

## THE EFFECT OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON CUSTOMER SATISFACTION AND ITS IMPACT ON CUSTOMER INTENTION TO USE QRIS

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### Abstract

*This research aims to analyze consumer intentions in using Quick Response Code Indonesian Standard (QRIS) in Lhokseumawe City, and the factors that influence it. The sample in this study was 155 people who used QRIS. Data collected through questionnaires were analyzed using a data analysis method using Structural Equation Modeling (SEM) which was operationalized with the Analysis of Moment Structure (AMOS) tool. The research results show that perceived ease of use and perceived usefulness have a significant effect on consumer satisfaction and consumer intentions. And consumer satisfaction was found to have a significant effect on consumer intentions. Then, in testing the indirect effect of satisfaction partially mediating the relationship between perceived ease of use and perceived usefulness on intention to use QRIS products. It is hoped that the results of this research will provide important information for organizations in the banking product development process.*

**Keywords:** *perceived ease of use, perceived usefulness, customer satisfaction, customer intention.*

### 1. INTRODUCTION

Banking is a broad concept in terms of digital transformation; examples include e-learning, video conferencing, digital storefronts, e-statements, m-Payment, document digitization, and electronic signatures for transactions (Yip & Bocken, 2018). Like other industries, the banking sector uses the internet and mobile applications as two of the most effective ways to offer financial goods. As a result, there is increasing competition between banks to meet the increasing needs of their customers (Mufarih et al., 2020). In relation to fulfilling their needs, customers are increasingly relying on digital disruption, and this sector is creating new solutions (Yip & Bocken, 2018). Therefore, all significant banking processes must be highlighted in the new business model for the banking industry. During the Covid-19 pandemic situation that hit the world and especially Indonesia, people's financial transaction activities were mostly carried out through digital applications connected to their smartphones (Stalmachova et al., 2022). Including Gen-Z who were born after the millennial generation in the birth period between 1997 and 2012 with increasingly balanced technological developments.

Continuous use of digital banking is also certain to have an impact on changes in customer attitudes and behavior towards banks. Usually, customer attitudes are followed by customer capabilities towards the process of consuming bank services. Perceptions of usefulness and benefits of use are elements that will influence intentions and behavior within the framework of technological innovation. Customer perceptions that using digital technology can be more challenging than not using it are known as ease of use (Nurahmasari et al., 2023). For that reason,

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financial service providers must offer products that are easily accessible and easy to use in every transaction. Internet-based product applications must also provide benefits to customers and support their work. Providing internet banking products that are easy to use (perceived ease of use) and useful (perceived usefulness) will provide convenience to customers in making transactions (Mukherjee & Nath, 2019). In addition, ease of use and benefits in use are the main motivations for customers to decide to buy banking products. Banking products in the digital era have developed on a self-service basis, so that customers get convenience in receiving company services. The use of QRIS applications has driven digital media worldwide and resulted in fundamental changes in retail practices in all fields. Answering this challenge, Kumar et al., (2018) said that there is a huge potential available for marketing managers and researchers to capture this opportunity and plan for the sustainable growth of mobile banking applications.

This study aims to explore the relationship between consumer intention to use QRIS services based on perceived ease of use of QRIS and perceived usefulness of QRIS in Lhokseumawe City. In addition, this study also aims to bridge the knowledge gap by gaining an empirical understanding of the implementation of digital banking only from the user experience element. In Lhokseumawe City, the majority of digital banking users are technology-savvy groups in various age groups, where the young age group is a very high market potential and continues to grow along with the development of internet-based information technology adopted by the banking system. The results of this research will later be able to answer the challenges presented by (Dwita & Mourbas, 2022), regarding the growth in the number of digital banking users globally will increase from 27.1 billion to 45.4 million in 2025.

**2. IMPLEMENTATION METHOD**

**2.1 Location and Object of Research**

The location of this research is Lhokseumawe City. While the object of this research is the Community of users of the Indonesian Standard Quick Response Code (QRIS) application to carry out various transactions in shopping, financing transactions and digital financing.

**2.2 Sampling Techniques**

The sample in this study was 155 QRIS application users in Lhokseumawe City. The data used is primary data collected using a questionnaire sent via the Google Form application. The sampling technique used in this study uses purposive sampling technique. Purposive sampling is a sampling technique with certain considerations or criteria (Sugiyono, 2016).

**2.3 Operational Definition of Variables**

The operational definition of variables aims to clarify the definition and indicators between one variable and another. In this study, there are four latent variables, namely perceived ease of use, perceived usefulness, customer satisfaction and customer intention.

Table 1 Operational Definition of Variables

Variables	Indicators	Measuring scale
<i>Perceived ease of use</i> (PE)	(1) Easy to operate. (2) Easy to control. (3) The process is not complicated. (4) The QRIS barcode is simply scanned at the cashier. (5) QRIS can be used for shopping and other financial transactions. (6) Easy to use. Source: Nurhapsari & Sholihah, (2022).	<i>Likert</i>
<i>Perceived</i>	(1) QRIS application is very useful.	<i>Likert</i>



Variables	Indicators	Measuring scale
<i>Usefulness</i> (PU)	(2) QRIS application is a fast payment transaction tool.	
	(3) QRIS application can improve business performance.	
	(4) QRIS can provide an alternative payment method.	
	(5) QRIS application can reduce physical contact so as to avoid contracting the virus.	
	(6) QRIS application is very profitable.	
	Source: Nurhapsari & Sholihah, (2022)	
<i>Customer satisfaction</i> (CS)	(1) I am satisfied with the QRIS payment tool.	<i>Likert</i>
	(2) QRIS application exceeded my expectations.	
	(3) QRIS application the ideal application.	
Source: Lin & Hsieh, (2007)		
<i>Customer intention</i> (CI)	(1) Keep using QRIS in every financial transaction.	<i>Likert</i>
	(2) Talking positively about QRIS to others.	
	(3) Recommend QRIS to others.	
	(4) I am interested in QRIS products.	
	(5) QRIS is my main choice when shopping.	
Source: Sohn & Kim, (2020)		

### 3. RESULTS AND DISCUSSION

#### 3.1 Respondent Profile

The characteristics of respondents in this study include gender, age, education, marriage and experience of using QRIS. From the results of the study, information was obtained that based on gender, male respondents dominated this study by 63.9 percent. Then based on age, there were respondents aged 30-40 years who dominated by 40.6 percent, and from the level of education there were respondents with a bachelor's degree reaching 54.8 percent. Furthermore, from the characteristics of marital status, it was found that respondents who were married reached 78.1 percent. The characteristics of respondents in this study can be explained in the following table:

Table 2 Respondent Profile

<b>Gender</b>	<b>Amount</b>	<b>%</b>
Male	99	63,9
Female	56	36,1
Total	155	100,0
<b>Age</b>	<b>Amount</b>	<b>%</b>
20-30 Years	28	18,1
30-40 Years	63	40,6
40-50 Years	48	31,0
> 50 Years	16	10,3
Total	155	100,0
<b>Level of education</b>	<b>Amount</b>	<b>%</b>
High School/Equivalent	23	14,8
Diploma 3	34	21,9
Postgraduate	85	54,8
Postgraduate	13	8,4
Total	155	100,0
<b>Marital status</b>	<b>Amount</b>	<b>%</b>
Married	121	78,1

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Not Married	34	21,9
Total	155	100,0

Source: Research Results (2024)

**3.2 Results of Construct Validity and Reliability Analysis**

Construct validity measures to what extent the size of the research variable indicators is able to reflect its theoretical latent construct. So construct validity provides confidence that the size of the indicator taken from the sample describes the actual score in the population. To measure construct validity, it can be seen from the value of its loading factor. The requirements that must be met, first the loading factor must be significant. The standardized loading estimate value must be equal to 0.50 or more and ideally should be 0.70. The results of the validity and reliability test of the construct in this study are explained in the following table:

Table 3 Results of Construct Validity and Reliability Tests

Variables	Construct Reliability		Variance Extracted		Description
	C.R	Cut Off	VE	Cut Off	
Perceived ease of use	0,839	> 0,70	0,566	> 0,50	Reliable
Perceived usefulness	0,825	> 0,70	0,486	> 0,50	Reliable
Customer satisfaction	0,769	> 0,70	0,529	> 0,50	Reliable
Customer intention	0,854	> 0,70	0,541	> 0,50	Reliable

Source: Research Results (2024)

The data in table 3 explains that all variables used in this study have a C.R value greater than 0.70. The VE value is greater than 0.50. So it can be concluded that the data used in this study are valid and reliable.

**3.3 The Influence of Exogenous Variables on Endogenous Variables**

To explain the results of hypothesis testing in this study, a full analysis of the research model and data from the regression weight was carried out. And the results of the analysis of the research model and the regression weight value can be explained in the following table 4:

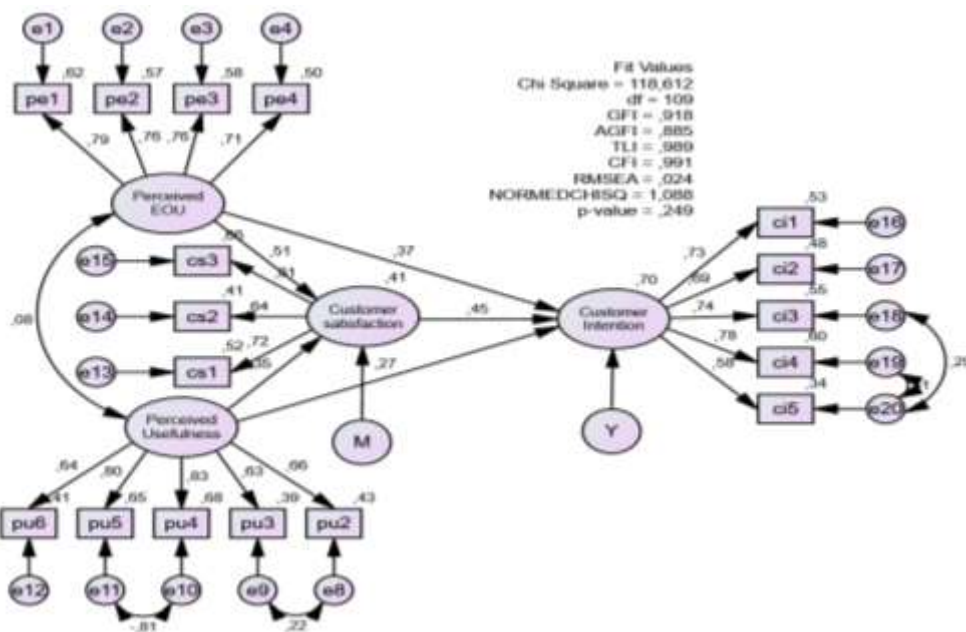


Figure 1 Full Research Model

Next, to see the fit value in the research model after modification, it can be seen in the following table:

Table 4 Goodness OF Fit Index of Research Model

Goodness of Fit Index	Cut of Value	Analysis Results	Model Evaluation Conclusion
$\chi^2$ Chi-Square Statistik	Expected Small	118,612	Good
GFI	$\geq 0,90$	0,918	Good
AGFI	$\geq 0,90$	0,885	Good
TLI	$\geq 0,95$	0,989	Good
CFI	$\geq 0,95$	0,991	Good
RMSEA	$\leq 0,08$	0,024	Good
CMIN/DF	$\leq 2,00$	1,088	Good
Probablity	$\geq 0,05$	0,249	Good

Source: Research Results (2024)

The results of the goodness of fit analysis shown in table 4 explain that after the model modification, all values in the model have been in accordance with the established criteria. Thus, overall this research model has been fit. Furthermore, to see how much influence the exogenous variables (perceived ease of use and perceived usefulness) have on the intervening variables (customer satisfaction) and endogenous variables (customer intention) are displayed in Table 5 below:

Table 5 Influence of Exogenous Variables on Endogenous Variables

		Standardized Estimate	Estimate	S.E.	C.R.	P
Customer_satisfaction	<--- Perceived_Ease of Use	0,507	0,453	0,09	5,034	** *
Customer_satisfaction	<--- Perceived_Usefulness	0,35	0,392	0,099	3,957	** *
Customer_Intention	<--- Customer_satisfaction	0,445	0,39	0,102	3,836	** *
Customer_Intention	<--- Perceived_Usefulness	0,273	0,268	0,079	3,394	** *
Customer_Intention	<--- Perceived_Ease of Use	0,37	0,29	0,075	3,871	** *

Source: Research Results (2024)

Based on the results of data analysis as shown in Table 5, it can be explained that all exogenous variables (perceived ease of use and perceived usefulness) have a significant direct influence on the intervening variable (customer satisfaction) and the endogenous variable (customer intention). And the intervening variable (customer satisfaction) has a direct influence on the endogenous variable (customer intention).

### 3.4 Discussion

#### 3.4.1 The influence of perceived ease of use on customer satisfaction

The results of this study indicate that there is a significant influence between perceived ease of use on customer satisfaction of QRIS users in Lhokseumawe City as shown in table 5 above. This influence is evidenced by the value of the standardized estimate coefficient or regression

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weight of 0.507 with a critical ratio (CR) value that is identical to the t-count which is much greater than the minimum required C.R. of 1.96, namely  $5.034 \geq 1.96$  and a probability that is smaller than the error rate ( $\alpha$ ) of 0.05 of ( $0.000 < 0.05$ ), thus it can be stated that perceived ease of use has a significant effect on customer satisfaction of QRIS users in Lhokseumawe City.

The results of this study are in line with several previous studies, which stated that Perceived Ease of Use has a positive and significant effect on customer satisfaction and intention to use e-payment (Noer et al., 2023). The results of this study have also validated several previous studies on the use of the QRIS application, such as the study conducted by (Olivia & Marchyta, 2022; Saripudin et al., 2023), Where they found that perceived ease of use has a positive and significant influence on the intention to continue using QRIS products. Findings Londa et al., (2022), shows that customer satisfaction with mobile banking is significantly influenced by perceived usefulness, perceived credibility, and ease of use considerations. These factors are considered important to survive in the digital market and meet customer expectations. This can be achieved by ensuring customer satisfaction through security assurance and simplifying the digital platform to make it easier to use. This condition will allow the QRIS application to adapt to changes in user preferences and market demand in the future.

**3.4.2 The Influence of Perceived Usefulness on Customer Satisfaction of QRIS Users.**

The results of this study indicate that there is a significant influence between perceived ease of use on customer satisfaction of QRIS users in Lhokseumawe City as shown in table 5 above. This influence is evidenced by the value of the standardized estimate coefficient or regression weight of 0.35 with a critical ratio (CR) value that is identical to the t-count which is much greater than the minimum required C.R. of 1.96, namely  $3.957 \geq 1.96$  and a probability that is smaller than the error rate ( $\alpha$ ) of 0.05 of ( $0.000 < 0.05$ ), thus it can be stated that perceived usefulness has a significant effect on customer satisfaction of QRIS users in Lhokseumawe City.

This study has validated several previous study results which stated that there is a strong correlation between perceived benefits and customer satisfaction while using the QRIS payment application (Nadinta & Kusumawati, 2023). A previous study by Wilson et al. (2021) found that if the technology used by clients is easy to use and understand, their level of satisfaction will increase. Client satisfaction with the benefits of using QRIS for transactions is very high. Therefore, utility perception is expected to have a positive effect on customer satisfaction (Supriyadi & Prasetyaningsih, 2021). The findings Londa et al., (2022), shows that customer satisfaction with mobile banking is significantly influenced by perceived usefulness, perceived credibility, and considerations of ease of use.

**3.4.3 The Influence of Perceived Ease of Use on Customer Intention of QRIS Users**

The results of this study indicate that there is a significant influence between perceived ease of use on customer satisfaction of QRIS users in Lhokseumawe City as shown in table 5 above. This influence is evidenced by the standardized estimate coefficient or regression weight of 0.37 with a critical ratio (CR) value that is identical to the t-count which is much greater than the minimum required C.R. of 1.96, namely  $3.871 \geq 1.96$  and a probability that is smaller than the error rate ( $\alpha$ ) of 0.05 of ( $0.000 < 0.05$ ), thus it can be stated that Perceived Ease of Use has a significant effect on Customer Intention of QRIS users in Lhokseumawe City. The results of this study support the results of studies in the field of e-commerce or internet marketing, where the quality of a product's design must provide ease of use for customers and can contribute to the formation of repurchase intentions in the minds of consumers (Wilson et al., 2019), although many other factors can also influence this. Furthermore, Saripudin et al., (2023) stated that the ease of using the QRIS application can influence the sustainability of adopting QRIS.

### 3.4.4 The Influence of Perceived Usefulness on Customer Intention of QRIS Users

The results of this study indicate that there is a significant influence between perceived usefulness on customer intention of QRIS users in Lhokseumawe City as shown in table 5 above. This influence is evidenced by the value of the standardized estimate coefficient or regression weight of 0.273 with a critical ratio (CR) value that is identical to the t-count which is much greater than the minimum required C.R. of 1.96, namely  $3.394 \geq 1.96$  and a probability that is smaller than the error rate ( $\alpha$ ) of 0.05 of ( $0.000 < 0.05$ ), thus it can be stated that Perceived Usefulness has a significant effect on Customer Intention of QRIS users in Lhokseumawe City. The results of this study are in line with the results of the study Olivia & Marchyta, (2022), found that the perception of usefulness directly affects the intention to continue using QRIS. The benefits perceived by customers are driven by increased customer satisfaction in using the product continuously (Nadinta & Kusumawati, 2023). The same thing also happened in another study, that the perception of benefits felt can increase the ability of Gen-Z to continuously adopt QRIS (Saripudin et al., 2023).

### 3.4.5 The Influence of Customer Satisfaction on Customer Intention of QRIS Users

The results of this study indicate that there is a significant influence between customer satisfaction and customer intention of QRIS users in Lhokseumawe City as shown in table 5 above. This influence is evidenced by the value of the standardized estimate coefficient or regression weight of 0.445 with a critical ratio (CR) value that is identical to the t-count which is much greater than the minimum required C.R. of 1.96, namely  $3.336 \geq 1.96$  and a probability that is smaller than the error rate ( $\alpha$ ) of 0.05 of ( $0.000 < 0.05$ ), thus it can be stated that customer satisfaction has a significant effect on Customer Intention of QRIS users in Lhokseumawe City.

The results of this study are in line with studies Nadinta & Kusumawati, (2023), The continuity of QRIS product adoption is positively influenced by satisfaction, including the benefits felt by customers, which will directly or indirectly have an impact on increasing customer loyalty. The results of this study differ from the study conducted by (Azizah et al., 2021), which found that satisfaction did not affect customer intention to use QR Code Mobile Payment. In addition, research conducted on five different continents, satisfaction affected the intention to reuse (Londa et al., 2022). Then, Kurniasari et al., (2020); Khatoun et al., (2020), stated that user satisfaction is positively influenced by attitude variables, and satisfaction has the greatest influence on users' intention to continue using the QRIS application.

### 3.4.6 Mediation Effect Analysis

1. Customer satisfaction mediates the influence of perceived ease of use on customer intention.

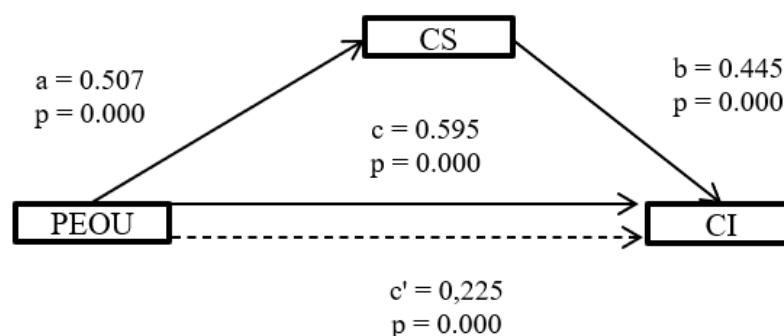


Figure 2 Results of the Mediation Effect Test PEOU → CS → CI

The results of the study stated that the probability of path C' is significant, so it can be concluded that there is a partial mediation relationship or in other words, the customer satisfaction variable partially mediates the relationship between perceived ease of use and customer intention of QRIS users in Lhokseumawe City. The results of this study are in line with research Olivia &

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Marchyta, (2022) found that perceived ease of use has an indirect positive effect on Reuse Value through customer satisfaction as an intervening variable. In addition, research conducted in five different continents, satisfaction acts as a positive mediator in the relationship between repurchase intention, service quality, and website design quality. The difference in QRIS adoption continuance intention is explained by this model in 62.3% of cases. Research result, (Rawashdeh et al., 2021; Sholihah, 2023) shows that satisfaction and intention to continue using QRIS are strongly influenced by perceived usefulness. In addition, the intention to continue adopting QRIS is strongly influenced by satisfaction. In addition, the perception of QRIS users from Generation Z regarding its usefulness and benefits is influenced by confirmation of satisfaction as an intermediary. Customer satisfaction with website usage also mediates the influence of perceived ease of use on customer intention (Amin et al., 2019).

2. Customer satisfaction mediates the influence of perceived usefulness on customer intention.

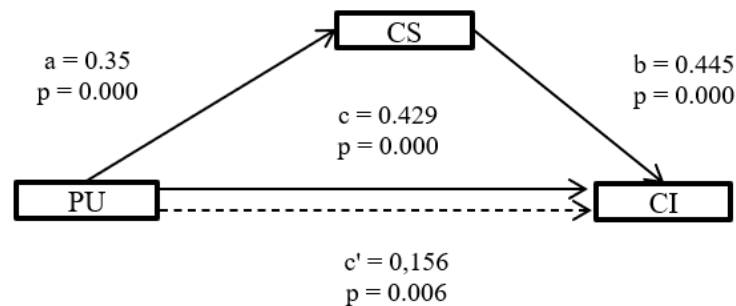


Figure 3 Results of the Mediation Effect Test PU --> CS --> CI

The results of the study state that the probability of path C' is significant, so it can be concluded that there is a partial mediation relationship or in other words the customer satisfaction variable partially mediates the relationship between perceived usefulness and customer intention of QRIS users in Lhokseumawe City. The results of this study are in line with research with several previous studies which found that Perceived usefulness does not have a direct effect on the intention to continue, but has an indirect positive effect through customer satisfaction as an intervening variable, and customer satisfaction has a positive effect on the intention to continue (Olivia & Marchyta, 2022; Rawashdeh et al., 2021). In addition, research conducted in five different continents, satisfaction acts as a positive mediator in the relationship between repurchase intention, service quality, and website design quality (Wilson et al., 2019). Study Amin et al., (2019); Prastiawan et al., (2021), found a significant influence between perceived usefulness and customer intention through increased job satisfaction.

**4. CONCLUSION**

Based on the research objectives that have been described previously, several research conclusions can be put forward as follows:

1. The variable perceived ease of use has a positive and significant influence on the satisfaction of QRIS users in Lhokseumawe City, this means that if the QRIS product is easy to use and operate, it will increase public satisfaction, especially in the Lhokseumawe City area.
2. The perceived usefulness variable has a positive and significant influence on QRIS user satisfaction in Lhokseumawe City. This means that if the QRIS product can provide benefits during its use and operation, it will increase public satisfaction, especially in the Lhokseumawe City area.
3. The variable perceived ease of use has a positive and significant influence on the intention to reuse QRIS in Lhokseumawe City, this means that if the QRIS product is easy to use and



operate, it will increase the public's intention to reuse the QRIS product, especially in the Lhokseumawe City area.

4. The perceived usefulness variable has a positive and significant influence on the intention to reuse QRIS in Lhokseumawe City, this means that if the QRIS product can provide benefits in its use and operation, it will increase the public's intention to reuse the QRIS product, especially in the Lhokseumawe City area.
5. The customer satisfaction variable has a positive and significant influence on the intention to reuse QRIS in Lhokseumawe City, this means that if the QRIS product can provide satisfaction for its users, it will increase the public's intention to reuse QRIS products, especially in the Lhokseumawe City area.
6. The customer satisfaction variable provides a partial mediation effect or partial mediation between perceived ease of use and customer intention or the public's intention to use QRIS. This means that the satisfaction variable, in addition to being a direct influence in increasing user purchasing intentions, can also be a mediating variable in increasing the behavior of public intentions in using QRIS products among the people of Lhokseumawe City.
7. Customer satisfaction variables provide a partial mediation effect or partial mediation between perceived usefulness and customer intention or the public's intention to use QRIS. This means that the satisfaction variable, in addition to being a direct influence in increasing user purchasing intentions, can also be a mediating variable in increasing the behavior of public intentions in using QRIS products among the people of Lhokseumawe City.

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