

THE MEDIATION ROLE OF PARTICIPANT SATISFACTION ON THE INFLUENCE OF INFORMATION QUALITY AND PERCEPTION OF EASY TO RETURN INTEREST IN USING THE JKN MOBILE APPLICATION

Dani Iskandar^{1*}, Zulaspan Tupti², Marissa Cahyani³, Muhammad Arif⁴

^{1,2,3,4}Universitas Muhammadiyah Sumatera Utara

Jl. Kapten Mukhtar Basri No. 3 Medan

***Email:** daniiskandar@umsu.ac.id

ABSTRACT

Study aim For know influence quality information and perception convenience to interest use mobile app jkn for people in the city Medan with satisfaction participant as intervening variables, good That in a way direct whatever in a way No direct. Study This use approach quantitative with technique analysis statistics that is Partial Least Square Model (PLS SEM). Influence results Quality Information and Perception Convenience towards Interest in Use is equal to 0.543 meaning magnitude influence 54.3% or with that's the model classified as moderate (medium). Then results influence Quality Information and Perception Convenience to Satisfaction Participant is equal to 0.382 meaning magnitude influence 38.2% or with that's the model classified as weak (weak).

Keywords: Quality Information, Perception Convenience, Re-Interest Usage, Satisfaction Participant.

INTRODUCTION

Re -Interest Use refers to the extent to which a person or a group of interested and willing people use something products, services or technology. In context mobile application, interest repeat use refers to how much big user interested and willing use application the For fulfil need or reach objective certain. Quality information is extent of information contain element content, appearance, and temporal characteristics that provide benefit for user end certain. In applying the Delone and Mclean model, for reach quality optimal information, a system is also needed effective application in processing data into information that has value and benefits (Nurajizah & Sari, 2023) . If user end of the information system believe that quality the information produced from an information system is OK, then user end will feel satisfaction in using information systems the (Budhiarta, 2016) . Problems that arise related with quality information presented in JKN Mobile application is exists Obscurity or minimal information in instruction For user application in use features available in the Mobile JKN application. Perception convenience use refers to the extent to which a person believe that using a certain system will free from effort, (Langelo, 2013) . Study (Olivia, 2022) put forward that perception convenience become foundation and construct main influence somebody in interest sustainable use e-wallet application. Besides that (Ashghar & Nurlatifah, 2020) , (Brahmin, 2021) prove that

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

perception convenience own influence positive to interest sustainable using e-wallet because consumers who feel convenience will Keep going use technology the. Satisfaction customer is related parts with creation mark customer. Because of its creation satisfaction customer means give benefit for company (Sasongko, 2021) . But when hope more big from mark reality so customer will feel No satisfied even feel disappointed. Satisfaction seen be one causing factors interest use (Maharani, 2023).

LITERATURE REVIEW

Re -Interest Use

Interests (Interest), namely trend or great desire to something. Re- interest according to (Indrawati & Pattinama, 2021) is interest purchase or consumer - based usage on experience purchase or use that has been carried out by consumers in the past To use can become consideration in use product the in a way repeat.

Quality Information

Information is data that can be form notice, description, or processed news or modified like that appearance so that can beneficial for recipient message. According to (Romney, 2015) quality information is data that has been managed and processed For provide meaning and improve the retrieval process decision.

Perception Convenience

Perception convenience use the JKN Mobile application refers to how user or participants of the National Health Insurance (JKN) program in Indonesia see extent of application the easy used in matter functionality. Perception is about understanding consumer in a way subjective No based on reality objective (Elliott, 2004) . Perception convenience is also a factor important in effort use technology as well as For know extent of innovation difficult For understood or used (Raida & Bouslama, 2013) .

Satisfaction Participant

Satisfaction participant in use JKN Mobile application refers to the level satisfaction to experience they in use JKN Mobile application. Satisfaction customer defined by (Kotler & Keller, 2018) , as feeling like or disappointed someone who comes from from comparison between the impression to performance (result) of something product with his hopes.

METHODS

Study This use study quantitative with method Associative and Quantitative. (Sugiyono, 2019) explain that population is an area of generalization consisting of from object or the subject has quantity and characteristics certain conditions determined by the researcher For studied and then taken the conclusion. In research This its population is people in the city of Medan who have or have experience download The number of JKN Mobile applications population as many as 2,449,259 people have JKN registered. According to (Sugiyono, 2019) sample is part from quantity and characteristics population. For determine big samples taken from population researcher use formula proposed by Isaac and Michael. Lots sample from a population of 2,449,259 with level 10% error is 100. In

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

research This researcher use sample 100 with level 10% error based on Isaac and Michael's formula (Sugiyono, 2019) .

RESULTS

Discriminant Validity

Discriminant validity examination of the measurement model reflective ones assessed based on cross loading and comparing between AVE value with square correlation interconstruct. Size cross loading is compare correlation indicator with the construct and construct from another block. Good discriminant validity will capable explain variable the indicator more tall compared to with explain variant from indicator another construct. Following This is discriminant validity value for each indicator.

Table 1. Discriminant Validity (Cross Loading)

	Indicator	Y	X1	X2	Z
KI 1	0.382	0.770	0.462	0.646	0.382
KI 2	0.405	0.695	0.567	0.470	0.405
KI 3	0.215	0.289	0.283	0.065	0.215
KI 4	0.448	0.823	0.610	0.573	0.448
KI 5	0.354	0.731	0.368	0.548	0.354
KI 6	0.442	0.794	0.557	0.669	0.442
KI 7	0.508	0.657	0.361	0.473	0.508
KI 8	0.450	0.773	0.436	0.598	0.450
KP 1	0.800	0.484	0.558	0.524	0.800
KP 2	0.860	0.471	0.550	0.478	0.860
KP 3	0.756	0.460	0.461	0.522	0.756
KP 4	0.831	0.464	0.468	0.340	0.831
KP 5	0.639	0.431	0.391	0.437	0.639
KP 6	0.797	0.410	0.489	0.367	0.797
KP 7	0.881	0.511	0.540	0.529	0.881
KP 8	0.896	0.495	0.593	0.514	0.896
MUP 1	0.502	0.544	0.837	0.486	0.502
MUP 2	0.525	0.579	0.852	0.492	0.525
MUP 3	0.514	0.499	0.759	0.481	0.514
MUP 4	0.442	0.489	0.691	0.511	0.442
MUP 5	0.265	0.362	0.447	0.294	0.265
MUP 6	0.424	0.524	0.786	0.373	0.424
MUP 7	0.489	0.406	0.721	0.450	0.489
MUP 8	0.505	0.472	0.740	0.539	0.505
PK 1	0.445	0.640	0.530	0.839	0.445
PK 2	0.496	0.585	0.462	0.827	0.496
PK 3	0.466	0.549	0.471	0.875	0.466
PK 4	0.389	0.612	0.405	0.773	0.389
PK 5	0.548	0.669	0.587	0.850	0.548
PK 6	0.530	0.611	0.564	0.804	0.530

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

PK 7	0.453	0.635	0.553	0.843	0.453
------	-------	-------	-------	-------	-------

Source : Data processed 2023

Based on the data in table 1 above can is known that each indicator on the variable study own cross loading value on the variable other. Based on results obtained that, you can stated that indicators used in study This has has good discriminant validity in compile their respective variables.

Convergent Validity

Convergent validity of the measurement model with indicator reflective use SmartPLS software can seen from mark loading factors as well as mark Average Variance Extracted (AVE). Size Individual reflexivity is expressed tall If mark loading factor > 0.7 with desired construct be measured. However For study stage beginning from development scale measurement mark loading factors 0.5 until 0.6 Still considered Enough as well as AVE value > 0.5 meaning that 50 % or more variance from indicator Can explained. (Ghozali & Latan, 2015). Following This is AVE results and results Outer Loading:

Table 2. AVE (Average Variant Extracted) Results

Variable	AVE	Results Test
Y	0.546	Valid
X1	0.504	Valid
X2	0.690	Valid
Z	0.658	Valid

Source : Data processed 2023

Based on table on is known that AVE value each variable is more big of 0.5. So that can concluded that variable or construct used is valid.

Inner Model Analysis

F-Square is size used For evaluate impact relatively from something variables that influence (exogenous) the influenced (endogenous) variables. If the value of $f^2 = 0.02 \Rightarrow$ this show small effect from exogenous variables on endogenous variables. If the value of $f^2 = 0.15 \Rightarrow$ this show moderate effect or moderate from exogenous variables on endogenous variables. If the value of $f^2 = 0.35 \Rightarrow$ this show great effect from exogenous variables on endogenous variables

Table 3. F Square Test Results

	Quality Information X1	Perception Convenience (X2)	Re -Interest Use Y	Satisfaction Participant Z
X1 Quality Information			0.104	0.079
X2 Perception Convenience			0.029	0.081

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Y Interest in Use

Z Participant Satisfaction 0.149

Source : Data processed 2023

Variable Quality Information (X1) against The Use Interest Variable (Y) has the value of $F^2 = 0.104$ indicates that there is small effect (weak). Variable Quality Information (X1) to satisfaction Participant (Z) own the value of $F^2 = 0.079$ indicates that there is small (weak) effect Variable Perception Convenience (X2) Interest in Use (Y) own the value of $F^2 = 0.029$ indicates that there is small (weak) effect Variable Perception Convenience (X2) to satisfaction Participant (Z) own the value of $F^2 = 0.081$ indicates that there is small (weak) effect. Variable Satisfaction Participant (Z) towards Interest in Use (Y) own the value of $F^2 = 0.149$ indicates that there is small (weak) effect

R Square

The definition of R-Square is size proportion variation mark influenced (endogenous) variables that can explained by the variables that influence it (exogenous). This is useful For predict whether the model is good / bad (Juliandi, 2018) . Criteria from R-Square (Juliandi, 2018) that is This (adjusted) value = 0.75 interpreted as indication that model substantial (strong) explanation variation in the data. Value (adjusted) = 0.50 interpreted as indication of models with moderate (Moderate) explains variation in the data. Value (adjusted) = 0.25 is interpreted as indication that model weak (weak) explained variation in the data.

Table 4. R-Square

	R-Square	R-Square Adjusted
Re -Interest Y Usage	0.543	0.529
Satisfaction Participant Z	0.382	0.369

Source : Data processed 2023

In the table above obtained results influence Quality Information and Perception Convenience towards Re- Interest Use is equal to 0.543 meaning magnitude influence 54.3% or with that's the model classified as moderate (medium). Then results influence Quality Information and Perception Convenience to Satisfaction Participant is equal to 0.382 meaning magnitude influence 38.2% or with that's the model classified as weak (weak).

Hypothesis Testing

Analysis effect direct aim For test hypothesis about impact in a way direct from One variable (variable exogenous) against other variables that are influenced (endogenous variables). Testing process effect direct This involve evaluation probability / significance (P-Value): (1) If the P-Value value < 0.05, then impact the considered significant ; and (2) If the P-Value value is > 0.05, then impact considered No significant.

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Table 5. Direct Effect

	Original Sample	Standard deviation (STDEV)	T - Values	P-Values
X1 → Y	0.337	0.141	2,398	0.017
X1 → Z	0.329	0.131	2,511	0.012
X2 → Y	0.180	0.123	1,456	0.145
X2 → Z	0.334	0.119	2,810	0.005
Z → Y	0.332	0.108	3,060	0.002

Source : Data processed 2023

Coefficient The path (path coefficient) in Table 5 shows that all over mark coefficient track is positive (seen in the original sample), namely, influence between Quality Information with Re- Interest Use is 0.337 and p-values of 0.017 indicate positive and significant relationship. Influence between Quality Information and Satisfaction Participant is 0.329 and p-values of 0.012 indicate positive and significant relationship. Influence between Perception Ease and Interest of Use is 0.180 and p-values of 0.145 indicate positive and negative relationships significant. Influence between Perception Convenience and Satisfaction Participant is 0.334 and p-values of 0.005 indicate positive and significant relationship. Influence between Satisfaction Participants and Interest in Use is 0.332 and p-values of 0.002 indicate positive and significant relationship.

Indirect Effect (Indirect Effect)

The purpose of indirect effect analysis is useful For test hypothesis influence No direct a variable that influences (exogenous) the variable that is influenced (endogenous) which is mediated by an intervening variable (mediator variable). Criteria determined influence No direct (indirect effect) (Juliandi, 2018) is : (1) if P- Values < 0.05, then significant, meaning variable mediate influence variable exogenous to variable. In other words, its influence is No direct and (2) if P- Values > 0.05, then No significant It means the mediator variable does not mediate influence something variable exogenous to something variable. In other words, its influence is direct.

Table 6. Specific Indirect Effect

	Original Sample	Sample Mean	Standard Deviation	T - Values	P - Values
X1 → Z → Y	0.109	0.107	0.051	2,131	0.033
X2 → Z → Y	0.111	0.108	0.056	1,970	0.049

Source : Data processed 2023

From the table above can taken conclusion that In research This Quality Information (X1) has an effect towards Re- Interest Use (Y) is mediated by satisfaction Participant (Z) Mobile JKN application p This because The P-value is 0.033 < 0.05. In research This Perception Convenience (X2) has an effect towards Re- Interest Use (Y) is mediated by satisfaction Participant (Z) Mobile JKN application p This because The P-value is 0.049 < 0.05.

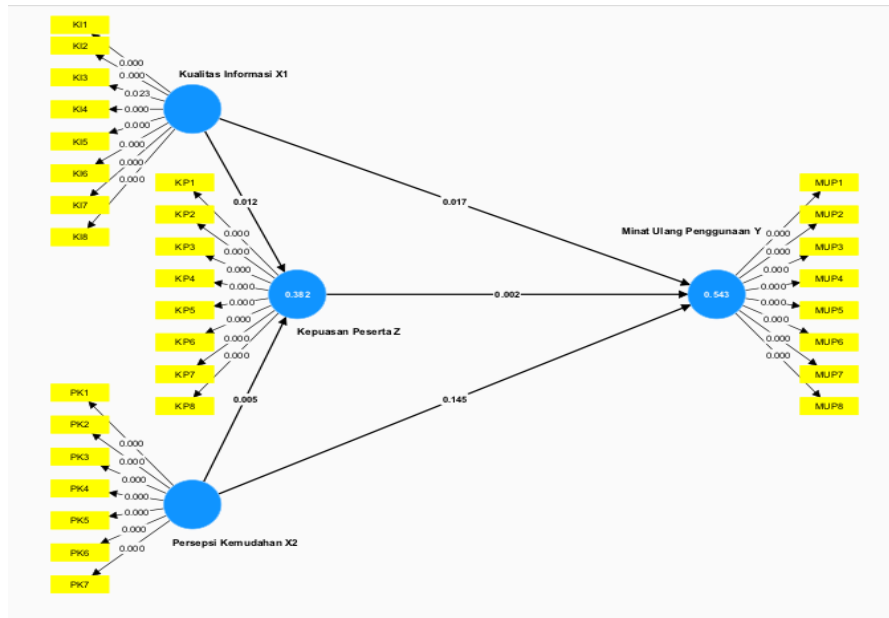


Figure 1. Inner Model

Source : Processed Data

DISCUSSION

Influence Quality Information towards Interest in Use

Based on results test above influence quality information towards re- interest use have coefficient track of 0.337. Influence the have mark probability (p-values) of $0.017 < 0.05$. Findings the meaningful that influence quality information towards interest in use have significant relationship, if mark variable quality information increase / rise then mark use interest variable will increase. Findings the meaningful that influence quality information towards interest in use have significant relationship, if mark variable quality information increase / rise then mark use interest variable will increase. Significant value indicated that quality information influencing interest in use. Study this accept hypothesis that there is influence quality information on interest in use.

Influence Satisfaction Participant towards Interest in Use

Based on results testing on Satisfaction Participant influential significant towards Interest in Use where P-values are $0.002 < 0.05$ and research This reject hypothesis that No exists influence satisfaction participant to interest use. Research result This in line with research conducted by (Ernawati, 2022) and (Maharani, 2023) about influence satisfaction customer to interest use. Satisfaction customer create bond emotional and practical between customers and products, ultimately increase interest use long- term.

Influence Quality Information To Satisfaction Participant

Based on results testing on influence Quality Information to Satisfaction Participant have coefficient track of 0.329. Influence the have p-values are $0.012 < 0.05$. Then Quality

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Information influential significant to Satisfaction Participant JKN Mobile application and accept hypothesis that There is influence Quality Information to Satisfaction Participant. Research result This in line with research conducted by (Fendini, 2020), (Rudini, 2015). The results showed that the system quality (X1) and the information quality (X2) have an effect either simultaneously or partially on user satisfaction of AP2T (Y). The results also showed that the quality of information (X2) has a dominant influence on user satisfaction AP2T (Y). Based on this study it can be concluded that the system of good quality and the resulting information is accurate, timely, and quality, it will improve the satisfaction of users of the system. Although the results of the study found the system quality and the information quality are in good condition, but they still need regular maintenance and rejuvenation of both computer systems and devices used, especially on tools that were damaged and need to be replaced soon. It is intended to minimize disruption to the system response (Wirawan, 2018) about influence A quality information to satisfaction customer.

Influence Quality Information towards Re- Interest Use through Satisfaction Participant

In research This Quality Information influential significant on Use Interest mediated by Satisfaction Participant JKN Mobile application. This matter because the P-value is valuable amounted to $0.033 < 0.05$ and research This accept hypothesis exists influence positive quality information against interest use through satisfaction customer. Study This in line with research conducted by (Yandi & Septrizola, 2019) about influence quality information to interest use through satisfaction customer. Customer feel satisfaction separately to information obtained from application, then satisfaction This will influence subsequent actions is customer will return to use or No.

Influence Perception Convenience towards Re- Interest Use

Based on results testing on influence perception convenience on interest in use have coefficient track of 0.180. influence the have P-Value value is $0.145 > 0.05$. Findings the meaningful that influence perception convenience to interest repeat use No influential significant. The value is not significant indicated that perception convenience No influence interest use. Study This reject hypothesis exists influence perception convenience to interest use.

Influence Perception Convenience to Satisfaction Participant

Based on results test above influence perception convenience to satisfaction participant have coefficient track of 0.334. influence the have mark probability (P-Value) of $0.005 > 0.05$. So perception convenience influential in a way significant to satisfaction participant JKN Mobile application. Research result accept hypothesis exists influence perception convenience to satisfaction customer. Research result This in line with previous research conducted by (Basyar & Sanaji, 2018) and (Hong et al., 2015) about influence A perception convenience to satisfaction customer. The more Good perception convenience, then satisfaction will also be the more increase.

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent
and Competitive Business in the Digital Era”

Influence Perception Convenience towards Re- Interest Use through Satisfaction Participant

Based on results research above influence Perception Convenience on interest in use mediated by satisfaction participant have coefficient track of 0.111. Influence the have mark probability (p-value) is $0.049 < 0.05$. Then Quality Information influential significant towards Re- Interest Use through Satisfaction Participant JKN Mobile application. Study This accept hypothesis that exists influence significant perception convenience to interest use mediated by satisfaction participant. Research result This in line with previous research carried out by (Oktarini, 2018) that satisfaction customer capable mediate perception convenience with interest repeat use in a way positive and significant. With thereby satisfaction customer need created For increase influence perception convenience to interest repeat use.

CONCLUSION

There is Influence Quality Information towards Re- Interest Use with mark Probability (p-value) is $0.017 < 0.05$. There is Influence Satisfaction Participant towards Re-Interest Use with mark The probability (p-value) is 0.002. There is Influence Quality Information to Satisfaction Participant with mark Probability (p-value) is $0.012 < 0.05$. There is Influence Quality Information towards Re- Interest Use through Satisfaction Participant as an intervening variable with mark Probability equal to $0.033 < 0.05$. There is Influence Perception Convenience towards Re- Interest Use with mark Probability (p-value) is $0.145 > 0.05$. There is Influence Perception Convenience to Satisfaction Participant with mark Probability (p-value) is 0.005. There is Influence Perception Convenience towards Re-Interest Use through Satisfaction Participant as a variable with mark Probability (p-value) 0.049.

REFERENCES

- Arianty, N., & Andira, A. (2021). Pengaruh Brand Image Dan Brand Awareness Terhadap Keputusan Pembelian Produk Helm LTD (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Sumatera Utara). *Jurnal Ilmiah Magister Manajemen*, 4(1), 897. <https://doi.org/index.php/MANEGGIO>
- Arif, M., Tanjung, I. S., & Nasution, N. A. (2022). Keputusan Pembelian Berbasis Marketing Mix Di Moderasi Sertifikasi Halal. *Jurnal Ekonomi Dan Bisnis*, 11(4), 174–184. <https://doi.org/10.34308/eqien.v11i04.1271>
- Ashghar, S. A., & Nurlatifah, H. (2020). Analisis Pengaruh Perceived Ease of Use, Perceived Usefulness, dan Perceived Risk terhadap Keinginan Membeli Kembali melalui e-Trust dan s-Satisfaction (Studi Kasus Pengguna Gopay pada Transaksi UMKM). *Jurnal Al Azhar Indonesia Seri Ilmu Sosial*, 1(1), 40–52. <https://doi.org/10.36722/jaiss.v1i1.459>
- Basyar, K., & Sanaji. (2018). Pengaruh Persepsi Kemudahan dan Persepsi Manfaat Terhadap Niat Beli Ulang Secara Online dengan Kepuasan sebagai Variabel Intervening. *Jurnal Bisnis Dan Manajemen*, 8(2), 204–217.
- Brahmana, G. P. (2021). Pengaruh Persepsi Kebermanfaatan, Kemudahan, Risiko Terhadap Minat Menggunakan Ulang ShopeePay Di Surabaya. *Sains Manajemen*, 7(2), 97–108. <https://doi.org/10.30656/sm.v7i2.3580>

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

- Budhiarta, I. K. (2016). Informasi dan Perceived Usefulness Pada Kepuasan Pengguna Akhir Software Akuntansi (Studi Empiris Pada Hotel Berbintang di Provinsi Bali). *E-Jurnal Ekonomi Dan Bisnis*, 5(1), 115–142.
- Elliott, R. (2004). Consumer behaviour. In *The Social Science Encyclopedia* (11th ed., pp. 167–169). United States : Pearson Education. <https://doi.org/10.4018/jebr.2008070104>
- Ernawati, D. (2022). Minat Menggunakan Dompot Digital Ovo : Kemudahan Penggunaan Dan Kepuasan Pelanggan Interest in Using Ovo Digital Wallet : Easy of Use and. *Digital Business Journal*, 1(1), 1–13.
- Farisi, S. (2018). Pengaruh Citra Merek Dan Kualitas Produk Terhadap Keputusan Pembelian Sepatu Adidas Pada Mahasiswa Universitas Muhammadiyah Sumatera Utara. *Prosiding The National Confereces Management and Business*, 689–705.
- Fendini, D. S. (2020). Pengaruh Kualitas Sistem dan Kualitas Informasi terhadap Kepuasan Pengguna di PT. PLN (Persero) Area Malang. *Jurnal Bisnis Dan Ekonomi*, 6(1), 1–11.
- Hong, J.-W., Park, S.-B., & Ohk, K. (2015). The Influence of Perceived Usefulness, Perceived Ease of Use, Interactivity, and Ease of Navigation on Satisfaction in Mobile Application. *Advanced Science and Technology Letters*, 84(1), 88–92.
- Indrawati, L., & Pattinama, M. M. (2021). Brand Image, Kualitas Pelayanan Dan Kepuasan Konsumen Di Dalam Pengaruhnya Terhadap Minat Ulang Penggunaan Aplikasi Dana. *Jurnal Bisnis Dan Manajemen*, 8(1), 16–21. <https://doi.org/10.26905/jbm.v8i1.4963>
- Jufrizen, J. (2018). Peran Motivasi Kerja Dalam Memoderasi Pengaruh Kompensasi Dan Disiplin Kerja Terhadap Kinerja Karyawan. *The National Conferences Management and Business (NCMAB)*, 1(1), 405–424.
- Jufrizen, J., & Sitorus, T. S. (2021). Pengaruh Motivasi Kerja dan Kepuasan Kerja Terhadap Kinerja Dengan Disiplin Kerja Sebagai Variabel Intevening. *Seminar Nasioanal Teknologi Edukasi Dan Humaniora*, 1(1), 844–859.
- Juliandi, A. (2018). Structural Equation Model Based Partial Least Square (SEMPLS): Menggunakan SmartPLS. *Jurnal Pelatihan SEM-PLS Program Pascasarjana Universitas Batam*, 10(2), 249.
- Juliandi, A., Irfan, I., & Manurung, S. (2014). *Metode Penelitian Bisnis: Konsep Dan Aplikasi* (F. Zulkarnain (ed.)). UMSU PRESS.
- Kotler, P., & Keller, K. L. (2018). *Perilaku Konsumen (sikap dan pemasaran)*. Terjemahan Firmansyah : M. A Pasuruan: CV. Penerbit Qiara Media.
- Langelo, A. S. E. (2013). Perceived Usefulness, Perceived Ease of Use, Perceived Risk Impact to Lecturers’ Internet Banking Adoption. *Jurnal EMBA*, 1(4), 1571–1580.
- Maharani, T. (2023). Pengaruh Kepuasan Pelanggan Terhadap Minat Penggunaan Ulang (Survey Pada Pengguna E-Wallet Shopeepay). *Jurnal Ilmiah Wahana Pendidikan*, 9(3), 517–532.
- Nurajizah, & Sari, R. M. (2023). Pengaruh Kemudahan dan Kualitas Informasi Terhadap Minat Mahasiswa dalam Penggunaan Layanan M - Banking Pada Bank Syariah. *Jurnal Al-Fatih Global Mulia*, 5(1), 57–70.
- Oktarini, M. A. S. (2018). Pengaruh Perceived Ease Of Use Dan Perceived Enjoyment Terhadap Customer Satisfaction Dan Repurchase Intention. *INOBIIS: Jurnal Inovasi*

Proceeding 2nd Medan International Economics and Business

Volume 2, Issue 1, 2024

“Human Resource Transformation and Collaborative Innovation to Build Independent and Competitive Business in the Digital Era”

Bisnis Dan Manajemen Indonesia, 1(2), 227–237. <https://doi.org/10.31842/jurnal-inobis.v1i2.32>

Olivia, M. (2022). The Influence of Perceived Ease of Use and Perceived Usefulness on E-Wallet Continuance Intention: Intervening Role of Customer Satisfaction. *Jurnal Teknik Industri*, 24(1), 13–22. <https://doi.org/10.9744/jti.24.1>.

Raida, R. E., & Bouslama, N. (2013). The Adoption of the E-Banking: Validation of the Technology Acceptance Model. *Technology and Investment*, 04(03), 197–203. <https://doi.org/10.4236/ti.2013.43023>

Romney, M. B. (2015). *Sistem Informasi Akuntansi (Accounting Information System)*. Penerbit Salemba Empat.

Rudini, A. (2015). Pengaruh Kualitas Sistem, Kualitas Informasi dan Kualitas Pelayanan SIA terhadap Kepuasan Mahasiswa (Studi Pada Mahasiswa STIE Sampit TA. 2014-2015). *Jurnal Terapan Manajemen Dan Bisnis*, 1(1), 39–49.

Sasongko, S. R. (2021). Faktor-Faktor Kepuasan Pelanggan Dan Loyalitas Pelanggan (Literature Review Manajemen Pemasaran). *Jurnal Ilmu Manajemen Terapan*, 3(1), 104–114. <https://doi.org/10.31933/jimt.v3i1.707>

Sugiyono. (2019). *Metode Penelitian Pendidikan : Kuantitatif, Kualitatif, Kombinasi, R&d dan Penelitian Pendidikan/ Prof. Dr. Sugiono*. In *Metode Penelitian Pendidikan*, (3rd ed.). Bandung: Alfabeta.

Wirawan, A. (2018). Pengaruh Fasilitas Perpustakaan, Kinerja Pustakawan Dan Kualitas Informasi Terhadap Kepuasan Mahasiswa Dalam Menggunakan Perpustakaan Politeknik Negeri Batam. *Journal of Applied Business Administration*, 2(1), 20–28. <https://doi.org/10.30871/jaba.v2i1.730>

Yandi, D. R., & Septrizola, W. (2019). Pengaruh Kualitas Informasi, Kualitas Sistem, dan Kualitas Layanan Terhadap Minat Beli Ulang Pengguna E-Commerce Situs Blibli.Com dengan Kepuasan Sebagai Variabel Intervening pada Masyarakat Kota Padang. *Jurnal Kajian Manajemen Dan Wirausaha*, 1(3), 67–77. <https://doi.org/10.24036/jkmw0279010>