

Increasing Repurchase Intention Based on Perceived Ease of Use and Perceived Usefulness Using Digital Payments Through Trust as an Intervening Variable

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ABSTRACT

This study aims to examine the effect of Perceived Ease Of Use and Perceived Usefulness on Repurchase Intention Through Trust as an Intervening Variable Using Digital Payment BRImo in Medan City Communities. This study uses an explanatory research approach, which aims to explain the causal relationship between the research variables and the testing hypothesis with a total sample of 96 respondents living in Medan City. The results of this study namely Perceived Ease Of Use positive and significant effect on Repurchase Intention, Perceived Usefulness positive and significant effect on Repurchase Intention, Trust positive and significant effect on Repurchase Intention, Perceived Ease Of Use positive and significant effect on Trust, Perceived Usefulness positive and significant effect on Trust, Perceived Ease Of Use positive and significant effect on Repurchase Intention through Trust, and Perceived Usefulness positive and significant effect on Repurchase Intention through Trusts.

Keywords: Perceived Ease Of Use, Perceived Usefulness, Repurchase Intention and Trusts

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INTRODUCTION

In this day and age, technology plays an important role in life and has a direct impact on changes in human performance. One of the most popular technological innovation products today is internet technology. The rapid development of the internet in Indonesia has made Indonesia a promising online business area (Hafni et al., 2020).

Communication, media and informatics technology have influenced the ways and patterns of business activities in the trade industry. One of the technological advances that are widely used by people, organizations and companies is the internet (Iskandar et al., 2019). Technology that accompanies the development of this information will bring very rapid changes in the economic, cultural and social order, especially in the economic field with innovations such as Financial Technology (Fintech). Fintech as a form of financial service that changes the business model of conventional financial services to online by making transactions and payments remotely in a practical way. Fintech is not a financial service provided by banks, but a new business model that is currently helping people's needs. The services provided by fintech organizing companies help people carry out transactions without having an account like banking in general (Nasution & Febriansyah High School, 2022).

PT Bank Rakyat Indonesia (Persero) Tbk or (BRI) implements 6 strategies in order to continue to be consistent and sustainable to maintain shiny performance going forward and to make customers continue to reuse. The first strategy is to focus on funding stability and funding sustainability. The second strategy, BRI focuses on asset quality. The third strategy is selective growth, in which BRI's MSME loan portfolio grew 9.81%, from the same period last year of IDR 837.82 trillion to IDR 920 trillion. The fourth strategy is optimizing new sources of growth. BRI optimizes synergies in the ultra micro segment as a new source of growth. The fifth strategy is strengthening the principles of Environmental, Social, and Governance (ESG). The sixth strategy to maintain sustainable growth is excellence enablers.

Repurchase intention can be influenced by various things including the existence of perceived ease of use, perceived usefulness, and trust that is owned by consumers (Wen, Victor, et al., 2011). Explaining that consumers can find it easy to use technology measured from various aspects, such as the ease of making installments. Apart from installments, the next process is the ease of operating or using the technology itself (ES-T. Wang & Nicole Pei-Yu Chou, 2014).

Bank BRI presents BRImo as a digital financial application that provides a myriad of conveniences for all BRI bank customers. The application that was launched for the first time in February 2019, BRImo is the answer to the needs of BRI bank customers in digital transactions. Since its launch, BRImo has been designed as an integrated application that combines mobile banking and SMS banking features to become a digital transaction platform that serves various types of transactions instantly. Until now, BRI bank continues to make improvements in order to improve the quality of service offered by each feature on BRImo. Currently, BRImo has developed further by presenting various features that can be used by BRI bank customers. Various digital transactions are easier to do with the presence of features such as QR payments, top up digital wallets to other supporting features such as fingerprint and login face recognition. The latest version of BRImo also has a fresher user interface and user experience. The active development of BRImo is in line with BRI's commitment to providing banking transaction services that are in line with the future habits of people who have switched to digital transaction models.

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The convenience implemented by the company has an impact on users' interest in using BRI Mobile, where convenience can provide clues that a system is designed to make it easier and not difficult for users to use the system so that customers do not experience difficulties in learning and using internet banking. It will be easier for customers to use internet banking, they will be more flexible to carry out banking transactions anytime and anywhere (Hamid, 2022). Coupled with using e-money, it can make it easier for buyers to purchase goods at fractional price values. Indirectly, the presence of e-money also encourages that the ever-increasing needs of society can be met quickly and comfortably (Purnama et al., 2022). Bank Rakyat Indonesia (BRI) is one of the banks included in the TOP Brand Award. BRI Mobile is an application that integrates several BRI e-banking applications that can be accessed via a smartphone with other additional applications. BRI Mobile is also an application that can make it easier for users to make financial transactions. There are various kinds of applications that can support customer transaction activities contained in BRI Mobile, including BRI Mobile banking, BRI Internet Banking, BRI Call, and BRI Info (PT. Bank Rakyat Indonesia Tbk., 2014). The following is a comparison of the Top Brand Award Mobile Banking in Indonesia:

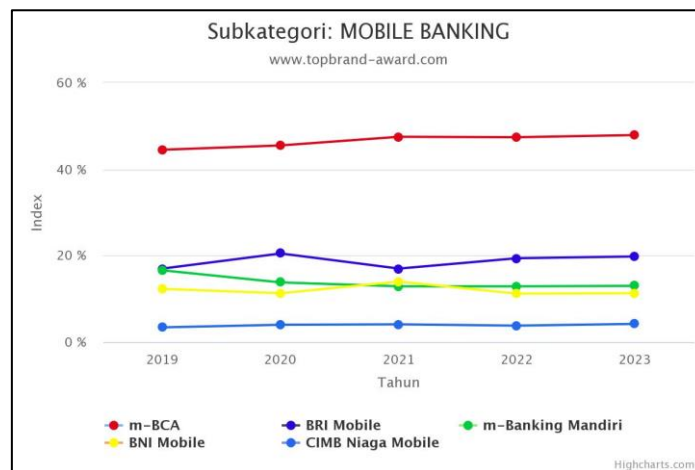
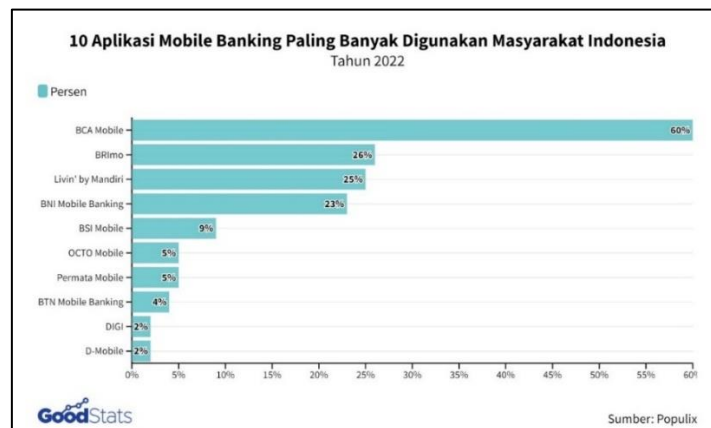


Figure 1. Most Interested Mobile Banking Images

Source: Top Brand Award 2023

Based on Figure 1 above, it can be seen the development of BRI users from year to year. Data from 2019 has an increase of 17%. In 2020 it has increased to 20.5%. Then in 2021 it decreased slightly to 17%. In 2022 it will again increase to 19.4%. And this year, BRI users have increased to 19.8%. Bank BRI occupies the second position in Mobile Banking in Indonesia. In this graph, from 2019 to 2023 BRI has experienced ups and downs in the last 5 years. PT Bank Rakyat Indonesia or BRI through the financial super apps BRImo managed to record 23.85 million users or grow 68.46% on an annual basis.

Various kinds of facilities provided by BRI mobile banking are very helpful for customers. Customers can find out information on balances, transfer funds both within BRI and with other banks. BRI Mobile can be used to purchase products whose payments use e-payments that have collaborated with BRI mobile banking, of course there are many more facilities provided by BRI Mobile to support customer activities. The following are 10 mobile banking applications that are most widely used by Indonesians. This can be seen from the news published by goodstats.co.id can be seen in the image below:


Figure 2. Most Widely Used Mobile Banking Applications in Indonesian Society

Source: goodstats.co.id

Based on Figure 2 above, it can be seen that BRImo is ranked 2nd at 26%, this is better than digital payments owned by other SOEs. BRImo is widely used in various circles so many people use the application. Being the 2nd ranked digital payment application that is most widely used by the people of Indonesia does not mean that BRImo does not have negative ratings. There are several user reviews indicating that there is a lack of interest in reusing BRImo customers where only a few people use BRImo besides that people prefer other applications.

Next onperceived ease of use where many people complain about the service received by consumers, where the network often experiences interruptions, it is difficult to enter (login), besides that many people have difficulty using the application. Furthermore, on perceived usefulness, many people do not know about the benefits or uses of using BRImo. This is supported by the results of BRImo user reviews. The following are the results of ratings and reviews about BRImo.

Table 1. Results of Community Ratings and Reviews on the BRImo Application

No.	Account name	Ratings	Reviews
1.	Titodie	2/5	Why is it so hard to log in now?
2.	Faisal Alyamani	1/5	Why does it say "General Error" when logging in?
3.	Nazib Al-Fadh	1/5	It reads like a glitch and when I press ok, it comes out again. I've sent a chat via telegram, but there's also no response, come on, BRI, I need it, it's complicated.
4.	Bungawati	1/5	Can't log in until now, still trying to log in but can't and the response is: your device has been jailbroken
5.	Aerotts	1/5	Tired of factory resets, still missing iPhone jailbreak, like this, BUMN banks are no wonder they are not progressing, far behind the private sector.
6.	calvchan	1/5	It's bad that the cellphone overheats, just register for an online account, submit a video "validation error" the recorded sound doesn't appear 11/12 the same as the one in block M, the digital application is messed up
7.	Sr121516	1/5	Why is the user suddenly blocked 2 days later blocked, correcting m-banking being blocked once a week, if there is 10 thousand pulses, the 10 thousand is immediately used up. Really want to move to another bank
8.	Super naked	1/5	Why can't my brimo be used

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9.	Herliantii	1/5	I've registered several times and still can't, why is there an application if asked to go to the bank?
10.	Yosephinepw	1/5	Every time I want to log in, it always says general error, how come BRI wants to be practical, it even becomes complicated

Source: Ratings & Reviews of the BRImo application on the Google Playstore

Based on table 1 above, it can be seen that many people complain about the BRImo application where many people find it difficult and disappointed with the application. Next on consumer trust where there is a decline in public trust in BRImo where at this time fraud often occurs so that people are less interested in using BRImo. In addition, there are people who are dissatisfied with BRImo's performance because there are frequent interruptions where the disturbances that occur are failed transactions but the consumer's balance has been deducted. This disruption has caused consumers' funds to hang, for refunds it also has to take quite a long time so that many people don't trust BRImo.

Based on the phenomenon of the previous problem, the researcher is interested in examining the influence that occurs between variables with the title "The Influence of Perceived Ease Of Use And Perceived Usefulness Against Repurchase Intention Through Trust as an Intervening Variable Using Digital Payment BRImo in Medan City Communities"

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Repurchase Intention

Purchase intention is part of the consumer behavior component in the attitude of consuming, the tendency of respondents to act before buying decisions are actually implemented. Purchase intention is the tendency of consumers to buy a brand or take actions related to purchases as measured by the level of probability that consumers make purchases. Consumer behavior in making buying decisions considers what goods and services to buy, where, when, how, how much and why to buy the product (Bismala et al., 2015)

Repurchase intention is a consumer decision to engage in a future activity with a product or service provider and the form of that activity in the future. Repurchase intention can also be defined as the result of a consumer's attitude towards the performance of the product or service he consumes (Hume & Mort, 2010).

From the above understanding, the authors draw the conclusion that repurchase intention is an activity carried out by consumers on a product due to the level of emotional needs and consumer satisfaction with the product purchased.

Perceived Ease Of Use

Perceived Ease Of Use is said to be the extent to which a person when using a system will have confidence that it will eliminate distress both physically and mentally (Cheng, 2014). According to (Ismail, 2016) when someone uses a system and is free from efforts, then that person already feels the perceived ease of use. Perceived ease of use can also be said as the extent to which an innovation is perceived by someone as an innovation that is easy to use and also easy to understand.

According to (Suki, 2011) Perceived ease of use is the extent to which a person when using a technology or system will find it easy and also not spend excessive effort. When a person feels when using a technology makes it easier to do an activity, it can increase confidence in using the technology (Al-Sharafi et al., 2016).

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Perceived Usefulness

According to (Supranto, 2011) The company must be able to provide more value to consumers compared to its competitors. All the benefits derived from a product as a whole and all the costs required to obtain these benefits. Perceived usefulness is a level where a person believes that using the system can improve performance which will have an impact on increasing one's productivity and effectiveness (Ginting & Marlina, 2017).

According to (Z. Wang & Li, 2016) explained that consumers can feel Perceived usefulness when the adopted technology can be used anywhere and anytime. According to (Devina & Waluyo, 2016), Perceived usefulness is a measure where the use of a technology is believed to bring benefits to every individual who uses it.

Trusts

Trust is the most important variable in building a long-term relationship between one party and another. This belief is often referred to as object attribute link ages, namely consumer beliefs about the possibility and relationship between an object and relevant attributes.

Trust has many meanings, according to some (Lita, 2009) stated "trust is the belief that the company can establish long-term relationships with customers, as well as the willingness or confidence of exchange partners to establish long-term relationships to produce positive work".

According to (Sumarwan, 2012) Consumer trust is consumer knowledge about an object, its attributes, and benefits. Based on this concept, consumer knowledge is closely related to the discussion of attitudes because consumer knowledge is consumer trust.

METHOD**Types of research**

Type of this research is a survey research, because it takes a sample from one population. This study uses an explanatory research approach, which aims to explain the causal relationship between the research variables and the testing hypothesis. This research is included in the category of causal research using a quantitative approach. According to (Sugiyono, 2014) Causal research is research that wants to see whether a variable that acts as an independent variable affects other variables that are the dependent variable.

According to (Sugiyono, 2018) Quantitative research is research where the problem is not determined at the beginning, but the problem is found after the researcher goes into the field and if the researcher gets a new problem then the problem is re-examined until all the problems have been answered.

Population and Sample

According to (Sugiyono, 2014) states that, "The population is a generalization area consisting of, objects or subjects that have certain qualities and characteristics set by researchers to be studied and then drawn conclusions". The population in this study is all the people of Medan who use BRImo.

The sample is part of the number and characteristics possessed by the population (Sugiyono, 2014). In this study, not all members of the population were taken, but only a portion of the population due to the limitations of the authors in conducting research both in terms of time, energy, and unknown population size. Therefore the sample taken must be truly representative (truly representative).

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Because of the population the people of Medan who use BRImo the number is not known, then the formula needed to determine the number of samples is using the Lemeshow formula in (Nurmasarie & Iriani, 2013), that is:

$$n = \frac{Z\alpha^2 \times P \times Q}{L^2}$$

Information:

n = Minimum number of samples required

Z α = The standard value of the distribution according to the value of $\alpha = 5\% = 1.96$

P = Outcome prevalence, because the data has not been obtained, use 50%

Q = 1 – P

L = level of accuracy 10%

Based on the formula, then $n = \frac{(1,96)^2 \times 0,5 \times 0,5}{(0,10)^2} = 96$

Based on the Lemeshow calculations above, the number of samples in this study were 96 people from the city of Medan who used BRImo.

Definition of Operational Variables

Variable Operational Definition is an effort made to detect variables related to research problems and to facilitate understanding in research. The operational definitions of the variables used in this study are as follows:

Table 2. Variable of Operational Definitions

Variable	Understanding operational	Indicator
Perceived Ease of Use(X1)	Perceived ease of use defined as a level or condition where a person believes that using a particular system or application does not require any effort (free of effort) or in other words, the technology can be easily understood by users.	1. Clear 2. Understandable 3. Does not require a lot of mental effort 4. Easy of use 5. Easy to get the system to do what he/she wants to do Source:(Davis, 1989)
Perceived Usefulness(X2)	Perceived usefulness is something that states individuals believe that the use of a particular technology will improve the performance of the individual.	1. Simplify transactions. 2. Speed up transactions. 3. Provides additional benefits when completing transactions. 4. Increase efficiency in conducting transactions. Source: (Yogananda & Dirgantara, 2017)
Repurchase Intention(Y)	Repurchase intention is an activity carried out by consumers on a product due to the level of emotional needs and consumer satisfaction with the product purchased.	1. Transactional Interests 2. Referential Interests 3. Preferential interest Source:(Kotler & Keller, 2012)
Trusts(Z)	Consumer trust is consumer knowledge about an object, its attributes, and benefits.	1. Integrity 2. Kind 3. Competence Source:(Jasfar, 2012)

Data collection

The data used in this study are primary data, namely data obtained and must be reprocessed, namely questionnaires. In collecting data related to what will be discussed, it is carried out directly by means of the questionnaire method. The questionnaire method is a data collection technique through a form containing questions submitted in writing to a person or group of people to get answers or responses as well as the necessary information.

Analysis of Measurement Models (Outer Models)

Validity test serves to test the extent to which the accuracy or correctness of an instrument as a measuring tool for research variables. If the instrument is valid/correct then the measurement results are likely to be correct.

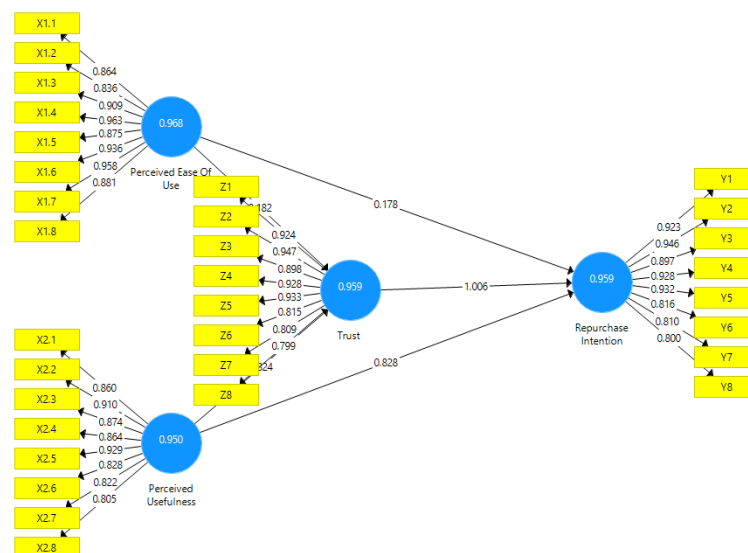


Figure 3. Measuremen Result

Convergent Validity

Convergent Validity done by looking at item reliability (validity indicator) indicated by the value of the loading factor. The loading factor is a number that shows the correlation between the score of an item in question and the score of the construct indicators that measure the construct. The loading factor value greater than 0.7 is said to be valid. After processing the data using SmartPLS 3.0, the loading results are:

Table 3. Loading of Factor Results

	Perceived Ease Of Use	Perceived Usefulness	Repurchase Intention	Trusts
X1.1	0.864			
X1.2	0.836			
X1.3	0.909			
X1.4	0.963			
X1.5	0.875			
X1.6	0.936			
X1.7	0.958			
X1.8	0.881			
X2.1		0.860		
X2.2		0.910		

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	Perceived Ease Of Use	Perceived Usefulness	Repurchase Intention	Trusts
X2.3		0.874		
X2.4		0.864		
X2.5		0.929		
X2.6		0.828		
X2.7		0.822		
X2.8		0.805		
Y1			0.923	
Y2			0.946	
Y3			0.897	
Y4			0.928	
Y5			0.932	
Y6			0.816	
Y7			0.810	
Y8			0.800	
Z1				0.924
Z2				0.947
Z3				0.898
Z4				0.928
Z5				0.933
Z6				0.815
Z7				0.809
Z8				0.799

Source: SmartPLS 3.0 data output

This shows that variable indicators that have a loading factor value greater than 0.70 have a high level of validity, so that they meet convergent validity.

Discriminant Validity

Discriminant Validity is a measurement model with reflexive indicators assessed based on crossloading measurements with constructs. To assess discriminant validity is the Fornell Larcker Criterion, which is a traditional method that has been used for more than 30 years, which compares the square root value of the Average Variance Extracted (AVE) of each construct with the correlation between other constructs in the model (Henseler et al., 2015).

The Fornell-Larcker Criterion value based on the results in the Partial Least Square PLS SEM is as follows:

Table 4. Fornell-Larcker of Criteria Value Results

	Perceived Ease Of Use	Perceived Usefulness	Repurchase Intention	Trusts
Perceived Ease Of Use	0.943			
Perceived Usefulness	0.506	1,000		
Repurchase Intention	0.877	0.589	1,000	
Trusts	0.921	0.593	0.924	1,000

Source: SmartPLS 3.0 data output

The conclusion is that all variables have good discriminant validity or are completely different from other constructs (construction is unique). Variable X1 (Perceived Ease of Use) has a Fornell-Larcker value of 0.943 which is greater than the other latent variables. Variable X2 (Perceived Usefulness) has a Fornell-Larcker value of 1,000 greater than the other latent

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variables. Variable Y (Repurchase Intention) has a Fornell-Larcker value of 1,000 greater than the other latent variables. Variable Z (Trust) has a Fornell-Larcker value of 1,000.

Cronbach Alpha

Reliability test can use cronbach alpha. A variable can be declared reliable or meets cronbach alpha if it has a value > 0.7 . Following are the Cronbach alpha values:

Table 5. Cronbach Alpha Results

	Cronbach's Alpha
Perceived Ease Of Use	0.968
Perceived Usefulness	0.950
Repurchase Intention	0.959
Trusts	0.959

Source: SmartPLS 3.0 data output

The conclusion of the cronbach's alpha test is that the variable X1 (Perceived Ease of Use) is reliable, because the value of cronbach's alpha Perceived Ease of Use (X1) is $0.968 > 0.7$. The variable X2 (Perceived Usefulness) is reliable, because the value of Cronbach's alpha Perceived Usefulness (X2) is $0.950 > 0.7$. The variable Y (Repurchase Intention) is reliable, because the value of Cronbach's alpha Repurchase Intention (Y) is $0.959 > 0.7$. The variable Z (Trust) is reliable, because the Cronbach's alpha Trust (Y) value is $0.959 > 0.7$.

Composite Reliability

Composite reliability is the part that is used to test the value of the reliability of indicators on a variable. A variable can be declared to meet composite reliability if it has a value > 0.6 . The following is the composite reliability value of each variable used in this study.

Table 6. Composite Reliability Results

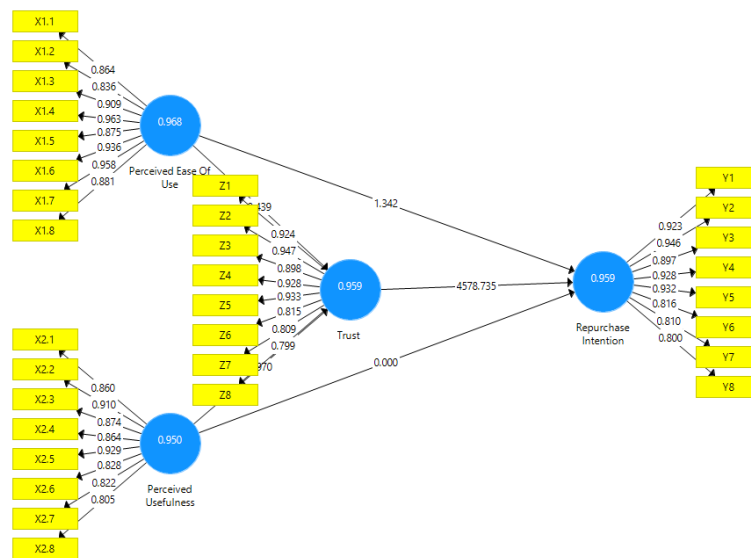
	Composite Reliability
Perceived Ease Of Use	0.973
Perceived Usefulness	0.959
Repurchase Intention	0.966
Trusts	0.966

Source: SmartPLS 3.0 data output

The conclusion of the composite reliability test is that variable X1 (Perceived Ease of Use) is reliable, because the composite reliability value of Perceived Ease of Use (X1) is $0.973 > 0.6$. X2 (Perceived Usefulness) is reliable, because the composite reliability value of Perceived Usefulness (X2) is $0.959 > 0.6$. The variable Y (repurchase intention) is reliable, because the composite reliability value for repurchase intention (Y) is $0.966 > 0.6$. The variable Z (Trust) is reliable, because the value of composite reliability Trust (Z) is $0.966 > 0.6$.

Analysis of Inner Models Testing

The structural model is a model that describes the relationship between latent variables (constructs). The latent variable relationship is based on theory, logic, or practical experience observed by previous researchers (Juliandi et al., 2015b). Structural model analysis uses tests including F-Square and Q-Square.


Figure 4. Inner Model Test

R-Square Test Results

According to (Ghozali, 2016), explain the limits of this classified r-square value in the following table:

Table 7. F-Square Test Classification Values

Mark	Information
0.75	Strong
0.50	Moderate
0.25	Weak

This explains that the higher the value means the better the effect of the research construct.

Table 8. R-Square Test Results

	R Square	Adjusted R Square
Repurchase Intention	0.988	0.988

Source: SmartPLS 3.0 data output

Based on the table above, the R-square test results are 0.988. This means that 98.8% of the dependent variable Repurchase Intention can be explained by the independent variables X1 and X2. So it can be explained that the influence of all exogenous constructs X1 and X2 on Y is strong.

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Q-Square Test Results

Q-Square measures how well the observed values are generated by the model and parameter estimates. A Q-Square value greater than 0 (zero) indicates that the model has a predictive relevance value, whereas a Q-Square value is less than 0 (zero), indicating that the model lacks predictive relevance.

Table 9. Q-Square Test Results

	SSO	SSE	Q ² (=1-SSE/SSO)
Perceived Ease Of Use	768,000	768,000	
Perceived Usefulness	768,000	768,000	
Repurchase Intention	768,000	176,219	0.771
Trusts	768,000	181,924	0.763

Source: SmartPLS 3.0 data output

Based on the table above, the Q-square test results are above 0. It can be explained that the model has a predictive relevance value.

Hypothesis testing

In assessing the significance of the influence between variables, it is necessary to carry out a bootstrapping procedure. The bootstrapping procedure uses the entire original sample for resampling. According to (Noor, 2015) testing is done by looking at the path coefficient and looking at the test-value, if P-Values ≤ 0.05 is obtained, it can be said that the construct is strong or significant.

Table 10. Path Coefficient Test Results

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Perceived Ease Of Use -> Repurchase Intention	0.178	0.184	0.041	4,382	0.000
Perceived Usefulness -> Repurchase Intention	0.828	0.822	0.038	21,689	0.000
Trust -> Repurchase Intention	1.006	1.009	0.006	155,108	0.000
Perceived Ease Of Use -> Trust	0.182	0.189	0.042	4,299	0.000
Perceived Usefulness -> Trust	0.824	0.817	0.040	20,618	0.000
Perceived Ease Of Use -> Trust -> Repurchase Intention	0.183	0.191	0.044	4,191	0.000
Perceived Usefulness -> Trust -> Repurchase Intention	0.829	0.824	0.037	22,394	0.000

Source: SmartPLS 3.0 data output

Based on the table above, it can be concluded that:

1. Perceived Ease Of Use positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.178 indicates a positive relationship.
2. Perceived Usefulness positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.828 indicates a positive relationship.
3. Trusts positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 1.006 indicates a positive relationship.

4. Perceived Ease Of Use positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.182 indicates a positive relationship.
5. Perceived Usefulness positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.824 indicates a positive relationship.
6. Perceived Ease Of Use positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.183 indicates a positive relationship.
7. Perceived Usefulness positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.829 indicates a positive relationship.

DISCUSSION

The Influence of Perceived Ease Of Use Against Repurchase Intention

The results of the first hypothesis test show that there is a relationship between the variables Perceived Ease Of Use positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.178 indicates a positive relationship.

Perceived ease of use defined as a level or condition where a person believes that using a particular system or application does not require any effort (free of effort) or in other words, the technology can be easily understood by users. The user believes that the application is more flexible, easy to understand and easy to operate as a characteristic of ease of use. The intensity of use and interaction between the user (user) and the application can also show ease of use. Applications that are used more often indicate that the system is better known, easier to operate and easier for users to use.

Similar results were expressed by (Oktarini & Wardana, 2018); (Murwanti & Surakarta, 2017); (Cao et al., 2016); (Alain Yee-, 2013) with the results of his research that perceived ease of use has a positive effect and significant to repurchase intention.

The Effect of Perceived Usefulness on Repurchase Intention

The results of the second hypothesis test show that there is a relationship between the variables Perceived Usefulness positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.828 indicates a positive relationship.

Consumers feel that the existence of online shopping applications can be useful in consumer life, especially in terms of future fortunes such as low prices, a wide variety of desired products and brands and consumers feel the low cost of finding information. This might be what attracts consumers to continue shopping by online (Laora et al., 2021).

The results in this study are in line with the research conducted (Laora et al., 2021), (Setyorini & Nugraha, 2016), and (Wen, Victor, et al., 2011) which states that perceived usefulness has a positive and significant effect on repurchase intention.

The Effect of Trust on Repurchase Intention

The results of the third hypothesis test show that there is a relationship between variables Trusts positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 1.006 indicates a positive relationship.

Trust is an evaluation of one's relationship with other people who want to carry out certain transactions according to expectations in an environment full of uncertainty. In this

case consumer trust to sell and buy products on the Shopee application is very necessary because doing business online must have trust between sellers and buyers and still have the courage to take risks that can be obtained from online shopping. (Meliana et al., 2013).

Study (Trivedi & Yadav, 2020) provides research results that trust has a positive and significant influence on repurchase intention. Study (Chen & Chou, 2012) also gives similar results that trust has a positive and significant effect on repurchase intention. Relevant research results are also disclosed by (Bulu, 2015) which shows that trust has a positive and significant effect on repurchase intention.

The Effect of Perceived Ease Of Use Against Trust

The results of the fourth hypothesis test show that there is a relationship between variables Perceived Ease Of Use positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.182 indicates a positive relationship.

Perceived ease of use is defined as a measure of a person's belief that a technology system can be easily understood and used. Perceived ease of use is a measure of the extent to which a person believes that using technology will be free of effort, both time and effort. If a system can be easily used, the system will encourage someone's interest to learn about its features so that they intend to continue using it. Companies that implement convenience in their systems to simplify the ordering process will encourage customers to make purchases online (Venkatesh & Davis, 2018).

The results of the research carried out were carried out (Li, 2016); (Wen, Prybutok, et al., 2011); states that there is a significant relationship between perceived ease of use and trust.

The Effect of Perceived Usefulness on Trust

The results of the fifth hypothesis test show that there is a relationship between variables Perceived Usefulness positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.824 indicates a positive relationship.

Perceived usefulness is the user's perception of the ability or benefits of a system to facilitate their needs. If a system is useful, then someone will use the system if he believes in its use, and vice versa if the system is less useful he will not use it. The greater the perceived benefits, the more the user will believe that the system is truly reliable and useful. When users see whether a system will increase work efficiency and productivity, it will positively affect trust. Improving user performance is something that is manifested by creating trust (Sandy & Firdausy, 2021).

Based on the results of previous research conducted by (Utami et al., 2022), (Ashghar & Nurlatifah, 2020) conducting research with the results of perceived usefulness positively and significantly affecting the trust of digital payment platform users.

The Effect of Perceived Ease Of Use On Repurchase Intention Through Trust

The results of the sixth hypothesis test show that there is a relationship between variables Perceived Ease Of Use positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.183 indicates a positive relationship.

Trusts as an assessment of one's relationship with other people who will carry out certain transactions in accordance with expectations in an environment full of uncertainty. Consumer trust in a product, attributes, and product benefits describe the perception of

consumers. So that the level of consumer confidence is not the same, some are higher and some are lower. As a result, there needs to be mutual trust between buyers and sellers.

Based on the results of previous research conducted by (Subagio et al., 2018) concludes that trust is able to partially mediate the relationship between perceived ease of use and repurchase intention.

The Effect of Perceived Usefulness on Repurchase Intention Through Trust

The results of the seventh hypothesis test show that there is a relationship between variables Perceived Usefulness positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.829 indicates a positive relationship.

Trust is the basis of the emergence of intention, so trust can trigger someone to use services for a long period of time continuously until the level of trust disappears and switches to another system or technology. Ease of use of a system, if it is not accompanied by trust, then the user will be interested in using the system again. Thus trust is important in mediating the effect of perceived usefulness on continuance intention to use (Pan et al, 2013).

CONCLUSION

This study aims to examine the effect of Perceived Ease Of Use and Perceived Usefulness on Repurchase Intention Through Trust as an Intervening Variable Using Digital Payment BRImo in Medan City Communities. The results of the first hypothesis test show that there is a relationship between the variables Perceived Ease Of Use positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.178 indicates a positive relationship. The results of the second hypothesis test show that there is a relationship between the variables Perceived Usefulness positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 0.828 indicates a positive relationship. The results of the third hypothesis test show that there is a relationship between variables Trusts positive and significant effect on Repurchase Intention, a P-Value of 0.000 or less than 0.05. The original sample value of 1.006 indicates a positive relationship. The results of the fourth hypothesis test show that there is a relationship between variables Perceived Ease Of Use positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.182 indicates a positive relationship. The results of the fifth hypothesis test show that there is a relationship between variables Perceived Usefulness positive and significant effect on trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.824 indicates a positive relationship. The results of the sixth hypothesis test show that there is a relationship between variables Perceived Ease Of Use positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.183 indicates a positive relationship. The results of the seventh hypothesis test show that there is a relationship between variables Perceived Usefulness positive and significant effect on Repurchase Intention through Trusts, a P-Value of 0.000 or less than 0.05. The original sample value of 0.829 indicates a positive relationship.

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SUGGESTION

The suggestions that researchers can put forward are as follows:

1. It is expected that PT. Bank Rakyat Indonesia optimizes the ease of use of the BRImo application by adjusting it to a mobile friendly interface so that it will attract more people to use the BRImo application.
2. For future researchers, it is hoped that there will be research that discusses the subjective norms variable of BRImo users, because subjective norms represent perceived social pressure which is interesting to examine its impact on intention to use because there is a perception of social pressure from the user's environment when they want to use mobile payments.

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