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THE EFFECT OF TRUST AND PERCEIVED VALUE ON REUSE INTENTION OF LINKAJA APPLICATION USERS MEDIATED BY CUSTOMER SATISFACTION

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ABSTRACT
This study aims to analyze the role of customer satisfaction in mediating the effect of trust and perceived value on reuse intention. This type of research is explanatory research. The sampling technique used purposive sampling with 120 respondents and was analyzed using Partial Least Square (PLS). Based on the research results, it says that trust affects reuse intention and customer satisfaction, perceived value influences reuse intention and customer satisfaction, customer satisfaction affects reuse intention, and customer satisfaction mediates the effect of trust and perceived value on reuse intention. Customer satisfaction acts as a partial mediating variable. Trust and perceived value influence user intentions to reuse the application. Therefore, LinkAja application management must pay attention to and build trust and perceived value to strengthen user intentions to use the application again. So, it is important to pay attention to customer satisfaction and act as an important mediator in the relationship between trust and perceived value with the intention of reuse.

Keywords: trust, perceived value, customer satisfaction, reuse intention.

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INTRODUCTION

The current development of digital technology has penetrated various business sectors; one of the developments in digital technology currently being developed is in the financial sector, which is transforming into financial technology or financial technology (Fintech) (Pratiwi & Dermawan, 2021). With these developments, the Governor of Bank Indonesia Agus DW Martowardjoyo promoted the National Non-Cash Movement (GNNT) program on August 14, 2014 (Pratiwi & Dermawan, 2021). This movement is an update of Government Regulation 82 of 2012 concerning implementing Electronic Systems and Transactions in Digital Financial Services. Since then, the development of the world of financial technology in Indonesia has begun to grow rapidly, as can be seen from the increase in the number of transactions and nominal transactions each year.

Fintech is a combination of financial services and technology (from a conventional business model to a modern business) that emerges along with fast-paced changes in people's lifestyles that can be done remotely in just a few seconds (Safira & Rahmanto, 2022). A digital wallet (E-wallet) is a form of Fintech that utilizes internet media and is an alternative payment method (Renduchintala et al., 2022). Digital wallets (E-wallets) offer more convenience with the latest technology that can be accessed by everyone throughout the country. Digital wallets offer more practical, safe, fast, and profitable aspects because they are considered safer to use, and one of the digital wallets that areIndonesian people, namely LinkAja, often use.

LinkAja is one of the mobile payments that has led the market in Indonesia for several years. However, it does not make LinkAja the reigning champion of mobile payments with the most users in Indonesia. Digital wallet (E-wallet) users in Indonesia can be seen in Figure 1. below.

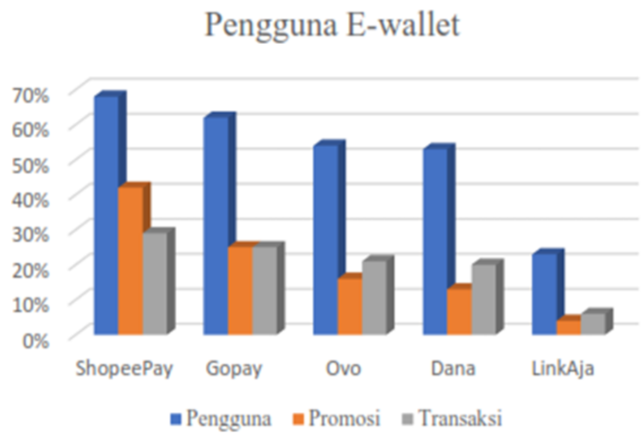

Figure 1. E-wallet Users

Based on the figure, ShopeePay occupies the top position on the list of digital wallets, with the most useful among respondents. ShopeePay has the highest market penetration of 68%, followed by OVO at 62%, DANA at 54%, GoPay at 53%, and LinkAja at 23%. Whereas in terms of promotions, respondents said that ShopeePay offers the most promotions 42%, followed by OVO 25%, GoPay 16%, DANA 13%, LinkAja 4% and in terms of transactions, ShopeePay still gets the highest transactions 29%, followed by OVO 25%, GoPay 21%, DANA 20%, and LinkAja 6%. However, LinkAja users continue to increase every year. Moreover, LinkAja is currently working with PT KAI through KAI Access. This application aims to make it easier for prospective passengers to make ticket reservations online and get train tickets and get the latest information from PT. KAI.

The phenomenon that LinkAja faces is that it needs to be more popular and in demand by the public. Additionally, LinkAja needs more popularity than other digital payment applications; moreover, there are user complaints about the LinkAja digital wallet, which indicates low interest in using the LinkAja digital wallet and its antecedents. This situation is very likely caused by the low subjective norms of users, which, if left unchecked, will affect the emergence of negative attitudes and the low perception of security among users. On the other hand, behavioural intention refers to the extent to which an individual is ready to behave and carry out the expected behaviour (Sripalawat et al., 2011).

The use of information technology at the individual level was studied by examining the role of intention as a predictor of behaviour. The Technology Acceptance Model (TAM), developed by Davis in 1989, describes the behaviour of using Information Technology (IT). TAM is an adaptation of the Theory of Reasoned Action (TRA) and states that behavioural intention to use technology is directly determined by 2 (two) beliefs, namely benefits and ease of use. The intention to reuse (reuse intention) arises when the customer is quite satisfied with the previous experience, which allows them to return and reuse (Tun, 2020). Reuse intention is a behavioural tendency to reuse services offered repeatedly within a certain period and have a positive attitude towards these services based on past buying experience (Saraswathi & Wardana, 2021). Reuse intention is formed from trust and perceived value.

Trust is the foundation of business and is considered an important factor in facilitating exchange relationships characterized by uncertainty, vulnerability, dependence, and fear of opportunism (Malhotra et al., 2017). Trust cannot simply be acknowledged by other parties or business partners but must be built from scratch and can be proven (Wong, 2017). Trust involves a person's willingness to behave in a certain way because of the belief that a partner will provide the satisfaction he expects and a hope that someone generally has that promises or other people's statements can be trusted (Mawey et al., 2018).

Trust is described as a psychological state that motivates a person to accept unforeseen consequences and is specifically based on favourable expectations regarding the intentions and behaviour of other parties at a high level of trust. Customers may not care much about unwanted future behaviour. Because a high level of trust tends to increase a customer's willingness to accept vulnerability by forming a reuse intention) (Malhotra et al., 2017). His research found that trust significantly positively affects the intention to reuse. This research contrasts (Ladkoom & Thanasopon, 2020), finding that trust does not affect reuse intention.

The reusing intention is not enough to use trust but also to pay attention to perceived value. Perceived value is the ratio between a product's perceived benefits (or quality) and the perceived monetary and non-monetary sacrifices required to obtain it. Perceived value is consumers' perception and emotion towards products and prices. In contrast, the perceived value depends on subjective and individualistic judgments (Huang & Yuan, 2015). Perceived value generally involves exchanges between what customers receive and what they give to get services (Fatoni, 2020). Perceived value is a factor that influences reuse intention using the Theory of Planned Behavior (Ladkoom & Thanasopon, 2020). Research conducted found that perceived value significantly positively affects reuse intention (by Anshori et al., 2022). This research contrasts research (Lianto, 2018) that perceived value does not affect repurchase intention.

Some research results regarding trust and perceived value for reuse intention still contain gaps which are briefly presented in Table 1. below.

Table 1. GAP Research

Issues	Study	Gaps Results
Contradictory influence *trust* to *reuse intention*	Malhotra et al. (2017); sustainable (2020);Nahdita et al. (2020); Prasetya & Sukaatmadja (2021); Bi & Raka (2022); Prayudi et al. (2022)	Influential significant
	Piriyakul et al. (2015); Ladkoom & Thanasopon (2020); Tun, (2020); Anshori et al. (2022)	No Influential
Contradictory influence *perceived* value to *reuse intention*	Adriani & Warika (2019); Anshori et al. (2022)	Influential significant
	Lianto (2018)	No Influential

Based on the above, there needs to be more consistency (research gap) in the variable research trust on reuse intention results. Research results (Malhotra et al., 2017); (Prayudi et al., 2022) found that trust significantly positively affects the intention to reuse. Research (Lestari, 2020) states that trust significantly positively affects the intention to reuse. Research (by Narahdita et al., 2020); (Dwi & Raka, 2022) concluded that trust significantly positively affects reuse intention. This research contrasts found that trust does not affect the intention to reuse Piriyakul et al., 2015). Research concluded that trust has no effect on reuse intention (Ladkoom & Thanasopon, 2020); (Anshori et al., 2022).

The table above also shows the inconsistent results of the perceived value variable research on reuse intention. The study's results concluded that perceived value significantly positively affects the intention to reuse (Adriani & Warmika, 2019). Research states that perceived value significantly positively affects reuse intention (Anshori et al., 2022). This research contradicts the conclusion that perceived value does not affect repurchase intention (Lianto, 2018).

The research gap is in the form of inconsistencies found in previous studies. To answer the gap (research gap), the authors added a customer satisfaction variable as a mediating variable because customer satisfaction is one of the factors that can influence consumer behaviour to make repurchases later, which will come. Customer satisfaction arises from expectations while expectations are generated from past experiences, WOM, or searching for information/data. Expectations cause pre-purchase satisfaction, while confirmation/disconfirmation is the cause of satisfaction when purchasing or using the services offered. Suppose the buyer (LinkAja user) does not expect or has little hope but produces something above expectations. In that case, the buyer (LinkAja user) will generate satisfaction, leading to the transaction's reuse. Therefore, customer satisfaction is a mental state before other behaviours follow according to the expectations-disconfirmed model. Revealed that trust and perceived value affect customer satisfaction, and customer satisfaction itself, in turn, affects the intention to reuse (reuse intention) (Piriyakul et al., 2015).

Satisfaction is one of the dimensions of attitude because the measure of the affective component is one of the elements of attitude. Therefore, the authors in this study can place customer satisfaction on attitudes in the Theory of Planned Behavior (TPB) and Technology Acceptance Model (TAM). The customer satisfaction with purchases is influenced by perceived value and trust (Piriyakul et al., 2015). Perceived value and trust are influenced by reuse intention before customer satisfaction. Integration of customer satisfaction and several TAM components can be carried out through Expectation Confirmation Theory (ECT). His research found that customer satisfaction mediates a trust relationship with reuse intention (Dwi & Raka, 2022). Research conducted states that customer satisfaction mediates the effect of perceived value on the intention to reuse (Adriani & Warmika, 2019).

The authors in this study analyzed two independent variables: trust and perceived value. The reasons for taking these two variables are: First. LinkAja is a mobile payment synergy from T-Cash with electronic financial services for various State-Owned Enterprises (BUMN) such as Bank Mandiri, Bank BNI and Bank BRI. This synergy aims to provide better mobile payment services for all Indonesian people. Second. LinkAja is an application-based electronic financial service to provide convenience in making payments, transferring money, and buying and paying various bills for its users. Therefore, trust and perceived value from LinkAja users are needed so that interest in using the LinkAja digital wallet increases because, based on a survey conducted by Ipsos in 2020, interest in using the LinkAja digital wallet is still low compared to competitors such as ShopeePay, OVO, GO-PAY, and DANA.

Several studies have examined reuse intention, but each study has characteristics related to this theme. In addition, the focus of the problems studied related to trust, perceived value, and customer satisfaction, and many previous researchers have yet to carry out reuse intention. The contribution of each research journal mentioned earlier is to serve as material for compiling state the art related to a collection of theories and references that either support or do not support research. From the several research journals mentioned, it is known that they need to specifically discuss the reuse intention of KAI Access in the LinkAja application. Thus, it is concluded that the research to be carried out is still relatively new and has yet to be carried out by many previous researchers. Therefore, this study aims to find out and analyze the effect of trust and perceived value on the reuse intention of users of the likaja application mediated by customer satisfaction (study of kai access application users)." With this research, it will provide benefits such as increasing understanding of application user behavior: By studying the effect of trust, perceived value, customer satisfaction, and reuse intention on application usage, the research can provide better insights into application user behavior. This can help app developers to improve app quality and provide a better experience to users. Provide information about factors that affect customer satisfaction, The results of the study can provide information about the factors that affect customer satisfaction and help application developers to increase customer satisfaction through increasing trust and perceived value.

METHODS

This research is located at Gubeng Station, Surabaya City. This research focuses on users of the Penataran Train for the Surabaya - Malang route who use the KAI Access application and pay for it through the LinkAja application. This type of research is explanatory research. Explanatory research is research that highlights the relationship between research variables and tests the hypotheses that have been formulated (Runtunuwu, 2021). The data source of this research is primary data. Primary data refers to information researchers obtained directly (first-hand) (Sekaran & Bougie, 2017). The primary data in this study were obtained directly (face to face) from users of the Penataran Train on the Surabaya - Malang route who used the KAI Access application and paid for it through the LinkAja application. The data used in this study is quantitative data, namely data measured on a numerical scale. Quantitative data was obtained from the results of distributing questionnaires. The population of this study were users of the Penataran Train for the Surabaya - Malang route who used the KAI Access application and paid for it through the LinkAja application with an infinite population (unknown). Researchers in determining the sample in this study using non-probability sampling. Test instruments used in this study are validity test, reliability test, data analysis and mediation effect test.

RESULTS AND DISCUSSION

Direct Influence

The direct effect test aims to answer the research hypothesis with the criteria if the t-statistic value > t-table (1.960) or the p-value <0.05; then there is an influence. The results are presented in Table 5.13 below.

Table 2. Direct Effect Test Results

Hypothesis	Influence	Original sample	Q Statistics	P Values	Results
H1	Trusts Reuse Intention	0.404	6,313	0.000	Accepted
H2	Perceived Value ReuseIntention	0.203	2,262	0.024	Accepted
H3	Trusts Customers Satisfaction	0.239	3,862	0.000	Accepted
H4	Perceived Value Customer Satisfaction	0.620	11,092	0.000	Accepted
H5	customers Satisfaction Reuse Intention	0.361	4,146	0.000	Accepted

From the above results obtained the following test results:

a) H1 (trust towards reuse intention)
The trust t-statistic value for reuse intention is 6.313 > 1.960 or a p-value of 0.000 <0.05. The original sample value of 0.404 indicates a positive relationship. It can be concluded, "trust has an effect on reuse intention." H1 is accepted.

b) H2 (perceived value of reuse intention)
The perceived value of the t-statistic for reuse intention is 2.262 > 1.960 or a p-value of 0.024 <0.05, and the original sample value of 0.203 indicates a positive relationship. It can be concluded, "perceived value influences reuse intention." H2 is accepted.

c) H3 (trust in customer satisfaction)
The t-statistic value of trust on customer satisfaction is 3.862 > 1.960 or a p-value of 0.000 <0.05. The original sample value of 0.239 indicates a positive relationship. It can be concluded that " trust affects customer satisfaction." H3 is accepted.

d) H4 (perceived value on customer satisfaction)
The t-statistic value for perceived value on customer satisfaction is 11.092 > 1.960 or a p-value of 0.000 <0.05. The original sample value of 0.620 indicates a positive relationship. It can be concluded, "perceived value affects customer satisfaction ". H4 is accepted.

e) H5 (customer satisfaction on reuse intention)
The t-statistic value of customer satisfaction on reuse intention is 4.146 > 1.960 or a p-value of 0.000 <0.05. The original sample value of 0.362 indicates a positive relationship. It can be concluded, "customer satisfaction affects reuse intention ". H5 accepted.

Indirect Influence

The indirect effect test aims to test whether there is an indirect relationship between exogenous variables (trust and perceived value) on endogenous variables (reuse intention) through mediating variables (customer satisfaction). Indirect influence is said to influence if the t-statistic value > t-table (1.960) or the p-value <0.05. The results of the indirect effect test can be seen in Table 3 below.

Table 3. Indirect Influence Test Results

hypothesis	Influence	Original sample	Q Statistics	P Values	Results
H6	Trusts customers Satisfaction ReuseIntention	0.086	2,578	0.010	Accepted
H7	Perceived Value customers satisfaction Reuse Intention	0.224	4.155	0.000	Accepted

From the above results obtained the following test results:

a) H6 (trust in reuse intention mediated by customer satisfaction)
The mediation of customer satisfaction on the effect of trust on reuse intention has a t-statistic value of 2.578 > 1.960 and a p-value of 0.010 <0.05. It can be concluded, "trust mediated by customer satisfaction has an effect on reuse intention ". H6 is accepted.

b) H7 (perceived value on reuse intention mediated by customer satisfaction)
The mediation of customer satisfaction on the effect of perceived value on reuse intention has a t-statistic value of 4.155 > 1.960 and a p-value of 0.000 <0.05. It can be concluded that "perceived value mediated by customer satisfaction affects reuse intention ". H7 accepted.

Based on the results of the hypothesis above, it can be explained as follows:

Trust Can Increase Reuse Intention

Trust affects reuse intention. H1, this research is accepted. These results indicate that the higher the trust of KAI Access users in the LinkAja application, the higher the intention of KAI Access users to reuse LinkAja as a means of payment. Trust involves a person's willingness to behave in a certain way because of the belief that a partner will provide the satisfaction he expects and hope that someone generally has that other people's promises/statements can be trusted (Gunasach, 2022). It is common for consumers who have confidence in a company to no longer care about anything else and will continue to reuse the application (Anshori et al., 2022).

Trust is more important for customers, especially LinkAja users, in online transactions compared to offline transactions; at a high level of trust, customers (LinkAja users) may not care about unwanted future behaviour by the service providers offered because the level of trust that sometimes tends to increase the willingness of customers to accept vulnerability by forming an intention to buy (Malhotra et al., 2017). Trust is an important element in the business world; a business transaction between two/more parties will occur if each trusts the other (Wong, 2017). This trust cannot simply be recognized by the business partner but must be built starting from early and verifiable.

The analysis of the trust variable shows that LinkAja can be a medium for paying for train tickets online because the technology used by LinkAja is safe to use. Apart from that, LinkAja is concerned about providing the best service for its users and providing solutions to the complaints that I experienced. On the other hand, LinkAja is well connected with the KAI Access application, and LinkAja will always maintain its integrity. The results of the analysis of the trust variable can increase the intention to reuse LinkAja as a means of payment for KAI Access.

LinkAja user trust is described as a psychological state that motivates its users to accept unforeseen consequences and is specifically based on favourable expectations regarding the intentions and behaviour of other parties. The results of this study strengthen research findings concluded that trust has a significant positive effect on the intention to reuse (Malhotra et al., 2017); (Prayudi et al., 2022). Research concluded that trust has a significant positive effect on reuse intention (Narahdita et al., 2020); (Prasetya & Sukaatmadja, 2021); (Dwi & Raka, 2022).

Perceived Value Can Increase Reuse Intention

The perceived value affects reuse intention. H2 in this study is accepted. These results indicate that the higher the perceived value of KAI Access users in the LinkAja application, the higher the intention of KAI Access users to reuse LinkAja as a payment method. Perceived value can be increased by adding benefits to services or by reducing expenses associated with purchasing and using services, where perceived value is a comparison between the perceived benefits (or quality) of a product and the perceived monetary and non-monetary sacrifices required to get it (Schiffman & Wisenblit, 2015).

Suppose the quality of service offered by LinkAja is good. In that case, it will have an impact on the higher perceived value of its users, and when LinkAja users receive better service quality than the costs incurred and believe in receiving very good value (good value) from the LinkAja application, where things this will increase the loyalty of LinkAja users to these service providers. Perceived value is an assessment given by consumers or customers by comparing the benefits to be received with what is given (costs incurred) to obtain a product or service.

LinkAja users, before using the LinkAja payment application, first complete a long and complete evaluation. The evaluation results of LinkAja users are called the next perceived value, which will automatically determine whether consumers want to reuse the application. Consumers (LinkAja users) will thoroughly evaluate their buying experience and determine whether to repeat the same purchase. If the evaluation results are good, consumers will want to avoid repeating them. Conversely, if the impression from the evaluation process is impressive, consumers will not hesitate to buy and reuse LinkAja. The higher the perceived value obtained, the higher the consumer intention to reuse (Anshori et al., 2022).

The results of the perceived value variable analysis show that paying using LinkAja is more practical and makes it easier for LinkAja users to buy train tickets. In addition, LinkAja determines administrative fees appropriate for filling in balances and transaction fees that LinkAja users spend more sparingly. On the other hand, LinkAja users feel comfortable using the LinkAja application, and consumers are interested in the services offered by LinkAja. The results of the perceived value variable analysis can increase the intention to reuse LinkAja as a means of payment for KAI Access.

Attitudes and behavioural control felt by consumers (LinkAja users) are interconnected with perceived value, where perceived value is a factor influencing intention to reuse using the Theory of Planned Behavior (Ladkoom & Thanasopon, 2020). The results of this study strengthen research findings concluding that perceived value has a significant positive effect on the intention to reuse (Adriani & Warmika, 2019). Research found that perceived value significantly positively affects reuse intention (Anshori et al., 2022).

Trust Can Increase Customer Satisfaction

Trust affects customer satisfaction. H3 in this study is accepted. These results indicate that the higher the trust of KAI Access users in the LinkAja application, the higher the consumer satisfaction with LinkAja. Belief acts as a cognitive filter tool by influencing a person (LinkAja user) to interpret the behaviour of others as consistent with initial expectations (Malhotra et al., 2017). Consumers (LinkAja users) who trust online services will have expectations confirmed regarding perceived satisfaction.

Customer satisfaction is influenced by trust, which is a consequence of belief after initial use (Dwi & Raka, 2022). Trust is considered a possible factor facilitating exchange relationships characterized by uncertainty, vulnerability, interdependence, and fear of opportunism (Malhotra et al., 2017). Trust involves a person's willingness to behave in a certain way because of the belief that partners will provide the satisfaction expected of their customers and an expectation generally owned by someone that promises/statements of other people can be trusted. Consumer satisfaction arises from expectations, while expectations are generated from experience. WOM or from searching for information/data. Expectations are the cause of pre-purchase satisfaction, while confirmation/disconfirmation is the cause of satisfaction during purchase (Piriyakul et al., 2015).

The analysis of the trust variable shows that LinkAja can be a medium for paying for train tickets online because the technology used by LinkAja is safe to use. Apart from that, LinkAja is concerned about providing the best service for its users and providing solutions to the complaints that I experienced. On the other hand, LinkAja is well connected with the KAI Access application, and LinkAja will always maintain its integrity. The results of the analysis of the trust variable can increase customer satisfaction with LinkAja.

Trust in online marketing is important because it mixes emotions and judgments that can evolve and change over time. Trust is a key factor in online business transactions because online transaction performance is subject to uncertainty and error from non-human factors, and if there is distrust, it will harm consumer satisfaction in transactions (Piriyakul et al., 2015). The results of this study strengthen the findings of the study concluded that trust has a significant positive effect on satisfaction (Piriyakul et al., 2015) (Malhotra et al., 2017). Research states that trust significantly affects customer satisfaction (Dwi & Raka, 2022).

Perceived Value Can Increase Customer Satisfaction

The perceived value affects customer satisfaction. H4 in this study is accepted. These results indicate that the better the perception of value felt by KAI Access users on the LinkAja application, the more consumer satisfaction with LinkAja will increase. Perceived value is a consumer's assessment of the benefits of the product regarding the benefits obtained from the product and the costs to obtain the product. Customer satisfaction is one of the emotional responses to evaluating the experience of consuming a product or service (Windasuri, 2017).

Perceived value is a consumer assessment by comparing the benefits to be received with what is given (costs incurred) to obtain a product or service (Fatihudin & Firmansyah, 2019). The value received by consumers or customers is one of the important things in creating customer satisfaction. Consumers will buy and get satisfaction from companies or service providers that they think to offer the highest perceived value and are considered able to fulfil their requests and solve their problems (LinkAja users). Perceived value is a comparison between the perceived benefits and the costs incurred by consumers to obtain certain products or services (Khasbulloh & Suparna, 2022).

The results of the perceived value variable analysis show that paying using LinkAja is more practical and makes it easier for LinkAja users to buy train tickets. In addition, LinkAja determines administrative fees that are appropriate for filling in balances and transaction fees that LinkAja users spend more sparingly. On the other hand, LinkAja users feel comfortable using the LinkAja application, and consumers are interested in the services offered by LinkAja. The results of the analysis of the trust variable can increase customer satisfaction with LinkAja.

Perceived value is consumers' perception and emotion towards products and prices (Huang & Yuan, 2015). Perceived value depends on subjective and individualistic assessments. Satisfaction is a mental condition before other behaviours (LinkAja users) follow according to the expectations-disconfirmed model, where perceived value affects consumer satisfaction (Piriyakul et al., 2015). The results of this study strengthen research findings concluding that perceived value has a significant positive effect on customer satisfaction (Adriani & Warmika, 2019). Research found that perceived value significantly positively affects customer satisfaction (by Amri et al., 2019); (and Khasbulloh & Suparna, 2022).

Customer Satisfaction Can Encourage the Creation of Reuse Intention

Customer satisfaction affects reuse intention. H5 in this study is accepted. These results indicate that the higher the level of consumer satisfaction with LinkAja, the greater the intention of KAI Access users to reuse LinkAja as a payment transaction tool. A high level of consumer satisfaction often leads to word of mouth and reuse intention (Ladkoom & Thanasopon, 2020). Consumer satisfaction is one of the factors that can impact customer attitudes, which will continue to influence reuse intention behaviour (Lestari, 2020).

Consumer satisfaction as a user of LinkAja is an 'affective' attitude that is formed in terms of feelings of pleasure or disappointment resulting from a mental comparison of perceptions and their level of expectations for the performance of the services offered by LinkAja because consumer satisfaction is the result of post-purchase evaluation and comparison. Likely to influence the intention to transact in the future. Customer satisfaction is one of the dimensions of attitude because the measure of the affective component is one of the elements of attitude. Consumer satisfaction in attitudes is placed in the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) (Miraza et al., 2022).

The analysis of the customer satisfaction variable shows that LinkAja users are satisfied with the performance of LinkAja's services in dealing with problems that occur when making transactions. The services offered by LinkAja are following their expectations. In addition, LinkAja offers other products so that LinkAja users get many benefits. On the other hand, LinkAja services prioritize user satisfaction, and LinkAja users can share their experiences with friends, relatives, and family. The results of the analysis of the customer satisfaction variable will increase consumer intentions to reuse LinkAja as a means of payment for KAI Access.

Intention to reuse is the intention of consumers to reuse the services offered (Karya, 2020). Reuse intention can be influenced by consumer satisfaction, and consumer satisfaction, in turn, influences reuse intention (Piriyakul et al., 2015). The results of this study strengthen research findings found that satisfaction has a significant positive effect on the intention to reuse (Piriyakul et al., 2015); (Malhotra et al., 2017). Research concluded that customer satisfaction significantly positively affects the intention to reuse (Adriani & Warmika, 2019). Research state that customer satisfaction positively and significantly affects reuse intention (Dwi & Raka, 2022).

Trust Can Encourage the Creation of Customer Satisfaction and Reuse Intention

Customer satisfaction can mediate the effect of trust on reuse intention. H6 in this study is accepted. These results indicate that consumer satisfaction (LinkAja users) also influences and determines the influence of KAI Access users' trust in the LinkAja application on their intention to reuse LinkAja as a payment method for KAI Access. According to research, the intention to reuse (reuse intention) is one of the main drivers that motivates LinkAja users to continue using the services offered and consumer satisfaction can be a motivating factor to make repeat purchases due to the trust that consumers have (Dwi & Raka, 2022).

The study results show that the indirect effect has a smaller value than the direct effect, so trust can directly influence reuse intention without going through or involving customer satisfaction. In this study, customer satisfaction influences a partial mediation variable. According to research, satisfaction arises from expectations and expectations cause pre-purchase satisfaction (Piriyakul et al., 2015). Customer satisfaction refers to the customer's evaluation of whether or not the previous perception of the services offered is as expected (Gordon & McDougall, 2000) (Amri et al., 2019).

Satisfaction is one of the main things that need to be considered; this can be built through consumer trust in LinkAja, which is based on trust involving a person's willingness to behave in a certain way because of the belief that other parties will provide satisfaction that other people's promises or statements can be trusted satisfaction customers will have an impact on customer attitudes and will continue to influence reuse intention behaviour (Lestari, 2020). The results of this study strengthen the findings of research by (Saleem et al., 2017), concluding that customer satisfaction can mediate the trust relationship with repurchase intention. Research found that customer satisfaction can mediate a trust relationship with reuse intention (Dwi & Raka, 2022).

Perceived Value Can Encourage the Creation of Customer Satisfaction and Reuse Intention

Customer satisfaction can mediate the effect of perceived value on reuse intention. H7 in this study is accepted. These results indicate that customer satisfaction also influences and determines the effect of perceived value on the intention to reuse LinkAja as a payment method for KAI Access. Suggests that consumer satisfaction is a mental condition before other behaviours follow according to expectation confirmation theory, where in expectation confirmation theory, perceived value influences consumer satisfaction and that satisfaction, in turn, influences reuse intentions (Piriyakul et al., 2015).

The study results a show that the indirect effect has a greater value than the direct effect, so the perceived value can directly influence reuse intention without going through or involving customer satisfaction. In this study, customer satisfaction influences a partial mediation variable. The intention is one of the main drivers that motivate users to continue using the products or services offered. Customer satisfaction can be a driving force for repurchasing due to consumer assessments regarding the perceived value of product benefits, the benefits obtained from the product and the cost of obtaining the product.

Perceived value is one of the most important things in creating customer satisfaction because customer satisfaction is a factor that impacts customer attitudes, and this will continue to affect reuse intention behaviour (Lestari, 2020). According to research, the decision to reuse intention is the same as the decision to repurchase consumer products and services because the decision to reuse is influenced by the first time the user uses the information system and feels the value it perceives (Ladkoom & Thanasopon, 2020). The results of this study reinforce the research findings. The research results found that customer satisfaction mediates the effect of perceived value on repurchase intention (Huang & Yuan, 2015). Research states that customer satisfaction mediates the effect of perceived value on the intention to reuse (Adriani & Warmika, 2019).

CONCLUSION

Based on the results of the discussion of research that has been done, it can be concluded as follows: Trust can increase reuse intention. This result means that the higher the trust of KAI Access users in the LinkAja application, the higher the intention of KAI Access users to reuse LinkAja as a payment method. Perceived value can increase reuse intention. This result means that the higher the perceived value of KAI Access users in the LinkAja application, the higher the intention of KAI Access users to reuse LinkAja as a payment method. Trust can increase customer satisfaction. This result means that the higher the trust of KAI Access users in the LinkAja application, the higher the consumer satisfaction with LinkAja. Perceived value can increase customer satisfaction. This result means that the better the perception of value felt by KAI Access users on the LinkAja application, the more consumer satisfaction with LinkAja will increase. Customer satisfaction can encourage the creation of reuse intention. These results mean that the higher the customer satisfaction with LinkAja, the greater the intention of KAI Access users to reuse LinkAja as a payment transaction tool. Customer satisfaction can mediate the effect of trust on reuse intention. This result means that customer satisfaction also influences and determines the influence of KAI Access user trust in the LinkAja application on the intention to reuse LinkAja as a payment method for KAI Access. Customer satisfaction can mediate the effect of perceived value on reuse intention. These results mean that customer satisfaction also influences and determines the effect of perceived value on the intention to reuse LinkAja as a payment method for KAI Access.

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