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Predict Repurchase Intention Via E-satisfaction as a Mediator Against Consumer Attitudes in Use Face Recognition Payment

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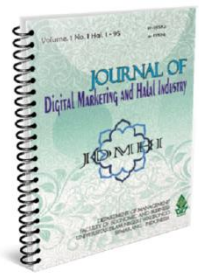

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ABSTRACT

In the last few decades, technology has advanced and developed to enter the world of payments to make payments more manageable. Face Recognition Payment (FRP) is now being used as an option for in-store cashless payment methods. Based on the information system and customer theory, this study aims to predict repurchase intention through e-satisfaction as a mediator on consumer attitudes in using FRP. This study used an online questionnaire distributed to participants, with 239 valid responses received in Indonesia from May to June 2022. The data results were analyzed using different statistical methods, including descriptive statistics, reliability and validity analysis, and SEM-PLS. In this test, it can be concluded that consumer satisfaction is the main reason consumers make repeated purchases at stores that use the Face Recognition payment method. Furthermore, consumer attitudes toward the Face Recognition payment method can be influenced by the consumer's perceived personal risk and innovation. In contrast, the perceived usefulness and ease of use do not affect consumer attitudes toward the Face Recognition payment method. This study contributes to the literature by predicting consumer repeat purchases through perceived satisfaction as a mediator and providing new insights tailored to the needs of stores in an increasingly modern and growing market regarding consumer attitudes toward Face Recognition digital payments.

Introduction

Today's technological phenomena are increasingly hitting, ranging from social networks and facilities to ways to generate income, for example, payment without using a device or cashless (Caminiti, 2021). Furthermore, the development of digital or cashless payment options is one of the advances in the internet and information technology, which has progressed in the last few decades (Tee and Ong, 2016). The distinction between cashless digital payments and contactless

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payments has expanded and adapted in the modern and business world, such as checks, credit/debit cards, digital wallets, and m-banking (Glavee-Geo, Shaikh and Karjaluoto, 2017; Tyrväinen, Karjaluoto, and Saarijärvi, 2020) (Glavee - Geo, Shaikh and Karjaluoto, 2017; Tyrväinen, Karjaluoto, and Saarijärvi, 2020) intending to reduce consumer waiting time. The sellers choose to implement cashless payments in their stores. This is also done to make transactions more efficient and improve the consumer experience (Leong et al., 2013; Khalilzadeh, Ozturk, and Bilgihan, 2017; Thales, 2021). Besides Becoming more efficient, method of cashless payment _ hope this too capable help retailer collect consumer data and provide more insight _ many about desire consumers and know what do you want consumer in their sales strategy (Dinh et al., 2018a). Method, today 's digital payment interesting for a retailer, is Face Recognition Payment (FRP), where consumers are capable of making electronic payments using the introduction identity face consumer store (Thales, 2021)

FRP system has many developed by provider service working finance _ same with company technology information (BBVA, 2018; Pascu Luana, 2020). What to expect from method new digital payment is increased convenience for the consumer because already no use method payment still conventional needs contact or need card credit/debit or mobile device.

The study explains the existence of a connection Among attitude consumers, repeatedly purchasing against satisfaction customers use digital payment online (Patil et al., 2018). Researchers have given more attention to understanding consumer attitudes in non-cash payments in stores. This is due to the importance of the impact of consumer emotions and behavior, which will become an important gap in marketing research and consumer behavior today, especially concerning developing and low-income countries. (Greenacre & Akbar, 2019). Mainly because there is still very little research on consumer attitudes and their attention to FRP. (W. K. Zhang & Kang, 2019) Several factors influence intentions, including security, transparency, expectation of effort, and perceived usefulness. A study that explains consumers' intention to use the FRP payment method (Moriuchi, 2021) determined that there is an attitude of trust toward the hierarchy.

Moreover, (M. F. Zhang et al., 2021) used advanced technology, namely the Technology Acceptance Model (TAM), which found the perceived usefulness when using it, the perceived ease of use, and the perceived pleasure that had a positive effect on FRP, which in turn will lead to use. However, none of these studies explicitly investigated the relationship between FRP, consumer emotion, and satisfaction associated with in-store shopping. This is surprising, given the potential effect of the technology (e.g. facial recognition technology) on consumers' feelings and influences (Dai et al., 2015; Lai & Patrick Rau, 2021; Renko & Druzijanic, 2014).

Remember the existence of gaps like no continuing research connection between FRP and emotion and satisfaction related to consumers with a shop in-store. So researcher wants to investigate how consumer choose to perform a Repurchase Intention (RI) or purchase repeated, which is influenced by the satisfaction customer to attitude consumer in the use of FRP and how this influence emotion

and satisfaction to shop. This will be explained with implication theoretical and recommendation practical in implementing FRP effectively effective and constructive power competitive for the shop, that is with give view new as well as information about the attitude consumer to method payment Face Recognition that produces purchase repeated.

Literature Review

Perceived Usefulness & Perceived Ease of Use

It is known in other studies that perceived usefulness or Perceived Usefulness (PU) and Perceived Ease of Use (PEU) are variables that are related to consumer attitudes. Customer Attitudes related to payment technology are considered disturbing in several recent studies, including research in emerging markets (Lew et al., 2020; Schmidthuber et al., 2020; Singh et al., 2020; J. Wang et al., 2018). This indicates that consumers usually evaluate whether these new technologies and systems will be more valuable and easy to use than previous technologies in their customization process. Consumers use digital technologies such as FRP to enjoy new experiences (Al-Emran et al., 2018). However, they are also concerned about the security and risks posed by new technological innovations (Verma et al., 2018).

Acceptance of the information system used can be measured by one of the theoretical approaches that can describe the level of acceptance of technology, namely the Technology Acceptance Model (TAM). TAM is a theory developed from the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior by (Ajzen, 1991; Vallerand et al., 1992). This model was also first introduced by Davis (Davis, 1989). This results in the statement that the new technology's PU and PEU can determine consumer attitudes, which in turn can predict their behavioral intentions and actual behavior in using this technology.

Due to this, this study based on TAM proposes that PU and PEU are the two primary motivators in Consumer Attitudes toward FRP. According to (W. K. Zhang & Kang, 2019), consumers value the high usability of FRP because this technology provides many benefits, including convenience, reduced waiting time, faster and automatic payments, and high efficiency. FRP is also more straightforward than other payment methods because it allows face-based digital payments and doesn't require a card, QR code, or mobile device. (Du, 2018; Nasonov Alex, 2017). It can be concluded that when consumers perceive FRP's usefulness and ease of use, they tend to have a positive attitude due to their belief that FRP creates more value for its users. A recent empirical study by (Zhong et al., 2021)revealed that PU and PEU improve consumer attitudes toward FRP. Therefore, the following hypothesis has been developed

H1. PU will have a positive effect on consumer attitudes toward FRP
H2. PEU will have a positive effect on consumer attitudes toward FRP

Perceived Personal Innovativeness

Besides the influence of PU and PEU, the researcher also suggests that other variables can explain consumer attitudes toward FRP (Ducey & Coovert, 2016). Another specific factor is perceived personal innovation (PPI), which refers to how willing consumers are to accept and use new technologies such as FRP (Schmidthuber et al., 2020). Innovation can be considered as a personality factor that influences the extent to which consumer attitudes towards FRP try out new products,

services, and systems (Alalwan et al., 2018). Suppose consumers are exposed to and use FRP. In that case, they are likely to feel novelty and innovation for themselves as they compare it with their previous experience using other payment methods (e.g., cards, electronic wallets, e-wallets, QR codes). This perception leads to a positive evaluation and attitude towards FRP. Consumers also favor using new technology because it enhances attitudes toward the new payment system (Ducey & Coovert, 2016). Thus, it is expected that PI will increase consumers' positive attitudes toward using FRP. The following hypothesis is developed

H3. Perceived personal innovativeness will have a positive effect on consumer attitudes toward FRP

Perceived Risk

Although the new cashless payment methods often provide new and novel functions for consumers, many are cautious or refuse to use this method (Dinh et al., 2018b). Therefore, the researcher calls for research on the barriers to the use of digital payments (Pal et al., 2020; Semerikova, 2020). One of the main barriers is consumer perception of the risks associated with using digital payments (Chang et al., 2021; Raman & Aashish, 2021). Perceived risk (PR) can be a significant barrier in using cashless payments' pre-use and post-use phases. Typically, consumers who use FRP are concerned about losing their databank accounts, being stolen,r having privacy breaches (Leong, 2019; Nasonov Alex, 2017). Consumers who are wary of using this new technology are usually more conservative and perceive a higher risk, so they often underestimate the benefits of FRP (S. Wang, 2021). A high perception of risk can lead to negative attitudes and discourage consumers from using FRP (Verma et al., 2018). The following hypotheses were developed:

H4. Perceived risk will negatively affect consumer attitudes toward FRP

Consumer Attitudes toward FRP

Consumers have beliefs and evaluate certain things about their attitudes toward a product or system. As a result, consumers often feel and behave in ways consistent with their attitudes (Branscombe Nyla R. & Baron Robert A., 2017; Solomon Michael R., 2018). So consumers form a positive attitude because they have positive beliefs about a product. These attitudes' beliefs guide their feelings, emotions, and behavior (Solomon Michael R., 2018). Similarly, when consumers use FRP digital payment methods, they analyze each function, convenience, perceived risk, and innovation. The attitudes studied to become a reference for generating customer satisfaction or e-satisfaction towards a product or service, so the following hypothesis is developed:

H5. Consumer attitudes toward FRP will have a positive effect on e-satisfaction

E-Satisfaction & Repurchase Intention

Consumer satisfaction or e-satisfaction is a sense of satisfaction from consumers after previous consumer buying experiences. Previous consumer purchases include purchasing online services or the online site itself. (Santika & Pramudana, 2018). In general, e-satisfaction can be considered as the result of a consumer's purchase of a product or service on a site from a previous purchase which becomes a form of attitude.

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This electronic customer satisfaction can mediate between consumer attitudes or attitudes towards FRP and repurchase satisfaction or RI from the same electronic retailer. Factors such as perceived convenience, usability, risk, and innovation can be sources of consumer electronic satisfaction. Hence, e - satisfaction can mediate the relationship between consumer attitudes and RI. This leads to the following hypothesis:

H6. E-satisfaction will have a positive effect to repurchase intention.

H7. E-satisfaction will positively mediate the influence between consumer attitudes toward FRP and repurchase intention

Based on the explanation above, the purpose of this study is to determine the prediction of customers' repeat purchases, then what is the mediating role of customer satisfaction for customer attitudes toward FRP and repeat purchases. Furthermore, there is an explanation of this study's framework and hypotheses, which will be explained in Figure 1. Finally, the novelty in this study includes customer satisfaction as a mediation between consumer attitudes towards FRP and the desire for repeat purchases, which was not applied in previous studies.

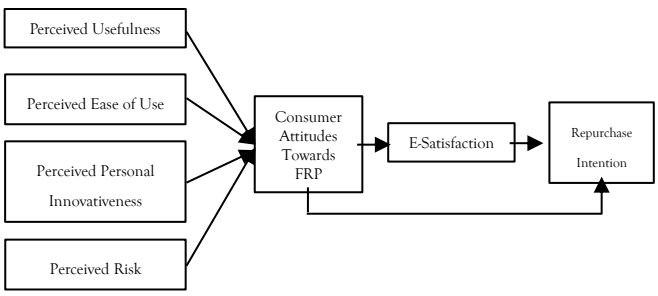

Figure 1.
Structural Model

The method, data, and analysis

The primary data of the questionnaire was used in this study and distributed in Indonesia. Based on previous research, it is stated that currently, those who use digital payment systems are the majority of middle to upper-middle-class people. Besides that, they are also dominated by people who already know and understand technology (al Qardh et al., n.d.).

Non-probability Sampling is a sampling technique used in this study with the exact population in Indonesia not yet known. The distribution of the questionnaires is from May 2022 to June 2022. The first process is the researcher conducting a pilot test to understand the results of the respondents' answers to the questions asked.

To test the relationship between the hypotheses contained in this study, SEM-PLS was used as a multivariate statistical analysis so that the variables in the study could be analyzed simultaneously. SEM-PLS is a causal modeling approach to maximize variance consisting of criterion/endogenous latent variables. The two variants can be explained by latent predictor variables / exogenous variables (Mahfud Sholihin & Dwi Ratmono, 2020).

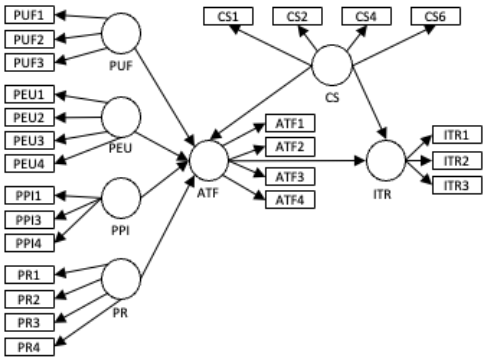

Figure 2.
PLS models

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In using SEM-PLS there are advantages, namely providing solutions to complex models and creating benchmark estimates for models that use formative latent variables and moderating effects. Measurement models and structural models. In this study, testing and estimating the partial mediation model, the effect can explain the third variable related to the two variables that already exist at an early stage. The purpose of using mediation analysis is to examine and see the third variable as a mediation between the input variable X and process it into the output variable Y.

Mediation is used to explain the relationship between variable X and variable Y. In testing the effect of the mediating variable, it is necessary to have a significant correlation of three variables in the model through two stages. The first is to calculate the *direct effect* of variable X with Y. The second is to measure the *indirect effect* in a stimulant manner between the three variables X, Y, and mediation. The hypothesis is not supported when the relationship between X and Y remains significant, and there is no change, and the mediating variable is entered in the second step.

Furthermore, if the effect of the relationship X on Y decreases due to mediation and remains significant, it is called partial mediation because the mediating variables used support the hypothesis. On the other hand, if the coefficient of the relationship between X and Y becomes insignificant when the mediating variable is added, the *full meditation variable is* supported (Hair Joseph F et al., 2014). It is necessary to add a control variable in the research model to get valid. To purify the controlled variable is data from the demographics of the respondents.

This research questionnaire uses a 5-point Likert scale, with answer choices of 1 Strongly disagree, 2 Disagree, 3 Agree, 4 Moderately Agree, 5 Strongly Agree. Questions on the background of Face Recognition Payment (FRP) have two indicators. Questions on PU there are three indicators. Questions on the PEU there are four indicators. Questions on the PPI there are four indicators. Questions on PR there are four indicators. Questions on Attitudes towards FRP there are four indicators. Questions on Customer Satisfaction there are six indicators. Questions on RI there are three indicators. Each question indicator is listed in table 1.

Result and Discussion

The questionnaire distributed in Indonesia in May – June 2022 collected as many as 300 respondents. Passed sample _ Fulfill research data criteria and which can be processed more carry on as many as 239 respondents. Demographics respondent study are described in table 1.

Table 1.
Demographics Respondent

Characteristics	Criteria	Amount	(%)
Type Sex	Man	101	42.3
	Woman	138	57.7
Age	17-25	84	35.1

	26-35	143	59.8
	36-45	10	4.2
Education	High School/ Equivalent	34	14.2
	D3	24	10
	S1	167	69.9
	S2	14	5.9
Income	IDR 3,000,000 - IDR 5,000,000	72	30.01
	IDR 6,000,000 - IDR 15,000,000	131	54.08
	> IDR 15,000,000	36	15.01
Status	Single	197	82.4
	Marry	42	17.6
FRP Usage Time	< 3 months	11	4.6
	3 - 6 months	42	17.6
	Six months - 1 year	71	29.7
	> 1 year	115	48.1
FRP Applications Used	Appstore	26	10.09
	Appstore, Gopay	5	2.01
	Appstore, Genius	1	0.4
	Appstore, Genius, Gopay	1	0.4
	Appstore, Genius, Livin Independent	2	0.8
	Appstore, Jenius , Shopeepay , Gopay	3	1.03
	Appstore, Jenius, Shopeepay, Livin Independent	1	0.4
	Appstore, Jenius , Shopeepay , Livin Independent , Gopay	12	5
	Appstore, Livin Mandiri	6	2,05
	Appstore, Livin Mandiri , Gopay	9	3,08
	Appstore, Shopeepay	7	2,09
	Appstore, Shopeepay , Gopay	11	4,06
	Appstore, Shopeepay , Livin Mandiri	9	3,08
	Appstore, Shopeepay, Livin Independent, Gopay	17	7.1
	Gopay	8	3.03
	genius	5	2.01
	Genius, Livin Independent	2	0.8
	Genius, Livin Independent, Gopay	1	0.4
	Genius, Shopeepay	3	1.03
	Jenius , Shopeepay , Gopay	3	1.03
	Jenius , Shopeepay , Livin Independent	6	2.05
	Jenius , Shopeepay , Livin Independent , Gopay	2	0.8
	Livin Independent	24	10
	Livin Independent , Gopay	6	2.05
	Shopeepay	36	15.01
	Shopeepay , Gopay	11	4.06
	Shopeepay, Livin Independent	14	5.09
	Shopeepay , Livin Independent , Gopay	8	3.09

Respondents based on gender characteristics consist of 101 men (42.3%) and 138 women (57.7%). Amount, sufficient percentage balanced Among boy and girl, give meaning that the one using FRP is executed through anybody no, depending on the type of sex particular. Characteristics of respondents based on group age the most showed from group 25-

35 years old are 143 people (59.8%), 17 – 25 years old, as many as 84 people (35.1%), and 36-45 years old, as many as ten people (4.2%). Therefore, the characteristics of respondents the most are respondents aged 25-35 years, namely _ respondents who are mature and already know the choices and decisions of each accepted technology.

Characteristics respondent based on education shows that respondents who have High school/ equivalent last formal education 34 people (14.2%), D3 as many as 24 people (10%), S1 as many as 167 people (69.9%), S2 as many as 14 people (5.9). Therefore, it could be seen that most FRP users are respondents with an Education level at bachelor, with more knowledge and insight about technology and information. Characteristics of respondents based on income show that respondents with income have a total of Rp. 3,000,000 – Rp. 6,000,000 as many as 72 people (30.1%), Rp. 6,000,000 – Rp. Fifteen million, as many as 131 people (54.8%), and respondents with income above Rp.15,000,000, as many as 36 people (15.1%). View from respondent data results based on income. Therefore, it can be considered that most respondents using FRP have an income range of IDR 6,000,000 - IDR 15,000,000, namely able respondents by financial have FRP technology in the hands of the respondents' smartphones. Characteristics respondents based on the length of use of FRP, which is < 3 months, as many as 11 people (4.6%). 3 – 6 months for as many as 42 people (17.6%), six months – 1 year for as many as 71 people (29.7%). And more than one year, as many as 115 people (48.1%). View on the extended use of FRP, the majority of respondents who use FRP are over one year, p this shows that FRP has bloom used among Indonesian people for one year to, top.

Discussion

Test Validity and Reliability

Test validity is held with destination for test measured indicator as variable has proven successful count what will be measured. Study this using testing validity with Convergent Validity criteria that aim to prove that questions posed to respondents following latent and capable variables are understood well in research. Outer loading is also used as a criteria study because the value of outer loading is between 0.5 – 0.6 to get the valid result of latent statement variables (Ghozali, 2008). Test validity is an indicator of knowing what instrument item study is conducted several times treat will give results relative measurement consistent. Test reliability conducted with use criteria Where are Cronbach Alpha criteria determination reliable or not based on the criteria (Nunnalt and Berstein), namely something variable considered reliable if has a composite reliability value of 0.6.

Table 2.
Test Validity and Reliability

Statement	*Factor Loading*	*Cronbach Coefficient Alpha*	Information	*mean*	*Std Devation*
Perceived Usefulness		**0.907**	Reliable	4.7922	0.45018

Using FRP makes me more effective in To do purchase	0.949		Valid	4.8117	0.43254
Using FRP boost performance purchase I	0.878		Valid	4.7531	0.58853
Using FRP makes payment effective	0.918		Valid	4.8117	0.45155
Perceived Ease of Use		**0.623**	Reliable	4.5575	0.61672
FRP for I difficult to use	0.683		Valid	4.4812	0.9993
Using FRP for I no practical	0.747		Valid	4.6151	0.76857
Easy FRP for understood	0.664		Valid	4.4937	1.09571
so far, I trust FRP easy to use	0.631		Valid	4.6402	0.86737
Perceived Personal Innovativeness		**0.804**	Reliable	4.7685	0.41150
I don't hesitate to try FRP	0.729		Valid	4.8201	0.44563
I will continue permanently try FRP through a friend close I not yet try FRP as a method of payment	0.886		Valid	4.6987	0.52784
FRP is an exciting experiment for I	0.913		Valid	4.7866	0.45889
Perceived Risk		**0.896**	Reliable	1.9268	1.10117
Using FRP is very risky	0.907		Valid	1.6736	1.07011
FRP requires much information, personal and risky	0.927		Valid	1.7908	1.20493
FRP requires many information card credit and risk	0.914		Valid	1.7992	1.24408
I'm worried information personnel in FRP can be abused	0.741		Valid	2.4435	1.64622
Consumers' Attitudes toward FRP		**0.931**	Reliable	1.7458	0.12957
For me, using FRP is a good thing	0.881		Valid	1.8075	0.39507
For me, using FRP is a wise thing	0.884		Valid	1.6946	0.46156
For me, using FRP is a fun thing	0.943		Valid	1.6527	0.4771
For me, using FRP is a positive thing	0.930		Valid	1.8285	0.37778
E-satisfaction		**0.920**	Reliable	4.7322	0.5088
I'm happy when I buy goods from the marketplace	0.891		Valid	4.7782	0.49044
I'm satisfied with the decision that buys goods from the marketplace	0.989		Valid	4.7364	0.52817
The choice to buy from the same marketplace is a wise choice	0.928		Valid	4.7322	0.56829
I think I To do the right thing by buying from the same marketplace	0.872		Valid	4,682	0.63455
Repurchase Intention		**0.905**	Reliable	47.503	0.47581
I will intend to buy a return from the same marketplace	0.933		Valid	4.7490	0.506
Willingness to buy return product for the same marketplace tall	0.920		Valid	4.7406	0.51005
I believe buying returned products in the same marketplace is a thing good	0.898		Valid	4.7615	0.4996

From the results of the validity and reliability tests in table 2, it can be concluded that the 26th indicator statement addressed to the respondent have a results factor loading value > 0.45 means the item used in statement research and measure each of the variables is valid. Furthermore, for score reliability, the Cronbach Alpha value of 7 (seven) variables has a higher value of 0.65, which means each item statement received is reliable.

Statistical results The descriptive data in table 2 states that measured PU variable from a total of 3 statement items, the average result is 4.7922. Of all items in variable this, see the item statement with the highest average score of 4.8117: "Using FRP makes I more effective in making purchases." And the lowest average in all items in the variable is 4.7531 with the statement "Using FRP improves performance purchase me."

The PEU variable is measured from a total of 4 statement items. The average result is 4,5575. Of all the items in the variable, the highest average score is 4.4812 with the statement "FRP for " I difficult for users." For the lowest average score, a total of 4.6151 was obtained from the statement item "Using FRP for I no practical." On the measured PPI variable of the 3 statement items, the average result of variable this is 4.7685. The highest average is 4.8201 with the statement item "I do not hesitate to " try FRP." Whereas for the lowest average, which is 4.6987 with the statement item "I will "permanently try FRP through a friend close, I not yet try FRP as a method of payment. "On the measured PR variable of the 4 statement items, the average result of variable this is 1.9268. The highest average score from variable this is 2.4435 with the statement item "I'm worried " information personal I in FRP can be abused," whereas for lowest average score namely 1.6736 with the statement item " Using FRP is very risky. "

Four statement items measure the variable Customer Attitudes toward FRP. The average value of the variable is 1.7458. For the highest average score of 1.8285 with the statement item " Share " me, using FRP is a positive thing," whereas the lowest average score is 1.6527 with the statement item " Divide " me, using FRP is fun stuff." For e-satisfaction variable is measured through 4 statement items. The average result of the variable is 4.7322, with the highest average score of 4.7782 with the statement item "I'm happy " when I buy goods from the marketplace."

In contrast, the lowest average score, a total of 4.6820, with the statement item "I think " I To do the right thing by buying from the same marketplace." The last variable is the measured RI through 3 statement items. The average result of variable this is 4.7503. The highest average score is 4.7615 with the statement item "I believe " buy return products in the same marketplace is Thing good," and the lowest average score is 4.7406 with the statement item " Willingness " I for buy return product in the same marketplace high. "

Coefficient Determination

Processing results for fit models can be seen in table 3. Information from the table could be explained. For the Customer Attitudes toward the FRP model, an adjusted R2 of 0.135 is obtained. This can be interpreted as the variation from variable independent, namely PU, PEU, PPI, and PR, able to explain variation from variable dependent, namely Customer Attitudes toward FRP by 13.5%. The rest that is by 86.5% is explained by variation from

variable other independent factors that influence customer attitudes toward FRP (but not entered into models). For the e-satisfaction model, an adjusted R2 of 0.017 is obtained. It means that variation or behavior from the independent variable Customer Attitudes toward FRP can explain variation or behavior from dependent e-satisfaction of 1.7% remaining that is of 98.2% is a variation from variable other independent factors that affect e-satisfaction but not entered in models. For the RI model, an adjusted R2 of 0.663 is obtained, which means variation or behavior from variable independent, namely e-satisfaction, capable of explaining variation or my behavior from RI by 66.3%. In comparison, the rest of 33.7% is a variation from variable other independents that influence RI but are not entered into models.

Table 3.
Coefficient Determination

Construct	R-square (R^2)	Adjusted R^2
Customer Attitudes toward FRP	0.147	0.135
E-Satisfaction	0.020	0.017
Repurchase Intention	0.665	0.663

Test Hypotheses

The existing hypotheses were then processed using the SEM-PLS data, which can be seen in table 4. Based on the results of the hypotheses the researcher has carried out, there are seven hypotheses, of which five significantly affect because the significance is 0.05. If the P-value is less than five, then the hypothesis is accepted. The five accepted hypotheses consist of H3 PPI Positive influence on Consumer Attitudes toward FRP and H4 PR Negative effect on Consumer Attitudes toward FRP. H5 Consumer Attitudes toward FRP positive effect on e-Satisfaction. H6 E-Satisfaction positive effect on RI. H7 E-Satisfaction will positively mediate the influence between Consumer Attitudes toward FRP and RI.

Table 4.
Table Test Hypothesis

	Hypothesis	Coefficient	T statistics	P-value	Decision
H_1	PU positive effect on *consumer attitudes toward FRP*	0.106	0.936	0.175	Not supported
H2	PEU has a positive effect on *consumer attitudes toward FRP*	-0.068	0.718	0.236	Not supported
H_3	*Perceived personal innovativeness* has an effect positive towards *consumer attitudes toward FRP*	0.260	1.515	0.065*	Supported
H_4	*Perceived risk* negatively affects consumer attitudes *toward FRP*	-0.128	1,577	0.057*	Supported
H_5	*Consumer attitudes toward FRP have a* positive effect on *e-satisfaction*	0.143	2,175	0.015**	Supported
H_6	*E-satisfaction* has a positive effect on *Repurchase Intention*	0.815	15,112	0.000	Supported

H_7	*E-satisfaction* will positively mediate the influence between *consumer attitudes toward FRP* and *repurchase intention.*	0.117	2.108	0.018	Supported

*** = alpha 10% **= alpha 5%**

Hypothesis 1 tests positive PU's influence on consumer attitudes toward FRP. If the data is obtained score coefficient estimation of 0.106, an increase in PU will increase Consumer Attitudes Toward FRP and vice versa. t- statistic value of 0.936 produces a p-value of 0.175> 0.05. Ho is accepted, so that could conclude the hypothesis that PU has an effect positive on Consumer Attitudes Toward FRP is not proven, different if compared with research conducted by (Dang et al., 2022). Those who say that PU is influential positive towards Consumer Attitudes toward FRP with result = 0.381, p < 0001. This could occur because the characteristics of the respondent study are different, the characteristic respondent from the study (Dang et al., 2022).

A Chinese citizen who is incidentally already aware will technology, especially the use of FRP already bloomed used in shops. At the same time, the research conducted a moment characteristic of the respondent being an Indonesian citizen. Hypothesis 2 aims to test the influence positive from PEU on Consumer Attitudes toward FRP. If data show a score coefficient estimation of -0.068, an increase in PEU will increase Consumer Attitudes toward FRP and vice versa. Decreasing PEU towards Consumer Attitudes toward FRP. T- statistic value of 0.718 produces a p-value of 0.236 > 0.05 so that Ho is accepted, so the hypothesis that PEU has an effect positive towards Consumer Attitudes toward FRP is not proven. According to research conducted by (Dang et al., 2022)_ state that PEU is significant and positively related to Consumer Attitudes toward FRP. PEU or convenience felt by consumers tested becomes vital in determining the decision attitude consumer to method payment Face Recognition. Hypothesis 3 aims to test the influence positive of PPI on Consumer Attitudes toward FRP. If data show a scoring coefficient of 0.260, an increase in PPI will increase Consumer Attitudes toward FRP and vice versa, decreasing PPI towards Consumer Attitudes toward FRP. T- statistic value of 1.515 produces a p-value of 0.065 <0.1, so Ho is rejected, and Ha is accepted so that the hypothesis that PPI has an effect positive on Consumer Attitudes toward FRP is proven.

Hypothesis 4 aims to test the influence of negative from PR on Consumer Attitudes toward FRP. If data show a scoring coefficient of -0.128, an increase in PR will increase Consumer Attitudes toward FRP and vice versa, decreasing PR towards Consumer Attitudes toward FRP. T-statistic value of 1.577 produces a p-value of 0.057 <0.1, so Ho is rejected and Ha is accepted so that the hypothesis that PR positively affects consumer attitudes toward FRP is proven. Hypothesis 5 aims to testest positive Consumer Attitudes toward FRP towards e-satisfaction. If data show a scoring coefficient of 0.143, increasing Consumer Attitudes toward FRP will increase e-satisfaction and vice versa. t- statistic value of 2.157 produces a p-value of 0.015 > 0.5 so that Ho is rejected and Ha is accepted so that the hypothesis stating that Consumer Attitudes toward FRP has an effect positive against e-satisfaction proven. Finally, hypothesis 6 aims to test positive for E-satisfaction towards RI. If

data show a score coefficient of 0.815, increasing E-satisfaction will increase RI and vice versa. t- statistic value of 15.112 produces a p-value of 0.000 > 0.1, which means Ho is rejected and Ha is accepted, so the hypothesis that e-satisfaction has an effect positive against RI is proven. Hypothesis 7 aims to test positive e-satisfaction mediation between Consumer Attitudes toward FRP and RI Results if data show a scoring coefficient of 0.117. The value of t- statistics of 2.108 produces a p-value of 0.018 > 0.1, which means Ho is rejected and Ha is accepted, so the hypothesis that e-satisfaction mediates by positive influence between Consumer Attitudes toward FRP and RI is evident.

This research is expected to be the basis for making decisions by companies in applying the Face Recognition payment method. So that in practice, the company knows which variables affect consumer attitudes towards the Face Recognition payment method in the company and what mediates, so that repeat purchases occur as seen from consumer attitudes towards Face Recognition payment methods and customer satisfaction. As seen from table 2 on the PU variable, the lowest average value is the respondent who states that FRP improves purchasing performance. This can be a reference for companies to apply FRP to payment methods so that consumers improve product purchasing performance. For the PEU variable, the lowest average value is that respondents stated that FRP for respondents is difficult to use. This needs to be a concern for the company to first look at the target market and market demographics before applying FRP to the store payment method so that consumers do not feel that FRP is difficult to use. On the contrary, FRP is easy to use in the payment process.

Furthermore, in the PPI variable having the lowest average value, respondents stated that respondents would still try FRP even though close friends had not tried FRP as a payment method. This will certainly benefit companies because most of the respondents in this study are open to perceived new technologies, so companies should not hesitate to apply FRP to their payment methods. In the PR variable, the item with the lowest average score is a respondent who states that using FRP is risky. Of course, this is a challenge for companies that apply for method FRP payment p. This can avoid when companies that apply FRP or will apply FRP in method payment can introduce method FRP use. FRP risks and knowledge other about the previous FRP to consumers.

In the Consumer Attitudes toward FRP variable, the item with the lowest average value is the respondent who stated that using FRP is fun. Although compared to other respondents' statements, FRP is difficult to use, FRP is risky, and this statement can break the above statement. Because besides being difficult to use and risky, FRP is also considered fun. This is supported because the characteristics of the respondents in this study are open to new technologies in payment methods. Therefore, companies need not hesitate to apply the FRP payment method to the payment method.

Furthermore, the e-satisfaction variable, the item that has the lowest average value, is the respondent who states that the respondent's choice to buy from the same marketplace is a wise choice. This means that the respondent will make repeat purchases because they feel that buying from the previous store is the correct choice. Companies need to introduce FRP technology to consumers so that respondents increase their repeat purchase rate

in the same place

The last is the RI variable. The item with the lowest average value is the respondent who states the high willingness of respondents who are willing to buy back products in the same marketplace, the same as the results of the e-satisfaction variable. Respondents do not hesitate to buy the same product in the same marketplace. The previous marketplace because of the easy-to-use, easy-to-understand, and pleasant experience in using payment methods.

Conclusion

In this study, it can be concluded that PU does not positively affect Consumer Attitudes toward FRP because the hypothesis is not proven. This indicates that the usability perceived by consumers does not positively affect consumer attitudes toward the Face Recognition payment method used by the store. Furthermore, it is concluded that PEU does not positively affect Consumer Attitudes toward FRP because the hypothesis is not proven. This shows that the convenience perceived by consumers does not affect consumer attitudes toward the Face Recognition payment method used by stores. Then it can be concluded that the PPI or personal innovation perceived by consumers positively affects Consumer Attitudes toward FRP because the hypothesis is proven. This shows consumers feel personal innovation when using FRP technology in payments made. Furthermore, PR or perceived risk harms Consumer Attitudes toward FRP because the hypothesis is proven. This shows consumers' perceived risk as a negative influence when using FRP technology. Furthermore, it is concluded that e-satisfaction positively affects RI because the hypothesis is proven. This shows consumer satisfaction when making repeated purchases at certain stores. Furthermore, it was concluded that e-satisfaction partially mediated the positive influence between Consumer Attitudes toward FRP and RI because the hypothesis was proven. This shows that the satisfaction felt by consumers can bridge consumer attitudes towards FRP and repeat purchases at stores. Therefore, this research concludes that companies need to pay attention to customer satisfaction in choosing payment methods so that consumers can make repeat purchases.

Recommendations

This research has limitations only in Indonesia, where offline and online stores have not widely used FRP technology. So it is advisable to research further in countries that have used FRP technology en masse so that the results are more credible and can be applied to companies selling products/services. Furthermore, this study used the variables PU, PEU, PPI, PR, Consumer Attitudes toward FRP, e-satisfaction, and RI. Furthermore , this research uses PU, PEU, PPI, PR, Consumer Attitudes toward FRP, e-satisfaction, and RI variables. In the study, more suggestions from the researcher are adding any other direct variable capable of influencing the positive or negative of each hypothesis.

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