

DETERMINANTS OF REPURCHASE INTEREST MEDIATED WITH QRIS ON CULINARY IN PEMATANGSIANTAR CITY

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Abstract

The use of digital technology, especially in today's payment system, is increasingly having a significant influence on the development of business businesses, especially culinary. There is a view explaining emerging technologies to optimize the potential for collaboration and collective intelligence to design and launch stronger and more sustainable entrepreneurial initiatives. Research needs to be conducted to illustrate the influence of the use of technology, especially in payment activities, to be able to encourage the role of product quality and user experience on consumers' desire to return to enjoy existing culinary businesses. Based on the existing literature, this article describes the definition and characteristics of users of digital payment systems, namely quick response code Indonesian standard (QRIS). The related dimensions are the understanding of the use of QRIS as a payment method, frequency of use, number of transactions, number of culinary businesses of QRIS providers, transaction cost burden, transaction time, satisfaction, security, and public acceptance. The population and sample in this study are all QRIS users who visit culinary businesses in Pematangsiantar City during the months of March-April 2025. This research method uses quantitative analysis with Structural Equation Modeling (SEM). This article ends with a discussion of the results of the research, namely the use of QRIS is able to encourage quality and user experience in increasing consumer interest in repurchasing in culinary businesses in Pematangsiantar City as well as the research agenda for future studies.

Keywords: *Product Quality; User Experience; QRIS; Repurchase Interest*

I. INTRODUCTION

The culinary business world in Pematangsiantar City is growing rapidly, characterized by enjoying a variety of good businesses house eating, restaurants and cafes that attract consumers as well as increasing variations in food and beverage prices. Referring to the consumer price index for the food and beverage group shows the inflation rate during December 2024 (Central Statistics Agency, 2024) by 5.09%. This shows the high interest in buying back in the culinary business in Pematangsiantar City. This activity is not spared from the role of information technology developments that encourage the digitalization of the economic sector. One of the things that attracts attention is the establishment of a digital payment standard, namely the Quick Response code Indonesia Standard (QRIS), which can be used through mobile banking, digital wallets, and other payment platforms. The use of QRIS began in 2020, but there are still relatively few people using it. However, since 2021, public trust has soared, namely 236.72% compared to 2020 (Daniswara *et al.*, 2025). Data collected from Bank Indonesia in the working area of the Bank Indonesia Pematangsiantar Representative Office was recorded to have reached Rp102.7 billion transactions using QRIS. This growth increased, namely in February 2025 by 30.7 percent yoy. In the culinary business in Pematangsiantar City, the interest in buying again also increases when the ease of payment occurs, consumers no longer have to carry cash to enjoy culinary visits to their heart's content. There are several studies that highlight the benefits of QRIS (Zalukhu and Lattu, 2025), in encouraging the efficiency and security of digital transactions. QRIS, which is increasingly popular, is expected to be the key to economic and business development, especially culinary businesses in Pematangsiantar City. Previous research focused on consumer perception, the use of QRIS, user experience in the retail and banking services sectors, but there were limitations to the research only in one place that was used as the object of research (Daniswara *et al.*, 2025). This research will prioritize the role of the use of QRIS as a mediator in encouraging the influence of product quality and user experience on the interest in repurchase in culinary businesses

in Pematangsiantar City. The purpose of this research is to provide a thorough appreciation and understanding of how QRIS plays a role in simplifying and spurring the culinary business and retransaction experience for consumers.

II. THEORETICAL STUDIES

1. Product Quality

Product quality is an important concept in marketing and management that refers to how far a product is able to meet or even exceed consumer expectations. According to Kotler and Keller, product quality is the ability of a product to carry out its function in including durability, reliability, accuracy, ease of operation, repair and other attributes in providing performance that meets or even exceeds community expectations (Widyana and Naufal, 2018). The product quality dimension is performance, features, reliability, fit, and aesthetics (Ananda and Jamiat, 2021).

2. User Experience

User experience is all experiences and perceptions felt by a person when using or consuming products or services. User experience is also often associated with the use of apps, websites and more. Positive experiences obtained by consumers can boost the image of a business and foster repurchase interest that comes from the consumer's loyalty (Luther, Tiberius and Brem, 2020). The dimensions of user experience are ease of use, user satisfaction, usability, accessibility, and credibility (Azzahra and Rahmah, 2025) (Concert, Athallah and Kamal, 2024).

3. Use of QRIS

QRIS or Quick Responsible code Indonesian Standard is a QR code-based payment platform created by Bank Indonesia in order to facilitate and unify various digital payment methods in one efficient and practical system (Adinata *et al.*, 2023). QRIS provides various benefits to users as well as much better security, than holding cash, as well as convenient one-click payments, reducing the rate of withdrawals, making it easier to track transactions, and getting various discount facilities (Ramayanti, Azhar and Nik Azman, 2025). The dimensions of QRIS use are understanding the use of QRIS as a payment method, frequency of use, number of transactions, number of culinary businesses of QRIS providers, transaction fee burden, transaction time, satisfaction, security, and public acceptance.

4. Interest in Repurchase

Repurchase interest is a response of a person or group to an object that is indicated by the desire to buy externally. This interest is closely related to feelings and emotions. Experience in enjoying products is a key factor in buying back (Zulganef and Nilasari, 2022). If a consumer is satisfied with the product then the demand to buy back the product will be high and vice versa (Asmoro and Nuvriasari, 2022). (Ananda and Jamiat, 2021) Describe transactional interests, referential interests, preferential interests, and exploratory interests.

III. METHODS

This research uses a quantitative method because it involves data analysis through statistical models. This research is descriptive. The population of this study is culinary visitors who use QRIS as a payment standard in Pematangsiantar City during March-April 2025, especially generation Z. The sampling technique is random sampling where each member of the population has the same opportunity to be selected as part of the sample, the number of samples used in this study is 137 people. The research data collected were primary, which were obtained through the distribution of questionnaires using the likert scale of the measurement tool. The analysis tool uses Smart-PLS. This study uses multivariate analysis, which is an analysis method that handles more than two variables.

Research Framework

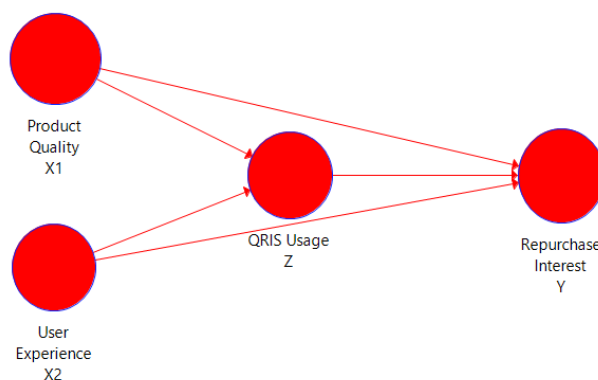


Figure 1. Framework

Hypothesis:

- H1: Product Quality Has a Positive Effect on Repurchase Interest
- H2: User Experience has a Positive Effect on Repurchase Interest
- H3: Product Quality has a positive effect on the Use of QRIS
- H4: User Experience has a positive effect on the Use of QRIS
- H5: The use of QRIS has a positive effect on Repurchase Interest
- H6: The use of QRIS mediates the influence of Product Quality on Repurchase Interest
- H7: The use of QRIS mediates the influence of User Experience on Repurchase Interest

IV. RESULTS AND DISCUSSION

1. Results and analysis

a. Description of Research Variables

This research was conducted using the method of collecting respondent answers as primary research data, through the results of answering questions in questionnaires to understand the general perception of respondents. The purpose of filling out this questionnaire is to find out the influence of the use of QRIS in mediating product quality and user experience on the interest in buying culinary products again in Pematangsiantar City.

Tabel 2. Responden from Gender (orang)

Gender	Value
Men	36
Female	101
Total	137

Sumber: Pengolahan data SmartPLS, 2025

Tabel 3. Responden from Age (orang)

Age	value
17-26	122
27-36	9
37-46	5
47-56	1
>57	0
Total	137

Sumber: Pengolahan data SmartPLS, 2025

b. Outer Loading Analysis

This analysis is often also known as measurement model testing to show the correlation of each indicator and latent variables, which is shown in the following test stages:

Table 1. Outer Loading Value

	Product Quality	Interest in Repurchase	Use of QRIS	User Experience		Product Quality	Interest in Repurchase	Use of QRIS	User Experience
X1.1	0,843				Y.1		0,863		
X1.2	0,781				Y.2		0,861		
X1.3	0,805				Y.3		0,798		
X1.4	0,797				Y.5		0,869		
X1.5	0,702				Y.6		0,791		
X1.6	0,762				Y.7		0,814		
X1.8	0,764				Z.1			0,794	
X1.9	0,737				Z.2			0,745	
X2.1				0,811	Z.3			0,784	
X2.2				0,755	Z.4			0,79	
X2.3				0,787	Z.5			0,844	
X2.4				0,801	Z.6			0,839	
X2.5				0,778	Z.7			0,831	
X2.6				0,795	Z.8			0,86	
X2.7				0,768	Z.9			0,737	
X2.8				0,824					

Source: Data processing in SmartPLS, 2025

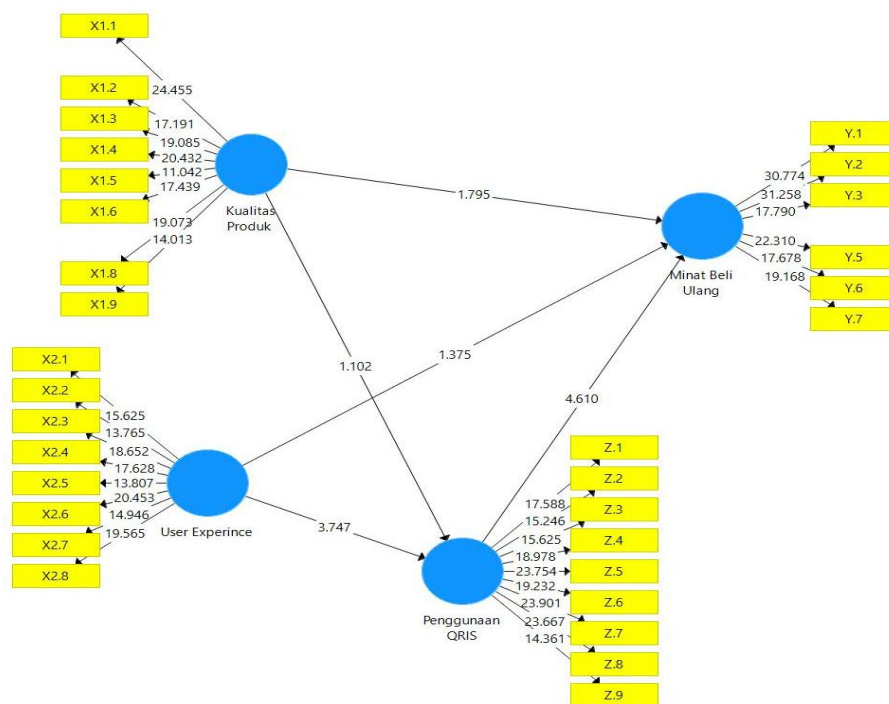
c. Construct Reliability and Validity Value

In Table 2, the indicator charge factor of each variable is presented in the reliability and validity test. From the test results, the overall score was more than 0.7. This means that the indicator is said to be valid if the AVE (Average Variance Extracted) value is above 0.5 or all dimensions of the outer charge are above 0.7. So in conclusion, the measurement of this data is in accordance with valid criteria. Then, in the reliability test, Cronbach's alpha value was obtained above 0.6 and the Composite Reliability value above 0.7. The results of data processing show that the value has met the test requirements or reliable data.

Table 2. Construct Reliability and Validity

Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Product Quality	0,904	0,906	0,923	0,600
Interest in Repurchase	0,912	0,913	0,932	0,694
Use of QRIS	0,931	0,933	0,942	0,646
User Experience	0,914	0,916	0,930	0,624

Source: Data processing in SmartPLS, 2025



Source: Data processing in SmartPLS, 2025

Figure 2. Inner Model

d. Inner Model Analysis

Table 3. R-Square Test Analysis

	R Square	R Square Adjusted
Interest in Repurchase	0,629	0,620
Use of QRIS	0,529	0,522

Source: Data processing in SmartPLS, 2025

The R-Square value adjusted for the Repurchase Interest variable is 0.620, this means that the repurchase interest variable can be explained by 62%, while the R-Square value adjusted for the QRIS use variable is 52.2%, meaning that the product quality variable, and user experience through the mediation of QRIS use are able to explain the repurchase interest of 52.2%. In conclusion, the model is considered strong.

Table 4. Path Coefficients

	Original Sample	T Statistics	P Values
Product Quality -> Interest in Buying Again	0,195	1,795	0,073
Product Quality -> Use of QRIS	0,153	1,102	0,271
Use of QRIS -> Interest in Repurchase	0,482	4,610	0,000
User Experience -> Interest in Repurchase	0,194	1,375	0,170
User Experience -> Use of QRIS	0,594	3,747	0,000
Product quality->Use of QRIS ->Repurchase Interest	0,073	1,006	0,315
User Experience->Use of QRIS ->Interest in Re-Buying	0,286	3,411	0,001

Source: Data processing in SmartPLS, 2025

2. Discussion of Hypothesis Testing

This test uses bootstrapping testing which can be seen from the t-statistical value and the probability value for the significance of the influence of the independent variable on the dependent variable.

H1: Product quality has a negative effect on repurchase interest

In the first hypothesis, it tested whether there was an influence between product quality and interest in repurchasing culinary products in Pematangsiantar City. The results obtained showed that product quality did not

have a significant positive effect on repurchase interest. There are several reasons why this can happen. First, culinary consumers in Pematangsiantar City often have high expectations that have been adjusted to the scale and price of products. They may be more tolerant of quality variations because they understand the limitations of culinary business actors than large companies. As long as the quality is still within acceptable limits, consumers tend to focus on other factors. Second, the dominance of the price factor where for consumers, especially in Pematangsiantar City, affordable prices are the main considerations. Even though the quality is not perfect, as long as the price matches the purchasing power, consumers will still make a repurchase. This price sensitivity can trump quality considerations. Third, in Pematangsiantar City, the choice of similar products is limited, so consumers keep returning to the same culinary location even though the quality of the product is not optimal. The factor of ease of access and availability of products becomes more important.

H2: Product quality has a negative negative effect on the use of QRIS

Referring to the context of using QRIS as a payment system, there are several reasons why product quality does not have a significant positive effect on the use of QRIS. First, QRIS is a payment system and not a product. The main function of QRIS is a transaction method that facilitates product payments. This is also what makes the quality of culinary products have no influence on the use of QRIS in culinary in Pematangsiantar City. Second, the main motivation for using QRIS is the ease of cashless transactions, payment speed, and practicality.

H3: The use of QRIS has a significant positive effect on repurchase interest

This happens because by using QRIS, consumers are made easier to transact after enjoying culinary. The use of QRIS also provides convenience and efficiency. This convenience is the reason why QRIS is influential in buying back (Sitohang and Sembiring, 2024). Another thing is the security and trust that is obtained because it can reduce physical contact and the risk of losing cash.

H4: User Experience (UX) has a positive effect on the insignificant interest in repurchase

The findings from data processing found that the user experience of culinary consumers in Pematangsiantar City did not significantly affect the interest in repurchases. This is in line with the research conducted (Ratnasari, Utaminingsih and Kuswardani, 2024). The first reason is that culinary products in Pematangsiantar City generally have limited capital, technology, and human resources to develop an optimal user experience. Consumers already understand and understand these limitations, so they don't expect sophisticated UX like in large companies. Second, consumers are usually more focused on fulfilling basic needs at affordable prices. They prioritize product accessibility, appropriate pricing, and minimum acceptable quality over a convenient shopping experience. Third, culinary consumers tend to have lower expectations of UX than big brand consumers. They are already anticipating processes that may be less streamlined and more tolerant of flaws in the shopping experience.

H5: User experience (UX) has a significant positive effect on the use of QRIS

The results of data processing show that UX has a very positive effect on the use of QRIS, because UX determines how consumer perception, satisfaction and user intent in paying for culinary products using QRIS. Several reasons for UX affect the use of QRIS, namely: 1) positive experience felt by users (Oktavia, Voutama and Ridha, 2024) when enjoying culinary products in Pematangsiantar City such as a sense of comfort, security, and satisfaction can increase customer satisfaction. Then this satisfaction has an impact on consumers who will visit and use QRIS more often and even become loyal customers (Oktavia, Voutama and Ridha, 2024). 2) When QRIS users feel that transactions are much safer from the risk of theft and more efficient, they will have a better experience and trust when using QRIS.

H6: The use of QRIS is not able to mediate product quality to repurchase interest

The results of the study show that the use of QRIS has not been proven to be able to mediate product quality to repurchase interest. This is in line with the findings (Nasih, Gati and Rahayu, 2024). This indicates that QRIS's role is greater as a supporting factor in the payment process and increasing customer satisfaction, but not as a mediator that connects the quality of culinary products with repurchase interest.

H7: The use of QRIS is able to mediate the influence of User experience (UX) on Repurchase Interest

Based on the results of data processing, it can be seen that the reason for the use of QRIS to be able to mediate the influence of UX on the repurchase interest of culinary consumers in Pematangsiantar City is the simplification of the existing UX complexity. QRIS provides uniform and easy-to-understand payment standards, thereby reducing

UX complexity that may be less than optimal in culinary products in Pematangsiantar City. Consumers no longer need to adapt to various payment systems that differ between MSMEs, because QRIS provides a consistent payment experience. The second reason, Creating a Strong Positive Touchpoint, Although the overall UX of culinary products may not be optimal, the smooth and fast QRIS payment experience creates a strong positive impression. This last positive touchpoint can compensate for shortcomings in UX in earlier stages of the customer journey. Third, it is able to reduce critical pain points, meaning that the use of QRIS eliminates one of the biggest pain points in enjoying culinary products in Pematangsiantar City, namely the problem of cash, change, and slow checkout payments. If this most annoying friction point problem can be solved, the negative influence of suboptimal UX in other aspects is reduced. In summary, the use of QRIS as a digital payment method not only facilitates transaction activities, but is able to mediate UX in increasing interest in repurchasing culinary products under research. This emphasizes that encouraging investment in QRIS to improve UX is very strategic for improving purchasing decisions and even repeat purchases.

V. CONCLUSIONS

1. Conclusion

From the results of the study, it can be concluded that product quality has a positive effect on insignificant repurchase interest with a coefficient of 0.195 and alpha 0.073. Product quality has a positive effect on the use of QRIS with coefficients 0.153 and APLFA 0.271. The use of QRIS has a positive effect on repurchase interest with a coefficient of 0.482 and alpha 0.000. User experience has a positive effect on repurchase interest with a coefficient of 0.194 and alpha 0.170. User experience has a positive and significant effect on the use of QRIS with a coefficient of 0.594 and alpha 0.000. The use of QRIS is not able to mediate the quality of the product against the interest in repurchase as seen from the alpha mediator $0.315 > 0.05$. The use of QRIS is able to mediate user experience to repurchase interest, as evidenced by the alpha value of $0.001 < 0.05$.

2. Suggestion

Culinary business actors should improve the customer experience through the development of personalization features such as culinary product recommendations based on the top order rankings, so as to build repeat buying interest and generate loyalty. Culinary businesses should also pay close attention to the reactions of consumers in enjoying culinary in Pematangsiantar City, especially those who often have high expectations with the scale and price of products, as well as improving the variety of product quality. Culinary business in Pematangsiantar City encourage investment in the QRIS payment system to improve UX very strategically for the sake of improving purchasing decisions. The use of QRIS should also be accompanied by special promos or discounts for users so that consumers are encouraged to make repeat purchases to get more profits. For the next researcher, it is necessary to add other research variables in order to develop the aspects being studied.

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