



The Role of Trust in Mediating the Effects of Perceived Usefulness and Perceived Ease of Use on Customer Loyalty among QRIS Users in Denpasar

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ABSTRACT

The purpose of this study is to examine how trust influences customer loyalty among Denpasar City QRIS users in relation to perceived usefulness and perceived ease of use. The study used a quantitative methodology, and 120 QRIS users who were chosen by purposive sampling were given questionnaires to complete. Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to analyse the data in order to look at direct and mediating correlations between variables. The results show that customer loyalty is positively and significantly impacted by perceived usefulness, but not by perceived simplicity of use. Customer loyalty is greatly impacted by trust, which is heavily influenced by perceived utility and perceived simplicity of use. Additionally, mediation analysis reveals that trust fully mediates the association between perceived ease of use and customer loyalty and somewhat mediates the relationship between perceived usefulness and customer loyalty.

INTRODUCTION

In Indonesia as well as other countries, rapid technical breakthroughs and growing internet connectivity have drastically changed human behaviour and activities. Digital technology is becoming more and more interwoven into daily life as a result of the change in many traditional activities towards internet-based systems and mobile applications (Miandari et al. 2021). According to Asosiasi Penyelenggara Jasa Internet Indonesia (2025), the majority of Indonesians are connected to digital services, as seen by the country's high internet penetration rate of 80.66%. The internet is being utilised more and more for economic purposes, especially online transactions and digital financial services, in addition to social engagement and information access.

Through electronic payment innovations that are becoming more and more integrated into daily activities, financial technology advancements and the use of big data have expedited the transformation of financial transaction systems (Lin et al. 2023). In reaction, Bank Indonesia established the Quick Response Code Indonesian Standard (QRIS) as a national standard for QR-based payments in order to combine different digital payment systems into a single platform (Bank Indonesia, 2025). ease of use and transaction effectiveness.

The huge growth in both transaction volume and user count indicates that QRIS use has increased dramatically. According to Asosiasi Sistem Pembayaran Indonesia (2025), QRIS transactions grew from 66 million in the first quarter of 2022 to 1,469 million in the third quarter of 2025, while the number of users expanded steadily from 18 million to 58 million. Indonesia's excellent adoption of digital payment methods is shown in its quick growth. High adoption does not, however, always imply continued use. Customer loyalty is crucial to guaranteeing service sustainability in a highly competitive digital payment environment where customers are offered with multiple options (Pereira et al., 2025).

At the regional level, this phenomena is also noticeable, especially in Bali, which has a high adoption rate of digital technology. In 2025, Bali's internet penetration rate was 90.59%, with Denpasar City having the highest usage at 92.24% (Asosiasi Penyelenggara Jasa Internet Indonesia, 2025). Furthermore, in the second quarter of 2025, Bali's QRIS transaction volume exceeded 64 million transactions, with Denpasar making a substantial contribution to both transaction volume and merchant distribution (Bali Post, 2025). Due to these factors, Denpasar is a suitable environment for evaluating user behaviour and QRIS loyalty.

A long-term commitment to stick with a product or service in spite of alternatives is known as customer loyalty (Kotler & Keller, 2016). Recurring use, favourable opinions, and a readiness to refer clients to others are characteristics of loyal customers (Rachman & Hidayat, 2024). Loyalty is strategically important for sustaining service sustainability and enhancing corporate performance in digital payment contexts (Makbul et al. 2025).

According to Davis (1989), the Technology Acceptance Model (TAM) explains how perceived utility and ease of use impact user behaviour towards technology. According to earlier research, these factors have a major impact on

the adoption and ongoing use of technology (Rahmayanti et al., 2021; Purani et al., 2019; Shiva & Maradona, 2024). Empirical results about their impact on client loyalty, however, are still mixed. While some research revealed minor or even negative correlations, others identified beneficial impacts (Marso, 2022; Lintang et al., 2024; Makbul et al., 2025).

These inconsistencies suggest that additional variables are needed to better explain the relationship between technology perception and loyalty. Trust has been identified as a crucial factor in digital transactions, as users must feel secure and confident when interacting with technology (Marso, 2022). Previous studies indicate that trust can mediate the relationship between perceived usefulness, perceived ease of use, and user behavior (Yudiantara & Widagda, 2022), although its role in influencing customer loyalty remains underexplored.

Thus, the purpose of this study is to examine how trust influences customer loyalty among QRIS customers in Denpasar City in relation to perceived utility and perceived ease of use. It is anticipated that this study will advance TAM in the context of digital payment systems and offer useful information for boosting user loyalty.

THEORETICAL REVIEW

Technology Acceptance Model (TAM)

One of the most popular theoretical models for understanding people's acceptance and usage of technology is Davis's (1989) Technology Acceptance Model. According to the concept, two important perceptions – perceived utility and perceived ease of use – have a major impact on technological acceptance. Perceived ease of use is the degree to which a system is thought to be simple to comprehend and use, whereas perceived utility is the degree to which a person believes that using a specific system increases performance. These views have a significant impact on how users feel and behave when using technology.

Numerous research looking at the adoption of digital technologies have extensively used and expanded the Technology Acceptance Model. According to earlier studies, the model could be improved by adding more variables to give a more thorough description of user behaviour in various technological contexts (Hadian et al. 2024). This study expands on the Technology Acceptance Model by adding trust as a mediating variable. Customer loyalty is the dependent variable among QRIS customers in Denpasar City, and perceived utility and perceived ease of use are positioned as independent variables. In the context of digital payment systems, this approach is anticipated to offer a more thorough understanding of user behaviour.

Customer Loyalty

Customer loyalty refers to a strong commitment held by customers to repurchase or continue using a preferred product or service in the future despite the presence of situational influences and marketing efforts from competitors that may potentially change purchasing behaviour (Kotler and Keller, 2016). Customer loyalty reflects not only repeated behavioural actions but also a strong emotional and rational relationship between customers and a brand.

In this study, customer loyalty is defined as the user's dedication to consistently using QRIS as a payment method, refraining from using other payment methods, and voluntarily recommending it to others, all of which strategically promote recurring use and support the service's sustainability. Prior research by Mofokeng (2023) and Nugroho et al. (2025) was cited in this study's adaptation of the customer loyalty measurement to the research setting. Customer loyalty is gauged by retention, referrals, and continuing usage intention. Continuous usage intention reflects the willingness of users to continue using the service, retention represents the level of user commitment to remain with the service, and referrals indicate the willingness of users to recommend the service to others. These indicators are considered capable of representing customer loyalty comprehensively from both behavioural and future intention perspectives.

Perceived Usefulness

A key component of Davis's Technology Acceptance Model is perceived utility (1989). It describes the extent to which a person thinks that utilising a specific system or technology would boost performance or increase the efficacy of job completion. Put another way, consumers' perceptions of a technology's usefulness rise when they believe it offers concrete advantages like time savings, easier access, and increased productivity.

In this study, perceived usefulness is defined as the extent to which consumers think that utilising QRIS offers observable advantages by facilitating quicker, more practical, and seamless transaction processes. Six indicators tailored to the research setting and based on earlier studies by Makbul et al. (2025), Putra and Raharjo (2022), and Astari et al. (2023) are used in this study to measure perceived utility. Accelerate work, enhance job performance, boost productivity, streamline transactions, boost transaction efficacy, and enhance the application's overall usefulness are some of the indicators. These metrics are thought to be able to capture the advantages that consumers believe come from using digital payment methods.

Perceived Ease of Use

One of the fundamental ideas of Davis's (1989) Technology Acceptance Model is perceived ease of use. It describes the extent to which a person thinks that utilising a specific system or technology can be done with little effort and doesn't require sophisticated technical expertise.

Users are more likely to adopt and stick with technology when it is viewed as being easier to use. In this survey, perceived ease of use refers to how much users think using QRIS is simple and doesn't need a lot of work while making payments.

In this study, perceived ease of use is measured using six indicators that have been adapted to the research context and based on previous studies by Kenyta (2022), Putra and Raharjo (2022), and Astari et al. (2023). The indicators include easy to learn and understand, easy to conduct transactions, easy to obtain, flexible to use in transactions, quick to become skillful, and overall ease of use. These indicators are considered appropriate to capture users' perceptions regarding the simplicity and practicality of using digital payment systems.

Trust

Building long-term connections between clients and service providers requires trust. Sari et al. (2020) define trust as one party's readiness to depend on another on the assumption that the trusted party would carry out its responsibilities as anticipated. Customers' faith in service providers' dependability, honesty, and capacity to complete safe and fulfilling transactions is reflected in their trust. In this study, trust is defined as consumers' perceptions of QRIS's dependability in carrying out safe and user-friendly payment transactions.

Five indicators that have been modified for the research context and based on earlier studies by Sari et al. (2020) and Wilson et al. (2021) are used in this study to measure trust. These indicators include benevolence, which refers to the perception that the service provider has the competence to ensure transaction security and meet user needs; ability, which reflects the perception that the provider has the competence to which represents the belief that the information provided is honest and reliable; reliability, which refers to the belief that the provider fulfils its promises and responsibilities; and overall trustworthiness, which reflects users' overall confidence in the service or brand. These indicators are considered appropriate to capture users' trust toward digital payment services.

A framework for research could be created based on debate and theoretical underpinnings. Figure 1 shows the study's theoretical framework.

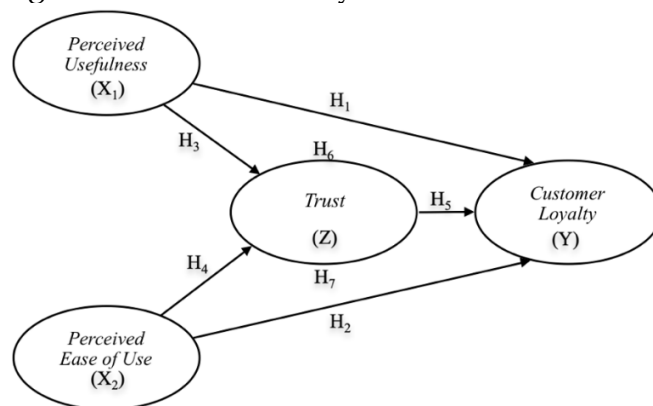


Figure 1. Conceptual Framework

Hypotheses Development

- H1: Perceived usefulness has a positive and significant effect on customer loyalty.
- H2: Perceived ease of use has a positive and significant effect on customer loyalty.
- H3: Perceived usefulness has a positive and significant effect on trust.
- H4: Perceived ease of use has a positive and significant effect on trust.
- H5: Trust has a positive and significant effect on customer loyalty.
- H6: Trust mediates the relationship between perceived usefulness and customer loyalty.
- H7: Trust mediates the relationship between perceived ease of use and customer loyalty.

METHODOLOGY

This study employed a quantitative approach using an associative causal research design (causal explanatory) aimed at examining the relationships between two or more variables. The research was conducted in Denpasar City, Bali, Indonesia, focusing on users of the Quick Response Code Indonesian Standard (QRIS) digital payment system. Denpasar was selected as the research location due to the increasing adoption of digital payment services, particularly QRIS, which makes it relevant for examining factors influencing customer loyalty in digital payment systems.

In this study, the endogenous variable is customer loyalty (Y), and the exogenous variables are perceived utility (X1) and perceived ease of use (X2). One of the mediating variables is trust (M). The Technology Acceptance Model (TAM) put forward by Davis (1989) served as the basis for the measurement items for perceived utility and perceived ease of use, while earlier research on digital payment and consumer behaviour served as the basis for the evaluation of trust and customer loyalty.

The study's population consists of Denpasar City QRIS users. Because the precise population number is uncertain, this study used purposive sampling, a non-probability sampling technique. The respondents were chosen based on a number of factors, including being residents of Denpasar City, having completed at least three digital payment transactions using QRIS in the previous month, and having at least a high school degree (or its equivalent). A minimum sample size of 120 respondents was obtained by multiplying the number of indicators utilised in this study by six.

Data was gathered by distributing a structured questionnaire to QRIS subscribers. A five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree), was used to measure each variable. Descriptive statistical analysis and inferential statistical analysis utilising Structural Equation Modelling based on Partial Least Squares (PLS-SEM) with Smart PLS software comprised the data analysis methodologies.

RESULTS

120 respondents who use QRIS regularly in Denpasar City participated in this study. According to the study's characteristics, the majority of respondents are male (60%) as opposed to female (40%). According to age distribution, the majority of respondents are in the productive age range, specifically 25–34 years old (33%) and 17–24 years old (31%), with 18% of respondents being above 45 and 35–44 years old. This implies that the majority of responders belong to an age range that is more receptive to technological advancements and actively uses digital systems. The majority of respondents (48%) had a bachelor's degree, followed by high school graduates (29%), diploma holders (17%), and postgraduate degree holders (7%). This suggests that the majority of responders have a comparatively high level of education, which could help them comprehend the research tools and evaluate the variables under study more logically.

To find out how respondents perceived each research variable, descriptive analysis was used. According to the results, every variable is classified as extremely high. The average score for customer loyalty is extremely high, indicating that consumers frequently use QRIS, like it over other payment options, and are inclined to suggest it to others. Additionally, perceived usefulness is in the extremely high range, suggesting that customers firmly believe QRIS improves transaction effectiveness, efficiency, and ease.

In a similar vein, perceived ease of use is rated as extremely high, indicating that QRIS is regarded as simple to learn, comprehend, and apply in a variety of payment scenarios. Additionally, users' confidence in QRIS's dependability, security, and integrity as a digital payment system is rated as extremely high.

Results of Structural Equation Modeling Based on Partial Least Squares (SEM-PLS)

This study uses Partial Least Squares (PLS) and Structural Equation Modelling (SEM) for inferential statistical analysis. While the structural model is utilised to investigate causal linkages and test the suggested hypotheses within a prediction framework, the measurement model is utilised to evaluate validity and reliability. Relationships between several endogenous and exogenous factors can be simultaneously analysed using PLS-SEM.

Figure 2 depicts the structural equation model used in this study, which examines the impacts of perceived utility and perceived ease of use on customer loyalty with trust as a mediating variable among QRIS users, based on the modelling phases outlined in the preceding section.

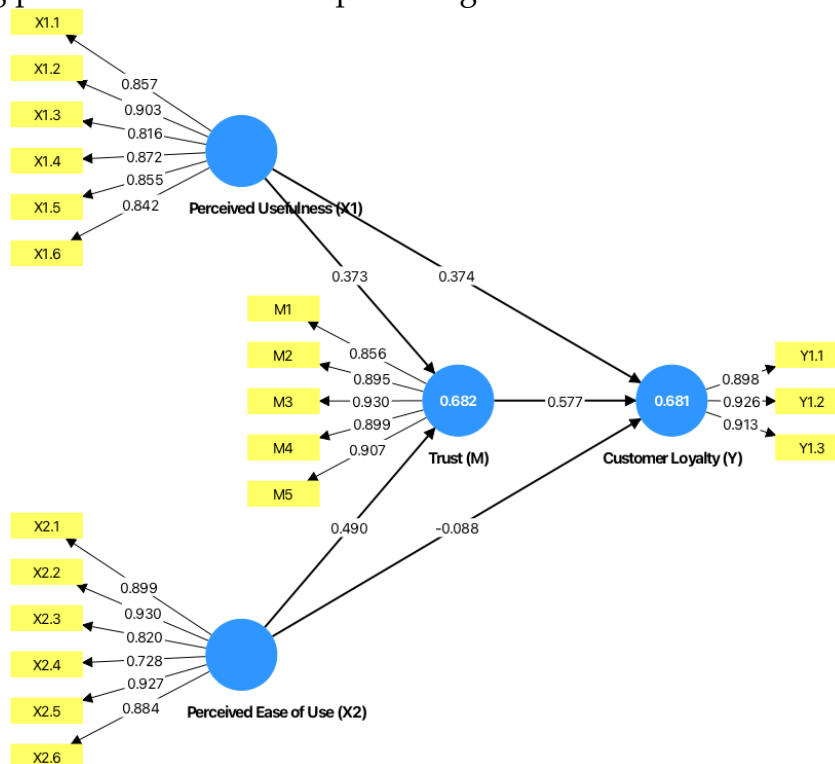


Figure 2. PLS Algorithm Results

Outer Model

The purpose of the measurement model evaluation (outer model) is to evaluate the reliability and validity of the constructs employed in this investigation. This assessment comprises reliability testing, discriminant validity, and convergent validity.

Each indicator's outer loading values are used to evaluate convergent validity. If an indicator's outer loading value is higher than 0.70, it is deemed legitimate. Table 1 displays the convergent validity test findings. According to the table, every indicator has outer loading values more than 0.70, meaning that each indicator is reliable for measuring the corresponding construct. As a result, every variable in this study satisfies the convergent validity requirements.

Table 1. Outer Loadings

Indicator		Original Sample	T Statistics	P Values
Continuous usage intention	(Y ₁)	0,898	36,450	0,000
Retention	(Y ₂)	0,926	65,967	0,000
Refferals	(Y ₃)	0,913	57,150	0,000
Speeding up transaction processes	(X _{1.1})	0,857	22,703	0,000
Improving performance	(X _{1.2})	0,903	41,335	0,000
Increasing productivity	(X _{1.3})	0,816	22,744	0,000
Simplifying transaction processes	(X _{1.4})	0,872	21,317	0,000
Increasing transaction effectiveness	(X _{1.5})	0,855	25,342	0,000
Overall usefulness of QRIS	(X _{1.6})	0,842	19,801	0,000
Easy to learn and understand	(X _{2.1})	0,899	32,489	0,000
Transaction easy to perform	(X _{2.2})	0,930	47,026	0,000
Application is easy to access	(X _{2.3})	0,820	18,213	0,000
Flexible to use	(X _{2.4})	0,728	14,640	0,000
Easy to become skillfull	(X _{2.5})	0,927	40,875	0,000
Overall ease of use	(X _{2.6})	0,884	30,676	0,000
Benevolence	(M ₁)	0,856	25,018	0,000
Ability	(M ₂)	0,895	36,052	0,000
Integrity of information	(M ₃)	0,930	62,336	0,000
Reliability	(M ₄)	0,899	46,801	0,000
Overall trustworthiness	(M ₅)	0,907	51,139	0,000

To guarantee that every construct in the model is unique, discriminant validity is employed. Three methods – cross loading, AVE, and the heterotrait-monotrait ratio (HTMT) – are used in this study to assess discriminant validity.

Table 2. Cross Loadings

Indicator		Customer Loyalty (Y)	Perceived Usefulness (X ₁)	Perceived Ease of Use (X ₂)	Trust (M)
Continuous usage intention	(Y ₁)	0,898	0,702	0,619	0,685
Retention	(Y ₂)	0,926	0,696	0,659	0,740
Refferals	(Y ₃)	0,913	0,658	0,591	0,757

Speeding up transaction processes	(X _{1.1})	0,605	0,857	0,662	0,558
Improving performance	(X _{1.2})	0,650	0,903	0,758	0,678
Increasing productivity	(X _{1.3})	0,653	0,816	0,672	0,697
Simplifying transaction processes	(X _{1.4})	0,648	0,872	0,695	0,604
Increasing transaction effectiveness	(X _{1.5})	0,612	0,855	0,732	0,718
Overall usefulness of QRIS	(X _{1.6})	0,684	0,842	0,728	0,727
Easy to learn and understand	(X _{2.1})	0,565	0,680	0,899	0,707
Transaction easy to perform	(X _{2.2})	0,561	0,775	0,930	0,702
Application is easy to access	(X _{2.3})	0,646	0,746	0,820	0,624
Flexible to use	(X _{2.4})	0,570	0,637	0,728	0,682
Easy to become skillfull	(X _{2.5})	0,616	0,721	0,927	0,766
Overall ease of use	(X _{2.6})	0,585	0,738	0,884	0,661
<i>Benevolence</i>	(M ₁)	0,759	0,734	0,777	0,856
<i>Ability</i>	(M ₂)	0,656	0,665	0,652	0,895
<i>Integrity of information</i>	(M ₃)	0,745	0,724	0,764	0,930
<i>Reliability</i>	(M ₄)	0,638	0,647	0,664	0,899
<i>Overall trustworthiness</i>	(M ₅)	0,764	0,712	0,710	0,907

The loading value of each indicator on its corresponding construct is compared to its loading on other constructs in order to perform the cross-loading test. Table 2 displays the findings. Each indicator has a larger loading on its corresponding construct than on other constructs, according to the table, suggesting that the indicators are appropriately linked to their respective variables.

Table 3. Average Variance Extracted

Research Variables	AVE
<i>Customer Loyalty (Y)</i>	0,833
<i>Perceived Usefulness (X₁)</i>	0,736
<i>Perceived Ease of Use (X₂)</i>	0,753
<i>Trust (M)</i>	0,806

As presented in Table 3 all variables (Customer Loyalty, Perceived Usefulness, Perceived Ease of Use, and Trust) have AVE values greater than 0.50. Therefore, convergent validity is established, and the measurement model can be considered acceptable.

Table 4. HTMT

Variable Pairs	HTMT
<i>Perceived Ease of Use (X₂) <-> Customer Loyalty (Y)</i>	0,746
<i>Perceived Usefulness (X₁) <-> Customer Loyalty (Y)</i>	0,820
<i>Perceived Usefulness (X₁) <-> Perceived Ease of Use (X₂)</i>	0,888
<i>Trust (M) <-> Customer Loyalty (Y)</i>	0,863
<i>Trust (M) <-> Perceived Ease of Use (X₂)</i>	0,849
<i>Trust (M) <-> Perceived Usefulness (X₁)</i>	0,826

Table 4 shows that every HTMT score is less than the suggested cutoff of 0.90, meaning that every construct has attained sufficient discriminant validity and is empirically distinct.

Each construct's reliability was assessed by evaluating the measurement methodology. When both composite reliability and Cronbach's alpha values are higher than 0.70, a construct is deemed reliable.

Table 5. Composite Reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha	Descriptions
Customer Loyalty (Y)	0,900	0,899	Reliabel
Perceived Ease of Use (X2)	0,934	0,933	Reliabel
Perceived Usefulness (X1)	0,929	0,928	Reliabel
Trust (M)	0,942	0,940	Reliabel

Table 5 displays the Cronbach's alpha and composite reliability results. Customer loyalty, perceived utility, perceived ease of use, and trust all had values above 0.70, according to the findings. Consequently, it can be said that every construct exhibits strong internal consistency and satisfies the dependability requirements.

Inner Model

The structural model is evaluated by looking at the predictive relevance (Q-square), coefficient of determination (R-square), and hypothesis testing using path coefficient analysis. The findings of this study's analysis of the structural model using SmartPLS's bootstrapping technique are shown in Figure 3.

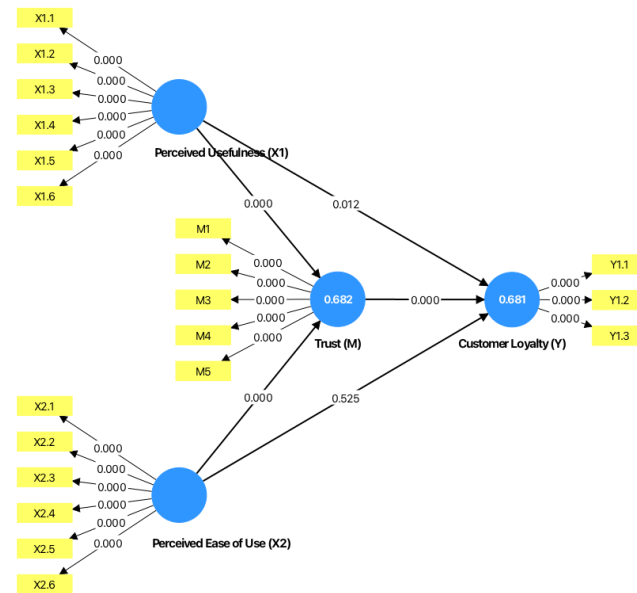


Figure 3. Bootstrapping Results (Inner Model)

Examining the R-square (R^2) value, which indicates the model's goodness of fit, is how the inner model is evaluated. The predictive relevance of the model for each endogenous variable in PLS-SEM is evaluated using the R-square value. R-square quantifies how well the model replicates the observed values and how effectively exogenous variables may use parameter estimates to explain the variance of endogenous variables.

Table 6. R-Square Values

Variable	R-square	R-square adjusted
Customer Loyalty (Y)	0,681	0,673
Trust (M)	0,682	0,677

Table 6 indicates that the trust variable's R-square value is 0.682. This suggests that perceived utility and perceived ease of use account for 68.2 percent of the variance in the trust construct, with additional factors outside the research model accounting for the remaining 31.8 percent. Additionally, the customer loyalty variable has an R-square value of 0.681, meaning that perceived utility, perceived ease of use, and trust account for 68.1% of its variation, with other variables outside the model influencing the remaining 31.9%.

Table 7. Path Coefficients and Hypothesis Testing

Hypothesis	Correlation coefficient	P values	Description
Dirrect effects			
Perceived Usefulness (X ₁) -> Customer Loyalty (Y)	0,374	0,012	Significant
Perceived Ease of Use (X ₂) -> Customer Loyalty (Y)	-0,088	0,525	Not Significant
Perceived Usefulness (X ₁)-> Trust (M)	0,373	0,000	Significant
Perceived Ease of Use (X ₂) -> Trust (M)	0,490	0,000	Significant
Trust (M) -> Customer Loyalty (Y)	0,577	0,000	Significant
Indirrect effects			
Perceived Usefulness (X ₁) -> Trust (M) -> Customer Loyalty (Y)	0,215	0,001	Significant
Perceived Ease of Use (X ₂)-> Trust (M) -> Customer Loyalty (Y)	0,282	0,001	Significant

The bootstrapping method in Partial Least Squares Structural Equation Modelling (PLS-SEM) was used to evaluate hypotheses. The findings show that customer loyalty is positively and significantly impacted by perceived utility, meaning that higher perceived usefulness results in stronger user loyalty. However, customer loyalty is not significantly impacted by perceived ease of use, suggesting that ease of use by itself is insufficient to foster enduring commitment. Additionally, trust is positively and significantly impacted by both perceived usefulness and perceived simplicity of use, indicating that users are more likely to build trust when they believe the system is advantageous and simple to use. Customer loyalty is positively and significantly impacted by trust, demonstrating its crucial role in sustaining long-term user commitment.

The function of trust as a mediating variable was investigated using mediation analysis. The findings demonstrate that the link between perceived usefulness and customer loyalty is partially mediated by trust (complementary partial mediation), suggesting that perceived usefulness promotes loyalty both directly and indirectly through trust. Furthermore, the relationship between perceived ease of use and customer loyalty is entirely mediated by trust (full

mediation), meaning that perceived ease of use only influences loyalty through trust. These results demonstrate how important trust is in enhancing the connection between user loyalty and technological perception

DISCUSSION

The Effect of Perceived Usefulness on Customer Loyalty

The findings show that customer loyalty is positively and significantly impacted by perceived utility. According to this research, users are more inclined to stick with QRIS if they believe it would improve transaction efficiency and convenience. This is consistent with the Technology Acceptance Model (TAM), which highlights the importance of perceived benefits in influencing user behaviour. The result is in line with earlier research that demonstrates perceived utility as a major factor influencing sustained use and loyalty in digital payment systems.

The Effect of Perceived Ease of Use on Customer Loyalty

The results show that perceived ease of use does not have a significant direct effect on customer loyalty. This indicates that ease of use alone is insufficient to encourage long-term loyalty among QRIS users. This may be influenced by the characteristics of respondents who are predominantly in the productive age group and already familiar with digital technology, making ease of use a basic expectation rather than a determining factor. This finding is in line with previous studies that highlight the limited direct impact of perceived ease of use on loyalty.

The Effect of Perceived Usefulness on Trust

The results show that perceived utility significantly and favourably affects trust. This implies that users are more likely to grow to trust QRIS when they see its advantages. QRIS's capacity to offer practical and effective transactions improves customers' perceptions of dependability, which in turn builds trust. This finding confirms earlier studies showing that perceived utility influences the development of confidence in digital systems.

The Effect of Perceived Ease of Use on Trust

Trust has been shown to be positively and significantly impacted by perceived simplicity of use. This suggests that consumers are more likely to feel at ease and confident utilising a system when it is simple to use. Perceived risk and uncertainty are decreased by ease of usage crucial elements in fostering confidence in digital payment systems. This result is in line with earlier research that highlights how usability promotes trust.

The Effect of Trust on Customer Loyalty

The findings show that consumer loyalty is significantly and favourably impacted by trust. This suggests that trust is a key factor in motivating people to stick with QRIS. Trust is still necessary to guarantee a sense of security and dependability in transactions, even when users are accustomed to digital technologies. This research supports the idea that long-term user commitment in digital settings is significantly influenced by trust.

The Mediating Role of Trust in the Relationship between Perceived Usefulness and Customer Loyalty

The relationship between perceived usefulness and customer loyalty is partially mediated by trust, according to the mediation analysis. This suggests that perceived usefulness affects loyalty both directly and indirectly through trust. Put another way, users' commitment to the system is strengthened when they believe that QRIS offers higher benefits.

The Mediating Role of Trust in the Relationship between Perceived Ease of Use and Customer Loyalty

The findings show that the association between perceived ease of use and customer loyalty is totally mediated by trust. This implies that while simplicity of use does not directly affect loyalty, it does foster loyalty by building trust. According to this research, even though QRIS is simple to use, people won't get devoted to the system until their confidence in it grows. As a result, trust is a crucial factor that connects usability to enduring user loyalty.

CONCLUSIONS AND RECOMMENDATIONS

The findings show that customer loyalty is positively and significantly impacted by perceived usefulness, indicating that consumers are more likely to stick with QRIS if they believe it to be advantageous and effective for doing transactions. On the other hand, customer loyalty is not significantly impacted by perceived ease of use, suggesting that ease of use is insufficient on its own to promote long-term loyalty in digital payment services. Additionally, trust is strongly influenced by perceived utility and perceived simplicity of use, and trust itself has a favourable and substantial impact on consumer loyalty. The results of the mediation analysis show that trust fully mediates the association between perceived ease of use and customer loyalty and partially mediates the relationship between perceived usefulness and customer loyalty.

By confirming the Technology Acceptance Model in understanding user behaviour in digital payment systems and emphasising the crucial role of trust in bolstering consumer loyalty, these findings have theoretical implications. Practically speaking, authorities and digital payment companies should concentrate on improving transaction security, system dependability, and service quality in order to increase user confidence and promote long-term QRIS use.

FURTHER STUDY

There are various restrictions on this study. First, because the study was limited to Denpasar City, the results may not be as applicable to other areas. Second, the study only looked at a small number of the Technology Acceptance Model's variables. In order to gain more thorough insights into the acceptance and loyalty of digital payments, it is advised that future study broaden its scope to include more variables, such as perceived security, perceived danger, or service quality.

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