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The Influence of Digital Payment Innovation, Integrated Marketing Communication, Service Quality on the Level of Satisfaction with QRIS Use in Transactions Among the Millennial Generation in Rebo Village

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Abstract

The development of technology in Indonesia has progressed rapidly. Various sectors, including services, have been competing to enter the digital world. One of these sectors is payments. Traditional cash transactions are gradually being replaced by digital payment methods. This research aims to analyze the impact of digital payment innovation, integrated marketing communication, and service quality on user satisfaction with QRIS (Quick Response Code Indonesian Standard).

This research employs the Diffusion of Innovation theory and utilizes a quantitative research method with purposive sampling techniques. The analysis method used is SMART PLS 4. The study involved the distribution of questionnaires to millennials residing in Rebo Village, resulting in 103 responses. The analytical methods include descriptive analysis, instrument testing, outer model testing, hypothesis testing, goodness of fit testing, R-square testing, path coefficients analysis, and F-test.

The research findings indicate that digital payment innovation and integrated marketing communication do not have a significant impact on user satisfaction with QRIS, while service quality significantly affects user satisfaction with QRIS.

This research can be valuable for users as it highlights the importance of factors such as digital payment innovation, marketing communication, and service quality, which have been empirically proven to influence user satisfaction.

Keywords: Digital Payment Innovation, Integrated Marketing Communication, Service Quality, Customer Satisfaction

1. Introduction

The development of information and digital technology has experienced rapid growth in today's society. This growth has brought about significant changes in lifestyle and daily life. This technology provides convenience and easy access, especially through the increasing use of smartphones in the community. One of the technologies that has had a significant impact is the internet, which enables faster information dissemination. Furthermore, technological advancements have also brought innovation in digital payments. In 2020, the Covid-19 pandemic altered all habits and affected various aspects of society's life,

such as communication behavior and business. Many people who typically used cash in their daily activities had to adapt to the transition to digital payments without the use of physical wallets or e-wallets. These changes have posed new challenges and opportunities. In this context, this research aims to further examine the impact of lifestyle changes and the use of digital payments on society. This study will delve deeper into the transition from using cash to digital payments and its implications in everyday life. By better understanding these changes, it is hoped that this research can provide valuable insights for stakeholders, including the government, businesses, and the general public (Saidah, Trianutami, and Amani 2022).

Using cashless payments is an important decision to reduce the risk of coronavirus transmission through cash, credit cards, or physical contact when receiving money. The World Health Organization (WHO) recommends that people adopt touchless payments, involving the use of digital wallets or electronic transactions to minimize physical contact (Azzahroo and Estiningrum 2021).

The use of digital wallets is a result of ongoing technological advancements. People can now embrace and live a cashless lifestyle or conduct cashless businesses. This phenomenon represents a new form of innovation occurring in society, bringing about cultural and habitual changes. Especially for those accustomed to using cash payments, they must adapt to using digital wallets, scanning QR codes, and making payments with e-wallets.

On August 17, 2019, Bank Indonesia and the Indonesian Payment System Association (ASPI) launched an online service accessible through smartphones. This service is known as the Indonesian Quick Response Code Standard (QRIS), enabling payments using QR codes in Indonesia. It officially took effect on January 1, 2020. QRIS, pronounced as "Kris," is a combination of various QR code types used by different Payment System Service Providers (PJSPs). QRIS was developed by Bank Indonesia and ASPI with the aim of making transactions faster, easier, and more secure using QR codes. With QRIS, users can easily and quickly make payments by scanning the available QR codes at stores or other transaction locations, without the need for cash or physical cards (Andhikasari 2021).

To provide payment services using QRIS, all service providers must use digital wallets as the transaction method for QRIS payments. This offers various advantages to users of applications using QRIS. Firstly, application users can complete transactions more quickly, as payments can be made instantly through digital wallets. Therefore, users can always stay up-to-date with the latest developments in payments, as QRIS is a continually updated standard.

2. Literature Review

2.1.1 Diffusi Innovation

The theory of diffusion was first introduced by Everett M. Rogers in 1962, explaining how innovations are recognized and adopted by society. In the concept of innovation diffusion, innovations or news about innovations are conveyed through channels or media to the public. This process involves five dimensions (Rogers 2003):

a. Knowledge: pertains to individuals' awareness of the existence and functions of the innovation.
b. Persuasion: concerns each individual's attitude toward accepting or rejecting the innovation.
c. Decision: the role of each individual in deciding and making choices to adopt or reject the innovation.
d. Implementation: the role of each individual in using the innovation.
e. Confirmation: the role of individuals in seeking opinions that can reinforce their decisions, and it is flexible (subject to change) if the received innovation messages contradict each other.

Individual decisions to adopt innovation are influenced by the decisions of other individuals in the social system.

The correlation between innovation diffusion and digital payment innovation, integrated marketing communication, and service quality becomes crucial in understanding how millennials can be satisfied with the use of QRIS. By applying the stages of innovation diffusion, it is hoped that QRIS can be well-received. Therefore, every short-term operational decision in the implementation of QRIS should support long-term strategic goals**.**

2.1.2 Digital Payment Innovation

Digital payment innovation involves electronic media in a transaction used as a payment method, replacing the role of cash with non-cash payments as a non-cash payment system offered. Digital payments have a basic form consisting of computer networks and digital systems. In digital transactions, all payers send and receive money while conducting transactions online.

The development of new products and their strategies is often more effective and can be a determinant of the success of an innovation. In its development, according to (Rizkiyah et al. 2021), there are dimensions of digital payments:

1. Efficiency: a dimension that focuses on the practicality of users in using it as a payment method.
2. Perceived Ease of Payment: a dimension that refers to the ease of understanding and operating the payment system.
3. Perceived Speed: the speed dimension in digital payments refers to the speed of payment information exchange, which should influence user satisfaction and system use.
4. Security: the security dimension relates to the safe access provided for all available applications and facilities.
5. Perceived Benefit: an assessment of the benefits of the electronic payment system to customers, including the time required for payment acceptance and the usage of the electronic payment system.

In the context of QRIS acceptance, where one of its goals is to observe changes and responses in the attitudes and behaviors of millennials leading to action, the innovation adoption process often varies among individuals. This process occurs gradually and can differ in terms of timing and the level of acceptance among these individuals.

2.1.3 Product Marketing Communication

Advertising is a crucial element in promoting a product or service by businesses. The promotional activities serve not only as a means of communication between businesses and consumers but also as a way to persuade consumers to accept and use products/services according to their desires and needs. According to Cindy Mahardika Sari (2021), the dimensions of advertising, as defined by Kotler and Keller, include promotional messages, promotional materials, promotion periods, and advertising frequency.

Kotler and Keller in 2016, as cited in the journal by Cindy Mahardika Sari (2021), identified the following indicators in promotion:

1. Message: measuring how effectively the message is crafted and delivered to consumers or users.
2. Media: determining which media the company chooses to use for marketing a product.
3. Time: evaluating how long it takes for a company to carry out its marketing activities and be accepted by users/customers.

4. Frequency: assessing the number of marketing actions performed by a company within a given time frame.

Each of these four promotional tools has its own definition. Advertising, for instance, is the presentation and promotion of ideas, goods, or services that are paid for and non-personal by a specific sponsor. Promotion involves short-term offers or incentives to encourage the purchase or sale of products or services. Face-to-face selling refers to direct presentations by a company's sales force to generate sales and build customer relationships. Public relations involve building positive relationships with various stakeholders through advertising (Sari and Utami 2021).

2.1.4 Customer Satisfaction

According to Kotler and Keller in Cindy Mahardika Sari (2021), customer satisfaction is the feeling of pleasure or disappointment that arises in an individual when the performance results of a product are compared to their expectations. If the performance results do not meet expectations, consumers will feel dissatisfied. However, if the performance results align with expectations, consumers will feel satisfied. According to Irawan in Hidayah (2019), there are several factors that can influence customer satisfaction, including:

1. Performance: the performance of core product operation characteristics used.
2. Features: characteristics, uniqueness, and additional special attributes as secondary or complementary characteristics.
3. Reliability: reliability, which is the likelihood of minimal breakdowns or failures.
4. Conformance to specification: the extent to which operational design characteristics meet standards.

Satisfaction is the feeling of pleasure or dissatisfaction experienced by an individual or user when comparing the results of a product or service used with their expectations. Additionally, satisfaction is also an attitude toward a product or service based on the experiences gained during use. In this research, user satisfaction with QRIS refers to user satisfaction with the application used for payment transactions. The role of innovation diffusion is to evaluate whether the QRIS innovation can provide satisfaction to users, especially millennials.

2.2Review of Similar Research Findings

1. “The Impact of Digital Payment on Consumer Behavior Among Ovo Digital Payment Platform Users” (Rizkiyah et al. 2021)Singaperbangsa Karawang University, Indonesia
   Result: Digital payment significantly influences consumer behavior in the era of the Fourth Industrial Revolution. Distributed to 204 respondents.
2. "Innovation Diffusion of Digital Payment Programs in Kanekes Baduy Village (Saidah, Trianutami, and Amani 2022) UIN Syarif Hidayatullah Jakarta
   Result: Economic actors in Baduy are attempting to expand their businesses using digital payments. Some of them have even implemented digital payment systems. However, the majority also admit that they are not yet accustomed to digital payment systems and continue to engage in trade through traditional transactions.
3. "The Influence of Perceived Usefulness, Information Quality on E-Satisfaction with Trust as a Mediating Variable among Tokopedia Marketplace Users in the Special Region of Yogyakarta
   (D Sugandi et al. 2022) Sam Ratulangi University

Result: Perceived usefulness and information quality have a positive and significant impact on E-Satisfaction, with trust successfully mediating the relationship between perceived usefulness and information quality on E-Satisfaction.

4. "Analysis of Shopee's Marketing Communication Strategy in the E-Commerce Competition in Indonesia (Kangean and Rusdi 2020) Tarumanegara University
   Result: The research findings indicate that the marketing communication strategy employed consists of a push strategy in the form of advertising and events, as well as a pull strategy involving sales promotions.
5. "Adoption of Digital Wallet Application Innovation in Pekanbaru City (Badri et al. 2020) Sultan Syarif Kasim Riau State Islamic University
   ResultThis research found that individuals who have adopted the innovation confirm their intention to continue adopting the innovation.

2.3 Hypotheses:

1. Ho1: Digital Payment Innovation has a significant influence on the level of QRIS satisfaction.
   Ha1: Digital Payment Innovation does not have a significant influence on the level of QRIS satisfaction.
2. Ho2: Integrated Marketing Communication has a significant influence on the level of QRIS satisfaction.
   Ha2: Integrated Marketing Communication does not have a significant influence on the level of QRIS satisfaction.
3. Ho3: Service Quality has a significant influence on the level of QRIS service satisfaction.
   Ha3: Service Quality does not have a significant influence on the level of QRIS service satisfaction.
4. Ho4: Digital Payment Innovation, Integrated Marketing Communication, and Service Quality have a significant influence on the level of QRIS service satisfaction.
   Ha4: Digital Payment Innovation, Integrated Marketing Communication, and Service Quality do not have a significant influence on the level of QRIS service satisfaction.

3. RESEARCH METHODOLOGY

3.1 Research Paradigm

Conceptually, a paradigm refers to the foundational assumptions believed by scientists that influence how they understand the phenomena they study. Paradigms encompass ethical codes and worldviews that influence the thoughts and behaviors of scientists in conducting their research. Paradigms help formulate what needs to be studied and how problems should be addressed.

This research employs a positivist paradigm. According to Prayogi (1970), the positivism and idealism paradigms in relation to the humanities (social/humanities). The positivism paradigm is rooted in empirical data in historical studies, making history a science with a quantitative approach. Quantitative research, according to Sugiono in the journal by Lestari, Fitrisia, and Ofianto (2022), is a research method with a positivist philosophy applied in research. It involves studying a specific population or sample using random or random sampling techniques with the aim of testing predetermined hypotheses. Quantitative research typically involves collecting samples from a representative population with deductive research characteristics.

3.2 Population and Sample

3.2.1 Population

According to Sugiyono (2018, page 136), in a research context, the population refers to the entire set of elements that constitute the area of generalization or the subjects to be measured. In this context, the population encompasses the generalization area consisting of objects or subjects with specific quantities and characteristics determined by the researcher and the decision made for sampling. The population under study consists of millennials residing in Sungailiat, Bangka Islands. The questionnaire will be distributed to millennials aged between 27 and 42 years. Based on population census data collected by the Bangka Belitung government in 2020, the estimated population of millennials in the city is 411,875 individuals. The total population of the village of Rebo itself consists of 5,029 residents.

3.2.2 Sample

According to Sugiyono (2018, page 139), a sample is a subset or portion of the population that has similar quantities and characteristics to the population itself. In this research, the sampling method used is nonprobability sampling. Nonprobability sampling is a sampling technique that does not offer equal chances or opportunities for each element/member of the population to be selected as a sample (Rizkiyah et al. 2021).

The research sample is obtained using purposive sampling method. For example, in this study, the sample selected consists of millennials in Sungailiat, Bangka Islands.

3.3 Data Analysis Techniques

In this research, five variables are involved, namely X1, X2, X3, Y, and Z. To perform descriptive analysis for each of these variables, the researcher will use an application. Furthermore, for quantitative analysis, the researcher will employ the Partial Least Square (PLS) technique through the SmartPLS 4 version 3.2.10 application.

Structural Equation Modeling (SEM) is a method with the capability to address complex issues, such as estimating relationships between variables with multiple connections, by generating measurement models from a set of indicators and structural models consisting of constructs (latent variables). The SEM method, based on the Partial Least Square (PLS) component, is a robust analytical method because parameter estimation in Partial Least Square does not assume a specific measurement scale for the data, does not require a large sample size, and does not assume a multivariate normal distribution for the data, as is done by Ordinary Least Square (OLS) (Ghozali, 2011) in the study by Anggita, Hoyyi, and Rusgiyono (2019). The purpose of using PLS is to find optimal predictive linear relationships in the data. PLS can also be used to confirm a theory but can also be used to explain the presence or absence of relationships between latent variables (Jarlest Andini Agustinanda, 2020). The outer model aims to test the relationships between variables within the outer model, which include:

1. Convergent Validity
2. Discriminant Validity – Cross Loading
3. Average Variance Extracted (AVE)
4. Composite Reliability
5. Cronbach's Alpha

The inner model aims to test the relationships between indicators that form variables. According to Wijaya (2019), the tests in the inner model include:

1. Goodness of Fit Test
2. R Square

By conducting Goodness of Fit, R Square, and Path Coefficients tests in the inner model, the researcher can evaluate the extent to which the proposed model fits the available data, how much variation in endogenous variables can be explained by exogenous variables, and the strength of the relationships between latent variables.

4. RESEARCH RESULTS AND DISCUSSION

4.1 Descriptive Analysis Results General Overview of the Research Object

This research was conducted in Desa Rebo, Kecamatan Sungailiat, Bangka Belitung Islands Province, with the distribution of questionnaires starting from August 1, 2023, to August 16, 2023. The research activities involved distributing questionnaires using purposive sampling techniques through Google Forms to millennials residing in Desa Rebo. The initial target for respondents was 99,958.

The researcher also conducted field studies to directly learn about the respondents who completed the questionnaires. A total of 103 respondents were gathered; however, an initial selection was made from the data collected, resulting in 100 respondents who had previously used QRIS. The field research was conducted on August 14th, 15th, and 16th, 2023, with the researcher visiting Desa Rebo in person.

During the researcher's visit to the village office, a positive response was received from the village officials. Village officials also provided information about the culture, customs, and predominant occupations of the villagers. The most dominant occupation in Desa Rebo is fishing, as a significant portion of Bangka Island is surrounded by coastlines, including Desa Rebo, which has its own beach called Pantai Rebo. Apart from fishing, as Bangka is also known as Indonesia's largest tin producer, many residents of Desa Rebo work as tin miners. In addition to fishermen and miners, Desa Rebo still engages in animal husbandry and agriculture, such as growing vegetables and raising chickens as their livelihoods. There are numerous grocery stores scattered throughout Desa Rebo, making it convenient for residents to purchase goods. Due to the relatively long distance from the village to the city, these stores play a crucial role in ensuring residents have access to essential items. To improve accessibility, the village administration has made efforts to repair existing roads, aiming to provide equal access for all residents.

The millennial generation currently residing in Desa Rebo mostly consists of individuals who have previously moved to other provinces such as Jakarta, Surabaya, Bali, and several others. They have returned to Desa Rebo for various reasons, including taking care of aging parents, getting married, and personal factors. Many of them have been exposed to technology and have used it, including QRIS.

However, due to the uneven technological development in Desa Rebo, with limited stores offering QRIS services, residents often have to rely on cash transactions. There are several disadvantages to using cash, including the inconvenience of traveling to an ATM, which takes 30-40 minutes, causing difficulties for residents. Millennials who wish to use QRIS must search for supermarkets that offer QRIS services, which are often far away from Desa Rebo, requiring them to leave the village.

4.2 Instrument Testing Results: Validity and Reliability

4.2.1 Convergent Validity of Digital Payment Innovation

Tabel 4.1 *Loading Factor* of Digital Payment Innovation:

Indikator	Outer Loading	Syarat	Ket
EFC 1	**0,761**	>0.7	valid

EFC 2	**0,807**	>0.7	valid
PEOP2	**0,798**	>0.7	valid
PN	**0,797**	>0.7	valid
PSD 1	**0,773**	>0.7	valid
SC1	**0,741**	>0.7	valid
SC2	**0,801**	>0.7	valid

Based on the results of data processing of outer loadings using PLS in Table 4.1, it is known that there are 2 variables in the Digital Payment Innovation factor that are not valid, namely indicators PEOP 1 and PSD 2, as their values are < 0.7. Therefore, these two indicators must be removed. Thus, after removing them from the 9 indicators, 7 indicators remain, all of which are considered valid and pass the convergent validity test with values > 0.7.

Among the indicators, the one with the highest outer loading is indicator EFC2 with a value of 0.807, representing efficiency, and there is indicator SC2 with a value of 0.801, representing security. These two indicators have relatively higher values compared to the other indicators. The larger the outer loading value, the better the indicator is at describing the questionnaire questions provided.

4.2.2 Convergent Validity of Integrated Marketing Communication

Tabel 4.2 *Loading Factor* of Integrated Marketing Communication

Indikator	Outer Loading	Syarat	Ket
FR1	**0,798**	>0.7	Valid
FR2	**0,753**	>0.7	Valid
MD2	**0,782**	>0.7	Valid
MD3	**0,765**	>0.7	Valid
PS 3	**0,706**	>0.7	Valid
PS1	**0,705**	>0.7	Valid
WK1	**0,774**	>0.7	Valid
WK2	**0,726**	>0.7	Valid
WKT3	**0,812**	>0.7	Valid

Based on the results of data analysis of outer loadings using PLS in Table 4.2, it is known that there are 3 variables in the Integrated Marketing Communication factor that are not valid, namely indicators FR3, MD1, and PS2, as their values are < 0.7. Therefore, these three indicators must be removed. Thus, after removing them from the 12 indicators, 9 indicators remain, all of which are considered valid and pass the convergent validity test with values > 0.7.

Among the indicators, the one with the highest outer loading is indicator WKT3 with a value of 0.812, representing time, and there is indicator FR1 with a value of 0.798, representing frequency. These two indicators have relatively higher values compared to the other indicators. The larger the outer loading value, the better the indicator is at describing the questionnaire questions provided.

4.2.3 *Covergent Validity* Of Service Quality

Tabel 4.3 *Loading Factor* Of Service Quality

Indikator	Outer Loading	Syarat	Ket
DYP1	**0,832**	>0.7	Valid
DYP2	**0,824**	>0.7	Valid
EMP1	**0,801**	>0.7	Valid
EMP2	**0,821**	>0.7	Valid
FS2	**0,793**	>0.7	Valid
JMN1	**0,743**	>0.7	Valid
JMN2	**0,768**	>0.7	Valid
RB1	**0,790**	>0.7	Valid
RB2	**0,774**	>0.7	Valid

Based on the results of data analysis of outer loadings using PLS in Table 4.3, it is known that there is 1 variable in the Service Quality factor that is not valid, which is indicator FS1, as its value is < 0.7. Therefore, this one indicator must be removed. Thus, after removing it from the 10 indicators, 9 indicators remain, all of which are considered valid and pass the convergent validity test with values > 0.7.

Among the indicators, the ones with the highest outer loadings are indicators DYP1 and DYP2 with values of 0.832 and 0.824, respectively, representing responsiveness. These two indicators have relatively higher values compared to the other indicators. The larger the outer loading value, the better the indicator is at describing the questionnaire questions provided.

4.2.4 *Covergent Validity* Of Customer Satisfaction

Tabel 4.13 *Loading Factor* Of Customer Satisfaction

Indikator	Outer Loading	Syarat	Ket
CTS1	**0,908**	>0.7	valid
CTS2	**0,866**	>0.7	valid
FT1	**0,859**	>0.7	valid
FT2	**0,890**	>0.7	valid
PF1	**0,907**	>0.7	valid
PF2	**0,907**	>0.7	valid

Based on the results of data analysis of outer loadings using PLS in Table 4.4, it is known that there are no invalid variables in the User Satisfaction factor, as the values of all indicators are > 0.7. Therefore, none of these indicators need to be removed. Thus, out of the 6 indicators, all of them are considered valid and pass the convergent validity test with values > 0.7.

Among the indicators, the ones with the highest outer loading are indicator CTS1 with a value of 0.908 and indicators PF1 and PF2 representing Conformance to Specification with the same value of 0.907. All the indicators in the satisfaction variable have relatively high values compared to the variables of digital payment innovation and integrated marketing communication. The larger the outer loading value, the better the indicator is at describing the questionnaire questions provided.

4.3 Discriminat validity

Tabel 4.5 Loading Value

		Digital Payment Innovation	Integrated Marketing Communication	Service Quality	Customer Satisfaction
Digital Payment Innovation	**EFC 1**	**0,761**	0,649	0,631	0,562
	EFC 2	**0,807**	0,660	0,640	0,584
	PEOP2	**0,798**	0,639	0,677	0,633
	PN	**0,797**	0,681	0,643	0,632
	PSD 1	**0,773**	0,639	0,597	0,562
	SC1	**0,741**	0,620	0,583	0,564
	SC2	**0,801**	0,682	0,652	0,551
Integrated Marketing Communication	**FR1**	0,673	**0,798**	0,674	0,643
	FR2	0,681	**0,753**	0,729	0,698
	MD2	0,719	**0,782**	0,659	0,613
	MD3	0,701	**0,765**	0,588	0,561
	PS 3	0,581	**0,706**	0,553	0,529
	PS1	0,632	**0,705**	0,551	0,487
	WK1	0,637	**0,774**	0,614	0,638
	WK2	0,562	**0,726**	0,573	0,606
	WK3	0,725	**0,812**	0,763	0,741
Service Quality	**DYP1**	0,667	0,705	**0,832**	0,752
	DYP2	0,638	0,648	**0,824**	0,775
	EMP1	0,654	0,699	**0,801**	0,776
	EMP2	0,645	0,660	**0,821**	0,793
	FS2	0,632	0,678	**0,793**	0,701
	JMN1	0,558	0,624	**0,743**	0,689
	JMN2	0,625	0,668	**0,768**	0,711
	RB1	0,682	0,662	**0,790**	0,718
	RB2	0,696	0,657	**0,774**	0,740
Customer Satisfaction	**CTS1**	0,653	0,701	0,826	**0,908**
	CTS2	0,630	0,688	0,773	**0,866**
	FT1	0,604	0,678	0,811	**0,859**
	FT2	0,726	0,737	0,829	**0,890**
	PF1	0,692	0,752	0,850	**0,907**
	PF2	0,706	0,764	0,849	**0,907**

Discriminant validity values represent cross-loadings that are useful in determining whether variables have adequate discrimination or not. The method for assessing discriminant validity involves comparing cross-loading values for each construct with the correlation values between the constructs (Sati and Ramaditya, 2019). From Table 4.5, it can be observed that all loading values for each construct are greater than the cross-loading values. Based on these results, it can be concluded that all latent variables have good

discriminant validity, where the indicators within each construct block are better than those of other variables.

From the discriminant validity values, it is evident that all variables used in this study have distinct latent models among them. This testing was conducted to determine if the combined indicators are not unidimensional and measure only one component. The researcher concludes that the above indicators all meet the criteria for good discriminant validity in the construction of each variable.

4.4 Average Variance Extracted (AVE)

Tabel 4.6 *Avarage Variance Extracted* (AVE)

Variabel	Average Variance Extracted (AVE)	Syarat	Ket
Digital Payment Innovation	0,565	>0.5	valid
Integrated Marketing Communication	0,543	>0.5	valid
Service Quality	0,617	>0.5	valid
Customer Satisfaction	0,792	>0.5	valid

The Average Variance Extracted (AVE) test is conducted to assess the overall validity of all variables, with the expected AVE value standard being >0.5. In Table 4.6 above, it can be observed that all variables have values >0.5, leading to the conclusion that all the mentioned variables are valid, and they have passed the AVE test.

The AVE value is measured to examine the level of variance within a construct component collected from indicators while adjusting for error levels. This AVE value also serves as a requirement to achieve discriminant validity, with the following details: digital payment innovation with an AVE value of 0.565, integrated marketing communication with an AVE value of 0.543, service quality with an AVE value of 0.617, and customer satisfaction variable with an AVE value of 0.792.

4.5 Composite Reliability

Tabel 4.7*Composite Reliability*

Variabel	Composite Reliability	Syarat	Ket
Digital Payment Innovation	0,921	> 0.7	reliabel
Integrated Marketing Communication	0,934	> 0.7	reliabel
Service Quality	0,941	> 0.7	reliabel
Customer Satisfaction	0,958	> 0.7	reliabel

The Composite Reliability test is conducted to assess the reliability value of a variable. According to Ghozali (2015:75) in the journal (Sati and Ramaditya, 2019), a variable is considered reliable when it has a composite reliability value > 0.7. In Table 4.7 above, it is evident that all variables have composite reliability values > 0.7, leading to the conclusion that all variables are considered reliable.

Composite Reliability is a better measure to predict the internal consistency of a construct. The higher the construct's results exceed 0.7, the better the variables used in this research.

4.6 Cronbach's Alpha

Tabel 4.8 Nilai *Cronbach's Alpha*

Variabel	Cronbach's Alpha	Syarat	Ket
Digital Payment Innovation	0,902	> 0.7	reliabel
Integrated Marketing Communication	0,924	> 0.7	reliabel
Service Quality	0,931	> 0.7	reliabel
Customer Satisfaction	0,947	> 0.7	reliabel

The reliability testing is reinforced by the Cronbach's Alpha test. According to Ghozali (2015:77) in the journal (Sati and Ramaditya, 2019), the expected value for a variable to be considered reliable is when each variable's value is >0.7. Table 4.8 illustrates that all existing variables have Cronbach's Alpha values > 0.7, leading to the conclusion that all variables are deemed reliable.

With Cronbach's Alpha values as a benchmark used to describe the correlation or relationship between the scales created and all the variable scales. In this study, all Cronbach's Alpha values are above 0.7 and are considered reliable, with digital payment innovation having a Cronbach's Alpha value of 0.902, integrated marketing communication having a Cronbach's Alpha value of 0.924, service quality having a Cronbach's Alpha value of 0.931, and user satisfaction having a Cronbach's Alpha value of 0.947. All values are above 0.7, indicating a good relationship among the variables in this research.

4.7 Goodness of Fit Test

Tabel 4.9 *Goodness of Fit*

	Saturated Model	Estimated Model
NFI	0,646	0,646

After the SEM test has been fulfilled, the next test conducted is the model feasibility test or Goodness Of Fit test. This test is performed to assess the model's feasibility and is further developed in several structural equation tests. The Goodness Of Fit value typically ranges from 0 to 1. It is considered good if the value is greater than or equal to 0.90 or above 90%.

The researcher found that the NFI value, as seen in Table 4.9, is 0.646, which falls within the range of 0-1. This can be concluded that the data meets the requirements of the Goodness Of Fit test. It is stated that this research has variables that are normally distributed from one variable to another.

4.8 R Square

Tabel 4.10 R *Square*

Variabel	R Square
Customer Satisfaction	0,860

According to Wijaya (2019), the R-Square value is the coefficient of determination that has a substantive influence on the endogenous variable. The higher the R2 value, the greater the ability of the exogenous variable to explain the endogenous variable. According to Ghozali (2015:78) in the journal (Sati and Ramaditya 2019), R2 values of 0.75, 0.50, and 0.25 can be concluded to indicate a "strong," "moderate," and "weak" model, respectively.

Based on Table 4.10, the researcher found a coefficient of determination of 0.860. Therefore, it can be concluded that the influence of digital payment innovation, integrated marketing communication, and service quality on user satisfaction with QRIS is 86%, while the remaining 14% is influenced by other factors. Based on this, it can be inferred that the R-square calculation indicates a good fit.

4.9 F Square

Tabel 4.11 F Square value

Variabel	Nilai F Square
Digital Payment Innovation	0,006
Integrated Marketing Communication	0,028
Service Quality	1,371

According to Hair et al. (2021), the F Square value is used to assess the magnitude of the influence of exogenous latent variables on endogenous latent variables. The values typically range from 0.02 (weak), 0.15 (moderate), to 0.35 (strong). The results of the F Square calculations based on SMART PLS are as follows:

1. The variable "Digital Payment Innovation" on User Satisfaction level has an F Square value of 0.006, indicating a weak influence.
2. The variable "Integrated Marketing Communication" on User Satisfaction level has an F Square value of 0.028, indicating a weak influence.
3. The variable "Service Quality" on User Satisfaction level has an F Square value of 1.371, indicating a strong influence.

The F-test reveals that each exogenous variable's impact on the endogenous variable in this study falls into two categories: weak and strong. Exogenous variables with weak values imply a limited influence on the endogenous variable. For instance, both digital payment innovation and integrated marketing communication have a weak impact on user satisfaction levels because they have not significantly affected the payment process in the Rebo village. On the other hand, the service quality variable has a strong impact on customer satisfaction, as millennials primarily assess their QRIS usage based on the quality of service provided, which attracts them to use QRIS.

4.10 Discussion

4.10.1 Digital Payment Innovation Does Not Significantly Influence the Level of QRIS User Satisfaction

The hypothesis (H1) in this study was "Digital Payment Innovation has a significant influence on the level of QRIS user satisfaction." Therefore, the hypothesis is rejected and not significant. This is based on the conducted test, where the T-statistic is 0.721, which is less than 1.96, and the P-value is 0.471, which is greater than 0.05. The coefficient value is negative, with an original sample value of -0.057.

The findings of this study are not in line with (Rizkiyah et al., 2021). It was found in this research that digital payment innovation does not significantly affect the level of QRIS user satisfaction. This is attributed to the uneven technological development in the Bangka Belitung Province, unlike provinces in Java. The unevenness in technology adoption explains why not all shops, stores, or supermarkets use QRIS for payment transactions. Respondents believe that using QRIS will facilitate their payment transactions, as seen from their responses to questions related to Perceived Ease Of Payment and Perceived Speed dimensions in the questionnaire. However, due to inadequate access, such as in Desa Rebo, there are very few shops or places that provide QR Code as a means of payment.

4.10.2 Integrated Marketing Communication Does Not Significantly Influence the Level of QRIS User Satisfaction

The hypothesis (H2) in this study was "Integrated Marketing Communication has a significant influence on the level of QRIS user satisfaction." Therefore, the hypothesis is rejected and not significant. This is based on the conducted test, where the T-statistic is 1.528, which is less than 1.96, and the P-value is 0.127, which is greater than 0.05.

The results of this study do not align with the findings of (Cindy Mahardika Sari, 2021), who stated that promotion is one of the priority components of marketing activities that inform customers about new enticing products, encouraging them to use or make a purchase. In this research, it can be observed that Integrated Marketing Communication does not have a significant influence and has a positive value. For example, the questionnaire item "Integrated marketing communication through social media such as Instagram/Facebook/TikTok makes you interested in using QRIS services?" received the highest agreement responses on social media. Respondents are interested in using QRIS services after seeing them on social media platforms like Instagram, TikTok, and Facebook. However, due to the limited distribution and access to QRIS in Desa Rebo, residents continue to use cash for shopping compared to QRIS. Even though people are willing to use QRIS, as indicated by the questionnaire item "On every occasion when making a payment, at any time, do you choose to use QRIS rather than cash?" with the highest "Strongly Agree" responses among other questionnaire items. This is mainly due to the limited availability of ATMs for cash withdrawals in the area, requiring a longer trip to the city for cash transactions.

4.10.3 Service Quality Significantly Influences the Level of QRIS User Satisfaction

The hypothesis (H3) in this study was "Service Quality has a significant influence on the level of QRIS user satisfaction." Therefore, the hypothesis is accepted and significant. This is based on Table 4.20, which shows that the T-statistic is 12.408, which is greater than 1.96, and the P-value is 0.000, which is less than 0.05.

The findings of this study are in line with (Meileny, 2020), which stated that service quality influences user satisfaction levels. Users feel satisfied when they receive effective assistance for any issues they encounter during their transactions. Additionally, users feel valued when using the service, such as being

rewarded for frequent and regular use or recommendations of the service. This is evident from the questionnaire item "The use of QRIS, such as the services provided in facilitating transaction activities, can be relied upon. Are you interested in using QRIS because of its reliability?" This item received the highest number of "Strongly Agree" responses, indicating that the reliability of the QRIS service contributes to user satisfaction.

5. Conclusion and Recommendations

5.1 Conclusion

Based on the research findings and discussions outlined in the previous chapters, the following conclusions can be drawn:

1. Digital Payment Innovation does not have a significant impact on **QRIS User Satisfaction**. The innovation in digital payment conducted by QRIS is not efficient enough, and the ease of using QRIS is still inadequate in Desa Rebo. This may convey a negative message to the company regarding the further deployment of QRIS usage. While digital payment innovation has been accepted by the millennial generation in Desa Rebo, the lack of technological understanding and the limited availability of QRIS usage in payments have not been satisfying for users who wish to use QRIS as a digital payment method.
2. Integrated Marketing Communication does not have a significant impact on **QRIS User Satisfaction. By utilizing both online and offline marketing via social media platforms, attracting the interest of the millennial generation in Desa Rebo in using QRIS can be achieved. The messages conveyed by QRIS marketing have been accepted by users. However, due to the uneven level of technology understanding in Desa Rebo, direct outreach and education about QRIS usage are needed for service providers (e.g., grocery stores, coffee shops) and users. The limited access to QR Code as a payment method has led to user dissatisfaction with the marketing communication efforts by QRIS.
3. Service Quality significantly influence QRIS User Satisfaction**. The service quality offered by QRIS is highly anticipated by users. The millennial generation in Desa Rebo agrees that the service quality offered by QRIS is reliable, especially when facing transaction-related issues, and the rewards offered by QRIS, such as discounts on food and other purchases, are appreciated. The design provided by QRIS meets the millennial generation's expectations. Respondents are satisfied with the quality offered, which aligns with the benefits they receive when using QRIS for transactions.

From the above three variables, a general conclusion can be drawn that digital payment innovation and integrated marketing communication have not provided user satisfaction for the millennial generation in Desa Rebo. Despite the common usage of QRIS in large cities like DKI Jakarta, it has not become a habit or a new practice for the millennial generation. This difference is due to varying levels of knowledge about QRIS innovation and functionality, which have not been evenly distributed outside Java. Individual attitudes toward the quality of QRIS services have not yet influenced their decision to use QRIS for payment transactions. Unequal implementation and disparities in knowledge and technology adoption are contributing factors.

5.2 Recommendation

5.2.1 Theoretical Recommendations

1. This research is expected to enhance the understanding of academicians regarding QRIS User Satisfaction, particularly influenced by digital payment innovation, integrated marketing communication, and service quality.
2. This study utilized a quantitative method with millennial respondents in Desa Rebo. Future researchers are encouraged to incorporate structured interviews and expand the reach of their questionnaire distribution.
3. The range of reference sources used in this research is limited. Future researchers are advised to diversify their sources and references concerning the issues addressed.

5.2.2 Managerial Recommendations

This research is expected to provide insights for QRIS service companies regarding their future marketing activities, targeting rural areas in Indonesia to educate users about QRIS services. This will help in developing other innovations to enhance user satisfaction with QRIS.

5.3 Research Limitations

Based on the conducted research, several limitations and shortcomings have been identified:

1. The distribution of questionnaires was limited to Desa Rebo. In the city of Sungailiat, Bangka Belitung Province, there are more than one village. Therefore, the studied respondents were concentrated in only one urban area, resulting in limited generalizability.
2. The research had a relatively short duration, and the number of respondents could have been higher, which would have led to more optimal data processing.
3. Data collection occurred from August 1st to August 16th, primarily through Google Forms, with fieldwork conducted for only three days from August 14th to August 16th, 2023. Given this short timeframe, meeting with respondents posed considerable challenges.

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