



Intervening Role of Customer Satisfaction on QRIS Usage Intensity

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ABSTRACT

Purpose: This study explicitly investigates the structural impact of Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) on the Usage Intensity of the QRIS feature within the "Blu" digital banking app, with Customer Satisfaction as a mediating variable. **Methodology:** Using quantitative descriptive approach. Data were collected from 100 purposively sampled Blu users in Indonesia. Analysis was performed via Partial Least Squares-Structural Equation Modeling (PLS-SEM) to rigorously test both direct and indirect path effects. **Results:** Analytical results confirm that PU and PEOU significantly drive usage intensity. Notably, mediation analysis reveals that Customer Satisfaction serves as a critical intervening mechanism, significantly amplifying the relationship between functional perceptions and sustained usage behavior. **Findings:** The study identifies satisfaction as the primary psychological bridge ensuring that technical usability translates into long-term user engagement and higher transaction frequency. **Novelty:** This study contributes to the digital banking literature by emphasizing post-adoption behavior, particularly usage intensity, within the context of specific digital banking platform. **Originality:** This research contributes to the Technology Acceptance Model by shifting focus from adoption to post-adoption within the Indonesian digital—only banking sector—a context currently underrepresented in fintech literature. **Conclusion:** Findings suggest digital banks must optimize both system functionality and user experience (UX) to foster the satisfaction necessary for continuous usage intensity. **Type of Paper:** This paper is an empirical research paper.

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INTRODUCTION

The global financial landscape has undergone a tectonic shift, driven by a 'digital-first' mandate accelerated by the Covid-19 pandemic. In Indonesia, restriction on physical contact created the ideal catalyst for the explosion of electronic transactions (Satata & Anwar, 2023). This rapid growth was further sustained by the pivotal role of Financial Technology (fintech), which bridged the gap between conventional limitations and the public's need for seamless digital access (Haqiqi & Pertiwi, 2022). These shifts were strategically anchored by Bank Indonesia through the implementation of the QR Code Indonesian Standard (QRIS) under Peraturan Anggota Dewan Gubernur (PADG) Nomor 21/18/PADG/2019.

A critical paradox emerges within this growth: despite the rising tide of digital adoption, specific platforms struggle to translate market availability into user loyalty. For instance, Blu by BCA Digital, despite being backed by Indonesia's largest private bank, holds only a 26% market share, trailing significantly behind digital banks launched in the same year, SeaBank (57%) and Bank Jago (36%) (Populix, 2024). This disparity is particularly puzzling given that 90% of Blu's users are Gen Z and Millennials, a demographic characterized by high digital literacy and a preference for integrated features like QRIS (Kontan, 2025). This suggests that the problem is not a lack of users, but a lack of usage intensity.

The Technology Acceptance Model (TAM), pioneered by Fred D. Davis (1989), remains the gold standard for explaining user behavior through Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). However, applying TAM to modern digital banking reveals significant empirical "blind spots".

Existing literature is deeply divided. On one hand, scholars like Paramananda & Sukaatmadja (2024) and Wandarman Lombu & I Made Wardana (2024) argue that PU is the dominant predictor of usage. On the other hand, both growing body of evidence, Halim et al. (2020) and Herawati & Mukhsin (2023) suggests that in the post-adoption phase, PU loses its predictive power as users become "habituated" or look for deeper psychological gratification. Similarly, while Noh et al. (2024) champion PEOU as a driver of intensity, critics like Sarita & Martutiningrum (2025) content that ease of use is one of a factor that prevents dissatisfaction but does not necessarily drive high frequency usage. However, Angelita & Wikartika (2025) argue that accessibility remains a decisive factor in platform selection, suggesting that differences in perceived ease of use are precisely what lead digital-native users to prefer one service over another in crowded market.

The gap in current research is twofold. First, there is a conceptual gap: most studies stop at intention to use (adoption), whereas the survival of a digital bank depends on usage intensity (sustained, frequent engagement). Second, there is contextual gap: while digital banking is widely studied, the specific dynamics of Blu remains underexplored.

This study argues that the direct link between TAM variables and usage intensity is insufficient to explain user behavior. Instead, this research proposes satisfaction as a mediator, this study moves beyond the purely functional view of TAM and incorporates an evaluative, psychological dimension, providing a more holistic explanation of why users choose to stay active to stay active on a platform.

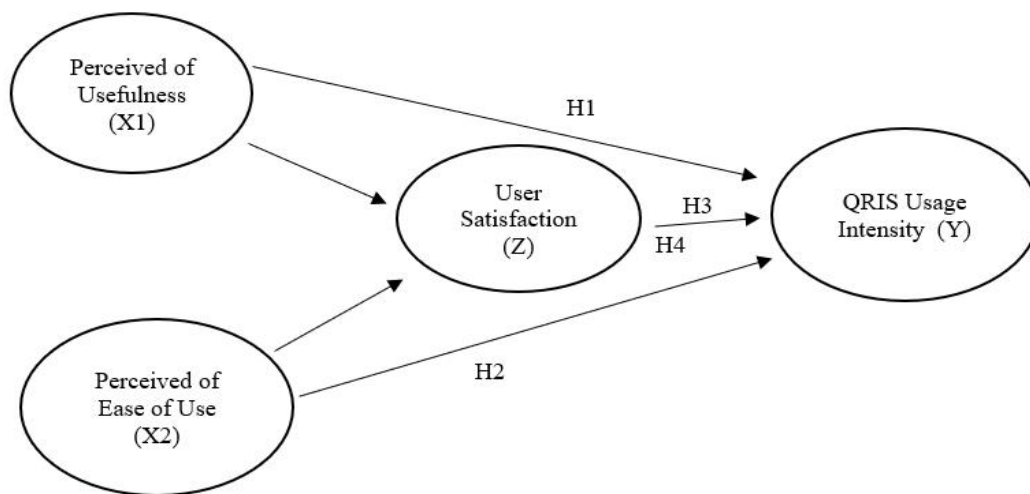
Thus, this research addresses the following hypotheses:

H1: Perceived usefulness has a positive effect on the usage intensity of the QRIS feature in Blu application.

H2: Perceived ease of use has a positive effect on the usage intensity of the QRIS feature in Blu application.

H3: Perceived usefulness has a positive effect on the usage intensity of the QRIS feature in Blu application through customer satisfaction.

H4: Perceived ease of use has a positive effect on the usage intensity of the QRIS feature in Blu application through customer satisfaction.

Figure 1. Research Framework**Figure 1. Research Framework**

METHOD

Analysis Method

This study adopts a quantitative-explanatory research design. This approach was selected as it is the most robust method for testing the casual relationship within the Technology Acceptance Model (TAM) framework. Unlike a purely a descriptive design, an explanatory design allows for the empirical verification of the mediating role of Customer Satisfaction between functional perceptions and behavior (Usage Intensity).

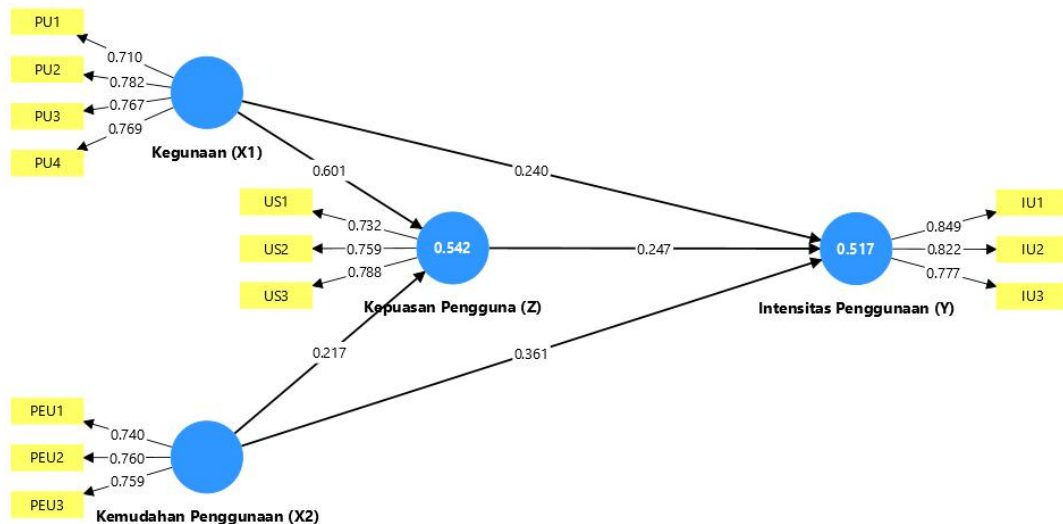
The target population comprises active users of the Blu digital banking application in Indonesia. Due to the absence of a centralized sampling frame, a non-probability purposive sampling technique was employed. Criteria for inclusion required respondents to be active users who had performed QRIS transaction in the past six month. The sample size was determined based on the power analysis guidelines for Structural Equation Modeling proposed by Hair et al. (2014). According to this rule of thumb, the minimum sample size should be between 5 to 10 times the indicators across all constructs, a multiplier of 7 was applied ($13 \times 7 = 91$). To ensure greater stastical power and account for potential data outliers, the final sample was rounded to 100 respondents. This size is considered sufficient for PLS-SEM to provide stable parameter estimates and reliable significance testing.

Primary data were gathered via structued electronic questionnaire. Each construct was operaionalized through indicators adapted from previous validated TAM and satisfaction studies, measured on a 5-point Likert scale (1: Strongly Disagree to 5: Strongly Agree). This scale was chosen to minimize respondents fatigue while maintaining sufficient variance for structural modeling.

RESULTS AND DISCUSSION

RESULTS

Figure 2. PLS Output Result Path Diagram



CONVERGENT VALIDITY

Table 1. Outer Loading

	Perceived Usefulness (X1)	Perceived Ease of Use (X2)	Customer Satisfaction (Z)	Usage Intensity (Y)
X1.1	0.710			
X1.2	0.782			
X1.3	0.767			
X1.4	0.769			
X2.1		0.740		
X2.2		0.760		
X2.3		0.759		
Z1			0.732	
Z2			0.759	
Z3			0.788	
Y1				0.849
Y2				0.822
Y3				0.777

Source: Output SmartPLS 4, 2025

Based on table 1, the factor loadings of all four constructs exceed 0.50, indicating that each indicator of perceived usefulness, perceived ease of use, customer satisfaction, and usage intensity has met the required threshold. Therefore, all indicators in this study satisfy the criteria for convergent validity.

DISCRIMINANT VALIDITY**Table 2. Average Variance Extracted**

	Average Variance Extracted (AVE)
Perceived Usefulness (X1)	0.574
Perceived Ease of Use (X2)	0.567
Customer Satisfaction (Z)	0.577
Usage Intensity (Y)	0.667

Source: Output SmartPLS 4, 2025

Based on table 2, the factor loadings of all four constructs exceed 0.50, indicating that each indicator has met the required threshold. Therefore, all variables in this study have good validity and can be declared of its validity.

COMPOSITE RELIABILITY**Table 3. Composite Reliability**

	Composite Reliability
Perceived Usefulness (X1)	0.843
Perceived Ease of Use (X2)	0.797
Customer Satisfaction (Z)	0.804
Usage Intensity (Y)	0.857

Source: Output SmartPLS 4, 2025

As shown in table 3, construct reliability is assessed using composite reliability, where a value above 0.70 indicates that the indicator are consistent in measuring their latent variables. The results demonstrate that perceived usefulness, perceived ease of use, customer satisfaction, and usage intensity all have composite reliability values exceeding 0.70, indicating that all constructs in this study are reliable.

HYPOTHESIS TEST**Table 6. Path Coefficients**

	Path Coefficient	P Values	Status
PU (X1) → Usage Intensity (Y)	0.240	0.049	Significant
PEOU (X2) → Usage Intensity (Y)	0.361	0.000	Significant

Source: Output SmartPLS 4, 2025

Based on the table, it can be concluded that the hypotheses states:

1. Result 1 indicate that Perceived Usefulness (X1) has a significant positive effect on the Usage Intensity (Y) of the QRIS feature in Blu application ($\beta = 0.240$, $\alpha = 0.049$). Since the p-value is below 0.05, **hypothesis 1 is accepted**.
2. Result 2 indicate that Perceived Ease of Use (X2) has a positive effect on the Usage Intensity (Y) of the QRIS feature in Blu application ($\beta = 0.361$, $\alpha = 0.000$). Since the p-value is below 0.05, **hypothesis 2 is accepted**.

Table 7. Testing Mediating Variables

	Mediating Variable	Path Coefficient t	P Values	Status
PU (X1) → Usage Intensity (Y)	Customer Satisfaction (Z)	0.148	0.044	Significant
PEOU (X2) → Usage Intensity (Y)	Customer Satisfaction (Z)	0.054	0.041	Significant

Source: Output SmartPLS 4, 2025

Based on the table, it can be concluded that the hypotheses states:

1. User Satisfaction significantly mediates the relationship between Perceived Usefulness (X1) and Usage Intensity (Y) with a significant indirect effect ($\beta = 0.148$, $\alpha = 0.044$). Since the p-value is below 0.05, **hypothesis 3 is accepted**.
2. User Satisfaction significantly mediates the relationship between Perceived Ease of Use (X2) and Usage Intensity (Y) with a significant indirect effect ($\beta = 0.054$, $\alpha = 0.041$). Since the p-value is below 0.05, **hypothesis 4 is accepted**.
- 3.

DISCUSSION

The Influence of Perceived Usefulness on Usage Intensity

The result of the first hypothesis testing indicate that perceived usefulness has a positive effect on usage intensity; therefore, H1 is accepted. The most influential aspect of perceived usefulness is its ability to enhance efficiency by accelerating transaction processes (X1.2). Respondents reported that faster transaction completion reduced the time required for financial activities. These findings suggest that users of the QRIS feature in the Blu application who perceive substantial functional benefits are more likely to reuse the feature, which ultimately increases usage intensity. This result is consistent with prior studies (Baki, 2018; Paramananda & Sukaatmadja, 2024; Wandarmen Lumbu & I Made Wardana, 2024) which found that higher perceived usefulness leads to greater usage intensity when users believe that a system provides meaningful benefits.

The Influence of Perceived Ease of Use on Usage Intensity

The results of the second hypothesis testing demonstrate that perceived ease of use has a positive effect on usage intensity; thus, H2 is accepted. Respondents perceived the Blu application interface as easy to understand and operate, enabling them to access and use the QRIS feature without difficulty (X2.2). This ease of use motivates users to continue utilizing the QRIS feature even when similar services are available on other digital platforms. These findings are supported by previous research (Ain et al., 2022; Noh et al., 2024; Setiawan & Setyawati, 2020) which also reported a strong relationship between perceived ease of use and usage intensity.

The Influence of Perceived Usefulness on Usage Intensity through Customer Satisfaction

The result of the third hypothesis testing reveal that perceived usefulness has a positive effect on usage intensity through customer satisfaction; therefore, H3 is accepted. One aspect of usefulness that encourages users to recommend the QRIS feature in Blu digital banking is the availability of exclusive benefits, such as discounts offered by specific merchants that are only accessible through transactions made using the feature. Users who directly experience these benefits tend to develop positive perceptions, leading to higher satisfaction and a greater willingness to recommend the service to others. According to the Technology Acceptance Model (TAM), usage intensity can be influenced by both internal and external factors. In this context,

perceived usefulness represents a factor that can be strategically enhanced by Blu to increase usage intensity, supported by customer satisfaction derived from positive usage experiences. This finding is consistent with prior studies (I et al., 2021; Lu & Wang, 2019; Paramananda & Sukaatmadja, 2024), which confirm that customer satisfaction mediates the relationship between perceived usefulness and usage intensity.

The Influence of Perceived Ease of Use on Usage Intensity through Customer Satisfaction

The results of the fourth hypothesis testing indicate that perceived ease of use has a positive effect on usage intensity through customer satisfaction; therefore, H4 is accepted. When users perceive the QRIS feature in Blu application as easy to learn and experience a smooth and obstacle-free scanning process, their level of comfort and satisfaction increases. This positive experience motivates users to recommend the feature to others so that they may experience similar convenience. These findings align with previous research (Marchyta, 2022; Oematan et al., 2024; Paramananda & Sukaatmadja, 2024) which demonstrates that customer satisfaction mediates the relationship between perceived ease of use and usage intensity. The level of user involvement reflected in these studies indicates consistent usage of a single application's features without considering alternative platforms offering similar services.

CONCLUSION

Based on the results and discussion of this study, several conclusions can be drawn. First, perceived usefulness significantly contributes to usage intensity, indicating that usage intensity is influenced by the functional value users obtain from a feature or service. An increase in perceived usefulness leads to a higher level of usage intensity.

Second, perceived ease of use also significantly contributes to usage intensity, suggesting that the more easily a feature or service can be used, the more frequently it will be utilized. Ease of use reduces effort and increases user willingness to repeatedly engage with the system.

Third, perceived usefulness contributes to usage intensity through customer satisfaction, demonstrating the mediating role of customer satisfaction in the relationship between usefulness and usage intensity. Higher satisfaction resulting from the perceived usefulness of a feature or service leads to increased usage intensity.

Fourth, perceived ease of use contributes to usage intensity through customer satisfaction, confirming the mediating role of customer satisfaction in the relationship between ease of use and usage intensity. When a feature or service is easier to use, user satisfaction increases, which in turn encourages more frequent and consistent use of the system.

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