

The Influence of Information Quality, Trust, and Payment Methods in Pegadaian Digital Service Application on Intention to Top Up Gold Saving Balances at Pt. Pegadaian

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Abstract:- This study aims to analyze the factors that influence the repurchase intention of gold saving balance. In Pegadaian Digital Service Application, these factors include information quality, trust, and payment methods. The study also focused on the effect of information quality, trust, and payment methods on consumer satisfaction and repurchase intention. Data was collected from respondents who are customers of PT. Pegadaian that have gold savings account and top up services through the Pegadaian Digital Application. This study uses a quantitative approach. Research on operational modes using the PLS- SEM method with SmartPLS software provides results that the quality of information, trust, and payment methods had a positive and significant effect on consumer satisfaction. In addition, consumer satisfaction also mediates the influence of information quality, trust, and payment methods on repurchase intention.

Keywords:- Repurchase Intention, Information Quality, Trust, Payment Method, Consumer Satisfaction.

I. INTRODUCTION

The Covid-19 pandemic that has occurred in Indonesia since March 2020 has not only had an impact on health, but has also had an impact on almost all sectors of people's lives including the economy (Taufik et al., 2020). The Covid-19 pandemic has slowed economic growth. This was triggered by the existence of social restrictions and regional quarantine policies. So that economic activity becomes hampered. As a result, the economy in that year experienced a downturn. This can be seen from the growth in Gross Domestic Product (GDP) which was recorded -2.07% in 2020. In the previous year, GDP still grew up to 5.02%.

The decline in the rate of economic growth can also be followed by other economic impacts such as an increase in unemployment. This is because during the pandemic many companies were disrupted. So many employees are forced to go home. From the data published in the databox, as of August 2020 the number of unemployed people in Indonesia increased from 2.67 million to 9.77 million people. This unemployment increases along with the number of labor force

which also increases. The Central Statistics Agency also stated that in August 2020, as many as 15.72 million people experienced reduced working hours due to the co-19 pandemic. As many as 1.11 million people are also unable to work due to the pandemic. Meanwhile, there are 650 thousand non-labor force residents who have stopped working because of the Corona virus since February 2020.

Since then there has been a change in the pattern of economics in society both production, distribution and consumption. The corona virus pandemic has increasingly increased Indonesian public awareness of economic uncertainty and the importance of saving and investing (Mehta et al., 2020). Schroders' Global Investor Study 2021 report says that a greater focus on savings, investment and financial well-being will be one of the lasting legacies of the pandemic. According to the yearly study, which polled over 23,000 people in 32 countries around the world, including Indonesia, 88 percent of Indonesian respondents now spend more time considering their financial security and reorganizing their personal finances as a result of the coronavirus outbreak. For short term, the report from Schroders also shows the gap in saving and investment behavior of the Indonesian people after the lifting of the lockdown in Indonesia. Noted, 52 percent have invested more in low-risk assets. As many as 49 percent of According to the report, more money has been put into public savings, and 40% of respondents claimed they have increased their investments in high-risk assets. Michael T. Tjojadi claims that the pandemic has altered investor attitudes throughout the world, particularly in Indonesia. Corona virus will provide long-term changes to the way people manage their finances and investments (Mehta et al., 2020). In addition, the issue of a recession in 2023 is also one of the things to consider in managing finances after the Covid-19 pandemic, according to the attitude of your money.ojk.go.id page, a recession is a state of worsening economic conditions due to a decrease in Gross Domestic Product, increased unemployment, and growth. the real economy has been negative for two consecutive quarters.

Online-pajak.com mentions that various types of popular investments in Indonesia include mutual funds, stocks, bonds, deposits, property and gold. Gold is a metal with stable

characteristics, does not change substances, does not oxidize in normal air, and contains pure elements. Gold is usually used as a collection or investment. Stable gold prices even tend to increase, making many people prefer gold investment over other investment instruments. Gold is also suitable for medium or long term storage. Dailysocial.id said recommendations for gold investment places that had been registered with the OJK included Antam, Indigold, Pluang, Tokopedia, BCA Syariah and Pegadaian. Pegadaian is the brand name of PT Pegadaian (Persero), a company.

State-Owned Enterprises (BUMN) with the status of a limited liability company conducting business as stipulated in the Financial Services Authority Regulation (POJK) No. 31/POJK.05/2016. Pegadaian has a variety of financial products, both in the form of loans and investments in precious metal ownership and gold savings products. As of August 2020, PT Pegadaian has 4,100 outlets spread throughout Indonesia. Pegadaian products and services can also be accessed at more than 11,000 agents. Pegadaian has also developed services electronically with the Pegadaian Digital application which can be downloaded at the Playstore or App Store since 2018.

Gold savings is one of Pegadaian's superior products that is widely known by the public. The system used is buying and selling gold in the smallest amount, starting from 0.01 grams, making it easier for people to own and store gold. As one of the superior products that is popular with the public, it has been recorded that since the Covid-19 pandemic, the number of gold savings accounts and the number of sale grams have always increased every year.

Research on repurchase intention has been carried out by many previous researchers, but there are still differences in research results that lead to research gaps. It is interesting to study how customers top up gold savings through the Pegadaian Digital Service Application. Consequently, it is essential to carry out research with title "The Influence of Information Quality, Trust, and Payment Method in Pegadaian Digital Service Applications on interest in Top Up of Gold Savings Balances at PT. Pegadaian".

This study aims to analyze the effect of information quality, trust, and payment method on customer satisfaction at PT. Pegadaian. In addition, this study also wanted to know the effect of information quality, trust, and payment methods on PT. Pegadaian, in addition understanding the impact of customer satisfaction on the interest to top up gold savings through satisfaction itself. With this aim, the The results of study should a more in-depth understanding of the relationship between these variables and contribute to the development of corporate services and strategies in addition to increase the quality of service to customers of PT. Pegadaian.

The paper is anticipated to come up with the company in the form of information that can be considered by producing strategic decisions in respect of the development of the Gold Savings Application in Indonesia. For consumers, this research is expected to be able to provide information and understanding in choosing investment vehicles, especially

gold saving applications. Then for the government, this research is expected to be able to provide information in policy making and encourage education to the public about the importance of investment for the economy.

Previous research on repurchase intention has been carried out by several researchers in various industries. (Ngoc Day Phuong & Thi Dai Trang, 2018) suggested the relationship and influence between information quality, system quality, service quality, overall perceived service quality, and customer satisfaction on repurchase intentions among users of online transportation applications. Furthermore (Fernandes & Barfknecht, 2020a) found informative content, perceived ease to use, trust, and entertainment can increase digital satisfaction and affect repurchase intentions. (repurchase intention). Then (Ho & Chung, 2020a) suggests value equity, brand equity and relationship equity can influence repurchase intention. Meanwhile (Murdifin et al., 2020) found repurchase intention to be influenced by e-trust and e-wom.

This is different from (Lukito & Ikhsanb, 2020a) who argued that Perceived Risks and Perceived Usefulness can affect online satisfaction and repurchase intention. Then in research (Nadeem et al., 2020) suggests that Perceived Enjoyment, Expectation, and Perceived Ease of Use can increase influencing the desire to repurchase. Furthermore (Nisaa & Susanto, 2021a) found that perceived risk, satisfaction and price image can affect repurchase intention. (Kitjaroenchai & Chaipoopiratana, 2022) added that trust, enjoyment, ease of use and brand leadership can influence online repurchase intention through satisfaction.

II. LITERATURE REVIEW

According to (Kotler, Philip; Keller, 2018), The study of consumer behavior examines how people, groups, and organizations choose, acquire, utilize, and discard products, services, concepts, or experiences to fulfill their needs and desires. Cultural, societal, and personal factors are among those that affect consumer purchasing decisions. This study uses the Technology Continuance Theory (TCT) model to represent and explain user behavior towards technological continuity with the advantage of considering various stages of adoption.

A. Repurchase intention

Repurchase intention online is a situation when a customer is willing and intends to engage in future transactions (Sun et al., 2022a). According to (Megantara 2016), Repurchase intent refers to a customer's desire to make another purchase of a previously acquired good. Repurchase intent is the decision a consumer makes about whether to buy a product again (Kothler, 2019). In the purchasing process, purchase intention or repurchase intention, according to (Kothler, 2019), is directly tied to the reasons a consumer uses or purchases a certain product. Each buyer has a different reason for making this purchase. Customers will pick products with characteristics they think are pertinent to their needs.

B. Information Quality

Information Quality is providing information consistently where it can meet the requirements and expectations of the public who need information to process information quality in multidimensional and various characteristic measurements, including relevance, completeness, security, novelty, accuracy and timeliness (Erkan & Evans, 2016). (Hussain et al., 2018) defines information quality as consumers' impression of the quality of details about the products or services that a website offers. Meanwhile, according to (Lee et al., 2018) the quality of information is the output quality in the form of information generated by the information system used. Good quality information should provide complete or detailed information about something. On the other hand, if you provide limited information and tend to be unclear, it will only result in poor quality information. Thus it can be concluded that the quality of information is the characteristic contained in the information so that the information is said to be meaningful to the user and gives confidence to the user so that it can be useful in various decision-making processes.

C. Trust

According to Chou and Chen (2018), trust is the culmination of all the knowledge a client possesses and the inferences they draw about a product, its features, and advantages. Belief is a commitment that arises and is built by two parties who have an attachment to each other (Suhartanto et al., 2021). (Oebit, 2018) explains that a commitment or promise depends heavily on trust, and commitments can only be fulfilled at specific times. In addition to being a key component in establishing lasting connections between firms, confidence or trust is a crucial element that can help business partners overcome crises and other challenges.

D. Payment Method

Lim and Zhou (2011), explained that e-payment services are web-based user interfaces, which provide customer choices to access their bank accounts and transactions; to determine their payment type online.

E. Customer satisfaction

Customer satisfaction is an after-purchase evaluation between perceptions of the performance of the selected product or service alternative that meets expectations or not (Trivedi & Yadav 2020)

III. RESEARCH METHODOLOGY

The method used for this paper is using descriptive analytic research by obtaining quantitative data (Sekaran & Bougie, 2018). The purpose of descriptive research techniques is to systematic, factual and accurate descriptions, drawings or drawings of the facts, characteristics and relationships between the phenomena investigated. Descriptive research includes a broader research method or often called the survey method. The data obtained used structured quantitative data, using a Likert scale of 1-5, from Strongly Disagree (STS) to Strongly Agree (SS). This study examines Information Quality influence, Trust, and Payment Method variables on

Repurchase Intention with Customer Satisfaction as Intervening Variables. Population and Sample.

Population is the complete group of fascinating individuals, occasions, and things, researchers have identified a number of traits and characteristics that need be investigated in order to reach conclusions (Sekaran & Bougie, 2018). Sample chosen was customers who had opened a gold savings account at Pegadaian and downloaded the Pegadaian Digital Service Application. The amount of data required for data processing using SEM-PLS requires at least 5 times the independent variable outer model and inner model or using the sample size concept with multiplied by five the total number of indicators (Hair, Black, Babin, & Anderson, 2014). The number of indicators in this study is 20, so a minimum sample size of 100 is obtained which will be distributed to customers who have opened gold savings accounts at Pegadaian and downloaded the Pegadaian Digital Service Application. The method used in conducting this research is a questionnaire or questionnaire (Sekaran & Bougie, 2018).

IV. RESULTS AND DISCUSSION

This study aims to determine the effect of Information Quality, Trust, Payment Method on Consumer Satisfaction, and Repurchase Intention. Data for this study came from the distribution of questionnaires to 100 respondents to obtain research data related to Information Quality, Trust, Payment Method, Consumer Satisfaction, and Repurchase Intention.

Research following collection, data is descriptive and quantitative analysis. Descriptive analysis was using the Microsoft Excel application to complete to describe Information Quality, Trust, Payment Method, Consumer Satisfaction, and Repurchase Intention, with the PLS (Partial Least Squares) approach being used for quantitative analysis and using SmartPLS 3.0 tool to examine the imp of Information Quality, Trust, Payment Method for Consumer Satisfaction, and Repurchase Intention.

A. Results of Data Analysis

The outer model may define the relationship between the latent variable and its indicators; alternatively, one may say that this model defines the relationship between each indicator and its respective latent variable. The Confirmatory Factor is used in the test on the outer model Analysis (CFA) technique.

Validity of each indication and dependability of the concept are examined using confirmatory factor analysis constructs. The validity criteria used in this study were based on a reflexive indicator model, and their convergent and discriminant validity were assessed. When the Outer Loading value exceeds 0.7, an indicator is deemed to have convergent validity, although in The Average Variance Extracted (AVE) value above indicates that a loading value of 0.5 to 0.6 is deemed adequate in the early stages of research development.

B. Structural Model Testing (Inner Model)

The relationship between latent variables, also known as inner relations, is specified by this model. In this test, the

impact of the independent latent variables on the dependent latent variables is evaluated in terms of type and magnitude. This test consists of two stages: the hypothesis test, which evaluates the validity of the research model hypothesis, and the R Square Determinant Coefficient test (R2), which measures how much variance in the dependent latent variable is explained by the independent latent variable.

C. Discussion of Direct Influence

Table 1 Path Coefficient values, t-Statistics, and P-Values

Direct Effects	Ordinal sample (O)	T statistics (O/SIDEV)	P values
X1 Information Quality -> Y Repurchase Intention	0.280	3.401	0.001
X1 Information Quality -> Z Customer Satisfaction	0.287	2.905	0.004
X2 Trust -> Y Repurchase Intention	0.204	2.696	0.007
X2 Trust -> Z Customer Satisfaction	0.210	2.425	0.016
X3 Payment Method -> Y Repurchase Intention	0.255	2.326	0.020
X3 Payment Method -> Z Customer Satisfaction	0.407	3.874	0.000
Z Customer Satisfaction -> Y Repurchase Intention	0.249	3.044	0.002

➤ There is a significant effect of Information Quality (X1) on Consumer Satisfaction (Z)

According to the previously described discussion, The fact that the t statistics value is 2.905, which is superior to the t value of 1.96, and the P-Values are 0.004 and 0.05, respectively, respectively, indicating that Ha is accepted, i.e., there is influence from the Information Quality variable (X1) to Consumer Satisfaction (Z). The Information Quality variable (X1) has a positive effect or raises the Consumer Satisfaction (Z) variable by 28.7%, as indicated by the positive coefficient value of 0.287. Therefore, the study's H1 hypothesis—that "Information Quality (X1) Has a Significant Effect on Consumer Satisfaction (Z)"—is true—is accepted.

The results show that the higher the quality of information in the Pegadaian Digital Service application that is felt by customers, the higher customer satisfaction will be. This is consistent with research findings from (Chopdar & Balakrishnan, 2020b; Ngoc Duy Phuong & Thi Dai Trang, 2018; Zheng, 2020) which states that sufficient and useful information can affect consumer satisfaction after deciding to buy a product.

The data of the responses of 100 respondents to the information quality indicator question, most of them strongly agree with the notification indicators that appear from the Pegadaian Digital Service Application. In an era of increasing numbers of smartphone users and various applications, notifications are very important in using an application to remind users of things that need to be known so that they can then open the application and make a transaction (Oyedele et al., 2018).

The strategic implication of the positive influence of Information Quality on Consumer Satisfaction is that companies must be able to maintain and even improve the quality of information on the Pegadaian Digital Service

Application so that customers are more satisfied in using the Pegadaian Digital Service Application and can increase interest in topping up their savings balance. Currently, information is not a difficult thing to find, this is because there are many means to access information, in this case the Pegadaian needs to prepare a form of information that is suitable for customers according to their personality so that the information conveyed can be received effectively and efficiently (Sulistiowati & Chan, 2021)

➤ There is a significant effect of Trust (X2) on Consumer Satisfaction (Z)

Based on the discussion that has been explained, it is known that the t statistics value is 2.425 which is greater than the t value of 1.96, and the P-Values = 0.016 which is smaller than $\alpha = 0.05$, the meaning of Ha is accepted, namely there is influence from the Trust variable (X2) to Consumer Satisfaction (Z). The coefficient value is positive, which is equal to 0.210, meaning that the Trust variable (X2) has a positive effect or increases the Consumer Satisfaction (Z) variable by 21.0%. Thus the H2 hypothesis in this study which states that "Trust (X2) has a significant effect on Consumer Satisfaction (Z)" is accepted.

This shows that the higher the customer's trust in the Pegadaian Digital Service Application, the higher the customer satisfaction, this is in line with research conducted by (Oebit, 2018), (Ain Mohd Paiz et al., 2021) and different results from research from (Yopetch et al., 2021), (Kitjaroenchai & Chaipoopiratana, 2022) and (Oyedele et al., 2018) who found no relationship and influence between consumer trust and satisfaction.

Based on the results of the responses of 100 respondents to the trust indicator question, most of them strongly agree with the indicator "Believes that the Pegadaian Digital Service Application will protect the personal information of its users". This happens because in carrying out transactions through the Pegadaian Digital Service Application, personal data that is confidential is required, in this case it means that the application has given trust to customers about the personal information used.

➤ The Payment Method (X3) has a considerable impact on Consumer Satisfaction. (Z)

Based upon the discussion that has been explained, The fact that the t statistics value is 3.874 which surpasses the t value of 1.96, and the P-Values = 0.000 it measures less than $\alpha = 0.05$, indicating that Ha is approved, namely there is influence from the Payment Method variable (X3) to Consumer Satisfaction (Z). The value of the coefficient is positive, which is equal to 0.407, meaning that the Payment Method variable (X3) has a positive effect or increases the Consumer Satisfaction (Z) variable by 40.7%. Thus the H3 hypothesis in this study which states that "Payment Method (X3) has a significant effect on Consumer Satisfaction (Z)" is accepted.

This shows that if the payment method in the Pegadaian Digital Service application gets better, it will increase customer satisfaction when topping up gold savings. This is

supported by research from (Sun et al., 2022a; Yoopetch et al., 2021), (Sun et al., 2022a) and (Fernandes & Barfknecht, 2020a) which state that the convenience of payment methods in an application will help users in searches because it doesn't require a lot of effort.

➤ *There is a significant influence of Consumer Satisfaction (Z) on Repurchase Intention (Y)*

Based on table 2, The fact that the t statistics value is 3.044 which exceeds the t value of 1.96, and the P-Values = 0.002 which is smaller than $\alpha = 0.05$, meaning that Ha is accepted, namely there is influence from the Consumer Satisfaction (Z) variable to Repurchase Intention (Y). The Consumer Satisfaction (Z) variable has a positive effect or enhances the Repurchase Intention (Y) variable by 24.9%, as indicated by the positive coefficient value, which is equal to 0.249. Consequently, the H4 hypothesis in this study, which claims that "Consumer Satisfaction (Z) has a significant effect on Repurchase Intention (Y)" is accepted.

In accordance with research that has been directed by (Nadeem et al., 2020), (Yopetch et al., 2021), and (Nisaa & Susanto, 2021a) with results stating that satisfaction will lead to repurchase intentions, in this case it can be estimated future purchases.

The corona virus pandemic has increasingly increased the awareness of the Indonesian people to always save and invest (Mehta et al., 2020). From the 2021 Global Investor Study Report from Schrodgers which states that a greater focus on savings, investment, as many as 88 percent of Indonesian respondents from his research spend more time thinking about financial well-being and rearranging their personal finances due to the corona virus pandemic so that consumer satisfaction can be continue to increase gold savings top ups through the Pegadaian Digital Service Application because customers feel that their decision is the best decision (Trivedi & Yadav 2020).

➤ *There is a significant effect of Information Quality (X1) on Repurchase Intention (Y)*

Based on table 2, it is known that the t statistics value is 3.401 which is greater than the t value of 1.96, and the P-Values = 0.001 which is smaller than $\alpha = 0.05$, meaning that Ha is accepted, namely there is influence from the Information Quality variable (X1) to Repurchase Intention (Y). The coefficient value is positive, which is equal to 0.280, meaning that the Information Quality variable (X1) has a positive effect or increases the Repurchase Intention (Y) variable by 28.0%. Thus the H5 hypothesis in this study which states that "Information Quality (X1) has a significant effect on Repurchase Intention (Y)" is accepted.

These results are in accordance with research that has been conducted by (Ilyas et al., 2020a) and (Ji & Ha, 2021b) which states that visualizing information is very important in an application to get the user's focus so that the information received is maximized and generates interest.

➤ *There is a significant effect of Trust (X2) on Repurchase Intention (Y)*

Based on table 2, it is known that the t statistics value is 2.696 which is greater than the t value = 1.96, and the P-Values = 0.007 which is smaller than $\alpha = 0.05$, meaning that Ha is accepted, namely there is an influence from the Trust variable (X2) to Repurchase Intention (Y). The coefficient value is positive, which is equal to 0.204, meaning that the Trust variable (X2) has a positive effect or increases the Repurchase Intention (Y) variable by 20.4%. Thus the H6 hypothesis in this study which states that "Trust (X2) has a significant effect on Repurchase Intention (Y)" is accepted.

These results show that the higher the customer's trust in the Pegadaian Digital Service Application, the more positive the interest in top-up gold savings from customers will be. This is in line with research that has been conducted by (Yulisetiarni, 2021), (Murdifin et al., 2020) which states that trust plays an important role in one's buying process.

➤ *There is a significant effect of the Payment Method (X3) on Repurchase Intention (Y)*

Based on table 2, it is known that the t statistics value is 2.326 which is greater than the t value of 1.96, and the P-Values = 0.020 which is smaller than $\alpha = 0.05$, meaning that Ha is accepted, namely there is influence from the Payment Method variable (X3) to Repurchase Intention (Y). The coefficient value is positive, which is equal to 0.255, meaning that the Payment Method variable (X3) has a positive effect or increases the Repurchase Intention (Y) variable by 25.5%. Thus the H7 hypothesis in this study which states that "Payment Method (X3) has a significant effect on Repurchase Intention (Y)" is accepted.

The results above show that the better the Payment Method that customers feel when using the Pegdaian Digital Application, the higher their interest in top-up gold savings in the future. This is the same as the results of research from (Yopetch et al., 2021) which states that the ability to pay in a product purchase transaction must be carried out quickly and safely in order to motivate consumers to use or repurchase a product.

D. Indirect Influence

Table 2 Path Coefficient values, t-Statistics, and P-Values

Indirect Influence	Ordinal sample (O)	T statistics ((O/STDEV))	P values
X1 Information Quality -> Z Customer Satisfaction -> Y Repurchase Intention	0.071	2.001	0.046
X2 Trust -> Z Customer Satisfaction -> Y Repurchase Intention	0.052	2.013	0.045
X3 Payment Method -> Z Customer Satisfaction -> Y Repurchase Intention	0.101	2.262	0.024

Source: Results of analysis using SmartPLS 3.0

➤ *There is a significant effect of Information Quality (X1) on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)*

Based on table 2, it is known that the t statistics value is 2.001 which is greater than the t value = 1.96, and the P-Values = 0.046 which is smaller than $\alpha = 0.05$, meaning that Ha is accepted, namely that there is influence from the Information Quality variable (X1) on Repurchase Intention

(Y) through the variable Consumer Satisfaction (Z). The coefficient value is positive, which is equal to 0.071, which means the Consumer Satisfaction variable

(Z) gives a positive influence or increases the influence of the Information Quality variable (X1) on the Repurchase Intention (Y) variable of 7.1%. Thus the H8 hypothesis in this study which states that "Information Quality (X1) has a significant effect on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)" is accepted.

This is in line with the results of research from (Ngoc Duy Phuong & Thi Dai Trang, 2018) which states that the quality of information is a key factor or an important factor that makes customers decide to repurchase services / products.

➤ *There is a significant influence of Trust (X2) on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)*

Based on table 2, it is known that the t statistics value is 2.013 which is greater than the t value of 1.96, and the P-Values = 0.045 which is smaller than $\alpha = 0.05$, meaning that H_a is accepted, namely that there is an influence from the Trust variable (X2) on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z). The coefficient value is positive, which is equal to 0.052, meaning that the Consumer Satisfaction (Z) variable has a positive influence or increases the influence of the Trust variable (X2) on the Repurchase Intention (Y) variable of 5.2%. Thus the H9 hypothesis in this study which states that "Trust (X2) has a significant effect on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)" is accepted.

This is in accordance with the results of research (Fernandes & Barfknecht, 2020a) in a digital transaction, trust is important in increasing satisfaction, in this case the consumer has done something or made the right decision, then satisfaction will increase customer interest to top up gold savings.

➤ *There is a significant effect of the Payment Method (X3) on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)*

Based on table 2, it is known that the t statistics value is 2.262 which is greater than the t value of 1.96, and the P-Values = 0.024 which is smaller than $\alpha = 0.05$, meaning that H_a is accepted, namely there is influence from the Payment Method variable (X3) on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z). The coefficient value is positive, which is equal to 0.101, meaning that the Consumer Satisfaction (Z) variable has a positive influence or increases the influence of the Payment Method variable (X3) on the Repurchase Intention (Y) variable of 10.1%. Thus the H10 hypothesis in this study which states that "Payment Method (X3) has a significant effect on Repurchase Intention (Y) through the variable Consumer Satisfaction (Z)" is accepted.

This shows that the better the payment method perceived by customers in making transactions through the

Pegadaian Digital Service Application, the more customer satisfaction will increase, and the more satisfied customers will increase their interest in topping up gold savings through the Pegadaian Digital Service Application. These results are consistent with research from (Yopetch et al., 2021) which states that in today's technological era, more and more payment methods are available, and people like having payment options when making transactions.

V. CONCLUSION

Based on the discussion of the results of research conducted regarding the factors that influence the decision to purchase this pure electric car, it can be concluded that: (1) Information Quality has a significant positive effect on Consumer Satisfaction. This shows that the quality of information perceived by customers has an impact on their satisfaction. So it can be said that the increasing quality of information in the Pegadaian Digital Service application will increase customer satisfaction when topping up Pegadaian gold savings. (2) Trust has a significant positive effect on consumer satisfaction. This shows that the trust felt by customers has an impact on their satisfaction in buying gold savings behavior. So it can be said that increasing customer trust in the Pegadaian Digital Service Application will increase their satisfaction with customer interest in topping up Pegadaian gold savings. (3) The method of payment has a significant positive effect on consumer satisfaction. This shows that the payment method perceived by customers has an impact on their satisfaction in buying gold savings behavior. Thus it can be said that the better the payment method increases their satisfaction with customer interest to top up gold savings through the Pegadaian Digital Service Application. (4) Consumer Satisfaction has a significant positive effect on Repurchase Intention. This shows that customer satisfaction felt by customers has an impact on customer interest to top up gold savings through the Pegadaian Digital Service Application. Thus it can be said that increasing customer satisfaction will increase customer interest to top up gold savings through the Pegadaian Digital Service Application. (5) Information Quality has a significant positive effect on Repurchase Intention. This shows that the quality of information in the Pegadaian Digital Service application felt by customers has an impact on customers' interest in topping up gold savings. So that it can be said that the increasing quality of information in the Digital Pegadaian Application that is felt by the public will further increase the possibility of customers to top up their gold savings. (6) Trust has a significant positive effect on Repurchase Intention. This shows that customer trust in the Pegadaian Digital Service Application has an impact on customer interest in topping up gold savings. So it can be said that the increasing customer trust in the Digital Pegadaian Application will further increase customer interest in top up gold savings. (7) Payment method has a significant positive effect on Repurchase Intention. This shows that the payment method in the Pegadaian Digital Service application has an impact on customer interest in topping up gold savings. So it can be said that the better the Payment Method offered by the Pegadaian Digital Application, the more it will increase customer interest to top up gold savings through the Digital

Pegadaian Application. (8) Consumer Satisfaction mediates the effect of Information Quality on Repurchase Intention. This shows that the quality of information perceived by customers can only have an impact on interest in top-up gold savings if it gets a mediating effect from consumer satisfaction. So it can be said that the increasing quality of information perceived by customers in the Digital Pegadaian Apliasi will first increase their satisfaction and then increase their chances of topping up their savings. (9) Consumer Satisfaction mediates the influence of Trust on Repurchase Intention. This shows that the trust felt by customers can only have an impact on interest in top up gold savings if it gets a mediating effect from consumer satisfaction. (10) Consumer Satisfaction mediates the influence of the Payment Method on Repurchase Intention. This shows that the payment method that is perceived by customers can only have an impact on the interest in top up gold savings if it gets a mediating effect from consumer satisfaction.

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