

**THE INFLUENCE OF FINANCIAL SERVICE CHARACTERISTICS, EDUCATION,
INCOME AND CUSTOMER SATISFACTION ON RE-USE INTENTION OF
FINTECH PAYMENT (QRIS) IN PADANG MILLENNIAL USERS**

THESIS

Submitted as one of the requirements to achieve a Bachelor's degree in the S1 Study Program, Majoring International Management, Faculty of Economics and Business, Andalas University



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The Influence of Financial Service Characteristics, Education, Income and Customer Satisfaction on Reuse Intention of Fintech Payment (QRIS) in Padang Millennial Users

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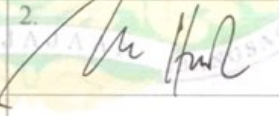

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ABSTRACT

In this day, the development of the digital world has been very rapid, including in financial. Using the technology to provide a better solution for financial is refers to the term of financial technology. Situation in Indonesia still facing pandemic COVID-19 make people switch the direct transaction into indirect transaction by using FinTech Payment. The type of FinTech Payment used in this thesis is QRIS. QRIS is a national QR code standard that facilitates QR code payments in Indonesia. This research was focusing on millennial users in Padang. This study aims to determine the effect of financial service characteristics, education, income and customer satisfaction on reuse intention of QRIS in Padang Millennial Users. In this study using a sample size of 200 respondents. The sampling technique is purposive sampling. Data analysis in this study is the Statistical Package for the Social (SPSS) 24.0 version. The results of this study indicate that financial service characteristics and customer satisfaction have a positive and significant effect on reuse intention, while education has a negative and insignificant effect on reuse intention. Other results income has a positive but not significant effect on reuse intention.

Keywords: *Financial Service Characteristics, Education, Income, Customer Satisfaction, Reuse Intention.*

This thesis is already examined and passed on July 28, 2022. This abstract already approved by supervisor and examiners:

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