

ABSTRACT

This research is a quantitative descriptive study undertaken at PT. Finnet Indonesia. In this study, research was conducted on the phenomena of users' attitudes in delivering replies, perceptions, and satisfaction, as well as how users were able to have an influence on growing the usage of the Finpay Money Application, which was developed by PT.Finnet Indonesia. This research's demographic and samples consist of active Finpay Money Application users belonging to the millennial generation. This study employs descriptive analysis and multivariate analytic methodologies, with data processing performed using SEM-PLS. In addition to the effect of E-WOM on repurchase intention and the influence of perceived quality on customer satisfaction, this study's findings indicate that brand image influences repurchase intent, customer satisfaction influences repurchase intention, and E-WOM influences brand image. The results had no substantial impact on the perceived quality of repurchase intention.