

ABSTRAK

Faktor yang Mempengaruhi Kepercayaan dan Kepuasan Konsumen Terhadap Minat Menggunakan Ulang Pembayaran Online di EDC Yokke Bank Himbara Medan

Jhoni Hendra Sitepu

Penelitian ini bertujuan untuk menguji pengaruh dari *Perceived Ease Of Use*, *Perceived Security* dan *Perceived usefulness* terhadap *Purchase Intention* melalui *trust* dan *Costumer Satisfaction* baik secara langsung maupun tidak langsung. Paradigma kuantitatif dan penalaran deduktif digunakan dalam penelitian ini, dengan mengembangkan model konseptual berbasis hasil empiris terdahulu dan kajian teoritis untuk kemudian diuji dengan menggunakan persamaan model struktural. Populasi dalam penelitian ini adalah seluruh masyarakat sumatera utara yang menggunakan *digital payment Electronic Data Capture Yokke Bank Himbara Medan* pada UMKM sedangkan Penentuan sampel dilakukan dengan menggunakan rumus Lemeshow diperoleh dari responden sejumlah 390 orang masyarakat sumatera utara yang menggunakan *digital payment Electronic Data Capture Yokke Bank Himbara Medan* pada UMKM. Data dikumpulkan menggunakan teknik kuesioner dalam bentuk *google form*. Data yang telah terkumpul dalam penelitian ini dianalisis menggunakan metode persamaan struktural berbasis PLS-SEM, yang merupakan bentuk model struktural untuk menjelaskan pola masing – masing hubungan antar variabel baik secara langsung maupun tidak langsung, juga sebagai uji model kerangka konseptual yang diajukan dalam penelitian. Hasil menunjukkan seluruh hipotesis yang diajukan diterima. Secara langsung *Perceived Ease Of Use*, *Perceived Security*, *Perceived usefulness*, *trust* dan *Costumer Satisfaction* berpengaruh signifikan terhadap *Purchase Intention*. Selanjutnya *Perceived Ease Of Use*, *Perceived Security* dan *Perceived usefulness* berpengaruh signifikan terhadap *trust* dan *Costumer Satisfaction*, serta secara tidak langsung *trust* dan *Costumer Satisfaction* memediasi pengaruh *Perceived Ease Of Use*, *Perceived Security* dan *Perceived usefulness* terhadap *Purchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan*.

Kata Kunci : *Perceived Ease Of Use*, *Perceived Security*, *Perceived usefulness*, *Purchase Intention*, *trust*, *Costumer Satisfaction*

ABSTRACT

Antecedent Trust And Customer Satisfaction To Repurchase Intention Digital Payment Electronic Data Capture Yokke Bank Himbara Medan

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This study aims to examine the effect of Perceived Ease Of Use, Perceived Security and Perceived usefulness on Purchase Intention through trust and Customer Satisfaction both directly and indirectly. Quantitative paradigm and deductive reasoning are used in this study, by developing a conceptual model based on previous empirical results and theoretical studies to then be tested using structural model equations. The population in this study was all North Sumatran people who use digital payment Electronic Data Capture Yokke Bank Himbara Medan in MSMEs while the sample determination was carried out using the Lemeshow formula obtained from 390 respondents from North Sumatran people who use digital payment Electronic Data Capture Yokke Bank Himbara Medan in MSMEs. Data were collected using a questionnaire technique in the form of a google form. The data collected in this study were analyzed using the PLS-SEM-based structural equation method, which is a form of structural model to explain the pattern of each relationship between variables both directly and indirectly, as well as a test of the conceptual framework model proposed in the study. The results show that all hypotheses submitted are accepted. Directly Perceived Ease Of Use, Perceived Security, Perceived usefulness, trust and Customer Satisfaction have a significant effect on Purchase Intention. Furthermore, Perceived Ease of Use, Perceived Security and Perceived usefulness have a significant influence on trust and Customer Satisfaction, and indirectly trust and Customer Satisfaction mediate the influence of Perceived Ease Of Use, Perceived Security and Perceived usefulness on Purchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

Keywords: *Perceived Ease of Use, Perceived Security, Perceived usefulness, Purchase Intention, trust, Customer Satisfaction*