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The Effect of Perceived Ease of Use and Perceived Usefulness on Continuance Intention to Use the PLN Mobile Application with Trust as a Mediating Variable

Viky Andrias Haumahu

Institut Teknologi dan Bisnis Asia, Indonesia, vikyhaumahu@gmail.com.

Corresponding Author: vikyhaumahu@gmail.com

Abstract: The PLN Mobile application has shown an increasing trend in the number of users, but successful adoption has not been fully followed by continued usage. Previous studies have also reported inconsistent findings regarding the effects of Perceived Ease of Use and Perceived Usefulness on Continuance Intention, indicating the need for a psychological mechanism capable of explaining these relationships. This study aims to analyze the determinants of continuance intention toward the PLN Mobile application by integrating Trust as a mediating variable. Using the Technology Acceptance Model (TAM) framework, data were collected from 100 respondents in Surabaya through quota sampling and analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM). The findings reveal that Perceived Usefulness has a significant effect on Trust and Continuance Intention. However, Perceived Ease of Use does not show a significant effect on either variable. Trust is proven to partially mediate the relationship between Perceived Usefulness and Continuance Intention, but fails to mediate the effect of Perceived Ease of Use. These findings indicate that, in utility-based digital services, functional value and system reliability are considerably more crucial than mere interface simplicity in fostering long-term user loyalty. Theoretically, this study extends the application of the Technology Acceptance Trust as a mechanism that explains the relationship between technology evaluation and continued usage behavior in public utility services. Management of PT PLN (Persero) needs to prioritize improvements in service benefits, system reliability, data security, back-office system integration, and consistent compliance with Service Quality Standards as catalysts for sustainable digital transaction growth.

Keywords: Continuance Intention, Perceived Ease of Use, Perceived Usefulness, Trust, PLN Mobile.

INTRODUCTION

Digital transformation has become a fundamental pillar for organizations in reformulating service delivery strategies and user interactions. In Indonesia's electricity sector, PT PLN (Persero) initiated PLN Mobile as an integrated application-based service platform to facilitate self-service access to electricity-related needs, ranging from new installations and power capacity adjustments to energy consumption monitoring and the electric vehicle

ecosystem. The implementation of this technology aims to reduce information asymmetry and conventional bureaucratic processes by expanding service accessibility through digital channels.

The expansion of digital access has not always been accompanied by sustained user engagement. Sensortower data (2026) in February 2026 indicated that PLN Mobile ranked first among the most downloaded business applications by Android users in Indonesia. Nationally, with the number of consumers reaching 92.8 million by the end of 2024, PLN Mobile had been downloaded by 49 million users. Nevertheless, the transition to digital channels has not progressed optimally. In the city of Surabaya, for example, although 93.1% of the 1.4 million consumers had downloaded the application, the frequency of service utilization through conventional service counters increased sharply to 21.5% of total transactions in 2025.

This phenomenon is reinforced by findings indicating that PLN Mobile features have not been utilized optimally due to operational constraints and users' limited literacy regarding the application's value and benefits (Akromah & Respati Kusumasari, 2023). A significant decline in digital transactions of 34.48% in certain units, such as PLN UP3 Nias, serves as empirical evidence that the expansion of the user base is not always directly proportional to application usage loyalty (Aulia et al., 2026). Therefore, the determinants of user behavior in maintaining technology usage constitute a critical aspect that requires further investigation.

Although PLN Mobile has evolved into one of the digital utility applications with the highest number of downloads in Indonesia, the high download rate cannot yet be regarded as a comprehensive indicator of successful digital transformation. In the context of digital public services, the success of technology implementation is determined not only by users' decisions to adopt the application at the initial stage but also by their willingness to continue using the application after obtaining direct usage experience. The phenomenon of increasing transactions through conventional service channels despite the relatively high penetration rate of PLN Mobile indicates that the primary challenge of PLN's digital transformation no longer lies in initial adoption, but rather in its ability to sustain application usage continuity (continuance intention). Therefore, understanding the factors that influence continuance usage behavior becomes more strategic than merely explaining initial technology acceptance.

Related to the phenomenon above, several variables are presumed to influence consumers' intention to continue using the PLN Mobile application, referring to the Technology Acceptance Model (TAM) framework. The first is perceived ease of use. Perceived ease of use refers to the degree to which an individual believes that using a particular system will require little or no effort at all. Applications perceived as easier to use than others are more likely to be accepted by users (Davis, 1989). This is supported by several previous studies (Ariningsih et al., 2022; Rachmawati et al., 2020; Talitha et al., 2026), which found that perceived ease of use influences continuance intention. In addition to perceived ease of use, perceived usefulness is also presumed to influence consumers' intention to continue using the PLN Mobile application. Perceived usefulness is defined as the extent to which an individual believes that using a particular system will enhance his or her productivity. When a system is perceived by users as highly useful, they believe that there is a positive relationship between its usage and performance (Davis, 1989). According to studies conducted by Ariningsih et al. (2022), Rachmawati et al. (2020), and Singh et al. (2026), perceived usefulness influences continuance intention.

Nevertheless, inconsistencies exist in empirical findings regarding the determinants of continuance intention. Studies conducted by Pratiwi and Pratiwi (2019), Wulandari and Febriatmoko (2025), Deyana Cindy et al. (2025), and Al Sabaah et al. (2025) reported that perceived ease of use does not influence continuance intention. Furthermore, findings from Talitha et al. (2026), Wulandari and Febriatmoko (2025), and Lusiana et al. (2025) indicated that perceived usefulness also does not influence continuance intention.

These differing findings suggest that the relationship between technology perceptions and continuance usage behavior may be influenced by other psychological mechanisms that have not been fully explained within the TAM framework. Therefore, this study proposes Trust as a mediating mechanism to explain the ambiguity in this relationship. As a platform involving personal data and financial transactions, trust plays a crucial role. This proposition is supported by studies conducted by Sawitri (2023), Pratiwi and Pratiwi (2019), and Saoula et al. (2023), which found that perceived ease of use influences trust. Furthermore, studies by Sawitri (2023), Pratiwi and Pratiwi (2019), and Singh et al. (2026) reported that perceived usefulness influences trust. Subsequently, studies by Talitha et al. (2026), Singh et al. (2026), and Alhasasneh et al. (2025) found that trust influences continuance intention. In this study, the use of trust as a mediating variable to address the existing research gap represents a significant novelty. Trust serves as a crucial psychological bridge because ease of access and application usefulness do not automatically encourage users to continue using an application if they do not trust the system.

In addition to empirical inconsistencies, a contextual gap also exists in previous studies. Most studies concerning the Technology Acceptance Model and continuance intention have been conducted in competitive digital platforms, such as e-commerce, mobile banking, financial technology, and online marketplaces. In contrast, studies examining continuance usage behavior in public utility service applications remain relatively limited. The characteristics of public utility services differ fundamentally from those of commercial platforms because users interact with the application not merely based on consumption preferences but also to obtain essential public services. Therefore, the mechanism underlying continuance intention formation in public utility applications is expected to possess characteristics distinct from those found in commercial digital services, thus requiring dedicated empirical examination.

This study offers two primary scientific contributions. First, it extends the application of TAM from the perspective of initial technology acceptance toward post-adoption behavior by integrating Trust as a psychological mediating mechanism. Second, it provides empirical evidence regarding continuance usage behavior in public utility service applications, a context that remains relatively underexplored compared to commercial digital platforms. Accordingly, this study not only broadens the theoretical development of TAM within the context of digital public services but also provides strategic recommendations for organizations in designing long-term retention strategies.

METHOD

This study employed a quantitative paradigm with an explanatory associative approach to investigate the causal relationships among the hypothesized latent constructs. The research strategy was conducted through a survey method to collect primary data. The target population sample comprised all PLN Mobile application users within the service area of PT PLN (Persero) East Java Distribution Main Unit, particularly in the City of Surabaya. The selection of the research location was based on the significance of the user population, which reached 1,463,443 individuals as of December 2025, yet contrasted with the increasing trend of conventional electricity service transactions, making the phenomenon of application continuance usage relevant for investigation.

Considering the unavailability of a sampling frame due to the confidential nature of user data protected under the Consumer Data Protection Law, this study employed a non-probability sampling technique using a quota sampling approach. The sample size was determined to be 100 respondents based on the Slovin formula calculation. To ensure regional representation, quotas were proportionally distributed across three service sub-regions: PLN North Surabaya (30 respondents), PLN South Surabaya (40 respondents), and PLN West Surabaya (30

respondents). Respondent Criteria and Data Collection Respondents in this study were required to meet specific inclusion criteria to ensure data validity, namely: (1) being a PLN consumer in the City of Surabaya; (2) having downloaded the PLN Mobile application; (3) actively using the application within the last three months; (4) having conducted at least one transaction through the application features; and (5) being at least 16 years old. The data collection procedure was conducted in June 2026 using a structured electronic questionnaire administered through Google Forms. The instrument was equipped with screening questions at the beginning to ensure that only qualified respondents were processed further.

All measurement items were adapted from previous literature and adjusted to the context of PLN Mobile services. The perceived ease of use indicators in this study were developed according to Davis (1989), following the study of Rachmawati et al. (2020), which include: easy to operate; clear and understandable; flexible; controllable; easy to use. Subsequently, the Perceived Usefulness indicators were developed according to Davis and Venkatesh (2000), following the study of Ariningsih et al. (2022), which include: task more quickly; improve job performance; increase productivity; effectiveness; makes job easier; overall usefulness. The Trust indicators in this study were developed according to Gefen et al. (2003), following the study of Saoula et al. (2023), which include: honest; structural assurance; integrity of services; provides good services; benevolence. Finally, the Continuance Intention instrument was developed according to Bhattacharjee (2001), following the study of Singh et al. (2026), which include: intend to continue; preference to continued use; behavioral intention; frequency of use. The variables were measured using a seven-point Likert scale (1 = strongly disagree to 7 = strongly agree) to enhance measurement sensitivity and response variation.

RESULTS AND DISCUSSION

Consumer Behavior

The transformation of the marketing landscape driven by internet penetration and Artificial Intelligence (AI) has reformulated the way organizations interact with users, presenting both strategic opportunities and competitive challenges. Within this scope, consumer behavior is understood as a comprehensive study of the mechanisms through which individuals or groups select, acquire, and evaluate services to fulfill their functional and emotional needs. Marketers are required to synergize theoretical understanding with the empirical realities of consumer behavior, which are fundamentally influenced by cultural, social, and personal determinants (Kotler & Keller, 2024). Within the digital ecosystem, continuance intention emerges as a crucial manifestation of consumer behavior, where users' attitudes and loyalty in conducting transactions reflect the level of trust in the electronic commerce infrastructure being utilized.

Technology Acceptance Model

The Technology Acceptance Model (TAM), initiated by Davis (1989), is a fundamental theoretical framework for predicting and explaining the adoption and utilization behavior of information systems. The relevance of this model is grounded in the premise that the performance enhancement potential offered by technology is often hindered by user resistance. TAM postulates two primary cognitive determinants: perceived usefulness, which refers to the extent to which technology enhances performance effectiveness, and perceived ease of use, which refers to the extent to which a system can be operated with minimal effort. The integration of these two variables becomes a critical determinant in shaping users' decisions to sustain technology usage over time.

As the second-largest smart city in Indonesia, user expectations in Surabaya toward public applications such as PLN Mobile are correspondingly high. Consumers tend to demand fast, simple, and intuitive processes as prerequisites for migrating to digital services, making

ease of use an initial factor in application adoption because it influences user convenience, which contributes to the formation of continuance intention. Furthermore, given the city's high-mobility characteristics, the people of Surabaya hold greater expectations toward public service applications, leading PLN Mobile to be evaluated based on tangible benefits such as saving time by eliminating the need to visit and queue at PLN service offices, as well as enabling electricity service needs to be resolved more quickly.

Relationship Between Perceived Ease of Use (X1) and Trust (Z)

Perceived Ease of Use reflects the degree to which users believe that interaction with a system is intuitive and does not require substantial cognitive effort. In the context of digital services, ease of use plays a crucial role in constructing Trust, particularly given the heterogeneity of users' digital backgrounds. Efficient navigation and simple transaction procedures are interpreted by consumers as representations of the professionalism and social responsibility of service providers in building a secure digital ecosystem. Empirically, an increase in perceived ease is positively correlated with strengthened trust in transaction reliability. This argument is consistent with the findings of Sawitri (2023) and Pratiwi and Pratiwi (2019), which confirmed the significant influence of ease of use on user trust.

Among users with relatively high digital literacy, trust is more likely to be shaped by other factors, such as data security, system stability, information accuracy, and consistency in service delivery. Therefore, Perceived Ease of Use is more appropriately understood as one of the antecedents capable of reducing interaction complexity and user uncertainty, while the formation of Trust remains dependent on a broader evaluation of the digital service provider's performance.

Within the context of PLN Mobile, ease in understanding menus, accessing features, and completing transactions is expected to enhance users' confidence that the application is professionally managed. This is particularly relevant because PLN Mobile users possess varying levels of digital capability. When service processes can be completed clearly and without significant obstacles, users tend to perceive the system as more competent and reliable.

H1: Perceived Ease of Use has a positive and significant effect on user Trust in the PLN Mobile application in Surabaya.

Relationship Between Perceived Usefulness (X2) and Trust (Z)

Perceived Usefulness is defined as users' subjective evaluation of a system's contribution to enhancing efficiency and adding value to their daily activities. A system design oriented toward ease of use and functional benefits simultaneously strengthens the credibility of the service provider. Within the PLN Mobile application, time efficiency in token purchases and accuracy in monitoring electricity usage history serve as evidence of the technical competence and integrity of PT PLN (Persero). Conversely, instability in utility performance risks diminishing user trust in the professionalism of the service provider. This is supported by the studies of Sawitri (2023) and Pratiwi and Pratiwi (2019), which position usefulness as the foundation of digital trust.

The formation of Trust is influenced not only by perceived benefits but also by how those benefits are consistently realized through reliable service quality. Therefore, the relationship between Perceived Usefulness and Trust needs to be re-examined within the context of digital public utility services, which possess characteristics distinct from those of commercial digital platforms.

Within the context of the PLN Mobile application, the benefits perceived by users are reflected in the application's ability to provide electricity services more quickly, conveniently, and efficiently, such as electricity token purchases, bill payments, monitoring electricity consumption history, and delivering real-time service information. If these benefits are

consistently experienced in every interaction, users will perceive PT PLN (Persero) as possessing high technical competence, integrity, and commitment in providing digital services. Conversely, if the promised benefits cannot be consistently realized due to system disruptions or poor service quality, user trust is likely to decline.

H2: Perceived Usefulness has a positive and significant effect on user Trust in the PLN Mobile application in Surabaya.

Relationship Between Perceived Ease of Use (X1) and Continuance Intention (Y)

Although TAM was initially developed to explain initial adoption, the role of perceived ease of use has evolved into a crucial determinant during the post-adoption phase. Based on the Information System Continuance Model proposed by Bhattacharjee (2001), the decision to continue using a technology is strongly influenced by users' direct experiences following interaction. Smooth and frictionless operational experiences psychologically validate users' initial expectations, thereby strengthening continuance intention. The validity of this relationship is supported by previous studies conducted by Talitha et al. (2026) and Rachmawati et al. (2020).

Nevertheless, research findings regarding the influence of Perceived Ease of Use on Continuance Intention remain inconsistent. Several studies have reported that this influence is insignificant because once users become accustomed to using an application, ease of use is no longer the primary factor determining continuance usage (Wulandari & Febriatmoko, 2025; Al Sabaah et al., 2025; Legramante et al., 2023). In other words, ease of use tends to lose its role as a differentiating factor once a system has reached a mature stage of usage. These inconsistencies indicate that the influence of Perceived Ease of Use on Continuance Intention is highly dependent on user characteristics and the service context under investigation.

Within the context of the PLN Mobile application, ease of accessing features, making bill payments, purchasing electricity tokens, requesting services, reporting disruptions, and obtaining electricity-related information quickly is expected to create a more comfortable and efficient user experience. Such positive experiences can reduce operational barriers, enhance user convenience, and strengthen the desire to continue using the application as the primary medium for obtaining electricity services.

H3: Perceived Ease of Use has a positive effect on the Continuance Intention of PLN Mobile application users in Surabaya.

Relationship Between Perceived Usefulness (X2) and Continuance Intention (Y)

Perceived Usefulness is a dominant predictor in explaining users' continuance intention through the mechanism of post-adoption benefit evaluation. Referring to the Expectation-Confirmation Model (ECM) proposed by Bhattacharjee (2001), satisfaction and functional usefulness serve as the primary cognitive motivations that sustain user retention. When PLN Mobile is able to provide a more efficient service model than conventional channels through accurate information and rapid responses, users tend to adopt this digital platform as their primary service channel. Studies conducted by Rachmawati et al. (2020) and Singh et al. (2026) reinforce the position of usefulness as a principal determinant of continuance intention.

Nevertheless, research findings regarding the influence of Perceived Usefulness on Continuance Intention have not demonstrated complete consistency. Several studies have reported that perceived benefits no longer serve as the primary determinant when all applications within the same category are capable of providing relatively equivalent functional benefits (Talitha et al., 2026; Lusiana et al., 2025; Wulandari & Febriatmoko, 2025). These differing findings indicate that the influence of Perceived Usefulness on Continuance Intention is highly dependent on service characteristics and user context. In digital public services, perceived usefulness is measured not only by time efficiency or ease of access but also by the

application's ability to provide reliable, accurate services and consistently meet user needs. Therefore, the relationship between Perceived Usefulness and Continuance Intention requires further examination within the context of public utility applications such as PLN Mobile, which possess characteristics distinct from those of commercial digital platforms.

Within the context of the PLN Mobile application, the benefits perceived by users are reflected in the application's ability to facilitate electricity bill payments, token purchases, electricity service requests, monitoring of electricity consumption history, and the provision of information in a rapid and accurate manner. If these features are capable of delivering time efficiency, ease of access, and enhanced service effectiveness compared with conventional channels, users will exhibit a greater tendency to adopt PLN Mobile as their primary medium for obtaining electricity services.

H4: Perceived Usefulness has a positive and significant effect on the Continuance Intention of the PLN Mobile application in Surabaya.

Relationship Between Trust (Z) and Continuance Intention (Y)

Within a digital ecosystem inherently characterized by risk and uncertainty, trust becomes a fundamental construct that ensures the continuity of interactions. Trust represents users' willingness to expose themselves to vulnerability based on expectations regarding the integrity and reliability of the service provider. During the post-adoption phase, ease of use alone is insufficient to retain users if it is not accompanied by trust in data security and system reliability. The strengthening of trust through seamless and secure access experiences serves as a catalyst for the formation of continuance intention in public utility services. The significance of the role of trust has been demonstrated in studies conducted by Singh et al. (2026) and Talitha et al. (2026).

In applications that manage transactions and customer data, trust not only functions as a psychological factor that reduces risk perceptions but also serves as the foundation for establishing long-term relationships between users and service providers. Accordingly, the higher the level of user trust in the security, reliability, and integrity of the system, the greater the likelihood that they will continue using the service on a sustained basis.

Within the context of the PLN Mobile application, users not only utilize the application to obtain information but also perform various important transactions, such as electricity bill payments, token purchases, electricity service requests, and customer data management. These activities require confidence that the application is capable of safeguarding information security, providing stable services, and completing every transaction accurately. If users believe that PLN Mobile is professionally managed, possesses a reliable system, and is capable of delivering consistent services, they will be more inclined to adopt the application as their primary medium for obtaining electricity services.

H5: Trust has a positive and significant effect on Continuance Intention in the PLN Mobile application in Surabaya.

The Mediating Role of Trust in the Relationship Between Perceived Ease of Use and Continuance Intention

This study postulates that Trust functions as a mediating mechanism linking ease of use to continuance intention. The underlying assumption is that an intuitive and easy-to-learn interface in PLN Mobile not only encourages direct usage but also builds perceptions of the application's credibility and reliability in the minds of users. Uncertainty related to data privacy often constitutes a major obstacle to user retention, even when an application is easy to operate. Therefore, assurances of data security integrated into operational convenience will strengthen user trust, which in turn fosters long-term loyalty. This argument is consistent with the findings of Sawitri (2023) and Pratiwi and Pratiwi (2019).

Within the context of the PLN Mobile application, ease in accessing features, conducting transactions, obtaining service information, and completing service processes in a simple manner is expected not only to enhance user convenience but also to strengthen confidence that the application is professionally managed and possesses an adequate level of security. Such positive user experiences are expected to build Trust, which subsequently encourages users to continue utilizing PLN Mobile as their primary medium for obtaining electricity services. Therefore, this study argues that the influence of Perceived Ease of Use on Continuance Intention occurs not only directly but also through the enhancement of Trust as a mediating mechanism.

H6: Trust is capable of mediating the positive effect of Perceived Ease of Use on the Continuance Intention of the PLN Mobile application in Surabaya.

The Mediating Role of Trust in the Relationship Between Perceived Usefulness and Continuance Intention

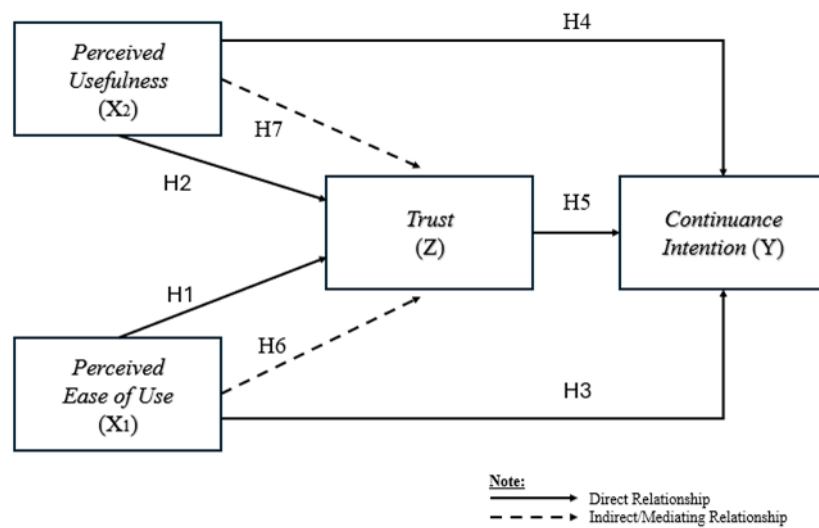
Trust is positioned as a variable that transforms perceptions of functional usefulness into sustained behavioral commitment. The objective benefits of a technology do not necessarily guarantee loyalty unless they are accompanied by confidence in the reliability of the system. When users perceive tangible benefits from PLN Mobile, positive perceptions regarding the system's competence emerge, subsequently reducing anxiety associated with digital risks. This strengthened sense of trust becomes the primary driver encouraging users to consistently choose digital platforms rather than reverting to conventional methods. This mediating mechanism is supported by the findings of Singh et al. (2026), Sawitri (2023), and Pratiwi and Pratiwi (2019).

Perceived usefulness fundamentally represents a rational evaluation of a system's ability to satisfy user needs, whereas the decision to continue using an application is a behavioral decision that is also influenced by confidence in the security, reliability, and integrity of the service provider. Therefore, perceived usefulness is expected to be more effective in enhancing Continuance Intention when it is first able to establish Trust. In other words, Trust explains the psychological process that links perceptions of usefulness with long-term usage commitment.

Within the context of the PLN Mobile application, the benefits perceived by users are reflected in the application's ability to provide electricity services quickly, accurately, and efficiently, such as bill payments, token purchases, monitoring electricity consumption history, and submitting service requests digitally. If these benefits are consistently experienced, users will become increasingly confident that PLN Mobile is a reliable application managed professionally. Such trust will subsequently strengthen users' tendency to continue using PLN Mobile as their primary medium for obtaining electricity services.

H7: Trust is capable of mediating the positive effect of Perceived Usefulness on the Continuance Intention of the PLN Mobile application in Surabaya.

Based on the aforesaid literature, the proposed research framework is illustrated in Figure



(Source: Authors' own work, 2026)

Figure 1. Research Framework

Results

PLS-SEM was selected due to its robust capability in processing complex research models, particularly those involving mediating variables, and because it does not require the assumption of normal data distribution (Hair et al., 2019). The evaluation of the Outer Model (validity and reliability testing) and the Inner Model (hypothesis testing and mediation effects) was conducted using SmartPLS3. The constructs analyzed included Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Trust, and Continuance Intention (CI).

The demographic analysis of 100 respondents in Table 1 indicates that the sample was dominated by males (73%). Most respondents belonged to Generation Y, born between 1981 and 1996 (56%), with the highest proportion having a senior high school/equivalent educational background (45%). Meanwhile, occupational characteristics revealed that the largest group consisted of private-sector employees (41%), with monthly income levels predominantly above the Surabaya Regional Minimum Wage (60%). This demographic pattern reflects that the respondents originated from an urban productive-age population that is relatively economically independent and familiar with digital services. These characteristics are relevant for evaluating continuance intention toward the PLN Mobile application as a digital public service.

From the perspective of usage behavior, respondents demonstrated active experience in using PLN Mobile. Most respondents were active users with a usage duration exceeding two years (51%). This high duration of use was proportional to transaction frequency, where the majority (48%) had conducted more than ten transactions. The transaction features most frequently accessed by respondents included prepaid electricity token purchases (56%) and postpaid bill payments (55%). This pattern of duration, frequency, and transaction type indicates that most respondents were experienced users who had repeatedly utilized PLN Mobile to fulfill their primary electricity service needs.

Table 1. Respondent Characteristics

Characteristics	Description	Frequency	Percentage
Gender	Male	73	73.0%
	Female	27	27.0%
Year of Birth	1946 – 1964	1	1.0%
	1965 – 1980	15	15.0%
	1981 – 1996	56	56.0%

Characteristics	Description	Frequency	Percentage
Educational Background	1997 – 2010	28	28.0%
	High School/Equivalent	45	45.0%
	Graduate	40	40.0%
	Post-Graduate	12	12.0%
	Others	3	3.0%
Occupation	SOE/ROE employee	36	36.0%
	Private Sector employee	41	41.0%
	Professional	3	3.0%
	Homemaker	7	7.0%
	Student	2	2.0%
Monthly Income	Others	8	8.0%
	Above Regional Minimum Wage	60	60.0%
	Equal to Regional Minimum Wage	26	26.0%
	Below Regional Minimum Wage	8	8.0%
	Unemployed	6	6.0%
Duration of Application	3 – 5 months	10	10.0%
	6 – 12 months	17	17.0%
	1 – 2 years	22	22.0%
	> 2 years	51	51.0%
Transaction Frequency	2 – 3 times	26	26.0%
	4 – 5 times	18	18.0%
	6 – 9 times	8	8.0%
	>10 times	48	48.0%
Most Utilized Features	Prepaid Token Purchase	56	23.2%
	Postpaid Bill Payment	55	22.8%
	Incident Reporting	53	22.0%
	Power Upgrade	32	13.3%
	Meter Reading	26	10.8%
	EV Charging	9	3.7%
	Others	10	4.1%

Source: Processed research data, 2026

The Outer Model evaluation (Figure 2) was conducted to ensure that the instrument satisfied acceptable validity and reliability requirements prior to structural model testing (Hair et al., 2017). The evaluation included Convergent Validity, internal reliability through rho_A, Cronbach's Alpha, Composite Reliability, and Discriminant Validity. Convergent Validity was assessed based on a minimum outer loading of 0.70 and an Average Variance Extracted (AVE) of at least 0.50. The test results showed that the outer loading values of the PEOU indicators ranged from 0.829–0.899; PU from 0.763–0.908; Trust from 0.819–0.926; and CI from 0.831–0.940. All constructs also possessed AVE values above 0.50. Accordingly, the indicators within each construct fulfilled the convergent validity criteria and were capable of explaining an adequate proportion of construct variance.

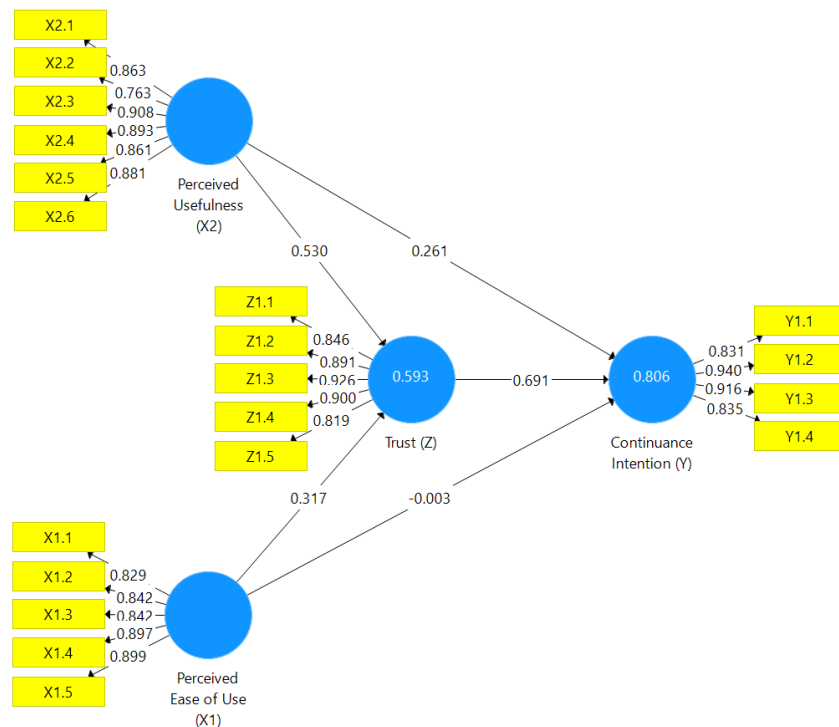


Figure 1. Output of Outer Model
(Source: Outer Model Output, 2026)

Construct reliability was subsequently evaluated using rho_A (Dijkstra–Henseler’s rho), Composite Reliability, and Cronbach’s Alpha. A construct is considered to possess adequate internal consistency when the values of these three measures exceed 0.70 (J. Hair & Alamer, 2022). As presented in Table 2, all constructs exhibited rho_A, Composite Reliability, and Cronbach’s Alpha values above this threshold. These results indicate that the instrument possesses adequate internal reliability.

Table 2. Reliability

Variabel	Rho_A	Composite Reliability	Cronbach’s Alpha	Result
<i>Perceived Ease of Use (X1)</i>	0.917	0.936	0.914	Reliable
<i>Perceived Usefulness (X2)</i>	0.935	0.946	0.931	Reliable
<i>Trust (Z)</i>	0.926	0.943	0.904	Reliable
<i>Continuance Intention (Y)</i>	0.911	0.933	0.925	Reliable

Source: Processed research data, 2026

Discriminant Validity was evaluated using the Fornell-Larcker criterion, whereby the square root of a construct’s AVE should exceed its correlations with other constructs. The evaluation results (Table 3) demonstrate that the square root of the AVE for each latent variable is greater than the correlation values between that latent variable and the other latent variables. Therefore, it can be concluded that the instrument was designed with good discriminant validity based on the Fornell-Larcker criterion. These findings confirm that all constructs within the model are valid and reliable and may therefore be utilized for structural model (Inner Model) analysis.

Table 3. Fornell-Larcker Discriminant Validity

	<i>Continuance Intention (Y)</i>	<i>Perceived Ease of Use (X1)</i>	<i>Perceived Usefulness (X2)</i>	<i>Trust (Z)</i>
(Y)	0.882			
(X1)	0.612	0.863		
(X2)	0.764	0.632	0.863	
(Z)	0.880	0.651	0.730	0.877

Source: Processed research data, 2026

Subsequently, causal relationships among latent variables were examined, including tests of the Coefficient of Determination (R^2), Predictive Relevance (Q^2), Standardized Root Mean Square Residual (SRMR), PLS Predict, as well as direct and indirect effects. The Coefficient of Determination (R^2) was used to assess the ability of exogenous constructs to explain the variance of endogenous constructs. The higher the R^2 value, the greater the explanatory power of the model regarding endogenous constructs (Hair et al., 2011). The applied thresholds were 0.75 (substantial), 0.50 (moderate), and 0.25 (weak).

Table 4. R Square

Variabel	R Square	Description
Trust (Z)	0.593	Moderate
Continuance Intention (Y)	0.806	Substantial

Source: Processed research data, 2026

The evaluation results (Table 4) demonstrate the reliability of the proposed structural model and its strong predictive capability. The R^2 value for Trust was 0.593, indicating that PEOU and PU jointly explain 59.3% of the variance in Trust. This value falls within the moderate category. Meanwhile, the R^2 value for CI was 0.806, indicating that PEOU, PU, and Trust explain 80.6% of the variance in CI and thus fall within the strong category. Accordingly, the model possesses high explanatory power for CI and moderate explanatory power for Trust. The integration of Trust as a psychological determinant into the TAM construct establishes a highly valid and applicable theoretical framework for explaining consumer retention behavior in digital public utility services.

The next stage of model evaluation employed Predictive Relevance (Q^2) through the blindfolding procedure. Q^2 values above zero indicate that the model possesses predictive relevance for endogenous constructs (Hair et al., 2017). Table 5 shows a Q^2 value of 0.444 for Trust and 0.612 for CI. Both values exceed 0.35, indicating substantial predictive relevance. These results suggest that the model possesses strong capability in reconstructing the observed indicator values of the Trust and CI constructs. Theoretically, these findings demonstrate that the model specification possesses high accuracy and is capable of effectively predicting the reflective indicators of the Trust and CI constructs.

Table 5. Q^2

Variabel	Q^2	Description
Trust (Z)	0.444	Substantial
Continuance Intention (Y)	0.612	Substantial

Source: Processed research data, 2026

Subsequently, model fit was evaluated using the Standardized Root Mean Square Residual (SRMR). An SRMR value below 0.08 indicates an acceptable level of model fit (Henseler et al., 2016). The evaluation results (Table 6) recorded SRMR values of 0.059 for both the saturated model and the estimated model. These values fall below the threshold of 0.08, indicating that the model satisfies the fit criterion based on SRMR. The d_{ULS} , d_G , and Chi-Square values are also presented as supplementary information regarding model discrepancy; however, the primary interpretation of model fit in this study is based on SRMR.

Table 6. SRMR

	Saturated Model	Estimated Model
SRMR	0.059	0.059
d_{ULS}	0.735	0.735
d_G	0.971	0.971
Chi-Square	479.107	479.107

Source: Processed research data, 2026

The final evaluation of the structural model was conducted through the PLSpredict procedure using a holdout-sample approach at the indicator level. The predictive power of the model was assessed by comparing the Root Mean Square Error (RMSE) or Mean Absolute Error (MAE) values between the PLS-SEM model and the least-squares-based Linear Model (LM) benchmark (Hair et al., 2021). If all indicators in the PLS-SEM model produce lower error values than the LM model, the structural model is considered to possess high predictive power. Based on the comparison results, all indicators for the CI construct (Y_1.1 to Y_1.4) and the Trust construct (Z_1.1 to Z_1.5) consistently obtained lower RMSE values in the PLS model than in the LM model. For example, indicator Y_1.1 recorded an RMSE value of 0.574 in the PLS model, lower than the LM value of 0.608. The same pattern was observed across all Trust indicators, where the PLS model produced substantially smaller prediction errors. This finding was further supported by the positive Q² values obtained throughout the model, indicating predictive capability. These results confirm that the structural model is not only statistically fit within the tested sample but also possesses strong out-of-sample predictive capability.

Hypothesis testing was conducted to assess the direction, magnitude, and significance of the relationships among constructs based on path coefficients. Significance was estimated through the bootstrapping procedure. A relationship is considered significant at the 5% level if the t-statistic exceeds 1.96 and the p-value is less than 0.05 (J. F. Hair, Risher, et al., 2019). The direct effect testing results are presented in Table 7.

Table 7. Direct Effect Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
Perceived Ease of Use (X1) → Trust (Z)	0.317	0.360	0.207	1.531	0.126	H_1 rejected
Perceived Usefulness (X2) → Trust (Z)	0.530	0.494	0.203	2.613	0.009	H_2 accepted
Perceived Ease of Use (X1) → Continuance Intention (Y)	-0.003	-0.006	0.074	0.045	0.964	H_3 rejected
Perceived Usefulness (X2) → Continuance Intention (Y)	0.261	0.268	0.088	2.967	0.003	H_4 accepted
Trust (Z) → Continuance Intention (Y)	0.691	0.688	0.086	8.000	0.000	H_5 accepted

Source: Processed research data, 2026

The effect of PEOU on Trust was positive but not significant ($\beta = 0.317$; $t = 1.531$; $p = 0.126$). Since the t-value was below 1.96 and the p-value exceeded 0.05, H_1 was rejected. This result indicates that ease of use is not sufficiently strong to directly establish user trust in PLN Mobile.

PU exerted a positive and significant effect on Trust ($\beta = 0.530$; $t = 2.613$; $p = 0.009$), thereby supporting H_2 . This finding indicates that the higher the functional benefits perceived by users, the stronger their trust in PLN Mobile as the primary electricity service channel.

The effect of PEOU on CI was not significant, and its path coefficient was close to zero ($\beta = -0.003$; $t = 0.045$; $p = 0.964$). Accordingly, H_3 was rejected. This result suggests that

operational convenience is not the primary differentiating factor in sustaining the use of PLN Mobile once users have gained direct experience with the application.

PU exerted a positive and significant effect on CI ($\beta = 0.261$; $t = 2.967$; $p = 0.003$), thereby supporting H4. This means that the benefits, effectiveness, and functional value perceived by users contribute to their intention to continue using PLN Mobile.

Trust was the strongest direct predictor of CI ($\beta = 0.691$; $t = 8.000$; $p < 0.001$), thereby supporting H5. This finding indicates that feelings of security, confidence in system reliability, and trust in the service provider are important factors in sustaining the continued use of PLN Mobile.

Of the five direct-effect hypotheses, H2, H4, and H5 were supported, whereas H1 and H3 were rejected. This pattern indicates that users place greater emphasis on functional benefits and trust in the application than on ease of use alone.

To assess whether Trust explains the mechanism of indirect influence from the two TAM constructs on CI, specific indirect effects were tested through bootstrapping. The results are presented in Table 8.

Table 8. Indirect Effect Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
Perceived Ease of Use (X1) → Continuance Intention (Y)	0.219	0.250	0.151	1.449	0.147	H_6 rejected
Perceived Usefulness (X2) → Continuance Intention (Y)	0.366	0.338	0.141	2.592	0.010	H_7 accepted

Source: Processed research data, 2026

The indirect effect of PEOU on CI through Trust was not significant ($\beta = 0.219$; $t = 1.449$; $p = 0.147$). Therefore, H_6 was rejected. Referring to Zhao et al. (2010), mediation is established only when the indirect effect is significant. Accordingly, Trust does not mediate the relationship between PEOU and CI. Conversely, the indirect effect of PU on CI through Trust was significant ($\beta = 0.366$; $t = 2.592$; $p = 0.010$), thereby supporting H_7 . Because both the direct effect of PU on CI and the indirect effect through Trust were significant and positive, this mediation pattern is classified as complementary partial mediation (Zhao et al., 2010). This finding indicates that PU influences CI both directly and indirectly through the enhancement of Trust.

Discussion

Based on the results of the structural model evaluation, it was found that perceived ease of use does not have a significant effect on user trust in the PLN Mobile application. Theoretically, this finding provides a critical perspective on the integration of TAM within the domain of digital public services. Trust is a multidimensional psychological construct involving assessments of risk, integrity, and service provider competence. Within the context of utility applications, technical elements such as ease of navigation and interface clarity are regarded merely as surface-level aspects that are insufficiently strong to stimulate trust in the organization behind the system. For the urban population of Surabaya, which possesses a high level of technological readiness, operational convenience has become a basic expectation and is therefore no longer perceived as a differentiating factor in establishing service credibility.

Empirically, this study demonstrates that perceived usefulness contributes positively and significantly to the development of user trust. Trust within the digital ecosystem emerges when users experience tangible benefits, such as time efficiency in purchasing electricity tokens and transparency of billing information. Users' cognitive systems associate such functional usefulness with the technical competence and integrity of PT PLN (Persero). The tangible benefits experienced serve as empirical evidence that the application is reliable in fulfilling essential needs, which ultimately reduces perceptions of digital risk and transforms them into strong trust.

The interpretation of the data indicates that perceived ease of use does not encourage the formation of continuance intention toward application usage. This finding suggests a shift in user expectations during the post-adoption phase. Within the context of public utility services, the dimension of ease of use is no longer perceived as added value or a competitive advantage, but rather as a basic requirement (hygiene factor) that must be available. Although the application has achieved a high level of interaction convenience, the sustainability of user retention depends more on functionality than merely on interface aesthetics. This is reinforced by the respondent profile, which predominantly consists of experienced users, for whom ease of navigation is no longer a barrier or a primary driver for continued application usage.

The findings confirm that perceived usefulness is capable of significantly fostering continuance intention. This result reinforces the validity of information systems continuance theory, which posits that long-term usage intention is determined by rational evaluations of the added value obtained in everyday life. When users perceive that the application is capable of reducing bureaucratic procedures and providing certainty regarding service information, a positive cognitive evaluation emerges, positioning the digital platform as an essential instrument. Stable functional benefits become the primary determinant that sustains user retention and prevents users from returning to conventional service models.

Furthermore, Trust was proven to be the strongest direct predictor in promoting continuance intention toward the PLN Mobile application. As a mechanism for reducing uncertainty, trust becomes crucial in systems involving financial transactions and personal data protection. This finding confirms that consumer loyalty is highly dependent on the ability of service providers to maintain technical integrity and guarantee transaction security. A high level of trust is capable of eliminating digital resistance and converting it into sustained behavioral adoption, particularly in public services where consumers possess extremely low tolerance for system errors (zero-tolerance).

The mediation effect testing produced different results for the two primary TAM variables. Trust was found to be incapable of mediating the relationship between perceived ease of use and continuance intention. This finding confirms that the strategic pathway through interface convenience is insufficiently strong to build user loyalty if it is not accompanied by assurances of usefulness and security. Conversely, Trust was proven to function as a complementary partial mediator in the relationship between perceived usefulness and continuance intention. This means that the functional benefits perceived by users directly enhance their intention to continue using the application; however, this driving force becomes substantially stronger and multiplied when reinforced through the development of trust within users' minds. Trust acts as a psychological enhancer that transforms rational functional value into long-term behavioral commitment.

The primary novelty of this study lies in the deconstruction of the classical assumptions of TAM within the ecosystem of public utility applications operating without competitors. Unlike previous literature that positions ease of use as a fundamental variable, the findings of this study demonstrate that among urban communities with high technological readiness, the ease-of-use construct undergoes a paradigmatic functional shift. Ease of use has been reduced from a driving catalyst to merely a mandatory operational standard (hygiene factor), whose

significance is replaced by risk mitigation factors and trust reinforcement. This study extends the application of TAM into the post-adoption phase by affirming that the continuance usage of digital public services is driven purely by the integration of tangible utility value fulfillment and expectations of sustained service integrity.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the structural analysis and the discussion presented, this study concludes that Perceived Usefulness and Trust are fundamental determinants driving Continuance Intention toward the PLN Mobile application in Surabaya City. Conversely, Perceived Ease of Use was found to have no significant contribution to the formation of trust or continuance intention, either directly or through the mediation mechanism. This phenomenon indicates a shift in user orientation toward digital public services, where functional value and system reliability factors are considerably more crucial than merely the aesthetic aspects or convenience of the application interface.

Furthermore, the mediation effect testing confirms that Trust functions as a complementary partial mediator that strengthens the influence of usefulness on users' long-term commitment. This means that the functional benefits perceived by users generate substantially more optimal and amplified behavioral loyalty when these perceived benefits are successfully transformed into a strong sense of trust within users' minds.

Theoretically, this study provides a significant scientific contribution through the deconstruction of the classical TAM assumptions within the context of single-provider public utility services. The empirical findings demonstrate the occurrence of a paradigmatic functional shift in the Perceived Ease of Use variable. Among urban communities with high levels of technological readiness, operational convenience is no longer perceived as a driving catalyst or competitive added value. Instead, ease of use has been reduced to a minimum service standard that must be fulfilled by service providers. The long-term sustainability of information technology usage in this sector is entirely dependent on the system's ability to mitigate transaction risks and provide tangible benefits for service users.

Practically, the findings of this study recommend that the management of PT PLN (Persero) reorient its digital strategy. The development focus should be shifted from merely pursuing download volume and cosmetic improvements in UI/UX (User Interface/User Experience) toward optimizing functional features that provide tangible solutions to urgent customer needs. Strengthening back-office system integration and ensuring consistency in fulfilling Service Quality Standards (Tingkat Mutu Pelayanan/TMP) are highly critical to aligning users' digital expectations with operational realities in the field. This alignment functions as a quality assurance instrument capable of reducing technical risks and enhancing user trust, thereby enabling PLN Mobile to be positioned as the primary channel for sustainable daily electricity services within the community.

Future researchers are encouraged to expand the model through comparative analyses examining user behavior between urban and rural areas. Furthermore, the application of Stratified Random Sampling techniques is recommended to ensure broader population representation based on variations in digital literacy and technological readiness across different geographical levels. This is essential for examining whether the status of Perceived Ease of Use as a hygiene factor remains consistent among user groups with different digital literacy characteristics.

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