. The use of QRIS can eliminate concerns related to losing money or carrying large amounts of cash. (Putri en Rahmanto, 2023; Ong en Chong, 2023; Niankara 2023) And (Mario Del Pierro and Harifuddin, 2023). In addition, customers say that QRIS is perceived by consumers as an effective payment method that can have a positive and significant impact (Ratnawati, 2023; Bian et al, 2023).

Observing the description above, one of the causes of the low use of QRIS is dissatisfaction and a lack of trust in its use. High consumer satisfaction tends to strengthen consumer confidence in the product or service. Satisfied consumers are more likely to have confidence that the product or service is reliable and provides positive value. A statement regarding the relationship between customer satisfaction and trust in a product or service: this opinion is reinforced by Oliver (2019), who notes that consumer satisfaction affects the formation of Consumer trust and loyalty. (Parasuraman et al, 2014). On the other hand,

Bhattacharjee, Anol (2001) conveyed that the concept of the Expectation-Confirmation Model (ECM) is put into the context of information system adoption, which recognizes that customer satisfaction can affect trust and intention to continue using technology. The following figure is a framework for this study.

Figure 1. Framework Study



From the description above, the research hypothesis can be prepared as follows:

1. Perceived Benefits have a significant effect on customer satisfaction of Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.
2. Security has a significant effect on customer satisfaction of Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.
3. Perceived Benefits have a significant effect on customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency
4. Security has a significant effect on customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency
5. Satisfaction has a significant effect on customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency
6. Satisfaction mediates a significant influence between perceived benefits on customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.
7. Satisfaction mediates a significant influence between Security and customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.

RESEARCH METHOD

This type of research is descriptive and causal. According to Sugiyono (2020) and Moleong (2019), Descriptive research is a type of research that describes or examines the conditions or variables that exist in a particular population or object. The study population consisted of all bank customers with QRIS accounts in Tojo Una-Una Regency. The population size is unknown. Furthermore, the sample size is based on the requirements for using analytical tools. Because the population is known, the authors determine the number of samples, provided that it is five times the number of indicators. The result is $\text{Sample} = 5 \times 34 = 170$, using the sampling method employed in this study, which is *accidental sampling*.

Verification analysis in this study is used to analyze and interpret data. Meanwhile, hypothesis testing utilizes the Partial Least Squares (PLS) equation model, which analyzes a series of dependency relationships between latent variables. Research consists of latent variables that are measured through dimensions or indicators. The analytical tool used for this research model is the Structural Equation Model (PLS-SEM), which will analyze the whole in a single analysis. *Partial Least Squares-Path Modeling* consists of an outer model and an inner model.

1. Outer Model

Outer model testing is conducted according to the form of indicators, specifically reflective indicators and formative indicators. The reflective indicator model is a *loading factor* that shows the relationship between the indicator and its construct. In this study, the loading value determined is greater than 0.7. If the indicator has a low loading value, it shows that the indicator does not work according to the measurement model. Then, Cross-Loading, which is another indicator of discriminant validity. The expected value of each indicator has a higher loading on the measured construct compared to the loading value on other constructs.

Additionally, Composite Reliability is expected to be greater than 0.7, demonstrating internal consistency. Specifically, the high composite reliability value indicates the consistency of each indicator in measuring its construct.

Composite Reliability Formula:

$$pc = \frac{(\sum \lambda_i)^2}{(\sum \lambda_i)^2 + \sum \epsilon_i \text{ var} (\epsilon_i)}$$

Description: λ_i = component loading to the indicator and $\text{var} (\epsilon_i) = 1 - \lambda_i^2$

Average Variance Extracted (AVE)

The AVE value is used to calculate the amount of variance captured by the construct compared to the variance arising from measurement error. In this study, the AVE value must be greater than 0.5. AVE formula:

Description: λ_i = loading factor to indicator and $\text{var} (\epsilon_i) = 1 - \lambda_i^2$

2. Inner Model (Structural Model)

Within the framework of this research, several latent variable models are examined. Based on this model, it can be represented as a path diagram, as shown below.

RESULTS AND DISCUSSION

Description of Research Variables

Primary data are all data related to the object of research, obtained through respondents' responses to each question in the questionnaire. The data are then analyzed by calculating the frequency and percentage, and the variable recapitulation based on the average value is presented below.

Table 1. Variable Recapitulation Based on Mean Value

| Variable | Mean | Total |
|-------------------------|------------------------------------|-------|
| Perceived Benefits (X1) | <i>Perceived Ease of Use)</i> 3.64 | 3.82 |
| | <i>Perceived Usefulness</i> 4.01 | |
| Security (Y1) | | 4.01 |
| Satisfication (Y1) | <i>Usefulness</i> 4.16 | 4.06 |
| | <i>Enjoyment</i> 4.00 | |
| | <i>Past Experience</i> 4.01 | |
| | <i>Decision</i> 4.10 | |
| Trust (Y2) | <i>Integrity</i> 4.02 | 3.93 |
| | <i>Kindness</i> 3.66 | |
| | <i>Competence</i> 4.10 | |

Based on Table 1, the contribution of the total average value of the perceived benefit variable is 3.82. The highest mean value contribution is from the Perceived Usefulness

dimension, at 4.01, and the lowest contribution is from the Perceived Ease of Use dimension, at 3.64. Furthermore, the total average value of the security variable is 4.01. In addition, the total average value of the satisfaction variable is 4.06 with the highest mean value contribution being the Usefulness dimension of 4.16 and the one that makes a low contribution is the Enjoyment dimension, which is 4.00. Then, for the total average value of the trust variable of 3.93 with the highest mean value contribution being the competency dimension of 4.10. Meanwhile, the kindness dimension is the factor that contributes the least, scoring 3.66.

Data Analysis Results

The *Partial Least Squares* (PLS) analysis technique will be used for hypothesis testing. The following is the *Inner Model* that was tested:

Research hypothesis testing consists of *direct effects* to answer hypotheses 1-5 and *indirect effects* to answer hypotheses 6-7. The research hypothesis test is based on looking at the T-statistic value and the P-value. The research hypothesis is declared accepted if the P-value < 0.05 or the t-value exceeds the critical value (Ghozali, 2015) 5% significance level of 1.97. The hypothesis test results obtained through the inner model are as follows.

Table 2. Path Coefficient test results

| | Hypothesis | Original Sample | T Statistics | P Values | Ket |
|----|--------------------------------------------|-----------------|--------------|----------|----------------------------|
| H1 | Perceived Benefits → Customer Satisfaction | 0,326 | 3,696 | 0,000 | Significant (Accepted) |
| H2 | Security → Customer Satisfaction | 0,440 | 5,978 | 0,000 | Significant (Accepted) |
| H3 | Perceived Trust → Benefits | 0,124 | 1,150 | 0,251 | Not significant (Rejected) |
| H4 | Security → Trust | 0,207 | 2,576 | 0,010 | Significant (Accepted) |
| H5 | Customer Satisfaction → Trust | 0,489 | 3,968 | 0,000 | Significant (Accepted) |
| H6 | Perceived Customer Satisfaction → Benefits | 0,159 | 2,774 | 0,006 | Significant (Accepted) |
| H7 | Perceived Customer Satisfaction → Trust | 0,215 | 2,941 | 0,002 | Significant (Accepted) |

Based on Table 2, the hypothesis test results can be explained as follows:

- Hypothesis Testing 1:** The significant effect of the perceived benefit variable on satisfaction shows a P value of $0.000 < 0.050$ with a t value of $3.696 > 1.97$ and an original sample value of 0.326, which shows a positive relationship direction. These results indicate that perceived benefits have a significant impact on employee performance, thereby supporting Hypothesis One.
- Hypothesis 2 Testing:** The significant effect of the security variable on satisfaction shows a P value of $0.000 < 0.050$ with a t value of $5.978 > 1.97$ and an original sample value of 0.440, which shows a positive relationship direction. These results indicate that security has a significant effect on satisfaction, so hypothesis two is accepted.
- Hypothesis Testing 3:** The insignificant effect of the perceived benefit variable on trust shows a P value of $0.251 > 0.050$ with a t value of $1.150 < 1.97$ and an original sample value of 0.124, which shows a positive relationship direction. These results indicate that perceived benefits have an insignificant effect on trust, so hypothesis three is rejected.

4. **Hypothesis 4 testing:** The significant effect of the security variable on trust shows a P value of 0.010 <0.050 with a t value of 2.576 > 1.97 and an original sample value of 0.207, which shows a positive relationship direction. These results indicate that security has a significant effect on trust, so hypothesis four is accepted.
5. **Hypothesis Testing 5:** The significant effect of the satisfaction variable on trust shows a P value of 0.000 <0.050 with a t value of 3.968 > 1.97 and an original sample value of 0.489, which shows a positive relationship direction. These results indicate that satisfaction has a significant effect on trust, so hypothesis five is accepted.
6. **Hypothesis Testing 6:** The significant effect of the satisfaction variable mediating between perceived benefits and trust shows a P value of 0.006 <0.050 with a t value of 2.774 <1.97 and an original sample value of 0.159, which shows a positive relationship direction. These results suggest that satisfaction can mediate the relationship between perceived benefits and trust, thereby supporting Hypothesis Six.
7. **Hypothesis testing 7:** The significant effect of the satisfaction variable mediating between security and trust shows a P value of 0.002 <0.050 with a t value of 2.941 <1.97 and an original sample value of 0.215, which shows a positive relationship direction. These results suggest that satisfaction can mediate the relationship between security and trust, thereby supporting Hypothesis 7.

Discussion

Perceived Benefits Have a Significant Effect on Customer Satisfaction

The results of the hypothesis testing indicate that perceived benefits have a significant effect on the customer satisfaction of *Quick Response Code Indonesian Standard* (QRIS) users in Tojo Una-Una Regency. The perceived benefit variable is a factor that influences how a person or group sees the benefits or value of a technology or service, in this context, QRIS in Tojo Una-Una Regency. Perceived benefits can include various things such as ease of use, transaction efficiency, security, and other benefits perceived by users.

The findings of this research indicate that the greater the benefits users perceive from using QRIS, the higher their level of satisfaction with the service. The results of descriptive analysis illustrate that perceived usefulness is the dimension that contributes most to the perceived benefit variable. The indicators of perceived usefulness, namely transaction speed, effectiveness, transaction efficiency, and individual productivity, are factors that influence QRIS user satisfaction.

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Based on the results of the descriptive analysis, several explanations can be described: (1) transaction speed indicators: transactions using QRIS tend to be faster because the process is instant. After scanning the QR code, the transaction data is immediately sent for processing. (2) effectiveness indicators: QRIS provides an easy and fast way to conduct electronic transactions. Users only need to scan the QR code with a payment or digital banking app to make a payment. Additionally, QRIS has become widely adopted in various locations, including retail stores, restaurants, parking lots, and even small roadside vendors. This makes it highly effective in providing flexible and accessible payment options to a wide range of people. (3) Efficiency indicator: QRIS transactions have lower costs compared to the use of credit or debit cards. This can reduce operational costs for merchants and transaction costs for users. Overall, the efficiency of QRIS transactions encompasses not only speed and ease of use but also cost savings, enhanced security, seamless system integration, and support for financial inclusion. This makes QRIS a reliable and efficient payment solution across various economic sectors. (4) Individual productivity indicator: Using QRIS can make payments quickly and effectively without making more effort for transactions, so that they can carry out other activities during the transaction process.

Alfani en Ariani (2023) mentions specific factors included in the perceived benefit variable including ease of use, namely how easy QRIS is used by customers, transaction efficiency or the extent to which QRIS helps speed up the transaction process, then security factors that describe the level of customer confidence in the security of transactions using QRIS and ease of access or availability and accessibility of QRIS in various places.

In addition, research results by Palupi (2022) indicate that positive perceptions of QRIS benefits can encourage users to use QRIS more actively, which in turn increases their satisfaction with the service. Therefore, it is important to consider and improve the factors that influence perceived benefits in order to increase customer adoption and satisfaction with QRIS.

Security Has a Significant Effect on Customer Satisfaction

The results of the hypothesis testing indicate that security has a significant effect on the customer satisfaction of Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency. Conceptually, the security perceived by users can be a key factor in promoting the broader adoption of QRIS and supporting the digital payment ecosystem in the region. Thus, efforts to improve QRIS security in Tojo Una-Una District will not only increase the adoption rate of this technology but will also have a positive impact on customer satisfaction.

The results of this study indicate that security is a significant factor influencing customer satisfaction among QRIS users in Tojo Una-Una Regency. QRIS has security that makes customers feel comfortable in making transactions, because QRIS is designed with various security features to ensure that transactions made by users feel safe and secure, some of the main security features of QRIS that make customers feel comfortable are data encryption, QRIS implements two-factor authorization which requires users to enter a PIN or perform other verification after scanning a QR code and PCI-DSS (Payment Card Industry Data Security Standard) for payment card data protection. Then, QRIS ensures the confidentiality of customers' personal information, meaning that sensitive information such as account numbers, transaction details, and other personal information is encrypted using secure technology during the transaction process. This secures the data from unauthorized access or theft during the data's journey from the user's phone to the payment system.

Furthermore, QRIS does not misuse customers' personal information. QRIS has adequate standards and technological tools to ensure that unauthorized persons cannot alter transmitted data. Additionally, QRIS complies with personal data protection laws. This explains that QRIS developers and service providers comply with applicable privacy regulations, such as the Personal Data Protection Law (PDP Law) in Indonesia, as well as international standards, including the Payment Card Industry Data Security Standard (PCI-DSS). They also strive to fulfill strict internal privacy policies to prevent data misuse.

This research aligns with the findings of Mzoughi et al. (2022), which state that security is not only a crucial factor in protecting customers' personal information but also a vital element that directly contributes to the level of customer satisfaction and trust in digital payment services, such as QRIS.

Perceived Benefits Have a Significant Effect on Trust

The results of hypothesis testing explain that perceived benefits have no significant effect on customer trust in using the *Quick Response Code Indonesian Standard* (QRIS) in Tojo Una-Una Regency. Perceived benefits include ease of use, transaction efficiency, security, and other advantages that users value. Meanwhile, Krishna et al. (2023) explain that trust is a belief held by one party regarding the intentions and behavior of the other party. Thus, consumer trust is defined as a consumer's expectation that service providers can be trusted or relied upon in fulfilling their promises.

The results of observations and interviews with one of the QRIS users in Tojo Una-Una Regency, namely Mrs. Intan (29 years old) explained that if there are negative experiences or technical challenges in using QRIS, such as transaction failures or difficulties in accessing services, this could have more impact on the trust of QRIS users than the

perception of additional benefits offered. Additionally, Mrs. Ani (38 years old) noted that it is possible that QRIS user customers in Tojo Una-Una District may not be fully aware of or understand the additional benefits offered by QRIS. A lack of information or education about the features and benefits of QRIS can result in perceived benefits having a minimal impact on their trust.

Namahoot & Jantasri (2023) explain that customer trust is often more influenced by the security and reliability of the system than by the additional benefits it offers. If customers feel confident that the QRIS system is safe and their transactions are protected, they will be more likely to trust the service, regardless of the additional benefits offered.

Security Has a Significant Effect on Trust

The results of hypothesis testing explain that security has a significant effect on customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency. Security is an effort to maintain data security, encompassing authentication, information verification, and data protection. Therefore, security is an important foundation in building customer trust in QRIS. By ensuring that the payment system is secure, QRIS service providers can increase customer trust and encourage wider adoption in Tojo Una-Una Regency.

The indicator that contributes the most to the security variable is the one that indicates QRIS has adequate standards and technological tools to ensure that unauthorized individuals cannot alter the data sent. This illustrates that QRIS user customers in Tojo Una-Una Regency value personal data protection and require assurance that their personal and financial information, such as bank account numbers and transaction details, will be protected from unauthorized access. Strong security in QRIS helps protect this data, making customers feel more secure and increasing their trust in the service.

Aditya & Mahyuni (2022) argue that security perception refers to a consumer's or person's perception of security when making various kinds of transactions through fintech, including QRIS. Perceptions of security can arise when there are threats from outsiders or individuals, leading to the creation of network security measures, which enable good service and help prevent fraud. In line with R. D. Aprianti et al. (2023), their research suggests that consistent and reliable security provides a positive user experience. When customers feel that their transactions are safe and no problems arise, their trust in QRIS increases.

Customer Satisfaction Has a Significant Effect on Trust

The results of hypothesis testing explain that satisfaction has a significant effect on customer trust in *Quick Response Code Indonesian Standard* (QRIS) users in Tojo Una-Una Regency.

Satisfaction is a consumer's feeling of satisfaction or dissatisfaction with the product or service they have received. Satisfaction will be created if consumer expectations are equal to or greater than the reality they receive. Vice versa, if expectations are higher than the reality received, then consumers feel dissatisfied. Based on the field findings, several reasons contribute to increased customer trust in QRIS users in Tojo Una-Una Regency. These include satisfying user experiences when using QRIS, such as ease of making transactions, speed, and efficiency, which in turn increase customer trust. When customers are satisfied with the service they receive, they are more likely to trust and continue using the service. Additionally, features that enhance customer value, such as promotions, discounts, or integration with other services, can further increase satisfaction. When customers experience tangible benefits from using QRIS, they will be more likely to believe that this service provides good value.

The descriptive analysis results indicate that the usefulness dimension has the highest mean value. This explains that the usefulness of QRIS in saving customer time during the transaction process increases trust. When customers realize that they can make payments faster than traditional methods, they will trust and use QRIS more often. Additionally, the flexibility and convenience of QRIS, which can be used in various places and for various types of transactions, ranging from retail shopping to bill payments, enhance usability for

customers. This convenience makes customers feel more confident because they know QRIS can be relied on in various situations.

In line with Li et al.'s (2021) research, which suggests that the usability dimension influences the trust of QRIS users, usability is crucial in establishing customer trust. By ensuring that QRIS is easy to use, efficient, flexible, and well-integrated, service providers can increase customer trust.

Satisfaction Mediates the Significant Effect between Perceived Benefits and Trust

The results of hypothesis testing explain that satisfaction mediates a significant influence between perceived benefits and customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.

In this context, satisfaction mediates the relationship between perceived benefits and trust by increasing customers' positive perceptions of QRIS. When customers perceive significant benefits and feel satisfied, such satisfaction strengthens their trust. Conversely, if perceived benefits do not contribute to satisfaction, the effect on trust may be weak or insignificant. Thus, increasing the perceived benefits of QRIS and ensuring that those benefits translate into absolute customer satisfaction can significantly enhance their trust in QRIS services in the Tojo Una-Una District. QRIS service providers need to focus on these two aspects to build and maintain customer trust.

Customer satisfaction acts as a mediator between how customers perceive the benefits of QRIS and their level of trust in the service. When customers experience tangible benefits from using QRIS, such as convenience, time efficiency, and flexibility, they will feel satisfied with the service. This positive perception encompasses various aspects, including usefulness, enjoyment, experience, and decision-making.

The findings in the field illustrate the case of a respondent named Mrs. Wahyuni (35 years old), who uses QRIS at BNI Bank to pay her electricity bills quickly and without problems, thereby experiencing the benefits of the service. Because they are satisfied with the ease and speed of transactions, QRIS user customers will believe more that QRIS is a reliable and safe payment solution. This satisfaction is what strengthens customer trust.

Satisfaction Mediates a Significant Effect between Security and Trust

The results of hypothesis testing explain that satisfaction mediates a significant influence between security and customer trust in Quick Response Code Indonesian Standard (QRIS) users in Tojo Una-Una Regency.

Customer satisfaction with QRIS security plays an important role in building trust. When customers are satisfied with the level of security offered by QRIS, they will be more likely to trust this service. Satisfaction signals that the QRIS service meets or exceeds customer expectations regarding security. This explains that high security in the QRIS system includes personal data protection, fraud prevention, and transaction reliability. When customers feel that QRIS is safe to use, they will feel satisfied with the service. This satisfaction stems from feeling secure and comfortable using QRIS without worrying about security risks.

The findings of this research explain that satisfaction acts as a mediator linking security and trust. In other words, customers' perceived security increases their satisfaction, which in turn strengthens their trust in the QRIS. If security does not provide satisfaction, its effect on trust is not significant. By ensuring that customers feel safe and satisfied with QRIS services, service providers can build and maintain customer trust in the Tojo Una-Una District. The satisfaction derived from this sense of security plays a crucial role in strengthening trust in QRIS.

Case findings in the field on one of the QRIS user customers, Mrs. Ayu (27 years old), who used QRIS to make payments at Lawaka Coffee. Mrs. Ayu feels that the payment process is safe, their data is protected, and there is no risk of fraud, so Mrs. Ayu feels satisfied with the experience. This satisfaction then increases customers' trust in QRIS, making them more likely to use QRIS again in the future and recommend it to their relatives. Hapsoro en Kismiatun (2022) confirmed that there is a strong relationship between satisfaction and trust.

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