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Analysis of the Influence of Trust and Satisfaction on the Intention to Reuse QRIS in Non-Cash Transactions

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Abstract

This study examines the influence of perceived usefulness, perceived ease of use, and perceived security on trust and satisfaction, and their subsequent impact on the intention to reuse QRIS (Quick Response Code Indonesian Standard) in non-cash payment transactions. Grounded in the Technology Acceptance Model (TAM), the research employs a quantitative approach using Structural Equation Modeling (SEM) to analyze data collected from 225 QRIS users in the Greater Jakarta. The results demonstrate that all hypothesized relationships are significant. Perceived usefulness, ease of use, and security positively affect both trust and satisfaction. In turn, trust and satisfaction significantly influence users' intention to reuse QRIS. These findings highlight the critical role of user perceptions and experiences in sustaining digital payment adoption and offer practical insights for improving QRIS services in Indonesia.

Keywords: *Intention to Reuse, Perceived Ease of Use, Perceived Security, Satisfaction, Trust*

1. INTRODUCTION

The rapid development of digital technology has transformed the landscape of financial services, especially in the area of electronic payment systems. In Indonesia, the Quick Response Code Indonesian Standard (QRIS) was introduced by Bank Indonesia to unify various QR code-based payment services into one standardized system. This innovation enables users to make cashless transactions by scanning a single type of QR code, offering greater convenience and efficiency in everyday financial activities (Yahyapour, 2008; Hermina, 2021). The increase in mobile banking usage, along with government initiatives promoting a cashless society, has further accelerated QRIS adoption. Recent data from Bank Indonesia shows that by the end of 2024, QRIS transactions reached 779 million in volume and IDR 82 trillion in value, reflecting a 192% increase compared to the previous year.

Despite this significant growth, sustaining user engagement with QRIS remains a challenge. Concerns over data privacy, perceived ease of use, and the tangible benefits of using QRIS have been identified as major factors influencing the intention to reuse such digital payment platforms (Firdaus et al., 2024; Al-Adwan et al., 2023). Trust has emerged as a central element in determining user behavior in digital transactions, particularly because of the lack of direct human interaction, which often leads to perceived vulnerability (Al-Dala' et al., 2009; Ameen et al., 2021). Similarly, satisfaction plays a crucial role in shaping continued usage. Research suggests that user satisfaction not only results from trust but also mediates the influence of system usability and security perceptions on reuse intention (Astuti, 2025; Primandari & Suprapti, 2022).

While studies on digital payment behavior have been widely conducted in developed countries such as the United States, Canada, and European nations (Najib & Fahma, 2020), there is still a limited understanding of how these factors interact in the context of developing economies like Indonesia. This gap is significant given the unique sociocultural, technological, and infrastructural conditions in such markets (Pristiandaru, 2022). Thus, this study aims to examine the effect of perceived usefulness, perceived ease of use, and perceived security on trust and satisfaction, and their subsequent impact on users' intention to reuse QRIS. By addressing this gap, the research contributes new insights into consumer behavior in

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digital finance and offers practical implications for service providers and policymakers in enhancing QRIS sustainability.

2. LITERATURE REVIEW and HYPOTHESIS DEVELOPMENT

2.1 Literature Review

2.1.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), is an extension of the Theory of Reasoned Action (TRA). It provides a framework to explain user behavior in accepting and using information-based technologies. TAM emphasizes two core variables—perceived usefulness and perceived ease of use—as primary determinants of users' attitudes and behavioral intentions toward technology adoption (Purwanto & Budiman, 2020; Tumsifu & Gekombe, 2020). This model is widely applied in various domains, including digital finance and public service systems, due to its robustness in identifying how external factors influence psychological mechanisms and ultimately affect technology acceptance. TAM suggests that users will be more likely to adopt a system if they perceive it as beneficial and easy to use.

2.1.2 Perceived Usefulness

Perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance their performance (Davis, 1989). In the context of financial technology, PU is associated with the user's evaluation of how a service—such as QRIS—improves transaction efficiency, speed, and security (Grover et al., 2019; Chen & Aklikokou, 2020).

PU has been proven to directly influence trust and satisfaction, as users are more emotionally engaged with systems they find beneficial (Ventre & Kolbe, 2020; Made et al., 2021). In mobile fintech contexts, PU also significantly drives users' continued intention to use the service (Lim et al., 2019).

2.1.3 Perceived Ease of Use

Perceived ease of use refers to the degree to which a user believes that using a particular technology would be free of effort. Ease of navigation, intuitive interfaces, and simple operations contribute to positive user experiences (Keng-Soon et al., 2019; Chen & Aklikokou, 2020). PEOU plays a key role in enhancing trust, satisfaction, and even perceived usefulness. When a system is perceived as easy to use, it not only reduces barriers to adoption but also strengthens user confidence and engagement (Dinh Nguyen et al., 2021; Dawood et al., 2022). User-friendly design is thus critical for building sustainable digital services.

2.1.4 Perceived of Security

Perceived security refers to the extent to which users feel that a system ensures the safety of their personal and financial information. In the fintech domain, POS includes data protection, transaction encryption, and secure authentication mechanisms (Abdul-Rahim et al., 2022; Jafri et al., 2024).

POS significantly affects both trust and satisfaction, as users are more likely to continue using a service they perceive as secure (Singh et al., 2020; Meyliana et al., 2019). A secure environment builds a strong psychological connection between users and providers, reducing perceived risk and encouraging long-term use.

2.1.5 Trust

Trust is defined as the user's belief in the reliability, security, and integrity of a digital service. In cashless and contactless systems like QRIS, trust is a central factor that bridges users' perception of risk and their willingness to engage (Dawood et al., 2022; Jafri et al., 2024). Trust is built through consistent service quality, transparent policies, and secure systems. It serves as a mediator between technological perceptions (perceived usefulness, perceived ease of use, perceived of security) and the intention to reuse (Susilawaty & Wijaya, 2021; Roh et al., 2024). Without trust, users are unlikely to develop sustained usage behavior.

2.1.6 Satisfaction

Satisfaction refers to the user's evaluative response based on their experience with a service or system. It reflects whether the service has met or exceeded their expectations (Olivia et al., 2022; Rezvani et al., 2022). Satisfaction plays a critical mediating role between technological factors (perceived usefulness, perceived ease of use, perceived of security) and reuse intention. Users who are satisfied with their experience are more likely to remain loyal and continue using the service (Keni, 2020; Wilson et al., 2021). Thus, enhancing user satisfaction is essential for ensuring sustained adoption in digital systems.

2.1.7 Intention to Reuse

Intention to reuse is defined as the user's willingness or tendency to continue using a system after initial adoption. It serves as a key indicator of long-term success and user loyalty (Ladkoom et al., 2020; Febrian et al., 2021). This intention is influenced by perceived usefulness, ease of use, trust, and satisfaction. Users are more inclined to reuse a service if it consistently delivers value, is easy to operate, feels secure, and results in positive experiences (Anshori et al., 2022; Putri Narahdita et al., 2020). Sustaining this intention is crucial in building customer retention in digital ecosystems.

2.2 Hypothesis Development

2.2.1 Perceived usefulness and Trust

Previous studies have identified a significant relationship between perceived usefulness and trust across various digital technology contexts, as demonstrated in the research by Harrigan et al. (2021), Ventre et al. (2020), Keni (2020), Siagian et al. (2022), and Larasetiati et al. (2019). The hypothesis derived from these studies suggests that the perceived benefits of a technology—such as ease of use, practicality, and effectiveness—can enhance users' trust in the system. This trust is built on the belief that systems offering real, tangible benefits are more likely to be considered reliable, trustworthy, and safe for conducting a variety of digital transactions. This writing states that perceived usefulness has a significant positive influence on trust.

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Hypothesis 1 (H1): Perceived usefulness has a positive influence on trust.

2.2.2 Perceived usefulness and Satisfaction

Previous studies have reported a significant relationship between perceived usefulness and satisfaction across various digital technology usage contexts, as demonstrated in the research by Keni (2020), Olivia and Marchyta (2022), Rezvani et al. (2019), Nirwanto and Andarwati, and Han and Sa (2022). The hypothesis drawn from these studies is that the perceived benefits of a technology—such as ease of access, increased efficiency, effectiveness, and convenience—can enhance user satisfaction with digital services. This satisfaction arises when users feel that the system provides functional value and successfully meets their expectations, thereby encouraging the continued use of the technology in their daily lives. This writing states that perceived usefulness has a significant positive influence on satisfaction.

Hypothesis 2 (H2): Perceived usefulness has a positive influence on satisfaction.

2.2.3. Perceived ease of use and Trust

Previous studies have reported a significant relationship between perceived ease of use and trust in various digital technology usage contexts, as demonstrated in the research by Keni (2020), Chawla et al. (2019), Nangin et al. (2020), Hegner et al. (2019), and Primananda et al. (2020). The hypothesis derived from these studies suggests that users' perception of system ease of use—whether in terms of interface design, navigation, or transaction processes—can enhance their trust in digital platforms. This trust is formed because users perceive systems that are easy to use as transparent, low-risk, and reflective of the service provider's commitment to user comfort and security, thereby fostering long-term relationships between users and service providers. This writing states that perceived ease of use has a significant positive influence on trust.

Hypothesis 3 (H3): Perceived ease of use has a positive influence on trust.

2.2.4 Perceived ease of use and Satisfaction

Previous studies have highlighted a significant relationship between perceived ease of use and satisfaction in various digital technology usage contexts, as shown in the research by Keni (2020), Michelle Olivia et al. (2022), Rezvani et al. (2020), Han et al. (2022), and Wilson et al. (2021). The hypothesis drawn from these studies suggests that the perceived ease of using a technology—whether in terms of interface design, navigation, or operational processes—can enhance user satisfaction with the system. This satisfaction arises because users feel that an easy-to-use system provides a more comfortable, efficient, and non-confusing experience, thereby strengthening positive perceptions of the service and encouraging the continued use of digital technology over the long term.. This writing states that perceived ease of use has a significant positive influence on satisfaction.

Hypothesis 4 (H4): Perceived ease of use has a positive influence on satisfaction.

2.2.5 Perceived of security and Trust

Previous studies have shown a significant relationship between perceived security and trust in various digital service contexts, as evidenced by the research of Ejdys et al (2019) Wong et al. (2019), Siagian et al. (2022), Alraja et al. (2019). The hypothesis that can be drawn from these studies is that the perception of system security—such as personal data protection, transaction safety, and prevention of unauthorized access—can enhance users' trust in digital technologies. This trust is built upon the belief that a system perceived as secure reflects the service provider's responsibility in protecting user information, thereby fostering user confidence and long-term loyalty in using the technology. This writing states that perceived of security has a significant positive influence on trust.

Hypothesis 5 (H5): Perceived of security has a positive influence on trust.

2.2.6 Perceived of security and Satisfaction

Previous studies have indicated a significant relationship between perceived security and satisfaction in various digital service and e-commerce contexts, as demonstrated in the research by Wilson et al. (2021), Mofokeng (2021), Chong et al. (2023), Kim et al. (2023), and Vasic et al. (2019). The hypothesis that can be drawn from these studies is that the perception of security—such as personal data protection, transaction safety, and system reliability—can enhance user satisfaction with digital services. This satisfaction is built on the belief that a secure system creates a sense of comfort, minimizes perceived risks, and provides a more positive user experience, thereby fostering user loyalty and encouraging the continued use of the technology. This writing states that perceived of security has a significant positive influence on satisfaction.

Hypothesis 6 (H6): Perceived of security has a positive influence on satisfaction.

2.2.7 Trust and Satisfaction

Previous studies have consistently shown that trust has a positive and significant influence on satisfaction in various contexts such as digital services, e-commerce, and digital banking, as evidenced by the studies of Ramanathan et al. (2022), Gstngr et al. (2021), Boonlertvanich (2019), Ashiq et al. (2024), and Hassan et al. (2025). The hypothesis drawn from these studies is that customer trust in the reliability, integrity, data security, and consistency of service is a key foundation in shaping user satisfaction. The higher the level of trust in a digital system, the greater the sense of comfort, safety, and control users experience when interacting with the service. Trust not only provides emotional security but also reinforces positive perceptions of service quality, leading to a more satisfying user experience. In other words, when customers trust a digital service provider, they are more likely to feel satisfied, as the trusted system is perceived to consistently meet their expectations and needs. This writing states that trust has a significant positive influence on satisfaction.

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Hypothesis 7 (H7): Trust has a positive influence on satisfaction.

2.2.8 Trust and Intention to reuse

Previous studies have reported a significant relationship between trust and intention to reuse in various digital service contexts, as demonstrated in the research by Putri Narahdita et al. (2020), Anshori et al. (2022), Febrian et al. (2021), Luh et al. (2020), and Song et al. (2024). The hypothesis that can be drawn from these studies is that users' trust in a system—built through perceptions of security, reliability, transparency, and service quality—can increase their intention to reuse the service. This trust serves as a crucial foundation that provides users with a sense of safety and assurance that the digital system can consistently meet their needs, thereby promoting loyalty and continued usage. This writing states that trust has a significant positive influence on intention to reuse.

Hypothesis 8 (H8): Trust has a positive influence on intention to reuse.

2.2.9 Satisfaction and Intention to reuse

Previous studies have identified a significant relationship between satisfaction and intention to reuse in various digital and public service contexts, as demonstrated in the research by Eaint (2022), Li et al. (2021), Wang et al. (2019), Ladkoom et al. (2020), and Wang et al. (2020). The hypothesis derived from these studies is that user satisfaction—resulting from positive experiences related to service quality, ease of use, efficiency, and system reliability—can encourage their intention to reuse the same service in the future. This satisfaction reflects the fulfillment of user expectations and reinforces the belief that the service is dependable for continued use. This writing states that satisfaction has a significant positive influence on intention to reuse.

Hypothesis 9 (H9): Satisfaction has a positive influence on intention to reuse.

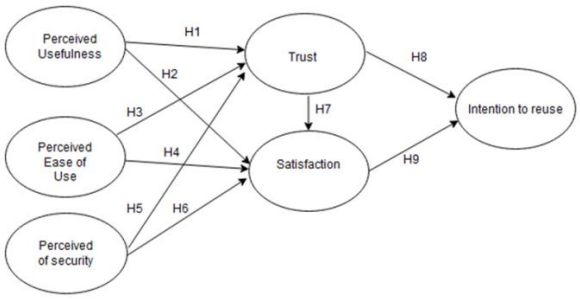

Fig. 1. Theoretical Framework

Description:

H1 : Perceived usefulness has a positive and significant impact on Trust.
H2 : Perceived usefulness has a positive and significant impact on Satisfaction.
H3 : Perceived ease of use has a positive and significant impact on Trust.
H4 : Perceived ease of use has a positive and significant impact on Satisfaction.
H5 : Perceived of security has a positive and significant impact on Trust.
H6 : Perceived of security has a positive and significant impact on Satisfaction.
H7 : Trust has a positive and significant impact on Satisfaction.
H8 : Trust has a positive and significant impact on Intention to reuse.
H9 : Satisfaction has a positive and significant impact on Intention to reuse.

3. METHOD

3.1 Research Design

This research was conducted from November 2024 to July 2025, located in Indonesia. This study adopts a quantitative descriptive approach using a survey method to examine the influence of perceived usefulness, perceived ease of use, and perceived security on trust and satisfaction, and ultimately, intention to reuse QRIS for digital payments. The research model is built upon the Technology Acceptance Model (TAM) framework and is empirically tested using Structural Equation Modeling (SEM). A structured questionnaire was used as the primary instrument for data collection. The questionnaire items were designed based on validated indicators from previous studies and were measured using a 6-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree".

3.2 Participants and Sampling

The target population for this study includes QRIS users in the Greater Jakarta Area (Jabodetabek) who have used QRIS for non-cash transactions within the past three months. Given the undefined total population size, a non-probability sampling technique, specifically purposive sampling, was used. The criteria for participation included: (1) the respondent must be a user of mobile banking services, and (2) the respondent must have access to and used QRIS in the last three months.

Based on SEM recommendations, where the sample size should be 5–10 times the number of indicators, a minimum of 210 respondents was determined to ensure adequate statistical power for model estimation. Data was collected both online via Google Forms and direct distribution to facilitate wider reach.

3.3 Data Collection Instrument

The questionnaire consists of three main sections: (1) an introduction explaining the purpose of the study and voluntary participation, (2) items measuring research variables—perceived usefulness, perceived ease of use, perceived security, trust, satisfaction, and intention to reuse, and (3) demographic questions covering gender, age, and education level. All constructs were adapted from existing literature to ensure construct validity. Sources included studies such as Lim et al. (2019), Keng-Soon et al. (2019), Jafri et al. (2024), and Wilson et al. (2021).

3.4 Data Analysis

Collected data were analyzed using Structural Equation Modeling (SEM) with AMOS version 29 and SPSS version

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27. Before hypothesis testing, the validity of each item was examined through Exploratory and Confirmatory Factor Analysis (EFA/CFA), with factor loadings ≥ 0.40 considered acceptable. Reliability was tested using Cronbach's Alpha, with values ≥ 0.60 indicating acceptable internal consistency. The final model's goodness-of-fit was assessed using various indices such as CMIN/DF, RMSEA, GFI, CFI, TLI, and NFI, with recommended thresholds adopted from Hair et al. (2018). Hypothesis testing was conducted using the Critical Ratio (CR) and p-values. A hypothesis was considered supported when CR ≥ 1.967 and p ≤ 0.05.

4. RESULT

Based on the results of collecting online questionnaires from 225 respondents, the following data was found.

Table 1. Respondent and demographic profile

	Frequency	Total	Percentage
Gender	Female	138	61%
	Male	87	39%
Age	17-20	15	7%
	21-25	57	25%
	26-30	97	43%
	31-35	34	15%
	36-40	15	7%
	>40	7	3%
Last Education	< High School	4	2%
	High School	39	17%
	Diploma	29	13%
	Bachelor's Degree	128	57%
	Master's Degree	22	10%
	Doctoral Degree	3	1%
Employment Status	Unemployed	36	16%
	Employed	161	72%
	Owns Business	26	12%
	retirement	2	1%
Marital Status	Single	128	57%
	Married	86	38%
	Separated/Divorce	6	3%
	Widowed	5	2%

After collecting the responses. the researcher will conduct validity and reliability tests. The following are the results.

Table 2. Validity and reliability test result

Indicator		Result	Explanation	Reliability (Cronbach's Alpha)
PU3	In general, the mobile Fintech service provide convenience in various personal financial fields.	0.810	Valid	0.848
PU5	In general, the mobile Fintech service are accurate in managing personal finances.	0.774	Valid	
PU2	The mobile Fintech service are useful in real-life management of personal finances.	0.765	Valid	
PU4	In general, the mobile Fintech service are fast in managing personal finances.	0.754	Valid	
PU1	The mobile Fintech service provide real-life convenience in managing personal finances.	0.743	Valid	
PEOU4	It is easy to use QRIS for transactions.	0.799	Valid	0.840
PEOU3	Using QRIS for transactions is flexible.	0.795	Valid	
PEOU5	The interface of QRIS for transactions is user-friendly and intuitive.	0.787	Valid	
PEOU2	Using QRIS for transactions is clear and easy to understand.	0.749	Valid	
PEOU1	It is easy to learn how to use QRIS for transactions.	0.724	Valid	
POS4	In using the mobile Fintech service, the financial transaction authentication method is safe.	0.856	Valid	0.853

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POS2	The payment transaction process is secured when the Fintech service is used.	0.810	Valid	
POS5	The platform is maintained and repaired periodically when the mobile Fintech service is used.	0.787	Valid	
POS3	The user authentication method is secured when the mobile Fintech service is used.	0.726	Valid	
POS1	Payment service security is guaranteed in the use of the Fintech service.	0.712	Valid	
TRU4	The Fintech service is perceived as caring about users' interests, both currently and in the future.	0.810	Valid	0.846
TRU1	The Fintech service is perceived as honest in providing information and sincerely serving users.	0.781	Valid	
TRU3	The Fintech service provides a trusted and secure application for financial transactions.	0.729	Valid	
TRU2	The Fintech service effectively meets user needs.	0.701	Valid	
TRU5	The Fintech service is transparent in explaining fees, policies, and transaction-related procedures.	0.646	Valid	
SES5	Confidence and security are felt when using the mobile Fintech service for financial transactions.	0.767	Valid	0.840
SES3	Expectations in managing finances are met by using the mobile Fintech service.	0.745	Valid	
SES1	Overall satisfaction with the mobile Fintech service is experienced.	0.739	Valid	
SES4	Financial transactions are made easier and more efficient by the mobile Fintech service.	0.695	Valid	
SES2	Satisfaction in financial transactions is provided by using the mobile Fintech service.	0.677	Valid	
ITRU4	The intention to recommend the use of the mobile Fintech service to others is present.	0.794	Valid	0.841
ITRU5	The intention to use the mobile Fintech service as often as possible is formed.	0.785	Valid	
ITRU2	The intention is to continue using the mobile Fintech service rather than seek alternative options (e.g., traditional payment services).	0.764	Valid	
ITRU3	The mobile Fintech service is desired to be used in the future.	0.758	Valid	
ITRU1	The mobile Fintech service will be continuously used.	0.677	Valid	

Table 3. Recapitulation of goodness of fit index analysis results

Goodness of fit index	Value	Cut off Value	Decision Criteria
Probability	0.067	>0.05	Good Fit

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CMIN/DF	1.110	<2	Good Fit
GFI	0.890	>0.90	Poor Fit
AGFI	0.869	>0.90	Poor Fit
CFI	0.985	>0.95	Good Fit
TLI/NNFI	0.983	>0.95	Good Fit
NFI	0,865	>0.90	Poor Fit
IFI	0.985	>0.95	Good Fit
RMSEA	0.022	<0.08	Good Fit

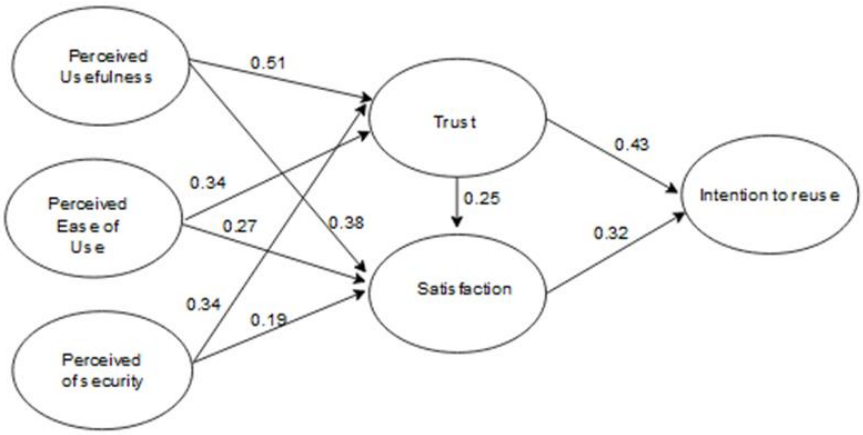

Fig. 2. Research model hypotheses tested

Table 4. Recapitulation of hypotheses tested

Hypothesis	Variabel	Estimate	S.E.	C.R.	P	Label
H1	Perceived usefulness ➔ Trust	0.508	0.089	5.704	***	Accepted
H2	Perceived usefulness ➔ Satisfaction	0.383	0.097	3.958	***	Accepted
H3	perceived ease of use ➔ Trust	0.342	0.073	4.689	***	Accepted
H4	perceived ease of use ➔ Satisfaction	0.271	0.077	3.517	***	Accepted
H5	perceived of security ➔ Trust	0.335	0.076	4.414	***	Accepted
H6	perceived of security ➔ Satisfaction	0.191	0.078	2.454	0.014	Accepted
H7	Trust ➔ Satisfaction	0.246	0.096	2.564	0.010	Accepted
H8	Trust ➔ Intention to reuse	0.427	0.098	4.378	***	Accepted
H9	Satisfaction ➔ Intention to reuse	0.318	0.100	3.198	0.001	Accepted

The hypothesis testing was conducted using the AMOS version 29.0 software. The results of this testing are presented in the AMOS 29.0 output, specifically in the critical ratio (CR) column. If the critical ratio (CR) exceeds 1.96, it indicates that the hypothesis has a statistically significant effect. The significance of a hypothesis can also be assessed based on its probability value. A hypothesis is considered statistically significant if its P-value is less than 0.05, and considered not significant if it is greater.

5. DISCUSSION

This study aims to analyze the impact of Trust and Satisfaction on the Intention to Reuse QRIS (Quick Response Code Indonesian Standard) in the context of non-cash transaction payments. Several factors influencing users' decisions to continue using QRIS were identified, including Perceived Usefulness, Perceived Ease of Use, and Perceived Security. The hypothesis testing results using structural

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equation modeling with AMOS 29 indicated that these variables have a significant impact on Trust and Satisfaction, which in turn influence the Intention to Reuse QRIS.

Impact of Perceived Usefulness on Trust and Satisfaction
The results showed that Perceived Usefulness significantly affects Trust (Estimate = 0.508, C.R. = 5.704, $p < 0.001$) and Satisfaction (Estimate = 0.383, C.R. = 3.958, $p < 0.001$). This indicates that users' perception of QRIS's usefulness as a non-cash payment method directly influences their level of trust and satisfaction. Users who perceive QRIS as more useful are more likely to trust the system and feel satisfied with its use.

Impact of Perceived Ease of Use on Trust and Satisfaction
Next, Perceived Ease of Use also showed a significant impact on Trust (Estimate = 0.342, C.R. = 4.689, $p < 0.001$) and Satisfaction (Estimate = 0.271, C.R. = 3.517, $p < 0.001$). This emphasizes that the ease of use of QRIS plays an important role in building users' trust in the system and enhancing their satisfaction. An interface that is easy to use makes users feel comfortable while conducting non-cash transactions, which ultimately increases their satisfaction.

Impact of Perceived Security on Trust and Satisfaction
Additionally, Perceived Security also demonstrated a significant impact on Trust (Estimate = 0.335, C.R. = 4.414, $p < 0.001$) and Satisfaction (Estimate = 0.191, C.R. = 2.454, $p < 0.001$). The security perceived by users when using QRIS for non-cash transactions plays a significant role in their trust and satisfaction levels. The safer users feel when making payments through QRIS, the higher their level of trust and satisfaction.

Impact of Trust on Satisfaction and Intention to Reuse
Trust was found to significantly impact Satisfaction (Estimate = 0.246, C.R. = 2.564, $p < 0.001$) and Intention to Reuse (Estimate = 0.427, C.R. = 4.378, $p < 0.001$). These results indicate that a higher level of trust in QRIS directly enhances users' satisfaction and encourages them to reuse QRIS for non-cash payment transactions. Trust built from positive experiences with QRIS makes users more likely to continue using the system in the future.

Impact of Satisfaction on Intention to Reuse
Finally, Satisfaction was found to positively affect Intention to Reuse (Estimate = 0.318, C.R. = 3.198, $p = 0.012$). This supports the idea that user satisfaction plays an important role in their decision to reuse QRIS for non-cash payment transactions. Users who are satisfied with their experience are more likely to have a greater intention to continue using QRIS as a payment method.

6. CONCLUSION

Based on the hypothesis testing results, it can be concluded that all of the proposed hypotheses are accepted, with significant positive influences between the variables tested. The following are the conclusions for each hypothesis tested:

Perceived usefulness has a positive effect on Trust
The results show that Perceived Usefulness has a positive effect on Trust with an estimate of 0.508 (C.R. = 5.704, $p < 0.001$), in line with the findings of Ventre et al. (2020), who explain that the greater the user's perception of the usefulness of a platform, the greater their trust in that platform.

Perceived usefulness has a positive effect on Satisfaction
Perceived Usefulness also positively affects Satisfaction with an estimate of 0.383 (C.R. = 3.958, $p < 0.001$), as stated by Han et al. (2022), who found that the higher the user's perception of a platform's benefits, such as ease of obtaining information and efficiency, the higher their satisfaction with the platform experience.

Perceived ease of use has a positive effect on Trust
Perceived Ease of Use has a significant positive effect on Trust with an estimate of 0.342 (C.R. = 4.689, $p < 0.001$), consistent with the research by Hegner et al. (2019), which explains that when users find a platform easy to navigate and operate, their trust in the platform increases.

Perceived ease of use has a positive effect on Satisfaction
Perceived Ease of Use also positively influences Satisfaction with an estimate of 0.271 (C.R. = 3.517, $p < 0.001$), in line with Wilson et al. (2021), which indicates that easy-to-use systems, from learning features to understanding layouts and interacting with the platform, directly enhance user satisfaction.

Perceived security has a positive effect on Trust
Perceived Security shows a significant positive effect on Trust with an estimate of 0.335 (C.R. = 4.414, $p < 0.001$), consistent with the research by Ejdys et al. (2019), which shows that the higher the perceived security in terms of data protection, encryption, and security systems, the greater the trust users have in the platform.

Perceived security has a positive effect on Satisfaction
Perceived Security also positively affects Satisfaction with an estimate of 0.191 (C.R. = 2.454, $p = 0.014$), in line with Mofokeng (2021), which indicates that when users feel secure in conducting online transactions, particularly regarding data protection, user authentication, and preventing misuse of information, their satisfaction with the platform's services increases.

Trust has a positive effect on Satisfaction
Trust is shown to have a positive effect on Satisfaction with an estimate of 0.246 (C.R. = 2.564, $p = 0.010$), consistent with Boonlertvanich (2019), which suggests that the higher the user's trust in the integrity and reliability of the service provider, the greater the satisfaction experienced with the service.

Trust has a positive effect on Intention to reuse
Trust has a significant positive effect on Intention to Reuse with an estimate of 0.427 (C.R. = 4.378, $p < 0.001$), in line with Song et al. (2024), who show that users' trust in a service, influenced by their comfort with the visual design and interaction experience, directly encourages the intention to continue using it.

Satisfaction has a positive effect on Intention to reuse

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Satisfaction also positively affects Intention to Reuse with an estimate of 0.318 (C.R. = 3.198, p = 0.001), consistent with Eaint (2022), which indicates that the higher the user's satisfaction with the digital service quality, the greater the likelihood that they will reuse the platform or service.

7 IMPLICATION

Based on the results of the study on *"The* Influence of Trust and Satisfaction on the Reuse of QRIS in Cashless Payment Transactions," several aspects requiring improvement and follow-up actions have been identified. These implications are outlined as follows:

7.1 Theoretical

To deepen understanding of user behavior in cashless payment systems through QRIS, further qualitative research is recommended. This approach will identify specific indicators that influence the relationships between **Perceived Usefulness, Perceived Ease of Use, Perceived Security, Trust, Satisfaction,** and **Intention to Reuse.** Future studies should adopt a more comprehensive analytical framework, incorporating additional relevant variables to provide a broader and deeper understanding of the factors influencing the adoption of digital payment technologies.

7.2 Practical

From a practical perspective, QRIS providers must continuously innovate to enhance user trust by focusing on **Perceived Security**. Ensuring that transactions are secure through advanced encryption and protection of personal data will increase **Trust**, leading to higher **Satisfaction** and greater Intention to Reuse. Additionally, simplifying the Perceived Ease of Use by ensuring a user-friendly interface and seamless transaction process will improve overall satisfaction. Clear benefits, such as time efficiency and ease of use, should be emphasized to enhance Perceived Usefulness. By improving these factors—security, ease of use, and perceived usefulness—QRIS providers can strengthen user trust, increase satisfaction, and encourage long-term use of the platform in cashless transactions.

8 LIMITITATION

This study has several limitations, including the use of self-reported data from respondents, which may lead to biases or memory errors, affecting the accuracy of the results, especially for the Trust and Satisfaction variables. Additionally, data collection at a single point in time makes it difficult to determine the long-term impact of Perceived Usefulness, Perceived Ease of Use, and Perceived Security on Intention to Reuse QRIS. Future research should adopt a longitudinal approach and involve a broader and more diverse sample to reduce bias and improve the generalizability of the findings.

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