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The Effect of QRIS Convenience and Consumer Trust on Repurchase Intention: Evidence from La Madre Café, Tulang Bawang Barat

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ABSTRACT

The rapid development of digital payment systems in Indonesia, particularly the use of QRIS, has transformed consumer purchasing behavior. However, consumer trust remains a crucial factor influencing loyalty and repeat purchase.This study aims to analyze the effect of cashless payment convenience and consumer trust on repurchase intention at La Madre Café, Tulang Bawang Barat.The research employed a quantitative approach with a sample of 100 respondents selected through purposive sampling. Data were analyzed using multiple linear regression to test the influence of independent variables on repurchase intention.The findings indicate that both cashless payment convenience and consumer trust significantly and positively affect repurchase intention. These results confirm the initial hypothesis that ease of QRIS use and consumer trust are important drivers of repeat purchase decisions. It can be concluded that businesses such as La Madre Café should continue to optimize user-friendly cashless payment systems and strengthen consumer trust through quality service and secure transactions. Future research may explore additional variables such as customer satisfaction, digital literacy, or social media influence, and extend the model to different industries or wider regions for broader insights into consumer behavior in the digital economy.

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1. INTRODUCTION

The rapid advancement of technology in the digital era has transformed various aspects of human life, including the way business is conducted[1]. The proliferation of digital platforms has shifted conventional business models toward digital ecosystems, particularly in the transaction and payment sectors. Cashless transactions, facilitated by electronic payment tools, are becoming a preferred alternative to traditional cash payments due to their convenience, efficiency, and security [2].

In Indonesia, the rise of digital payment systems is further supported by the central bank's initiatives to accelerate the adoption of electronic money (e-money). As of October 2024, Bank Indonesia recorded 906 million units of e-money in circulation, marking an 11.9% increase from the previous year[3]. Among various cashless systems, the Quick Response Code Indonesian Standard (QRIS) has emerged as a unified digital payment solution. QRIS enables merchants and consumers to conduct transactions via a single QR code, simplifying the payment process across multiple digital wallets and reducing inefficiencies[4].

QRIS is particularly relevant for small-scale businesses and micro, small, and medium enterprises (MSMEs), which dominate Indonesia's retail landscape[5]. Its simplicity, combined with increasing smartphone and internet penetration, has encouraged wider public adoption. As of July 2024, over 54 million users and 34 million merchants have utilized QRIS, with 90% of them categorized as MSMEs[6]. These figures suggest that ease of use plays a pivotal role in shaping consumer behavior, including the intention to repurchase.Previous research highlights varying perspectives on the impact of transaction convenience on consumer repurchase intention. While some studies assert that transaction convenience positively influences customer loyalty and satisfaction[7], others argue that different variables may play a more dominant role. Therefore, further studies focusing specifically on QRIS as a non-cash payment method are needed to uncover the nuances of this relationship.

In addition to convenience, consumer trust is another critical factor in fostering repurchase behavior. Trust supports the formation of long-term customer relationships, encouraging repeat transactions and brand loyalty [8]. This research aims to explore both variables—transaction convenience through QRIS and consumer trust—to determine their respective effects on repurchase intention in the context of La Madre Café in Tulang Bawang Barat, Lampung. Established in 2016, La Madre Café has evolved from a modest street stall to a modern coffee shop with a monthly revenue of approximately IDR 18 million. With a balanced menu of coffee, non-coffee drinks, light meals, and desserts, the café serves a broad consumer base. In today's competitive food and beverage industry, particularly in urban Lampung, integrating digital payment tools such as QRIS is vital for enhancing customer experience, increasing satisfaction, and sustaining loyalty.

Understanding the factors that drive consumer repurchase intention has become increasingly important for businesses seeking sustainable growth in the digital economy[9]. With the growing reliance on digital payments, especially among younger consumers, businesses are challenged to adapt and integrate technologies that not only streamline operations but also enhance consumer confidence. In this regard, QRIS stands out as a national initiative that promotes seamless financial transactions while catering to the needs of digitally literate customers[10]. By offering a fast, reliable, and widely accepted payment mechanism, QRIS contributes to a more efficient consumer experience, which may ultimately influence the desire to return and make repeat purchases.

Moreover, consumer trust remains a cornerstone in establishing strong brand-consumer relationships, particularly in service industries such as food and beverage. In small and medium-sized enterprises (SMEs), where customer interaction is often more personal, trust plays a vital role in shaping perceptions of quality, safety, and overall satisfaction[11]. When consumers perceive a payment system as secure and transparent, their trust in the business itself is likely to increase. Therefore, examining the dual impact of QRIS transaction convenience and consumer trust offers valuable insights into the behaviora Given the limited research focusing on the simultaneous influence of QRIS-based transaction convenience and consumer trust in a local café context, this study seeks to fill that gap by providing empirical insights that can guide both academic inquiry and practical applications in business strategy development.

Previous studies have examined the relationship between transaction convenience and repurchase intention in various industries. For instance, found that transaction convenience enhances loyalty in retail settings, while emphasized the role of trust in service-based businesses. However, limited research has simultaneously explored both QRIS-based convenience and consumer trust in the context of local cafés or SMEs in Indonesia. Most existing studies either focus on e-commerce platforms, banking services, or large-scale retail, leaving a gap in understanding how digital payments affect consumer behavior in small-scale food and beverage enterprises.

2. RESEARCH METHOD

This research adopts a quantitative approach to test hypotheses regarding the influence of independent variables on consumer repurchase intention. Quantitative research is appropriate for examining how one variable influences another through statistical testing[12].

2.1 Research Design

The study uses a descriptive quantitative research design aimed at identifying and analyzing the influence of cashless transaction convenience (QRIS) and consumer trust on repurchase intention.

- Data collection using structured questionnaires distributed to customers of La Madre Café, Tulang Bawang Barat. The questionnaire measured perceptions of QRIS ease of use, consumer trust, and repurchase intention.
- Data analysis using statistical techniques, including validity and reliability tests, classical assumption tests, and multiple regression analysis with SPSS, to evaluate the strength and significance of relationships between variables.

In addition, a literature review will be conducted to evaluate the findings of various previous studies related to cashless transaction systems (such as QRIS), consumer trust, and repurchase intention across different business sectors[13]. This review is expected to enrich the understanding and contribute to the development of a more comprehensive conceptual model in the context of consumer behavior at La Madre Café, Tulang Bawang Barat.

2.2 Population and Sampel

2.2.1 Population

Population is a group or collection of individuals, objects, events, or data that share one or more common characteristics and are the focus of a statistical or research study[14]. The population consists of all consumers who have made purchases at La Madre Café, Tulang Bawang Barat, particularly those who have used QRIS as a payment method. The sample was selected using a purposive sampling technique, with the criteria that respondents must have made at least one purchase at the café and used QRIS during the transaction. A total of 112 respondents who had made transactions within the last month were included in this study and are considered to adequately represent consumer perceptions of the variables being examined.

2.2.2 Sampel

Based on Sugiyono [12], the sample is a smaller group selected from the population using purposive sampling chosen intentionally based on specific attributes relevant to the study. The sampling technique used was purposive sampling, with the criterion that respondents must have made at least one purchase using QRIS. From the total of 112 eligible consumers, the Slovin formula with a 5% margin of error was applied, resulting in a final sample size of 87 respondents

$$n = \frac{112}{1 + 112(0.05^2)} = \frac{112}{1 + 0.28} = \frac{112}{1.28} = 87$$

Although 112 consumers were identified as potential respondents, the analysis used 87 valid responses based on the Slovin calculation. This clarification ensures consistency across the method and results sections.

2.3 Data Analysis Techniques

The data analysis process in this study begins with testing the validity and reliability of the research instruments. A statement is considered valid if the correlation coefficient (r-calculated) exceeds the r-table value, and it is reliable if the Cronbach's Alpha (α) is greater than 0.60 [15]. Furthermore, classical assumption tests are conducted, including the normality test using the Shapiro-Wilk method (for samples under 100), where data is deemed normally distributed if the significance value exceeds 0.05. [16]. The statistical analysis involves multiple linear regression using SPSS software to determine the influence of the independent variables—ease of QRIS usage and consumer trust—on the dependent variable, which is repurchase intention.

Hypothesis testing is carried out using both the partial test (t-test) and the simultaneous test (F-test). The t-test evaluates the individual impact of each independent variable, while the F-test assesses the collective effect of all independent variables on the dependent variable[17]. In both tests, a p-value of less than 0.05 indicates statistical significance, leading to the rejection of the null hypothesis[18]. Lastly, the coefficient of determination (R^2) is used to measure how well the independent variables explain the variance in the dependent variable. A higher adjusted R^2 value, approaching 1, signifies that the model provides a better fit to the observed data[19].

3. RESULTS AND DISCUSSION

3.1 Results

This section presents the results of the research along with a comprehensive discussion. The study aims to examine the influence of non-cash payment convenience using QRIS and consumer trust on repurchase intention at La Madre Café, Tulang Bawang Barat. The data collected were analyzed quantitatively using descriptive statistics and multiple linear regression to explore the relationship and effect among the studied variables. The findings are presented in the form of tables and graphs to facilitate understanding, accompanied by discussions referring to relevant theories and previous studies. The discussion is divided into several sub-sections to provide a more structured and detailed explanation

3.1.1 Validity Test Results

The validity test was conducted to measure the accuracy of each item in the questionnaire in representing the variable of Non-Cash Payment Convenience (QRIS) (X1).

Table 1. Validity Test

Variable	Question Item	Corrected Item-Total Correlation	r Table	Remark
X1	X1	.647**	0.1755	**VALID**
	X2	.655**	0.1755	**VALID**
	X3	.741**	0.1755	**VALID**
	X4	.811**	0.1755	**VALID**
	X5	.651**	0.1755	**VALID**
X2	X1	.491**	0.1755	**VALID**
	X2	.522**	0.1755	**VALID**
	X3	.663**	0.1755	**VALID**
	X4	.694**	0.1755	**VALID**
	X5	.494**	0.1755	**VALID**
Y	Y1	.411**	0.1755	**VALID**
	Y2	.554**	0.1755	**VALID**
	Y3	.631**	0.1755	**VALID**
	Y4	.426**	0.1755	**VALID**
	Y5	.361**	0.1755	**VALID**

For the independent variable Ease of Cashless Payments (QRIS) (X1), all five question items (X1.1 to X1.5) have corrected item-total correlation values ranging from 0.647 to 0.811, all of which exceed the r-table value. This means the items are strongly correlated with the total score of the variable, confirming their validity. For the second independent variable, Consumer Trust (X2), the corrected item-total correlations for the five items range from 0.491 to 0.694. These values also exceed the r-table threshold, confirming that all items under this variable are valid.

Lastly, for the dependent variable, Repurchase Intention (Y), the five question items show corrected item-total correlation values ranging from 0.361 to 0.631. Since all values are above the r-table value, it confirms that the items used to measure this variable are also valid. These findings confirm that all question items across the three variables are valid and can be reliably used in the subsequent stages of statistical analysis.

3.1.2 Normality Test

The normality test aims to determine whether the data used in this study follows a normal distribution. This is an important assumption in regression analysis because it affects the validity of the inferential statistical

results. A data set is considered normally distributed if the significance value (Asymp. Sig. 2-tailed) is greater than 0.05 based on the Kolmogorov-Smirnov test[20].

Table 2. Normality Test

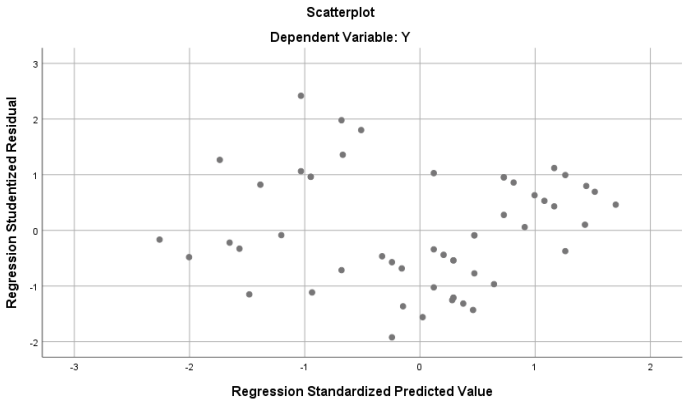
One-Sample Kolmogorv-Smirnov Test		
		Unstadarized Residual
N		87
Normal Parameter	Mean	0.00000
S [a,b]	Deviation	1.63168640
Most Extreme Differences	Absolute	0.108
	Positive	0.103
	Negative	-0.108
Tes Statistic		0.108
Asymp. Sig. (2-tailed)		.179[c]
a. Test Distribution is Normal		
b. Calculated from data.		
c. Lilliefors Significace Correction.		

Based on the Kolmogorov-Smirnov test, the Asymp. Sig. (2-tailed) value is 0.179, which is greater than the significance level of 0.05. This indicates that the residuals are normally distributed. The Kolmogorov-Smirnov statistic of 0.108 also shows a small deviation from the normal distribution. Therefore, the regression model meets the normality assumption and supports the validity of using linear regression analysis.

3.1.3 Heterokedastisitas Test

Heteroscedasticity testing is a method used in regression analysis to examine whether there is an unequal variance of residuals (disturbance/error terms) across the values of the independent variables in the regression model. In a classical linear regression model, one of the key assumptions is homoscedasticity, which means that the residual variance is constant across all observations. If the residual variance is not constant and varies across observations, heteroscedasticity occurs. This condition can lead to inefficient estimation results and biased significance tests[21].

Table 3. Heterokedastisitas Test



Based on the scatterplot above, the residual points are randomly distributed above and below the zero axis of the Regression Standardized Predicted Value. The distribution does not form any specific pattern, such as a fan shape or funnel, indicating no signs of heteroscedasticity in the regression model.The absence of a systematic pattern further suggests that the independent variables do not significantly affect the variance of the residuals. This condition fulfills the homoscedasticity assumption, which ensures that the regression coefficient estimates are efficient and unbiased. Thus, it can be concluded that the regression model meets the homoscedasticity assumption, indicating constant residual variance and validating the model's use for hypothesis testing and inference[22]

3.1.4 Multiple Linear Regression Test

The multiple linear regression test was conducted to examine the influence of the independent variables, namely Ease of Non-Cash Transactions (X1) and Consumer Trust (X2), on the dependent variable, Repurchase Intention (Y), at La Madre Café in Tulang Bawang

Table 4. Multiple Linear Regression Test

Coefficents[a]				
Model		Unstandardized Coefficents		Standardized Coefficents
		B	Std. Error	Beta
1	(Constant)	9.297	28.403	
	X1	0.841	.071	1.070
	X2	0.846	.076	0.135
a. Dependent Variabel : Y				

Regression Coefficients Interpretation

a) The constant (a) is 9.297, meaning that when X1 and X2 are equal to zero, the predicted value of Y (repurchase intention) is 9.297.
b) The regression coefficient (B) for Cashless Payment Convenience (X1) is 0.841, which means that a one-unit increase in X1 leads to an increase of 0.841 in repurchase intention, holding X2 constant.
c) The regression coefficient (B) for Consumer Trust (X2) is 0.846, meaning that a one-unit increase in X2 leads to an increase of 0.846 in repurchase intention, holding X1 constant..

Ease of Cashless Transactions has a more significant and dominant impact on Repeat Purchase Intention than Consumer Trust. Both variables have a positive direction, meaning that higher ease and trust lead to a greater likelihood of repeat purchases. This highlights the importance of improving digital payment systems and customer trust to boost loyalty.

3.1.5 T Test

The t-test is used to examine the partial effect of each independent variable on the dependent variable[23]. In this study, the t-test aims to determine whether Ease of Cashless Transactions (X1) and Consumer Trust (X2) individually have a significant influence on Repeat Purchase Intention (Y). A significant result ($p < 0.05$) indicates that the variable has a statistically meaningful impact on the dependent variable. This test helps identify which variable plays a more dominant role in shaping consumer behavior toward repeat purchases[24].

Table 5. T-Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	9.297	28.403		0.327	.003
	X1	0.841	1.135	1.070	0.741	.003
	X2	0.046	1.085	0.035	0.143	.003
a. Dependent Variable: Y						

1. Effect of Cashless Payment Convenience on Repurchase Intention

a) Regression Coefficient (B): 0.241
b) t-value: 3.584
c) Significance (p-value): 0.001
d) Interpretation: Since t > t-table (3.584 > 0.677) and p < 0.05, cashless payment convenience has a positive and significant effect on repurchase intention. The easier the payment (via QRIS, e-wallet, etc.), the more likely customers are to return

2. Effect of Consumer Trust on Repurchase Intention

a) Regression Coefficient (B): 0.273
b) t-value: 3.697
c) Significance (p-value): 0.001

d) Interpretation: Since t > t-table (3.697 > 0.677) and p < 0.05, consumer trust also has a positive and significant effect on repurchase intention. The higher the trust in service and product quality, the more likely customers are to return.

3. Comparison of Influence (Beta Values)
a) Trust (X2) Beta: 0.356
b) Cashless Payment (X1) Beta: 0.307
c) Interpretation: Trust has a slightly stronger influence than payment convenience. This suggests that trust in service and quality matters more than payment ease at Kafe La Madre.

3.1.6 F Test

The F-test is used to determine whether the independent variables—Cashless Payment Convenience (X1) and Consumer Trust (X2)—simultaneously have a significant effect on the dependent variable, Repurchase Intention (Y). This test is important to assess the overall validity of the regression model in explaining the combined influence of both independent variables on the outcome[25].

Table 6. F-Test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	560.920	2	280.460	4.306	001[b]
	Residual	.000	84	.000		
	Total	560.920	86			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

The ANOVA results show F = 4.306 with p = 0.001 (< 0.05). This means that Cashless Payment Convenience and Consumer Trust simultaneously have a significant effect on Repurchase Intention. Therefore, the regression model is valid and Hypothesis 3 (H3) is accepted.

3.1.7 Coefficient of Determination Test (R^2)

The Coefficient of Determination Test, denoted as R^2, is used to measure how well the independent variables explain the variation in the dependent variable within a regression model. In this study, the R^2 value helps determine the extent to which Ease of Non-Cash Payment (X1) and Consumer Trust (X2) collectively influence Repurchase Intention (Y)[26].

Table 7. R2 Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.691	0.079	0.877	1.371

a. Predictors: (Constant), X1,X2
b. Depdendet Varibel :Y

The Model Summary indicates $R^2 = 0.079$, meaning that only 7.9% of the variation in Repurchase Intention can be explained by Cashless Payment Convenience and Consumer Trust. The remaining 92.1% is influenced by other factors not included in this model (e.g., service quality, product variety, customer satisfaction, digital literacy, etc.).

3.2 Discussion

3.2.1 The Influence of Cashless Payment Convenience on Consumers' Repurchase Intention

The results of multiple linear regression indicate that Cashless Payment Convenience (X1) has a positive and significant influence on Repurchase Intention (Y), as shown by the regression coefficient (B = 0.241), t-value (3.584), and significance level (0.001), which is below the 0.05 threshold. This supports the

acceptance of hypothesis H1, meaning that the easier it is for customers to make digital payments—especially through QRIS—the more likely they are to return for future purchases. The standardized beta value of 0.307 also indicates a moderate but notable contribution of X1 to the model.

The dominance of convenience can be explained by the profile of café consumers in urban Lampung, many of whom are younger, digitally literate, and value efficiency. In highly competitive F&B markets, long or complicated payment processes may discourage repeat visits. Therefore, digital payment systems reduce transaction time and create a seamless customer experience, making consumers more inclined to return.

For SMEs like La Madre Café, this finding implies that investment in reliable digital payment tools is not only operationally efficient but also a marketing strategy. Cashless convenience becomes part of the service quality that differentiates the café from competitors still relying on cash.

3.2.2 The Influence of Consumer Trust on Repurchase Intention

The regression results show that Consumer Trust (X2) has a positive and significant effect on Repurchase Intention (Y), with a coefficient B = 0.273, standardized Beta = 0.356, t = 3.697, and p = 0.001 (< 0.05). This confirms that hypothesis H2 is accepted. Compared to Ease of Cashless Payment (X1), the standardized Beta indicates that Consumer Trust has a slightly stronger influence, highlighting its importance in sustaining customer loyalty. These findings align with previous studies emphasizing that trust fosters long-term relationships and repeat purchases. In the café context, trust in product quality, service reliability, and transaction security forms the foundation of loyalty. While convenient payment systems may attract consumers at first, sustained trust ensures retention.

The instrument used to measure Consumer Trust was valid (item-total correlations 0.491–0.694) although its reliability was marginal (Cronbach's Alpha = 0.617), which is noted as a limitation of the study. Despite this, the results suggest that SMEs must not only adopt digital tools like QRIS but also strengthen credibility through consistent product quality, transparent communication, and secure transactions. Trust is especially crucial for local cafés, where personal interactions shape customer perceptions more directly than in larger chains. This indicates that SMEs must not only adopt digital tools but also strengthen credibility through consistent product quality, service transparency, and data security. Trust is particularly important in local cafés, where customer interactions are more personal compared to large chains.

4. CONCLUSION

This study demonstrates that both Ease of Non-Cash Payment and Consumer Trust significantly influence Repurchase Intention at La Madre Café, Tulang Bawang Barat. Cashless payment convenience encourages repeat purchases by offering speed, simplicity, and security, while consumer trust sustains loyalty through consistent service quality and reliability. Together, these findings reinforce the importance of integrating digital systems and trust-building strategies in SMEs. Ease of Non-Cash Payment was found to have the strongest influence, indicating that consumers are more likely to return when payment methods are convenient, fast, and secure. Meanwhile, Consumer Trust also showed a significant effect, highlighting the importance of building reliable, consistent, and trustworthy services in maintaining customer loyalty. These results support the initial hypothesis and validate the regression model used in the analysis. Looking forward, the results of this study can be further developed by exploring other influencing factors such as promotional strategies, service quality, or customer satisfaction. Additionally, similar research could be applied in different business sectors or regions to test the model's applicability and enhance its generalizability. The findings also offer practical insights for Kafe La Madre and similar businesses to optimize non-cash transaction systems and maintain consumer trust as strategic assets for long-term customer retention.

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