ABSTRAK

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PENGARUH *TRUST* , *PERCEIVED USEFULNESS, PERCEIVED EASE OF USE* DAN *BRAND IMAGE* TERHADAP *RETENTION TO USE QRIS APS* DI INDUSTRI UMKM.
(xviii + 176 halaman; 17 gambar; 25 tabel; 24 lampiran)

Penelitian yang dilakukan oleh peneliti untuk menguji pengaruh *trust, perceived usefulness, perceived ease of use* dan *brand image* terhadap *retention to use QRIS aps* di industri UMKM. Penelitian ini menggunakan data primer yang dikumpulkan melalui responden sejumlah 150 responden dan dalam penelitian ini menggunakan kuesioner yang telah memuat item-item pernyataan berdasarkan indikator yang diukur memakai skala *likert* dengan berdasarkan persetujuan dari responden. Penyebaran kuesioner menggunakan *Google Form* dengan target kuesioner kepada para UMKM pengguna *QRIS aps* di Indonesia. Data penelitian yang telah dilakukan selanjutnya diolah menggunakan *Smart PLS 4.0*. Hasil penelitian menunjukan bahwa *trust* secara simultan dan parsial berpengaruh positif terhadap *retention to use QRIS aps, perceived usefulness* secara simultan dan parsial berpengaruh positif terhadap *retention to use QRIS aps, perceived ease of use* secara simultan dan parsial berpengaruh positif terhadap *retention to use QRIS aps, brand image* secara simultan dan parsial berpengaruh positif terhadap *retention to use QRIS aps, trust* secara parsial juga berpengaruh positif terhadap *customer satisfaction* pada pengunaan *QRIS aps, perceived usefulness* secara parsial berpengaruh positif terhadap *customer satisfaction* pengunaan *QRIS aps, perceived ease of use* secara parsial berpengaruh positif terhadap *customer satisfaction* pengunaan *QRIS aps, brand image* secara parsial berpengaruh positif terhadap *customer satisfaction* pengunaan *QRIS aps* dan *customer satisfaction* secara simultan dan parsial berpengaruh positif terhadap *retention to use QRIS aps.*

Kata kunci: kepercayaan, kegunaan, kemudahan pengunaan, citra merek dan retensi pengunaan.

ABSTRACT

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THE INFLUENCE OF TRUST, PERCEIVED USEFULNESS, PERCEIVED EASE OF USE AND BRAND IMAGE ON RETENTION TO USE QRIS APS ON UMKM INDUSTRY
(xviii + 176 pages; 17 images; 25 tables; 24 appendixes)

Research conducted by researchers to test the influence of trust, perceived usefulness, perceived ease of use and brand image on retention to use QRIS apps in the UMKM industry. Primary data for this study were collected from 150 respondents and in this study, a questionnaire was used which contained statement items based on indicators measured using a Likert scale based on the respondents agreement. The distribution of the questionnaire used Google Form with the target questionnaire to UMKM users of QRIS apps in Indonesia. The research data that had been conducted by the research were processed using Smart PLS 4.0. The results of the study show that trust, simultaneously and partially has a positive effect on retention to use QRIS aps. Perceived usefulness, simultaneously and partially has a positive effect on retention to use QRIS aps Perceived ease of use, simultaneously and partially has a positive effect on retention to use QRIS aps. brand image, simultaneously and partially has a positive effect on retention to use QRIS aps. Trust, partially has a positive effect on customer satisfaction in using QRIS aps. Perceived usefulness, partially has a positive effect on customer satisfaction in using QRIS aps. Perceived ease of use, partially has a positive effect on customer satisfaction in using QRIS aps. Brand image, partially has a positive effect on customer satisfaction in using QRIS aps and customer satisfaction, simultaneously and partially has a positive effect on retention to use QRIS aps.

KEYWORDS: *trust, usefulness, ease of use, brand image and retention to use.*