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Research Article

Antecedent Trust and Customer Satisfaction to Repurchase Intention Digital Payment Electronic Data Capture Yokke Bank Himbara Medan

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Abstract:

This study aims to examine the effect of Perceived Ease Of Use on Purchase Intention through trust and Costumer Satisfaction both directly and indirectly. Quantitative paradigm and deductive reasoning are used in this study. The population in this study were all people of North Sumatra who use digital payment Electronic Data Capture Yokke Bank Himbara Medan and a research sample of 390 people who use digital payment Electronic Data Capture Yokke Bank Himbara Medan on MSMEs. The data collected in this study were analyzed using the structural equation method based on PLS-SEM. The results show that all hypotheses submitted are accepted. Directly Perceived Ease Of Use, trust and Costumer Satisfaction have a significant effect on Purchase Intention. Furthermore, Perceived Ease Of Use has a significant effect on trust and Costumer Satisfaction, and indirectly trust and Costumer Satisfaction mediate the effect of Perceived Ease Of Use on Purchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

1. Introduction

Repurchase Intention is a consumer's decision to engage in future activities with a product or service provider. Repurchase intention can also be defined as the result of a consumer's attitude towards the performance of the product or service they consume [18]. Repurchase Intention is an individual's decision after getting an assessment of a previous purchase and intending to make a repeat purchase [28][35]. Repurchase Intention can be used to estimate a consumer's chances of becoming a long-term customer and can provide stable profits to the company or vice versa [27].

Perceived ease of use is a person's perception of the ease of using a system. Perceived ease of use describes how customers perceive the simplicity and clarity of an e-commerce site when customers search for information or a product [26]. Perceived ease of use can be a benchmark that someone believes and feels that a technology can be understood and is easy to use [44]. Many have shown that perceived ease of use has a positive and significant effect on repurchase intention. Trust is one of the obstacles to online transactions in Indonesia. When consumers make a transaction online, consumers cannot meet in person [35]. Trust is a variable that is no less important in influencing Repurchase Intention behavior [31][35]. The results of the study indicate that trust has a positive and significant effect on Repurchase Intention [7][43]. Based on the results of previous studies, there are differences so that researchers want to prove again whether the trust variable as an intervening variable in this study is able to influence repurchase intention. Consumer satisfaction is the consumer's response to the evaluation of perceptions of the difference between initial expectations and actual product performance. E-satisfaction is a variable that explains customer satisfaction with previous shopping experiences with certain online stores [2]. This variable is important to study because it has the potential to influence repurchase intention. Literature reviews indicate that there is a positive relationship between

e-satisfaction and Repurchase Intention. This explains that the higher the e-satisfaction, the higher the Repurchase Intention [39].

The Customer Satisfaction variable in the study is used as an intervening variable or intermediary variable. This is because there is an inconsistent influence between ease of use and Repurchase Intention which is a research gap, therefore the Satisfaction variable is proposed as a mediating variable. Satisfaction is used as a mediating variable because research from Dewi et al (2020), Satisfaction can have a positive and significant influence in mediating the relationship between ease of use and Repurchase Intention. The current development of banking provides and offers convenience for customers through a variety of operational services, including e-banking services.

One of the e-banking products that is currently developing is the EDC (electronic data capture) machine which is very helpful for non-cash transaction activities. EDC is an electronic machine used to process non-cash transactions using electronic payment cards [14]. However, many people are less inclined to repeat the EDC. This causes a lack of customer satisfaction in using Electronic Data Capture Yokke Bank Himbara Medan. Related to EDC Bank Himbara, this is an initiative of the Ministry of BUMN, to combine EDC Bank Mandiri, Bank BRI, Bank BNI and BTN. However, until now the population of EDC Himbara is not significant and tends to decrease. Based on the previous problem phenomenon, the researcher is interested in testing the influence that occurs between variables related to Antecedent Trust and Customer Satisfaction to Repurchase Intention Digital Payment Electronic Data Capture Yokke Bank Himbara Medan.

2. Literature Review

2.1. Repurchase Intention

Purchase intention is a consumer's tendency to buy a brand or take action related to a purchase as measured by the level of consumer's likelihood of making a purchase. Consumer behavior in making purchasing decisions considers what goods and services will be purchased [6]. Repurchase intention is a consumer's decision to engage in future activities 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 consumer attitudes towards the performance of the products or services they consume [18].

Repurchase Intention according to Atkins and Bowler is Intention is an individual's consideration to repurchase designated services from the same company, taking into account the current situation and possible circumstances. Likewise, according to Saputra et al., that Repurchase Intention is a purchasing activity that is carried out more than once or several times.

According to Hendarsono repurchase intention is a purchasing interest based on or purchasing experience that has been done in the past. A liking for a product arises when consumers have the perception that the product they use is of good quality and can meet or even meet the desires and expectations of consumers. According to Hellier et al., repurchase intention is an individual's assessment of repurchasing products and services from the same company by considering the current situation and possible circumstances. From the above understanding, the author draws 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.

2.2. 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 difficulties both physically and mentally. According to Ismail when someone uses a system and is free from effort, then that person has felt the perceived ease of use. Perceived ease of use can also be said to be 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, Perceived ease of use is the extent to which a person when using a technology or system will consider it easy and also does not require excessive effort. When someone feels that using a technology makes it easier to do an activity, it can increase confidence in using the technology. In another definition, perceived ease of use according to Subagio et al., is a measure of someone's belief that information technology is considered easy to understand and use. Meanwhile, the opinion of Cho and Esen, explains that perceived ease of use tends to refer to the assumption of the flow to the final result. Based on several definitions, it can be said that perceived ease of use is able to reduce a person's effort, both time and energy, to learn a system or technology because individuals believe that the system or technology is easy to understand, and it can be concluded.

2.3. Trust

Trust is the most important variable in building a long-term relationship between one party and

another. Trust according to Lita is the belief that a company can establish long-term relationships with customers, as well as the willingness or belief of exchange partners to establish long-term relationships to produce positive work.

According to Sumarwan, Consumer trust is consumer knowledge about an object, its attributes, and its benefits. According to Al Hakim the main principle in selling is trust. According to Suariedewi & Suprapti e-trust is defined as the formation of attitudes between customers and sellers including beliefs and consumer expectations regarding the characteristics related to the trust of online sellers. Trust can be said to be a key factor in the success of e-commerce. According to Budiantara et al., states that trust is a form of attitude that shows feelings of liking and persisting in using a product or brand.

Electronic trust (e-trust) is when customers are willing to accept vulnerability or risk in online transactions based on positive expectations about future actions [23]. In line with the opinion of Chou & Chen who stated that consumers always have concerns when buying goods online because online purchases are very full of uncertainty. From the definition above, trust is everything that consumers want in a service that is certain and obtained with a promise and a quality that supports certainty so that consumers believe in the service or product provided.

2.4. Customer Satisfaction

According to Assauri Customer satisfaction is the main driver for customer retention and loyalty. Some customers base their satisfaction solely on price incentives, while most other customers base their satisfaction on purchasing decisions based on the level of product satisfaction they need. Meanwhile, according to Kotler & Keller Satisfaction is a level of feeling where someone states the results of a comparison of the performance of a product or service received with what is expected. The definition of customer satisfaction according to Zeithaml et al., is a comparison between customer perceptions of the service received and their expectations before using the service. Meanwhile, Tjiptono et al. conceptualizes customer satisfaction as a feeling that appears to be the output of an assessment of the experience of using a product or service. From several definitions from the experts above, it can be concluded that customer satisfaction is an emotional attitude that arises as a result of expectations of a performance that has been felt after using a product/service.

2.5. Research Hypothesis

Based on the limitations and formulation of the problem that have been stated above, the hypothesis in this study is:

H_1: Perceived Ease of Use has an effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_2: Trust has an effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_3: Customer Satisfaction has an effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_4: Perceived Ease of Use has an effect on trust digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_5: Perceived Ease of Use has an effect on Customer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_6: Perceived Ease of Use has an effect on Repurchase Intention through trust digital payment Electronic Data Capture Yokke Bank Himbara Medan.

H_7: Perceived Ease of Use has an effect on Repurchase Intention through Customer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.

3. Research Method

3.1. Types of research

In this study, the author uses a quantitative method with an associative and verification research approach, because there are variables that will be studied and the purpose is to present a structured, factual picture of the facts of the relationship between the variables studied. In this study, an associative approach is used to determine the effect of Perceived Ease of Use, Trust, Customer Satisfaction on Repurchase Intention. The population in this study was the entire community of North Sumatra province who used digital payment Electronic Data Capture Yokke Bank Himbara Medan on MSME transactions in the city of Medan engaged in the culinary field. The research sample was at least 390 respondents using the Nonprobability Sampling method. The instrument used in the study was a questionnaire guideline (Likert Scale). In collecting data related to what will be discussed, it was carried out directly using the questionnaire method.

3.2. Data Analysis

This data will be analyzed with a quantitative approach using statistical analysis, namely partial least square - structural equation model (PLSSEM).

Structural equation analysis (SEM) based on variance that can simultaneously test the measurement model and test the structural model. The measurement model is used for validity and reliability tests, while the structural model is used for causality tests. The purpose of using PLS is to make predictions. Testing the structural model in PLS is carried out with the help of Smart PLS ver. 3 for Windows software. Outer model analysis is also carried out to ensure that the measurements used are suitable for measurement. Outer model analysis can be seen from several indicators of Convergent Validity, Discriminant Validity, Composite reliability and Cronbach's Alpha.

3.3. Inner Model Analysis

Inner Model analysis is also usually called inner relation, structural model and substantive theory which describes the relationship between latent variables. Inner model analysis can be evaluated using R-square for the dependent construct. In evaluating the inner model with PLS, it begins by looking at the R-square for each dependent latent variable. In addition to looking at the R-square value, the PLS model is also evaluated by looking at the Q-square predictive relevance value for the constructive model. A Q-square value greater than 0 (zero) indicates that the model has a predictive relevance value, while a Q-square value less than 0 (zero) indicates that the model lacks predictive relevance. In hypothesis testing, it can be seen from the t-statistic value and the probability value. For hypothesis testing, namely by using statistical values, then for alpha 5% the t-statistic value used is 1.96. So the criteria for accepting/rejecting the hypothesis are Ha accepted and H0 rejected when the t-statistic> 1.96. To reject/accept the hypothesis using probability, Ha is accepted if the probability value <0.05.

4. Result and Discussion

4.1. Validity Testing

Validity testing is done by correlating the total score using Pearson correlation (r). The validity criteria used are the correlation coefficient values between each indicator with a positive score and greater than or equal to 0.30 ($r \geq 0.30$); then it can be considered valid. This validity test refers to the results of the correlation calculation for the calculated r obtained from the output and then compared with the critical r value of 0.30. The following are the results of the instrument validity test for Repurchase Intention as follows:

Table 1. *Results of the Repurchase Intention Instrument Validity Test*

Indicator	Item	r	Cut Off	Ket.
Transactional Interest ($Y_{.1}$)	I have a desire to use EDC Yokke Bank Himbara	0,527	≥ 0,30	Valid
	I will continue to use EDC Yokke Bank Himbara	0,877	≥ 0,30	Valid
Referential Interest ($Y_{.2}$)	I will look for information about EDC Yokke Bank Himbara	0,883	≥ 0,30	Valid
	I often talk about the ease of using EDC Yokke Bank Himbara to my relatives	0,921	≥ 0,30	Valid
	I tell my relatives about the ease of using EDC Yokke Bank Himbara	0,912	≥ 0,30	Valid
	I will not use other bank EDCs other than EDC Yokke Bank Himbara in making transactions	0,916	≥ 0,30	Valid
Preferential interest ($Y_{.3}$)	I will recommend EDC Yokke Bank Himbara to those around me	0,936	≥ 0,30	Valid
	I will look for the latest information about EDC Yokke Bank Himbara	0,873	≥ 0,30	Valid

In Table 1, it can be seen that the correlation coefficient of all statement items on the Repurchase Intention instrument shows a value above the critical value of 0.30 (in the range between r = 0.527 to r = 0.936). The validity results obtained show that the correlation coefficient value shows how well each item in the research instrument measures the concept being measured. The following are the results of the instrument validity test for Perceived Ease of Use as follows: In Table 2, it can be seen that the correlation coefficient of all statement items on the Perceived Ease of Use instrument shows a value above the critical value of 0.30 (in the range between r = 0.691

***Table 2**. Results of Validity Testing of Perceived Ease of Use Instrument*

Indicator	Item	r	Cut Off	Ket.
Clear ($X_{1.1}$)	Using EDC in making payments is very practical	0,930	≥ 0,30	Valid
	Using EDC in making payments is easy or user friendly	0,880	≥ 0,30	Valid
Understandable ($X_{1.2}$)	Transactions using EDC are easy to understand	0,917	≥ 0,30	Valid
	Transactions using EDC are easy to understand so they do not cause misunderstandings	0,922	≥ 0,30	Valid
Does not require a lot of mental effort ($X_{1.3}$)	Transactions using EDC make transactions easier	0,855	≥ 0,30	Valid
	Transactions using EDC can be done at any time	0,691	≥ 0,30	Valid
	Transactions using EDC make transactions simple	0,806	≥ 0,30	Valid
Easy of use ($X_{1.4}$)	How to make transactions using EDC is very easy	0,808	≥ 0,30	Valid
	Making transactions using EDC does not cause difficulties for me	0,903	≥ 0,30	Valid
Easy to get the system to do what he/she want to do ($X_{1.5}$)	EDC machines are easy to get	0,736	≥ 0,30	Valid
	I can immediately make transactions using EDC	0,737	≥ 0,30	Valid

to r = 0.930). The validity results obtained show that the correlation coefficient value shows how well each item in the research instrument measures the concept being measured. The following are the results of the instrument validity test for Trust, as follows t:

***Table 3.** Results of Trust Instrument Validity Testing*

Indicator	Item	r	Cut Off	Ket.
Integrity ($Z_{1.1}$)	The features in EDC can be trusted for transactions.	0,902	≥ 0,30	Valid
	I believe Yokke bank Himbara will not deceive its customers	0,917	≥ 0,30	Valid
	EDC information offered by Yokke bank Himbara can be trusted for its smoothness	0,906	≥ 0,30	Valid
Kindness ($Z_{1.2}$)	EDC can be trusted for transactions	0,934	≥ 0,30	Valid
	Transactions using EDC motivate me to make fast payments	0,837	≥ 0,30	Valid
Competence ($Z_{1.3}$)	Yokke bank Himbara is able to quickly solve the problems I face	0,887	≥ 0,30	Valid
	Yokke bank Himbara can meet all consumer needs	0,860	≥ 0,30	Valid
	EDC Yokke Bank Himbara is able to satisfy customers because it fulfills its responsibilities towards its customers	0,893	≥ 0,30	Valid
	EDC Yokke Bank Himbara is able to maintain security in transactions	0,870	≥ 0,30	Valid

In Table 3, it can be seen that the correlation coefficient of all statement items in the trust instrument shows a value above the critical value of 0.30 (in the range between r = 0.837 to r = 0.934). The validity results obtained show that the correlation coefficient value shows how well each item in the research instrument measures the concept being measured. The following are the results of the instrument validity test for Costumer Satisfaction as follows: In Table 4, it can be seen that the correlation coefficient of all statement items on the costumer Satisfaction instrument shows a value above the critical value of 0.30 (in the range between r = 0.398 to r = 0.842). The validity results obtained show that

Table 4. *Results of the Costumer Satisfaction Instrument Validity Test*

Indicator	Item	r	Cut Off	Ket.
Overal Customer Satisfaction ($Z_{2.1}$)	I am satisfied using EDC Yokke Bank Himbara in making payments	0,651	≥ 0,30	Valid
	I am more satisfied using EDC Yokke Bank Himbara in making payments compared to other bank EDCs	0,842	≥ 0,30	Valid
Confirmation of Hope ($Z_{2.2}$)	I am satisfied using EDC Yokke Bank Himbara in making payments because it suits my situation	0,693	≥ 0,30	Valid
	The inconsistency with my expectations makes me dissatisfied using EDC Yokke Bank Himbara in making payments	0,398	≥ 0,30	Valid
	I am satisfied using EDC Yokke Bank Himbara in making payments because it suits my expectations	0,780	≥ 0,30	Valid
Repurchase Interest ($Z_{2.3}$)	I will make transactions again using EDC Yokke Bank Himbara	0,770	≥ 0,30	Valid
	Every time I make a transaction I will use EDC Yokke Bank Himbara	0,806	≥ 0,30	Valid
Willingness to Recommend ($Z_{2.4}$)	I will recommend to my friends to make transactions using EDC Yokke Bank Himbara	0,827	≥ 0,30	Valid
	I will recommend to my family to make transactions using EDC Yokke Bank Himbara	0,808	≥ 0,30	Valid
Customer Dissatisfaction ($Z_{2.5}$)	I will make a complaint if I am not satisfied using EDC Yokke Bank Himbara	0,651	≥ 0,30	Valid
	If I am not satisfied then I will ask for a refund	0,651	≥ 0,30	Valid
	If I am not satisfied then I will claim the warranty fee provided by Yokke Bank Himbara	0,550	≥ 0,30	Valid
	If I am not satisfied, I will close my EDC card	0,482	≥ 0,30	Valid
	If I am not satisfied then I will switch to another EDC bank.	0,487	≥ 0,30	Valid

the correlation coefficient value shows how well each item in the research instrument measures the concept being measured.

4.2. Reliability Testing

High reliability values in measurement indicate reliable and consistent results. Internal consistency reliability measurement where the Cronbach's Alpha value of a construct or variable is calculated. A construct or variable is considered reliable if the alpha value is above 0.60, and vice versa. The following are the results of the instrument reliability test as follows:

Table 5. *Reliability Test Results for Each Variable*

Variables	*Alpha Cronbach*	*Cut-Off* Reliability	Ket.
Perceived Ease Of Use (X_1)	0,954	0,60	Reliable
Trust (Z_1)	0,967	0,60	Reliable
Costumer Satisfaction (Z_2)	0,879	0,60	Reliable
Repurchase Intention (Y_1)	0,942	0,60	Reliable

Source: Data Processing Results 2024.

The reliability test values as shown in Table 5, show the Cronbach's Alpha reliability coefficient values for the Perceived Ease of Use (X1) variable of 0.954; the Perceived usefulness (X3) variable of 0.929; the Trust (Z1) variable of 0.967; the costumer Satisfaction (Z2) variable of 0.879 and the Repurchase Intention (Y1) variable of 0.942. In this study, these values indicate that all variables observed and tested in the research model have Cronbach's Alpha values above 0.60.

4.3. Analisis Outer Model

Evaluation of the indicator measurement model includes examination of individual item reliability, internal consistency or composite reliability, average variance extracted, and discriminant validity. The first three measurements are grouped into convergent validity.

4.3.1. Convergent Validity

Convergent validity consists of three tests, namely item reliability (validity of each indicator), composite reliability, and average variance extracted (AVE). Convergent validity is used to measure how much the existing indicators can explain the dimensions. This means that the greater the convergent validity, the greater the ability of the dimension to apply its latent variables.

4.3.1.1. Reliability Item

Item reliability or what we usually call indicator validity. Testing of item reliability can be seen from the loading factor value (standardized loading). The loading factor value is the magnitude of the correlation between each indicator and its construct. A loading factor value above 0.7 can be said to be ideal or valid as an indicator to measure the construct. However, a standardized loading factor value above 0.5 is acceptable. While a standardized loading factor value below 0.5 can be removed from the model. It can be seen that all loadings are worth more than 0.5 so they do not need to be set aside. The following are the item reliability values that can be seen in the outer loading column*:*

Table 6. *Outer Loadings Results*

	Costumer Satisfaction	Perceived Ease Of Use	Repurchase Intention	Trust
CS1	0.713			
CS10	0.812			
CS11	0.725			
CS12	0.696			
CS13	0.740			
CS14	0.753			
CS2	0.777			
CS3	0.709			
CS4	0.677			
CS5	0.695			
CS6	0.784			
CS7	0.772			
CS8	0.805			
CS9	0.790			
PEU1		0.713		
PEU10		0.771		
PEU11		0.650		
PEU2		0.802		
PEU3		0.771		
PEU4		0.768		
PEU5		0.689		
PEU6		0.762		
PEU7		0.754		
PEU8		0.750		
PEU9		0.760		
PI1			0.713	
PI2			0.855	
PI3			0.857	
PI4			0.785	
PI5			0.865	
PI6			0.869	
PI7			0.856	
PI8			0.868	
PS1				
PS2				
PS3				
PS4				
PS5				

PU1				
PU2				
PU3				
PU4				
PU5				
T1				0.773
T2				0.680
T3				0.739
T4				0.688
T5				0.728
T6				0.749
T7				0.702
T8				0.733
T9				0.705

From the table above, it can be seen that all loadings are worth more than 0.5 so they do not need to be set aside. Thus, each indicator has been valid to explain each of its latent variables, namely Perceived Ease of Use (X1); Trust variable (Z1); costumer Satisfaction variable (Z2) and Repurchase Intention variable (Y1)).

4.3.1.2. Composite Reliability

The statistics used in composite reliability or construct reliability are cronbach's alpha and D.G rho (PCA). The rule of thumb used for composite reliability values is greater than 0.6 and cronbach's alpha values are greater than 0.6. With these measurements, if the value achieved is > 0.60, it can be said that the construct has high reliability.

Table 7. *Composite Reliability Results*

	Cronbach's Alpha	rho_A	Composite Reliability
Costumer Satisfaction	0.939	0.941	0.946
Perceived Ease Of Use	0.921	0.930	0.932
Repurchase Intention	0.937	0.938	0.948
Trust	0.898	0.913	0.908

Based on table 7 above, it shows that the composite reliability value for costumer Satisfaction is 0.946; Perceived Ease of Use is 0.932; Repurchase Intention is 0.948; trust is 0.908. Furthermore, Cronbach's alpha for costumer Satisfaction is 0.939; Perceived Ease of Use is 0.921; Repurchase Intention is 0.937; trust is 0.898. The six variables obtained Cronbach's alpha and composite reliability values above 0.6 so that it can be said that all factors have good reliability or reliability as a measuring tool.

Furthermore, Average Variance Extracted (AVE) describes the amount of variance that can be explained by the items. The standard is if the AVE value is above 0.5, then it can be said that the construct has good convergent validity. The following can be seen in table 8 for the explanation.

Table 8. *Hasil Average Variance Extracted (AVE)*

	Average Variance Extracted (AVE)
Costumer Satisfaction	0.559
Perceived Ease Of Use	0.556
Repurchase Intention	0.697
Trust	0.522

Based on table 8 above, it shows that the AVE value for Costumer Satisfaction is 0.559; Perceived Ease Of Use is 0.556; Perceived Security is 0.666; Perceived usefulness is 0.679: Repurchase Intention is 0.697; trust is 0.522. The variables have AVE above 0.5 so that the construct has good convergent validity where the latent variables can explain an average of more than half of the variance of its indicators.

4.3.1.3. Discriminant Validity

Discriminant validity examination of the reflective measurement model assessed based on cross loading and comparing the AVE value with the square of the correlation between constructs. The following are the discriminant validity values for each indicator.

Table 9. *Discriminant Validity*

	Costumer Satisfaction	Perceived Ease Of Use	Repurchase Intention	Trust
CS1	0.713	0.710	0.707	0.654
CS10	0.812	0.596	0.768	0.537
CS11	0.725	0.489	0.640	0.524
CS12	0.696	0.436	0.529	0.362
CS13	0.740	0.484	0.628	0.441
CS14	0.753	0.544	0.699	0.571
CS2	0.777	0.729	0.731	0.661
CS3	0.709	0.664	0.666	0.638
CS4	0.677	0.530	0.637	0.452
CS5	0.695	0.562	0.672	0.538
CS6	0.784	0.678	0.781	0.590
CS7	0.772	0.595	0.740	0.560
CS8	0.805	0.671	0.804	0.702
CS9	0.790	0.623	0.706	0.534
PEU1	0.447	0.713	0.463	0.489
PEU10	0.673	0.771	0.647	0.757
PEU11	0.504	0.650	0.508	0.579
PEU2	0.536	0.802	0.539	0.568
PEU3	0.533	0.771	0.546	0.523
PEU4	0.567	0.768	0.571	0.519
PEU5	0.399	0.689	0.445	0.484
PEU6	0.479	0.762	0.501	0.539
PEU7	0.501	0.754	0.524	0.498
PEU8	0.673	0.750	0.657	0.601
PEU9	0.704	0.760	0.740	0.647
PI1	0.617	0.707	0.713	0.657
PI2	0.823	0.754	0.855	0.660
PI3	0.792	0.768	0.857	0.757
PI4	0.757	0.646	0.785	0.540
PI5	0.786	0.662	0.865	0.596
PI6	0.786	0.700	0.869	0.739
PI7	0.790	0.638	0.856	0.585
PI8	0.791	0.677	0.868	0.726
T1	0.651	0.693	0.713	0.773
T2	0.674	0.686	0.612	0.680
T3	0.741	0.659	0.820	0.739
T4	0.339	0.412	0.316	0.688
T5	0.360	0.457	0.345	0.728
T6	0.359	0.461	0.342	0.749
T7	0.311	0.436	0.307	0.702
T8	0.313	0.443	0.328	0.733
T9	0.336	0.444	0.360	0.705

Based on table 9 above, it shows that the discriminant validity or loading factor value for each variable has a higher correlation with its variables compared to other variables. Likewise with the indicators of each variable. This shows that the placement of indicators on each variable is correct. Another measurement criterion is to look at the Heretroit-Monotrait Ratio (HTMT) value. If the HTMT value is <0.90, then a construct has good discriminant validity.

Table 10. *Heretroit-Monotoroit Ratio (HTMT)*

	Costumer Satisfaction	Perceived Ease Of Use	Repurchase Intention	Trust
Costumer Satisfaction				
Perceived Ease Of Use	0.817			
Repurchase Intention	0.891	0.857		
Trust	0.689	0.761	0.724	

Based on table 10 above, it shows that the discriminant validity value or Heretroit-Monotrait Ratio (HTMT) for each variable has a correlation that is smaller than 0.90. Likewise with the indicators of each variable. This shows that the placement of indicators on each variable is correct.

Table 11. *Fornell-Larcker*

	Costumer Satisfaction	Perceived Ease Of Use	Repurchase Intention	Trust
Costumer Satisfaction	0.748			
Perceived usefulness	0.781	0.782		
Repurchase Intention	0.736	0.833	0.835	
Trust	0.651	0.673	0.690	0.723

Based on table 11 above, it shows that the discriminant validity value or Fornell-Larcker Criteria for each variable has a higher correlation with its variables compared to other variables. Likewise with the indicators of each variable. This shows that the placement of indicators on each variable is correct.

5. Inner Model Test

5.1. Goodness Of Fit

To validate the overall structural model, Goodness of Fit (GoF) is used. The following are the results of the goodness of fit model calculation:

Table 12. *Average Communalities Index results*

Variable	AVE	R Square
Costumer Satisfaction	0.559	0.747
Perceived Ease of Use	0.556	
Repurchase Intention	0.697	0.906
Trust	0.522	0.654
Average	0.613	0.769
GOF	0.687	

Based on Table 12 above, the average communalities result is 0.613. This value is then multiplied by R2 and rooted. The calculation results show that the GoF value of 0.687 is more than 0.36 so it is categorized as a large GoF, meaning that the model is very good at explaining empirical data.

5.2. Test of Determination Coefficient (*R-Square)*

Based on the data processing that has been carried out using the smartPLS 3.0 program, the R-Square value obtained can be seen in the following table:

Table 13. *Hasil Uji R-Square*

	R Square	R Square Adjusted
Costumer Satisfaction	0.747	0.745
Repurchase Intention	0.906	0.905
Trust	0.654	0.651

From table 13 above, it is known that the influence of Perceived Ease Of Use (X1); Trust variable (Z1); Costumer Satisfaction variable (Z2) on Repurchase Intention (Y1) with an r-square value of 0.906 indicates that the variation in Repurchase Intention (Y1) value can be explained by the variation in Perceived Ease Of Use (X1); Trust variable (Z1); Costumer Satisfaction variable (Z2) of 90.6% or in other words that the model is substantial (good), and 9.4% is influenced by other variables.

Furthermore, the influence of Perceived Ease of Use (X1); on the Trust variable (Z1) with an r-square value of 0.654 indicates that the variation in the Trust variable (Z1) value can be explained by the variation in the Perceived Ease of Use (X1); value of 65.4% or in other words that the model is substantial (good), and 34.6% is influenced by other variables. And the influence of Perceived Ease of Use (X1); on the variable costumer Satisfaction (Z2) with an r-square value of 0.747 indicates that the variation in the value of the variable costumer Satisfaction (Z2) can be explained by the variation in the value of Perceived Ease Of Use (X1); of 74.7% or in other words that the model is substantial (good), and 25.3% is influenced by other variables.

5.3. Test F^2 (*Size Effect* / *F-Square)*

Based on the data processing that has been carried out using the smartPLS 3.0 program, the F-Square value is obtained which can be seen in the following image and table:

Table 14. *F-Square Value*

	Costumer Satisfaction	Repurchase Intention	Trust
Costumer Satisfaction		1.044	
Perceived Ease Of Use	0.074	0.020	0.109
Repurchase Intention			
Trust		0.040	

Based on table 13 above, it is known that :
1) The effect of Perceived Ease of Use (X1) on Repurchase Intention (Y1) has an F2 value of 0.020 indicating that there is a small (weak) effect.
2) The effect of Perceived Ease of Use (X1) on Trust (Z1) has an F2 value of 0.109 indicating that there is a small (weak) effect.
3) The effect of Perceived Ease of Use (X1) on costumer Satisfaction (Z2) has an F2 value of 0.074 indicating that there is a small (weak) effect.
4) The effect of Trust (Z1) on Repurchase Intention (Y1) has an F2 value of 0.040 indicating that there is a small (weak) effect.
5) The effect of costumer Satisfaction (Z2) on Repurchase Intention (Y1) has an F2 value of 1.044 indicating that there is a large (good) effect.

5.4. Test Predictive Relevance (Q^2)

Researchers measure the relevance of model predictions (Q2) after determining the effect size value (f2) to calculate the predictive power of the model. Hair Jr et al., claimed that Q2 evaluates the parameter estimates and the inherent values of the model.

Table 15. *Predictive Relevance* (Q^2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Costumer Satisfaction	5460.000	3264.583	0.402
Perceived Ease Of Use	4290.000	4290.000	
Repurchase Intention	3120.000	1182.150	0.621
Trust	3510.000	2498.475	0.288

Note*: SSO-Sum of square of Observations; SSE – Sum of Squares of Prediction Errors; while Q2 value = 1-SSE/SSO*

As shown in table 14, it can be seen that the model has a predictive relevance of 0.402 for Costumer Satisfaction, 0.621 for Repurchase Intention, 0.288 for Trust. Based on these results, the Q2 values of both endogenous constructs are far above zero. Therefore, it can be concluded that the model has good predictive relevance.

5.5. Hypothesis Testing Results

Hypothesis testing in this study is divided into direct and indirect influences. Based on data processing that has been carried out using the smart PLS 3.0 program, the results of the direct and indirect influence hypothesis test can be seen in the following path coefficient image :

5.5.1. Testing the Direct Effect Hypothesis

The results of the direct influence hypothesis test can be seen in the following path coefficient table :

Table 16. *Path Coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Costumer Satisfaction -> Repurchase Intention	0.634	0.634	0.042	15.171	0.000
Perceived Ease Of Use -> Costumer Satisfaction	0.269	0.270	0.070	3.851	0.000
Perceived Ease Of Use -> Repurchase Intention	0.092	0.090	0.042	2.181	0.030
Perceived Ease Of Use -> Trust	0.381	0.373	0.088	4.342	0.000
Trust -> Repurchase Intention	0.107	0.111	0.038	2.777	0.006

Based on Table 15, it can be stated that the hypothesis testing is as follows:

1) The influence of Perceived Ease Of Use (X1) on Repurchase Intention (Y1) has a t-statistic value of 2.181 and a t_{table} value of 1.96, thus t_count is greater than t_{table} (2.181>1.96) and a P-value of 0.030. When compared with the value of $\alpha = 0.05$, then $0.030 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Repurchase Intention (Y1) is 0.092. The positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

2) The influence of Perceived Ease Of Use (X1) on Trust (Z1) has a t-statistic value of 4.342 and a t_{table} value of 1.96, thus t_count is greater than t_{table} (4.342>1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Trust (Z1) is 0.381. A positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Trust digital payment Electronic Data Capture Yokke Bank Himbara Medan.

3) The influence of Perceived Ease Of Use (X1) on Costumer Satisfaction (Z2) has a t-statistic value of 3.851 and a t_{table} value of 1.96, thus t_count is greater than t_{table} (3.851>1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Costumer Satisfaction (Z2) is 0.269. The positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Costumer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.

4) The influence of Trust (Z1) on Repurchase Intention (Y1) has a t-statistic value of 2.777 and a t_{table} value of 1.96, thus t_count is greater than t_{table} (2.777>1.96) and the P-value is 0.006. When compared with the value of $\alpha = 0.05$, then $0.006 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Trust (Z1) on Repurchase Intention (Y1) is 0.107. The positive path coefficient means that Trust has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

5) The influence of Customer Satisfaction (Z2) on Repurchase Intention (Y1) has a t-statistic value of 15.171 and a t_{table} value of 1.96, thus t_count is greater than t_{table} (15.171>1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Customer Satisfaction (Z2) on Repurchase Intention (Y1) is 0.634. The positive path coefficient means that Customer Satisfaction has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

5.5.2. Indirect Testing

By observing the beta coefficient value on the direct effect and indirect effect and other parameters, the mediation test has been conducted. The results of the mediation test on the Perceived Ease of Use variable in each equation model can be described as follows:

5.5.2.1. The Mediating Effect of Trust (Z1) on the Influence of Perceived Ease of Use (X1) on Repurchase Intention (Y1)

The result of the path coefficient calculation for the direct influence of Perceived Ease of Use on Repurchase Intention is known to be 0.092 and this result is stated as significant. Meanwhile, the result of the path coefficient calculation on the indirect influence of Perceived Ease of Use on Repurchase Intention through trust is 0.381 x 0.107 = 0.041. Meanwhile, the value of the coefficient of the direct influence of Perceived Ease of Use on Repurchase Intention is 0.092 and is categorized as significant. If the coefficient value of the indirect effect is greater than the direct effect, then there is perfect mediation or complete mediation. In addition, it is stated by Hair et al., that if the values of a and b are significant, but c is not significant, then it can be stated as perfect mediation.

The results of calculating the significance of the mediation role of trust on the influence of Perceived Ease of Use on Repurchase Intention by analyzing the beta coefficient value and standard error on each path (Perceived Ease of Use → Trust; Trust → Repurchase Intention; serta Perceived Ease of Use → Repurchase Intention).

Based on the results of the sobel test calculation, it shows that there is an important mediating influence on Perceived Ease of Use towards Repurchase Intention through trust, with a z score = 2,330 (above the critical value of 1.96). Referring to the criteria from Hair, et al., it is known that trust has a mediating role in the influence of Perceived Ease of Use towards Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

5.5.2.2. The Mediating Effect of Customer Satisfaction (Z2) on the Influence of Perceived Ease of Use (X1) on Repurchase Intention (Y1)

The result of the path coefficient calculation for the direct influence of Perceived Ease of Use on Repurchase Intention is known to be 0.092 and this

result is stated as significant. Meanwhile, the result of the path coefficient calculation on the indirect influence of Perceived Ease of Use on Repurchase Intention through costumer Satisfaction is 0.269 x 0.634 = 0.171. Meanwhile, the value of the coefficient of the direct influence of Perceived Ease of Use on Repurchase Intention is 0.092 and is categorized as significant. If the coefficient value of the indirect effect is greater than the direct effect, then there is perfect mediation or complete mediation. In addition, it is stated by Hair et al., that if the values of a and b are significant, but c is not significant, then it can be stated as perfect mediation. The results of calculating the significance of the mediation role of Customer Satisfaction on the influence of Perceived Ease of Use on Repurchase Intention by analyzing the beta coefficient value and standard error on each path. (Perceived Ease of Use → Costumer Satisfaction; Costumer Satisfaction → Repurchase Intention; serta Perceived Ease of Use → Repurchase Intention).

Based on the results of the sobel test calculation, it shows that there is an important mediating influence on Perceived Ease of Use towards Repurchase Intention through Costumer Satisfaction, with a z score = 81.429 (above the critical value of 1.96). Referring to the criteria from Hair, et al., it is known that Costumer Satisfaction has a mediating role in the influence of Perceived Ease of Use towards Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

6. Discussion

6.1. The Influence of Perceived Ease of Use on Repurchase Intention

Based on the results of direct testing previously regarding the effect of Perceived Ease Of Use (X1) on Repurchase Intention (Y1) has a t-statistic value of 2.181 and a t_{table} value of 1.96, thus t_{count} is greater than t_{table} (2.181> 1.96) and a P-value of 0.030. When compared with the value of $\alpha = 0.05$, then $0.030 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Repurchase Intention (Y1) is 0.092. A positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan. The results of this study are similar to those expressed by Oktarini and Wardana, Murwanti and Surakarta, Cao, Dang and Nguyen, Alain Yee-, with the results of his research that perceived ease of use has a positive and significant effect on Repurchase Intention.

Perceived ease of use is defined as a level or state where someone believes that using a particular system or application does not require any effort or in other words the technology can be easily understood by the user. Application users believe that applications that are more flexible, easy to understand and easy to operate are characteristics of ease of use. The intensity of use and interaction between users and applications can also indicate ease of use. Applications that are used more frequently indicate that the system is better known, easier to operate and easier to use by its users.

6.2. The Influence of Trust on Repurchase Intention

Based on the results of direct testing previously regarding the effect of Trust (Z1) on Repurchase Intention (Y1) has a t-statistic value of 2.777 and a t_{table} value of 1.96, thus t_{count} is greater than t_{table} (2.777> 1.96) and a P-value of 0.006. When compared with the value of $\alpha = 0.05$, then $0.006 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Trust (Z1) on Repurchase Intention (Y1) is 0.107. A positive path coefficient means that Trust has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

The results of this study are in line with the results of research Trivedi and Yadav, 2020 which provide research results that trust has a positive and significant influence on Repurchase Intention. Research Chen and Chou, also provides similar results that trust has a positive and significant influence on Repurchase Intention. Relevant research results are also expressed by Bulut, 2015 which shows that trust has a positive and significant influence on Repurchase Intention. Consumer beliefs are all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes, and their benefits.

Trust is an evaluation of a person's relationship with another person who is about to make a certain transaction 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 dare to take the risks that come from online shopping.

6.3. The Influence of Costumer Satisfaction on Repurchase Intention

Based on the results of previous direct testing regarding the influence of Customer Satisfaction (Z2) on Repurchase Intention (Y1), it has a t-statistic

value of 15.171 and a t_{table} value of 1.96, thus t_{count} is greater than t_{table} (15.171> 1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Customer Satisfaction (Z2) on Repurchase Intention (Y1) is 0.634. A positive path coefficient means that Customer Satisfaction has a significant positive effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

The results of this study are in line with the results of Chiu & Cho's study that satisfaction has an effect on Repurchase Intention on consumers in China who have purchased products on e-commerce websites. Meanwhile, research by Tan & Brahmana shows that customer satisfaction has an effect on Repurchase Intention on Shopee. Satisfaction shows a sense of satisfaction or disappointment obtained by comparing the performance of a product or service to the expected level. In a business context, satisfaction is a determining factor that influences consumer repurchase intentions, thus there is a significant relationship between satisfaction and repurchase intentions [10].

6.4. The Influence of Perceived Ease of Use on Trust

Based on the results of previous direct testing regarding the influence of Perceived Ease Of Use (X1) on Trust (Z1) has a t-statistic value of 4.342 and a t_{table} value of 1.96, thus t_{count} is greater than t_{table} (4.342> 1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Trust (Z1) is 0.381. A positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Trust digital payment Electronic Data Capture Yokke Bank Himbara Medan. The results of the study are in line with the results of the research conducted by Li, Wen, Prybutok and Xu, stating that there is a significant relationship between perceived ease of use and trust. Perceived ease of use is defined as a measure of a person's belief that a technological system can be easily understood and used. Perceived ease is a measure of the extent to which a person believes that using a technology will be free from effort, both time and energy. If a system is easy to use, it will encourage a person's interest in learning its features and intending to continue using it. Companies that implement ease in their systems to simplify the ordering process will encourage customers to make purchases online [45].

6.5. The Influence of Perceived Ease of Use on Customer Satisfaction

Based on the results of previous direct testing regarding the influence of Perceived Ease Of Use (X1) on Costumer Satisfaction (Z2), it has a t-statistic value of 3.851 and a t_{table} value of 1.96, thus t_{count} is greater than t_{table} (3.851> 1.96) and a P-value of 0.000. When compared with the value of $\alpha = 0.05$, then $0.000 < \alpha = 0.05$ so that H0 is rejected. The magnitude of the influence of Perceived Ease Of Use (X1) on Costumer Satisfaction (Z2) is 0.269. A positive path coefficient means that Perceived Ease Of Use has a significant positive effect on Costumer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.

The results of this study are in line with the results of research conducted by Humbani and Wiese which showed that perceived ease of use has a positive and significant effect on customer satisfaction. Then, research conducted by Tandon et al., stated that ease of use has a positive and significant effect on customer satisfaction. Furthermore, Phuong et al., conducted research and the results of their research showed that there was a positive and significant influence between perceived ease of use and customer satisfaction. Perceived ease of use is when someone has trusted a system or service freely without much effort in using it [33]. Someone will use technology if the technology is easy to use. This shows that when users feel that the application is easy to use, their satisfaction with the application increases [30].

6.6. The Influence of Perceived Ease of Use on Repurchase Intention Through Trust

Based on the results of the previous Sobel test calculations, it shows that there is an important mediating influence on Perceived Ease of Use on Repurchase Intention through trust, with a z score = 2,330 (above the critical value of 1.96). Referring to the criteria from Hair, et al., it is known that trust has a mediating role in the influence of Perceived Ease of Use on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.

The results of this study are in line with the results of previous research conducted by Subagio which concluded that trust is able to mediate part of the relationship between perceived ease of use and Repurchase Intention. Perceived ease of use is a view of the extent to which each individual can feel the ease and freedom in interacting with existing technology. Without the Perceived ease of use felt by someone towards a technology, they will not be interested in using it again. Therefore, Perceived ease of use needs to be felt by a consumer in order to increase Repurchase Intention. Based on the

previous explanation, perceived usefulness is positioned as a mediator of the influence of perceived ease of use on Repurchase Intention.
Trust as an assessment of a person's relationship with another person who will carry out a certain transaction according to 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 trust is not the same, some are higher and some are lower. As a result, there needs to be a sense of mutual trust between buyers and sellers.

6.7. The Influence of Perceived Ease of Use on Repurchase Intention Through Customer Satisfaction

Based on the results of the previous Sobel test calculations, it shows that there is an important mediating influence on Perceived Ease of Use on Repurchase Intention through Customer Satisfaction, with a z score = 81.429 (above the critical value of 1.96). Referring to the criteria from Hair, et al., it is known that Customer Satisfaction has a mediating role in the influence of Perceived Ease of Use on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan. The results of this study are in line with the results of research conducted by Oktarini & Wardana and Diansari & Halimatussakdiah, namely customer satisfaction is able to mediate the influence of perceived ease of use on Repurchase Intention
Perceived ease of use is defined as the level of trust that individuals who use new technology will be free from difficulties. This has a strong influence on behavioral intentions in the adoption of information technology. If a technology is perceived as easy to use, people will choose to implement it. The application of ease of use in the context of research is that consumers believe that shopping via the internet will be flexible in making purchases, easy to learn how to use the website, the purchasing procedure is clear [13].

7. Conclusion

Based on the results of the analysis and discussion, several things can be concluded, including the following:
1. Perceived Ease of Use has a significant effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.
2. Trust has a significant effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan.
3. Customer Satisfaction has a significant effect on Repurchase Intention digital payment Electronic Data Capture Yokke Bank Himbara Medan
4. Perceived Ease of Use has a significant effect on trust digital payment Electronic Data Capture Yokke Bank Himbara Medan
5. Perceived Ease of Use has a significant effect on Customer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.
6. Perceived Ease of Use has a significant effect on Repurchase Intention through trust digital payment Electronic Data Capture Yokke Bank Himbara Medan
7. Perceived Ease of Use has a significant effect on Repurchase Intention through Customer Satisfaction digital payment Electronic Data Capture Yokke Bank Himbara Medan.

Author Statements:

- **Ethical approval:** The conducted research is not related to either human or animal use.
- **Conflict of interest:** The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper
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