THE EFFECT OF EASE OF USE, PERCEPTION OF USEFULNESS AND ELECTRONIC TRUST ON SATISFACTION OF USING QRIS AS A DIGITAL PAYMENT METHOD (CASE STUDY OF COFFEESHOP CONSUMERS IN PEKANBARU CITY)

Khoirul Anasfi[1], Awliya Afwa[2]

[1, 2]Fakultas Ekonomi dan Bisnis Universitas Islam Riau
khoirulanasfi@student.uir.ac.id1 ,awliyaafwa@eco.uir.ac.id[2]

ABSTRACT

This study aims to determine how much influence ease of use, perceived benefits and electronic trust have on satisfaction with the use of QRIS as a digital payment method in coffee shops. This study consists of three independent variables, namely ease of use, perceived benefits and electronic trust and one dependent variable, namely satisfaction with use. The analysis method used is multiple regression analysis. The data collection method in this study is by using a questionnaire filled out by respondents, namely consumers who use QRIS as a digital payment method in coffee shops in Pekanbaru City. The results of the study obtained based on the partial test (t test) obtained: a) tthere is a significant influenceease of use towards user satisfaction, b)there is a significant influenceperception of benefitstowards user satisfaction, c)there is a significant influenceelectronic trust regarding satisfaction of use, based on simultaneous testing obtained:d)there is a significant simultaneous influence betweenease of use, perceived usefulness and electronic trusttowards user satisfaction.
Keywords: Ease of Use, Perceived Benefits, Electronic Trust, Use Satisfaction

INTRODUCTION

QRIS users have been growing since QRIS began to be used effectively in early 2020, both from users as a means of payment by consumers and users as a means of receiving payments by producers. QRIS is a QR Code standard created by Bank Indonesia to facilitate digital payments through server-based electronic money applications, electronic wallets, and mobile banking. Standardization is carried out so that transactions with QR Codes are easier, faster and safer because digital transactions can be monitored by regulators through one door(Marbun & et al, 2023).

The target of this QRIS application is for economic actors, especially those dominated by the millennial generation and gen z (students) who demand all aspects of life. The purpose of launching this latest electronic payment method is to improve the digitalization system in Indonesia, to help people in facilitating all their daily activities and work, this goal is also expected to provide quite effective benefits in optimizing many things. So that we don't need to spend a lot of time and energy to achieve our work targets(Nainggolan & et al, 2022).

The use of QRIS as a digital payment method has increased significantly since it became effective in early 2020. QRIS, created by Bank Indonesia, facilitates easier, faster, and safer digital transactions through server-based electronic money applications, e-wallets, and mobile banking. The QR Code standardization by Bank Indonesia aims to simplify and secure digital transactions with regulatory supervision through a single door. QRIS users include both consumers who make payments and producers who receive payments, with a significant increase especially among the millennial generation.(Astridtia & et al, 2024).

The phenomenon of QRIS e-payment among coffee shop consumers in Indonesia reflects changes in consumer behavior patterns, especially the generation that is accustomed to technology and smartphones. Coffee shop consumers tend to look for easy and fast payment solutions. QRIS e-payment provides convenience because transactions can be made by scanning a QR code using a cellphone camera. Therefore, they are more open to innovation, including the adoption of QRIS e-payment as a payment method. QRIS e-payment provides an inclusive and easily accessible solution for the people of Pekanbaru City, especially coffee shop consumers who may not have a bank account or credit card. With a smartphone, they can easily make payment transactions in various places. QRIS users can easily track their transaction history and finances through the QRIS e-payment application. This provides greater control over personal financial management(Hamzah & et al, 2024).

The adoption of QRIS e-payment is in line with the growing trend of cashless payments in

Indonesia. Young Indonesians of productive age respond positively to more modern and efficient payment methods. QRIS e-payment provides a digital user experience that is consistent with the preferences of the people of Pekanbaru City who are accustomed to the digital ecosystem. The user-friendly user interface design and efficient experience can attract their attention. This phenomenon reflects the shift in payment behavior among coffeeshop consumers in Pekanbaru City, where they prefer solutions that are practical, efficient, and integrated with their digital lifestyle. Along with the growth of the e-payment ecosystem in Indonesia, the adoption of QRIS e-payment among coffee lovers in Pekanbaru City can continue to grow(Anjas et al., 2025).

Figure 1.1
QRIS Transactions Increase by End of 2022
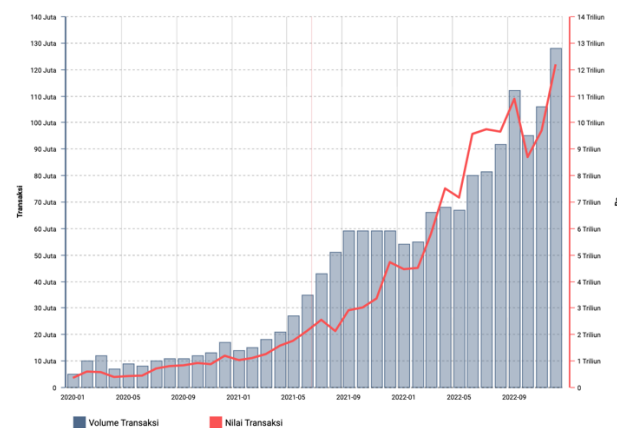
Source: Databoks, 2024

QR Code Indonesian Standard(QRIS) is a digital payment facility provided by Bank Indonesia (BI). With this facility, consumers can make non-cash transactions by scanning a QR code using a smartphone. According to data from the Indonesian Payment System Association (ASPI), in December 2022 there were around 128 million transactions using QRIS throughout Indonesia, with a value reaching IDR 12.2 trillion. This figure is a new record high, both in terms of volume and nominal transactions. If accumulated, throughout 2022 the volume of QRIS transactions nationally reached 1 billion transactions, an increase of 117.59% compared to 2021. Then the total value of QRIS transactions in 2022 reached IDR 99.98 trillion, growing 261.81% compared to the previous year. Starting in the middle of this year, BI has implemented a Merchant Discount Rate (MDR) of 0.3% for merchants who use QRIS services(Ihsan & et al, 2024).

This phenomenon is very visible among coffee shop consumers in Pekanbaru, who tend to look for practical and efficient payment solutions. QRIS e-payment provides convenience by simply scanning a QR code using a cellphone camera, making it a popular choice for consumers who are familiar with technology and smartphones. In addition, QRIS offers inclusivity and accessibility for people who do not have bank accounts or credit cards, as well as providing convenience in tracking transaction history and managing personal finances.(Erika & et al, 2023).

In Pekanbaru City, there has been a significant increase in the use of digital payments, especially among coffee shop consumers. QRIS as a national digital payment standard facilitates fast and secure transactions. Consumers, especially the younger generation, tend to be more open and enthusiastic about new technologies that facilitate daily transactions, such as digital payments via QRIS for coffee purchases at coffee shops in Pekanbaru City. This perceived ease of use can be a key factor in influencing consumer satisfaction in switching to electronic payment methods.(Kusdiana et al., 2024).

The issues circulating among coffee shop consumers in Pekanbaru City are that not all consumers are fully aware or understand the benefits and how to use QRIS. Inadequate education and socialization can hinder the adoption of this technology among the public, especially consumers in coffee shops in Pekanbaru City. The

lack of information provided to consumers regarding how to use QRIS and the benefits it offers results in a low level of understanding and awareness among the public. The level of education and digital literacy also play an important role in the adoption of QRIS. Consumers who have a higher level of education and good digital literacy tend to be more likely to adopt new technologies such as QRIS. Therefore, increasing digital literacy among the public is an important step to encourage the adoption of QRIS(Yuniarti & et al, 2023).

The next issue is the issue related to data security and digital transactions which are the main concerns for consumers. The level of consumer trust (e-trust) in the security and integrity of digital payment systems such as QRIS has a significant influence on the decision to use them. Although QRIS is increasingly popular, some coffee shops have not fully adopted this technology, either due to limited infrastructure or implementation costs which are considered high. The issue of data security and digital transactions is a major concern for consumers. The level of trust (e-trust) in digital payment systems such as QRIS has a significant influence on the decision to use them in ordering coffee at coffee shops.(Wiryawan & et al, 2023).

The people of Pekanbaru City, especially coffee lovers in coffee shops, generally look for easy-to-use solutions. If the QRIS e-payment interface is intuitive and the payment process is fast and efficient, this can increase the level of user decisions in making coffee purchase transactions at coffee shops in Pekanbaru City. Trust in transaction security is very important. If coffee shop coffee consumers feel that QRIS e-payment provides sufficient protection for their personal information and transactions, they tend to feel safer and more confident in the QRIS method that coffee consumers use in digital transactions. The people of Pekanbaru City often value efficiency in all things, including in the payment process(Woospay, 2024). QRIS e-payment that provides a fast and seamless transaction experience can increase the decision to use QRIS in making coffee purchase transactions at coffee shops. Reward, cashback, or discount programs related to the use of QRIS e-payment can increase consumer satisfaction in making digital transactions to buy coffee at coffee shops in Pekanbaru City. Although many consumers do not fully understand the benefits and how to use QRIS. Inadequate education and socialization can hinder the adoption of this technology among consumers at coffee shops in Pekanbaru City.(Wijaya, 2023)

To optimize the use of QRIS as a digital payment method, this study aims to understand how perceived ease of use, perception of benefit, and e-trust affect the satisfaction of QRIS use among coffeeshop consumers in Pekanbaru. With a deeper understanding of these factors, it is expected to provide useful recommendations for coffeeshop managers and digital payment service providers in developing more effective strategies to increase QRIS adoption and support the development of digital payment systems in Indonesia.(Yolanda & Arsita, 2024)

LITERATURE REVIEW
Ease of Use
According to Davis in(H Pontoh et al., 2022) he defines perceived ease of use as the extent to which users believe that using a system will be free from difficult efforts. Here is the definition of the word ease: freedom from problems and great effort. According to Faizani and Indriyanti in(Setyaningsih et al., 2023)perceived ease of use is the perception or assumption about a person's belief that using a system makes it easier for a person to perform their work with little effort. So it can be said that the easier a system is to interact with, the greater the sense of efficiency of its users. Sari and Pradnyanika in(Wisanggeni et al., 2023)Ease of use is a person's opinion about whether the process of understanding technology is easy or not and the assumption that using a technology will not be troublesome and will reduce effort.

Perception of Benefits
Rahmatsyah in(Adinda Putri Puspitaningrum & Abdul Fatah, 2022)Perceived usefulness is a user who uses a particular application or system to facilitate the performance of his work. Benefit is a person's tendency to use or not use an application because of a belief that the application can help them to do more productive activities. In TAM, perceived usefulness is the main factor that influences users. When a user believes that a technology is useful for work and can improve his performance, then the user will accept the technology(Auliya Akhyar & Sisilia, 2023). According to Jogiyanto in(Pranoto et al., 2020)Perceived benefits are the extent to which a person believes that using a technology will improve his or her job performance.

Electronic Trust
Electronic trust is customer confidence in the security and reliability of digital channels.(Fatimah, 2023). According to Fajar in(Yuliani Kristhiofan et al., 2023)Electronic trust

or commonly known as e-trust is trust in a site or online application provided to support customers. The indicators of electronic trust or e-trust variables refer to Robbins' theory (2015) which includes: integrity, competence, consistency, loyalty, openness(Indah Maghfiroh et al., 2022).
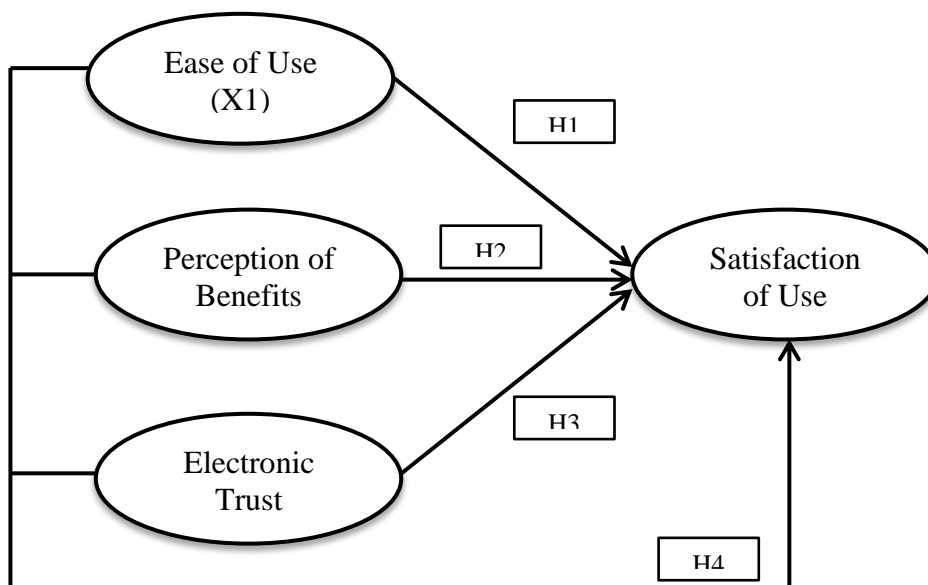
Satisfaction of Use

According to Kotler & Armstrong in(Juan Edbert & Indrawati Lilik, 2023)Satisfaction can be defined as a person's feeling of pleasure or disappointment towards the reality of performance compared to perceived expectations. The use of a barcode system can contribute to increasing customer satisfaction by improving efficiency,

accuracy, and customer experience.(Ramadhani Winda Vania & Arman, 2023). Satisfaction or satisfaction is a feeling of pleasure that arises from a person or user who has compared the results of the product or service used with the expected results.(Euricho Guterres Mindo Nainggolan et al., 2022).

Research Framework

From the formulation of the problem and theoretical basis above, it can be said that there is an influence of independent variables, namely ease of use, perception of benefits and electronic trust, as well as satisfaction of use as dependent variables, which are described as follows:

Figure 2.1
Research Framework

Hypothesis

The hypothesis in this study is:

1. H1: It is suspected that ease of use has a significant effect on user satisfaction.
2. H2: It is suspected that the perception of benefits has a significant influence on user satisfaction.
3. H3: It is suspected that electronic trust has a significant influence on user satisfaction.
4. H4: It is suspected that ease of use, perceived usefulness and electronic trust have a significant simultaneous influence on user satisfaction.

RESEARCH METHODOLOGY

In this study, a quantitative method was used with a descriptive approach, according to(Sugiyono, 2021a)Quantitative method is a method based on the philosophy of positivism, used touk research on a specific population and

sample, the sampling technique is generally done randomly, data collection using research instruments, data analysis is quantitative/statistical in nature with the aim of testing the established hypothesis The population in this study were coffee shop consumers who shop using QRIS e-payment as a digital payment method at coffee shops in Pekanbaru City. The population in this study used unknown which is the number of the population that is not known for sure, so to determine the size of the sample(Sugiyono, 2021a). Then the method used in this study is non-probability, which is non-probability sampling, which is a sampling technique that does not provide equal opportunities or chances for each element or member of the population to be selected as a sample. Then this sampling technique uses purposive sampling, which is a sampling technique that is carried out with certain considerations only.(Sugiyono, 2021b).The criteria used in this

study are coffee shop consumers who shop at least once using QRIS e-payment as a digital payment method at coffee shops in Pekanbaru City. The research respondents are described in general by presenting characteristics seen from age, gender and income. The number of respondents used in this study was 100 respondents.

The research hypothesis testing was conducted using the Structural Equation Model (SEM) approach based on Partial Least Square (PLS). PLS is a structural equation model (SEM) based on components or variants. Structural Equation Model (SEM) is one of the fields of statistical study that can test a series of relationships that are relatively difficult to measure simultaneously(Hair et al., 2019). According to(Ghozali, 2020)*Structural Equation Model*(SEM) based on Partial Least Square (PLS) is an alternative approach that shifts from the covariance-based SEM approach to the variance-based one. Covariance-based SEM generally tests causality or theory while PLS is more of a predictive model. However, there is a difference between covariance-based SEM and component-based PLS in the use of structural equation models to test theories or develop theories for prediction purposes. The path analysis that will be used in this study is the Structural Equation Model (SEM) partial least squares (PLS) using Smart PLS 3.3 software.

RESULTS AND DISCUSSION
Outer Model Testing (Measurement Model)

This research model will be analyzed using the Partial Least Square (PLS) method and assisted by Smart PLS 3.0 software. PLS is an alternative method of Structural Equation Modeling (SEM) that can be used to solve problems in the relationship between variables that are very complex but the size small data samples (75-100 samples) and have non-parametric assumptions, meaning that the data does not refer to a particular distribution. *Output*The results of the validity test processing using Smart PLS 3.0 loading factor on the path algorithm diagram which provides the following results:

Covergent Validity Test Results

Table 4.1
Loading Factor

	Electronic Trust (X3)	Ease of Use (X1)	Perceived Benefits (X2)	Usage Satisfaction (Y)
X1.2		0.705		
X1.3		0.708		
X1.4		0.777		
X1.5		0.732		
X1.6		0.767		
X1.7		0.729		
X1.8		0.712		
X2.1			0.780	
X2.10			0.677	
X2.2			0.722	
X2.3			0.759	
X2.4			0.769	
X2.5			0.723	
X2.6			0.748	
X2.7			0.751	
X2.8			0.784	
X2.9			0.638	
X3.1	0.817			
X3.10	0.767			
X3.2	0.779			
X3.3	0.776			
X3.4	0.661			
X3.5	0.719			
X3.6	0.679			
X3.7	0.778			
X3.8	0.770			
X3.9	0.774			
Y.1				0.780
Y.10				0.747
Y.11				0.767
Y.12				0.777
Y.13				0.811
Y.2				0.801
Y.3				0.670
Y.4				0.778
Y.5				0.719
Y.6				0.760
Y.7				0.781
Y.8				0.765
Y.9				0.771
X1.1		0.753		

Source: Processed Primary Data, 2025

333

Based on the table above, it can be seen thatEach research variable indicator has many outer loading values >0.60, so it can be concluded that the statement above is considered suitable or valid for use in research and can be... used for further analysis.

Discriminant Validity Test Results

Here are the results of the test*discriminant validity*which is interpreted in the following table:

Table 4.2
Cross Loading

	Electronic Trust (X3)	Ease of Use (X1)	Perceived Benefits (X2)	Usage Satisfaction (Y)
X1.2	0.576	0.705	0.600	0.588
X1.3	0.606	0.708	0.614	0.595
X1.4	0.665	0.777	0.692	0.673
X1.5	0.585	0.732	0.607	0.650
X1.6	0.631	0.767	0.625	0.619
X1.7	0.522	0.729	0.577	0.567
X1.8	0.556	0.712	0.588	0.564
X2.1	0.644	0.691	0.780	0.706
X2.10	0.494	0.627	0.677	0.565
X2.2	0.585	0.623	0.722	0.590
X2.3	0.653	0.593	0.759	0.660
X2.4	0.654	0.640	0.769	0.668
X2.5	0.622	0.582	0.723	0.599
X2.6	0.602	0.629	0.748	0.657
X2.7	0.642	0.654	0.751	0.678
X2.8	0.649	0.659	0.784	0.687
X2.9	0.487	0.497	0.638	0.470
X3.1	0.817	0.632	0.696	0.657
X3.10	0.767	0.606	0.667	0.682
X3.2	0.779	0.662	0.649	0.629
X3.3	0.776	0.627	0.633	0.693
X3.4	0.661	0.566	0.567	0.514
X3.5	0.719	0.528	0.571	0.592
X3.6	0.679	0.542	0.488	0.583
X3.7	0.778	0.611	0.595	0.688
X3.8	0.770	0.636	0.650	0.656
X3.9	0.774	0.665	0.669	0.691
Y.1	0.629	0.661	0.615	0.780
Y.10	0.645	0.641	0.697	0.747
Y.11	0.655	0.637	0.629	0.767
Y.12	0.722	0.685	0.670	0.777
Y.13	0.660	0.678	0.699	0.811
Y.2	0.679	0.676	0.641	0.801
Y.3	0.603	0.522	0.620	0.670
Y.4	0.672	0.629	0.631	0.778
Y.5	0.593	0.632	0.632	0.719
Y.6	0.634	0.612	0.660	0.760
Y.7	0.693	0.614	0.706	0.781

Y.8	0.643	0.657	0.648	0.765
Y.9	0.623	0.617	0.678	0.771
X1.1	0.603	0.753	0.654	0.633

Source: Processed Primary Data, 2025

Based on the table above, it can be seen from the cross loading results in table 4.2 that the correlation value of the construct with its indicators is greater than the correlation value with other constructs. Thus, all constructs or latent variables already have good discriminant validity in compiling their respective variables.

Average Variance Extrated (AVE) Test Results

Table 4.3
Average Variant Extracted (AVE) Results

Average Variance Extracted (AVE)
0.568
0.542
0.542
0.584

Source: Processed Primary Data, 2025

Based on the table above, it can be seen that all constructs or variables above meet good validity criteria. This is indicated by the Average Variance Extracted (AVE) value above 0.50 as recommended criteria.. And thus it can be stated that each variable has good discriminant validity.

Reliability Test Results or*Reliability Construct*

Table 4.4
Results*Composite Reliability*

	Cronbach's Alpha	**rho_A**	**Composite Reliability**	**Decision**
Electronic Trust (X3)	0.915	0.918	0.929	**Reliable**
Ease of Use (X1)	0.879	0.880	0.904	**Reliable**
Perceived Benefits (X2)	0.906	0.910	0.922	**Reliable**
Usage Satisfaction (Y)	0.940	0.941	0.948	**Reliable**

Source: Processed Primary Data, 2025

Based on the table above, it can be seen that the composite reliability and Cronbach's alpha values are above 0.75, so it can be concluded that the construct has reliability. which is good. and has a high level of reliability so that it is in accordance with the minimum value limit that has been required. Then if seen from the composite reliability value it is almost close to one (1) which means that the questionnaire used is reliable with a reliability coefficient level ranging from 0.9 to 1.0 which shows that all variables used have a high reliability coefficient. For*rho_A*having a value greater than >0.7 indicates that the four latent variables have met the established criteria so that it can be explained that the latent variables have good reliability as a measuring tool.

Inner Model Testing (Structural Model)
Results of the Analysis of Variance (R2) or R Square Test

Variance Analysis (R2) is used to determine the extent of the influence of the independent variable on the dependent variable. The value of the determination coefficient can be shown in the following table:

Table 4.5
Test Results*R-Square*

	R Square	**R Square Adjusted**
Usage Satisfaction (Y)	0.816	0.810

Source: Processed Primary Data, 2025

Based on the table above, it can be seen that the r-square value for the variable of user satisfaction is 0.816 which can be interpreted as 81.6%. While the remaining 18.4% is explained by other variables outside this study.

Test ResultsHypothesis

Table 4.6
Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Electronic Trust (X3) -> Usage Satisfaction (Y)	0.368	0.381	0.135	2,722	**0.007**
Ease of Use (X1) -> Satisfaction with Use (Y)	0.230	0.235	0.165	1,390	**0.165**
Perceived Benefits (X2) -> Satisfaction of Use (Y)	0.362	0.341	0.166	2,185	**0.029**

Source: Processed Primary Data, 2025

Based on the table above, the following hypothetical conclusions can be drawn:

1. Effect of ease of use (X1) on satisfaction with use (Y)
   From table 4.6 above, it can be seen that the original sample value is 0.386 with a t-statistic value greater than 1.66 or (3.853> t-table 1.66) with a p-value smaller than alpha (0.000 <0.05) then it can be obtained that H0 is rejected and Ha is accepted. The results of the study indicate that ease of use has a significant effect on user satisfaction.

2. The influence of perceived benefits (X2) on user satisfaction (Y)
   From table 4.6 above, it can be seen that the original sample value is 0.572 with a t-statistic value greater than 1.66 or (5.679 > t-table 1.66) with a p-value smaller than alpha (0.000 <0.05) then it can be obtained that H0 is rejected and Ha is accepted. The results of the study indicate that the perception of benefits has a significant effect on satisfaction of use.

3. The influence of electronic trust (X3) on user satisfaction (Y)
   From table 4.6 above, it can be seen that the original sample value is 0.299 with a t-statistic value greater than 1.66 or (3.286 > t-table 1.66) with a p-value smaller than alpha (0.002 <0.05) then it can be obtained that H0 is rejected and Ha is accepted. The results of the study indicate that electronic trust has a significant effect on user satisfaction.

4. The influence of ease of use (X1), perceived usefulness (X2) and electronic trust (X3) on user satisfaction (Y)
   From table 4.6 above, it can be seen that the original sample value is 0.381 with a t-statistic value greater than 1.66 or (3.864> t-table 1.66) with a p-value smaller than alpha (0.000 <0.05) then it can be obtained that H0 is rejected and Ha is accepted. The results of the study indicate that ease of use, perceived usefulness and electronic trust have a significant effect simultaneously on user satisfaction.

Table 4.7
Hypothesis Testing Results

Hypothesis	Statement	Probability Value	Significance Level	Results
H1	It is suspected that ease of use has an impact on satisfaction with using QRIS as a digital payment method at coffee shops in Pekanbaru City.	**0.000**	0.05	**Accepted**
H2	It is suspected that the perception of benefits influences the satisfaction of using QRIS as a digital payment method in coffee shops in Pekanbaru City.	**0.000**	0.05	**Accepted**
H3	It is suspected that electronic trust has an impact on satisfaction with the use of QRIS as a digital payment method at coffee shops in Pekanbaru City.	**0.002**	0.05	**Accepted**
H4	It is suspected that ease of use, perceived benefits and electronic trust have an impact on satisfaction with using QRIS as a digital payment method at coffee shops in Pekanbaru City.	**0.816**	0.05	**Accepted**

Source: Processed data, 2025

DISCUSSION

Based on the results of the research that has been conducted, researchers can implement the following things:

1. **The Effect of Ease of Use on User Satisfaction**

   There is a significant influence betweenease of use towards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City. Whereseenseen the original sample value of 0.386 with a t-statistic value greater than 1.66 or (3.853> t-table 1.66) with a p-value smaller than alpha (0.000 <0.05) then it can be obtained H0 is rejected Ha is accepted. When QRIS is considered easy to use, users are more likely to feel that the system is useful and efficient for their needs, which directly increases satisfaction. The less effort or time it takes to understand or use QRIS, the more likely users are to feel satisfied because the experience feels practical. Ease of use creates a smooth experience, thereby increasing satisfaction with the digital payment method. This is in line with research that has been conducted by(Djaja et al., 2022)where ease of use has a positive and significant effect on user satisfaction.

2. **The Influence of Perceived Benefits on Satisfaction of Use**

There is a significant influence betweenperception of benefitstowards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City. Whereseenthe original sample value is 0.572 with a t-statistic value greater than 1.66 or (5.679> t-table 1.66) with a p-value smaller than alpha (0.000 <0.05) then it can be obtained that H0 is rejected Ha is accepted. If users feel that QRIS provides real benefits (such as saving time and making transactions easier), then they will be more satisfied because their expectations of the technology are met. The perception that QRIS is useful increases the intensity of use. Positive repeated experiences create a sense of satisfaction with the technology. When users feel that technology provides real benefits, they tend to have positive feelings that contribute to satisfaction. QRIS is designed as a universal payment tool, so that users feel facilitated because they only need to use one method for various types of transactions. This benefit encourages satisfaction, especially among young users and coffee shops. This is in line with research that has been conducted by(Taryanda et al., 2024)where the perception of benefits has a significant influence on satisfaction with QRIS use.

3. **The Influence of Electronic Trust on Usage Satisfaction**

there is a significant influence betweenelectronic trust towards user satisfactionQRIS as a digital payment method*coffee shop*in Pekanbaru City. WhereseenThe original sample value is 0.299 with a t-statistic value greater than 1.66 or (3.286 > t-table 1.66) with a p-value smaller than alpha (0.002 < 0.05) then it can be obtained that H0 is rejected and Ha is accepted.. When users feel confident in the QRIS system (e.g., feeling safe and confident that their data is protected), they tend to feel satisfied because the user experience is worry-free. Trust in QRIS encourages users to continue using it, which further strengthens positive emotional relationships and user satisfaction. Users who believe that QRIS is safe and transparent are more likely to feel satisfied, because they are confident that the system can meet their needs

without risk. High trust reduces user concerns about issues such as transaction errors or data breaches, creating a more enjoyable experience. This is in line with research conducted by(Rudolf & Setyawan, 2024)

4. **The Influence of Ease of Use, Perceived Benefits and Electronic Trust on User Satisfaction**

There is a significant influence betweenease of use, perceived usefulness and electronic trusttowards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City. This is evidenced by the r-square value of 0.816. When QRIS is easy to use, users are more likely to feel that this technology is useful and increases their efficiency. For example, users feel that QRIS saves time because transactions are faster and do not require cash. Users who believe that QRIS is safe are more likely to explore its benefits to the fullest. This trust strengthens positive perceptions of the system and increases satisfaction. This model shows that perceived ease of use and perceived usefulness have a significant effect on technology acceptance, which then affects user satisfaction. This is shown by the direct correlation of research by(Purba et al., 2020)where simultaneously ease of use, perceived usefulness and trust have a significant effect on user satisfaction.

CONCLUSION

Based on the studies, research results and discussions that have been presented previously, the following conclusions can be drawn:

1. There is a significant influencebetween ease of use towards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City.
2. There is a significant influencebetween perceptions of benefitstowards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City.
3. There is a significant influencebetween electronic trust towards user satisfactionQRIS as a digital payment method*coffee shop*in Pekanbaru City.
4. There is a significant influencebetween ease of use, perceived usefulness and electronic trusttowards user satisfactionQRIS as a digital payment method at coffee shops in Pekanbaru City.

BIBLIOGRAPHY

Adinda Putri Puspitaningrum, R., & Abdul Fatah, D. (2022). The Influence of Perceived Benefits, Understanding, and Religiosity on the Decision of MSMEs to Choose BSI QRIS as a Payment Media at Their Place of Business.

Anjas, A., Siregar, J., Siregar, AJ, Islam, U., Sumatera, N., Azhela, U., Aryani, D., Dian, U., & Utami, A. (2025). Implementation of QRIS Digital Payment Usage in MSMEs. Student Research Science Journal, 3(1), 344–353. https://doi.org/10.61722/jssr.v3i1.3483

Astridtia, & et al. (2024). Analysis of the Implementation of QRIS Digital Payments in Facilitating MSMEs in the City of Surabaya.

Auliya Akhyar, R., & Sisilia, K. (2023). The Influence of Perceptions of Usefulness and Perceptions of Convenience on the Decision to Use Digital Quick Response Code Payment Indonesian Standard (QRIS). In Management Studies and Entrepreneurship Journal (Vol. 4, Issue 4). http://journal.yrpipku.com/index.php/msej

Rudolf, CA, & Setyawan, BA (2024). Analysis of the Influence of Consumer Trust, Perceived Benefits, and Usage Risks on QRIS User Satisfaction with Ease of Use as a Mediating Variable: A Case Study of Jatinegara District, East Jakarta. https://doi.org/10.47191/jefms/v7

Djaja, J., Tongli, B., & Tahendrika, A. (2022). The Effect of Ease and Security of Transactions Using QR Codes on Shopeepay User Satisfaction Among Students of Atma Jaya University Makassar. Business and Applied (JESIT), 3(1), 35–50.

Erika, S., & et al. (2023). Payment Analysis Using the Qris System to Improve MSME Performance in Pekanbaru.

Euricho Guterres Mindo Nainggolan, Bonardo TF Silalahi, & Ertitin M Sinaga. (2022). ANALYSIS OF GEN Z SATISFACTION IN USING QRIS rev.

Fatimah, S. (2023). Reslaj: Religion Education Social Laa Roiba Journal The Influence of Service Quality, E-Trust and Digital Transformation on Customer Loyalty of BSI Mobile Product Users: Customer Satisfaction as an Intervening Variable. https://doi.org/10.47476/reslaj.v6i1.3952

Ghozali. (2020). Partial Least Squares Concept, Technique and Application Using Smart PLS 3.0 For Empirical Research. Diponegoro University Publishing Agency.

H Pontoh, MA, Worang, FG, Tumewu, FJ, Andriani Halimah Pontoh, M., Worang, FG, & Tumewu, FJ (2022). THE INFLUENCE OF PERCEIVED EASE OF USE, PERCEIVED RISK AND CONSUMER TRUST TOWARDS MERCHANT INTENTION IN USING QRIS AS A DIGITAL PAYMENT METHOD. 10(3), 904–913.

Hair, J.F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V.G. (2019). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. European Business Review, 26(2), 106–121. https://doi.org/10.1108/EBR-10-2013-0128

Hamzah, ME, & et al. (2024). Quick Response Code Indonesia Standard (QRIS) E-Payment Adoption: Customers Perspective. Cogent Business and Management, 11(1). https://doi.org/10.1080/23311975.2024.2316044

Ihsan, N., & et al. (2024). Analysis of the Implementation of the Quick Respond Indonesia Standard (QRIS) Payment System at the Bhakti Kisaran Market. Darma Agung Journal, 2, 704–717. https://doi.org/10.46930/ojsuda.v32i2.4279

Indah Maghfiroh, W., Faris Indriya Himawan, A., & Krisnawati, W. (2022). THE EFFECT OF E-SERVICE QUALITY, E-TRUST AND E-SATISFACTION ON E-CUSTOMER LOYALTY OF BRI MOBILE (BRImo) USERS. In Scientific Research Journal (Vol. 1, Issue 2).

Juan Edbert, & Indrawati Lilik. (2023). 757-Article Text-4120-1-10-20230221.

Kusdiana, Y., Zanra2, W., Stie, M., & Riau, I. (2024). Implementation of e-Payment Using QRIS as an Innovation to Facilitate Transactions at Talenta Cafe on Jalan Kasah. Cahaya Pengabdian,

1(1), 2024.
https://jurnalapik.id/index.php/cp

Marbun, AN, & et al. (2023). Analysis of the Use of the QRIS Payment System on the Development of MSME Business through Customer Satisfaction as an Intervening Variable (Case Study of Bank Syariah Indonesia (BSI) Kc Sibolga). AHKAM, 2(2), 361–372. https://doi.org/10.58578/ahkam.v2i2.1198

Nainggolan, MGE, & et al. (2022). Analysis of Gen Z satisfaction in using QRIS in Pematangsiantar City.

Pranoto, MO, Gunawan Setianegara, R., Tugas, M., Finance, AP, Jurusan, P., Polytechnic, A., Semarang, N., & Jurusan, D. (2020). CUSTOMER INTEREST IN USING MOBILE BANKING (Case Study at PT Bank Rakyat Indonesia (Persero) Tbk Semarang Pandanaran Branch Office) Ease of Use, Security, and Interest In Using Mobile Banking.

Purba, M., Samsir, S., & Arifin, K. (2020). The Influence of Perceived Ease of Use, Perceived Usefulness and Trust on Satisfaction and Intention to Reuse the OVO Application on Postgraduate Students of Riau University.

Ramadhani Winda Vania, & Arman. (2023). 6914-Article Text-72382-2-10-20230925.

Setyaningsih, AW, Usman, O., & Musyaffi, AM (2023). Analysis of Perceived Usefulness, Perceived Security, and Perceived Easy of Use on Intention to Use QRIS Through Trust as Mediation in DKI Jakarta. In International Journal of Current Economics & Business Ventures (Vol. 1, Issue 3). https://scholarsnetwork.org/journal/index.php/ijeb

Sugiyono. (2021a). Research Methods Book.

Sugiyono. (2021b). Quantitative Research Methods Book.

Taryanda, MA, Ferawati, R., & Andriani, BF (2024). The Influence of Perceived Benefits, Ease of Use, and Risks on Interest in Using QRIS in the Community in Jambi City.

Wijaya, RG (2023). The Impact of QRIS Use on MSMEs in Padangsidimpuan City (Case Study on Kopi Koe Coffee Shop). Journal of Islamic Finance and Banking, 2(1), 68–82. https://doi.org/10.24260/jkubs.v2i1.900

Wiryawan, D., & et al. (2023). Factors Influencing E-Wallet Users' Perception on Payment Transaction Security: Evaluation on Quick Response Indonesia Standard. AIP Conference Proceedings, 2508. https://doi.org/10.1063/5.0114922

Wisanggeni, F.A., Indrarini, R., Ei, S., & Sei, M. (2023). ANALYSIS OF THE EFFECT PERCEIVED EASE OF USE AND PERCEPTION OF RISK ON SURABAYA COMMUNITY'S INTEREST IN PAYING ZIS THROUGH DIGITAL PAYMENT QRIS. SIBATIK JOURNAL | VOLUMES, 2(8). https://doi.org/10.54443/sibatik.v2i8.1259

Woospay. (2024, August 30). How to Achieve a Cashless Society: Steps Using Indonesia's QRIS Payments. Woospay.Com.

Yolanda, M., & Arsita, S. (2024). The Influence of QRIS (Quick Response Standard Indonesia) as a Method of Consumer Payment on High Price Products, Case Study of Padang City.

Yuliani Kristhiofan, K., Fadli, F., Fadli Economy, F., and Banking, K., & Economy and Business, F. (2023). THE EFFECT OF E-SERVICE QUALITY, E-TRUST AND ARTIFICIAL INTELLIGENCE ON CUSTOMER EXPERIENCE USING THE BRIMO APPLICATION CORRESPONDENCE WRITERS. CONTEMPORARY STUDIES IN ECONOMIC, 2. https://doi.org/10.21776/csefb.2023.02.2.01

Yuniarti, R., & et al. (2023). Exploring the Factors Influencing the Adoption of QRIS as a Digital Payment in Indonesia. The Journal of Management Theory and Practice, 1, 2716–7089. https://doi.org/10.37231/jmtp.2023.4.1.322