

ABSTRACT

QRIS as an innovation in digital payment systems, plays an important role in encouraging financial inclusion and facilitating fast and secure transactions. The rapid development of digital technology and the increase in digital transactions in Indonesia, encourages small and micro businesses to use QRIS services more, even though many large-scale businesses have previously used other digital payment systems.

Service quality, perceived customer value, and trust in customer satisfaction when using Quick Response Code Indonesian Standard (QRIS) payment services are independent variables that are influenced in this study.

The research method used is quantitative with a survey approach using various messaging applications. The number of samples in this study was 453 respondents, who were MSME actors who used QRIS for business operations. PLS-SEM (Partial Least Squares Structural Equation Modeling) was used to analyze the data in this study.

The results of this study indicate that service quality and perceived value from customers have a positive effect on trust, then perceived value from users and trust have a positive effect on user satisfaction, but service quality has a negative effect on user satisfaction. Trust also contributes positively to user satisfaction, both through perceived value from users and the quality of service provided by QRIS. This is due to the fact that merchants who feel safe and comfortable in using QRIS services tend to be more satisfied, as trust creates a sense of comfort that encourages them to continue using the service.

The study results show that trust is the most important factor for customer satisfaction. Therefore, QRIS service providers must continue to improve their performance to maintain customer trust. Customers who trust QRIS services tend to be more satisfied. Therefore, QRIS service providers should further strengthen this trust.

Keywords : *Customer Satisfaction, Customer Trust, Perceived Value, Service Quality*