

THE ROLE OF TRUST IN MEDIATING THE INFLUENCE OF PERCEIVED EASE OF USE AND PERCEIVED USEFULNESS ON CONTINUANCE INTENTION OF THE KAPAJUMA APPLICATION IN DENPASAR CITY

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ABSTRACT

This study aims to examine and explain the effects of perceived ease of use, perceived usefulness, and trust on the continuance intention the Kapajuma Application in Denpasar City. The background of this study is motivated by the fact that initial success in attracting early users has not been accompanied by success in sustaining continued usage. This research employs a quantitative approach with a causal-associative design, using a survey method through the distribution of questionnaires to 100 Kapajuma application users, selected using purposive sampling, quota sampling, and snowball sampling techniques. Respondent characteristics obtained from the questionnaires were analyzed descriptively using IBM SPSS Statistics 24. The questionnaire data were then analyzed using SmartPLS 3.0 with the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique. The results indicate that perceived ease of use, perceived usefulness, and trust have positive and significant effects on continuance intention. In addition, perceived ease of use and perceived usefulness also have positive and significant effects on trust. Furthermore, the findings reveal that trust mediates the effects of perceived ease of use and perceived usefulness on continuance intention.

Keyword: Continuance intention, perceived ease of use, perceived usefulness, and trust

INTRODUCTION

Indonesia has experienced significant technological development and acceleration over the past few decades across various regions, including Bali Province. The Indonesian Internet Service Providers Association (APJII, 2025) reports that the Bali and Nusa Tenggara region ranks among the top four island groups with the highest internet penetration in Indonesia, reaching 76.86 percent. Moreover, among provinces with the highest internet penetration nationwide, Bali ranks third, with an internet penetration rate of 90.59 percent (APJII, 2025). This high level of internet penetration indicates increased accessibility to information technology and highlights the growing importance of the internet in the daily lives of the broader population, including the people of Bali (APJII, 2025). In addition to the significance of internet penetration, Komdigi (2025) states that the use of internet-based digital technologies also plays a crucial role in achieving the national annual economic growth target of 8 percent, as technology not only accelerates productivity but also serves as a mitigation tool in addressing various national and international economic challenges.

The rapid growth of the internet and mobile commerce, coupled with the increasing tendency of users to make purchases via mobile devices, has further strengthened the role of digital platforms in contemporary marketing practices (Richadinata & Aristayudha, 2020). This phenomenon creates substantial opportunities for companies to develop digital-based businesses through technological innovation, particularly by leveraging digital applications in everyday life, especially in urban communities such as those in Denpasar City. Dewanto et al. (2023) reveal that Micro, Small, and Medium Enterprises (MSMEs) in Denpasar have experienced significant revenue growth through the use of e-commerce applications. This indicates that digital technology utilization, particularly e-

commerce applications, directly contributes to the development of local microbusinesses (Dewanto et al., 2023). These findings demonstrate that both consumers and business actors in Denpasar are increasingly reliant on digital applications as part of their daily economic activities.

According to the Central Statistics Agency (BPS, 2024), the population of Denpasar City represents one of the regions with the highest levels of internet use for economic activities. The proportion of internet usage for online purchases of goods and services in Denpasar reaches 35.93 percent, reflecting strong public engagement in digital consumption (BPS, 2024). Meanwhile, internet usage for sales activities accounts for 10.39 percent, indicating that business actors are leveraging technology to expand their market reach (BPS, 2024). In addition, the use of the internet for searching information on goods and services reaches 43.79 percent, reflecting the proactive behavior of consumers in Denpasar who tend to conduct research prior to making purchasing decisions (BPS, 2024). These findings reinforce Denpasar's position as a digital economic hub in Bali and highlight opportunities for business actors and digital platforms to design targeted marketing strategies aimed at continuously retaining customers.

Contemporary developments have led to an increasing consumer preference for practical and efficient lifestyles (Prabandari & Yasa, 2019). One prominent manifestation of this trend is the growing popularity of super apps. A concrete example of a Micro, Small, and Medium Enterprise that has successfully adopted digital technology into a promising super app-based business in Denpasar City is Kapajuma. Kapajuma is an innovative application that integrates various services such as transportation, digital payments, shopping, and service bookings into a single digital ecosystem, with the aim of supporting the local economy and creating employment opportunities for the local community (Kapajuma, 2025). Kapajuma offers a wide range of services, including transportation and logistics, consumption services, daily services, professional services, and tourism.

Table 1. Total Number of App Downloads and Active Users Using the App

Description	2023	2024	2025
Application Downloader	3512	5244	4079*
Application User	915	2034	1008*

Source: Kapajuma, 2025

*) Per 17 Mei 2025

Based on the data presented in Table 1, of the total number of downloads from 2023–2025, as of 17 May 2025 only 1,008 users were actively using the application. This indicates that the remaining downloaders were no longer interested in using the application. Furthermore, the number of active users as of 17 May 2025 amounted to only 1,008 users, representing a decline of 1,026 users compared to 2024. These data suggest that 1,026 users chose not to continue using the application on an ongoing basis. This gap indicates that initial success in attracting downloads and early users has not been followed by success in retaining users and encouraging them to continue using the application. Such conditions may hinder long-term objectives, including increasing sales and customer retention.

Retaining existing customers is a highly important factor for a company's long-term performance and profitability (Rahmayanti et al., 2021). Users who remain actively engaged in transactions contribute stable and recurring revenue, which is essential for business sustainability. An increase in customer retention of 5 percent can raise profits by 25–95 percent (Prihatini & Santoso, 2021). This implies that when a business succeeds in increasing sustained system usage among its customers by 5 percent, it may also experience a profit increase of 25–95 percent. Consequently, efforts to retain existing users are more strategic and efficient than merely increasing downloads. Therefore, focusing on continuance intention in this study represents an appropriate step to optimize the existing active user base, maximize sustainable sales, and ensure a positive impact on the performance of the Kapajuma Application.

The Technology Acceptance Model (TAM), proposed by Fred Davis in 1989, is widely used to examine and predict user behavior in accepting and using technology or digital information systems. Rahmayanti et al. (2021) employed TAM in the context of continued adoption, such as continuance intention. This theory posits that users' behavior in using technology is influenced by two main constructs: perceived ease of use and perceived usefulness (Davis, 1989). Continuance intention in an information system refers to an individual's intention to continue using that system (Lee et al., 2019). The success of an information system depends more on sustained usage than on initial use alone, because once individuals begin using a system, their psychological motivation influences the decision to continue using it (Fahrizal et al., 2023). Continuance intention to use is influenced by perceived usefulness and perceived ease of use (Hamid et al., 2016). Low et al. (2025) further state that, in addition to perceived ease of use and perceived usefulness, continuance intention is also influenced by trust.

Perceived ease of use is defined as the degree to which an individual believes that using a particular system will be free of effort (Davis, 1989). According to Wicaksono (2022: 30), perceived ease of use refers to individuals' perceptions of how easy a technology is to use. Dwinata (2023) explains that perceived ease of use encompasses several aspects, such as being easy to learn, easy to understand, executable concisely without many stages, and usable without requiring assistance from others. These arguments are supported by previous studies (Abas & Puspawati, 2024; Prayudi et al., 2022; Akdim et al., 2022; Fahrizal et al., 2023; Cakra, 2021; Amin et al., 2025; Hamid et al., 2016; Low et al., 2025; Akhsan & Firmialy, 2024; Novira et al., 2024), which consistently report that perceived ease of use has a positive and significant effect on continuance intention. However, contrasting findings were reported by Syabila and Khasanah (2023) and Herawati and Mukhsin (2023), who found that perceived ease of use does not have a significant effect on continuance intention for the GoPay application in Semarang.

Perceived usefulness is defined as the degree to which an individual believes that using a particular system will enhance job performance (Davis, 1989). It reflects users' perceptions of the extent to which technology helps them perform tasks or achieve goals (Wicaksono, 2022: 30). When an e-commerce website offers fast access, ease of product search, and alignment with users' needs, it can generate positive user attitudes toward the site, thereby increasing purchase intention (Pradana, 2019). Hamid et al. (2016) found that perceived usefulness has a positive and significant effect on continuance intention to use. Similar findings were reported by Cakra (2021), Amin et al. (2025), Low et al. (2025), Mangunsong and Sobari (2024), Kowalcuk and Musial (2024), Perdani et al. (2025), and Pradana and Yolanda (2024), all of whom concluded that perceived usefulness significantly influences continuance intention. In contrast, Hapsoro and Kismiatun (2022) found that perceived usefulness does not significantly affect continuance intention for e-wallet usage.

The inconsistency in empirical findings regarding the effects of perceived ease of use and perceived usefulness on continuance intention suggests the need for an additional variable, namely trust, as a mediating variable. Trust refers to consumers' belief that a particular brand is reliable and will fulfill its promises (Walean et al., 2024). Trust reflects consumers' attitudes, encompassing evaluations, feelings, and relatively consistent tendencies toward a product (Dewi et al., 2020). Prabandari and Yasa (2019) describe trust as an expectation held by individuals that others' statements can be relied upon. Customer trust in a company constitutes an invaluable asset and is a critical component of online purchasing (Adinata & Yasa, 2018). Moreover, trust forms the foundation for the emergence of intention, motivating individuals to become long-term users of a service until that trust diminishes and they switch to another system or technology (Utami et al., 2022).

According to Rahmi and Maulana (2025), trust is an important factor because consumers must feel confident that service providers will protect their interests and ensure secure transactions. Trust in a brand can reduce perceived risk, particularly in digital environments (Indrawan et al., 2024). When

users perceive that a system enhances efficiency and productivity, it positively influences trust (Utami et al., 2022).

Previous studies (Low et al., 2025; Utami et al., 2022; Amin et al., 2025) have identified trust as a mediating variable between perceived ease of use and continuance intention. Similarly, Low et al. (2025), Amin et al. (2025), and Perdani et al. (2025) report that trust mediates the relationship between perceived usefulness and continuance intention. However, Utami et al. (2022) found that perceived usefulness does not significantly influence trust and that trust does not mediate the indirect effect of perceived usefulness on continuance intention, indicating empirical inconsistency across prior studies. This gap suggests that the relationships among these variables have not been consistently explained across different contexts, populations, or platforms.

Therefore, this study aims to examine and explain the factors influencing continuance intention, namely perceived ease of use, perceived usefulness, and trust, in the context of super applications, particularly the Kapajuma Application in Denpasar City. This study is expected to contribute theoretically by clarifying the mediating role of trust, and practically by providing insights for developing strategies to enhance sustained application usage, especially in relatively underexplored contexts such as Kapajuma.

METHOD

This study employs a quantitative approach with a causal-associative design. The research was conducted in Denpasar City, one of the cities in Bali Province. The target respondents were users of the Kapajuma Application who had used the application at least three times. A total of 100 respondents participated in this study. The sampling techniques applied were purposive sampling, quota sampling, and snowball sampling. The study was conducted based on specific criteria, namely: residing in Denpasar City; having graduated from senior high school/vocational high school (SMA/SMK); being accustomed to purchasing goods or services online, either through websites or applications; being aware of the Kapajuma Application; having downloaded the Kapajuma Application; and having used the application at least three times.

Data were collected using a survey method with a questionnaire designed on a five-point Likert scale (1–5) to measure respondents' levels of agreement with statements representing the research variables: perceived ease of use (X_1), perceived usefulness (X_2), trust (M), and continuance intention (Y).

Continuance intention is defined as users' intention to continue using a technology particularly an application or service on an ongoing or sustained basis after the initial adoption stage, influenced by their experiences and perceived value during usage. This study adopts the indicators of continuance intention from Akdim et al. (2022) and Akhsan and Firmialy (2024), which include: intend to continue using, plan to continue using, and will keep using.

Perceived ease of use is defined as the degree to which an individual believes that using a system is effortless and helpful in fulfilling needs, thereby enhancing productivity, performance, and efficiency. This study employs indicators adapted from Astari et al. (2023: 40–41), namely: easy to learn, easy to get the system, clear and understandable, flexible, easy to become skillful, and easy to use.

Perceived usefulness refers to the extent to which users believe that using a technology or system provides benefits and assists them in accomplishing tasks or fulfilling their needs. The indicators used for perceived usefulness are adapted from Astari et al. (2023: 37), including: work more quickly, job performance, increase productivity, effectiveness, make job easier, and useful.

Trust represents consumers' confidence and belief in the application brand, not only in terms of transactions or the systems and services provided, but also in the extent to which consumers believe that the brand is reliable, competent in delivering quality services, responsible, caring toward consumers, capable of providing positive experiences, possessing a good image, and fulfilling its

promises. Accordingly, trust in this study refers to the dimensions of brand trust, combining and adapting indicators from Kurnia and Krisnawati (2023) and Zulfansyah and Dermawan (2024). Thus, trust is measured using the following indicators: brand credibility, brand competence, brand goodness, brand reputation, and brand experience.

The research instrument was subsequently tested to ensure that the questionnaire was appropriate as a measurement tool. Using SmartPLS 3.0, the questionnaire was evaluated through the outer model, which consists of validity tests (convergent validity and discriminant validity) and an internal consistency reliability test. After the instrument satisfied the outer model criteria, the analysis proceeded to the inner model testing stages, which included multicollinearity testing, hypothesis and significance testing using Partial Least Squares-Structural Equation Modeling (PLS-SEM), effect size testing, coefficient of determination testing, predictive power testing using PLSPredict, and predictive relevance testing.

Descriptive statistics were employed to describe respondent profiles and the distribution of responses across all indicators, with the numerical results obtained through data processing using IBM SPSS Statistics 24.

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 100 respondents whose characteristics included gender, age, highest level of education, occupation, income, and frequency of using the Kapajuma Application. The majority of respondents were female (68%), aged 17–27 years (70%), and had a highest educational attainment of senior high school/vocational high school or equivalent (61%). Most respondents reported a monthly income of \geq IDR 1,000,000 to $<$ IDR 3,000,000 and had used the Kapajuma Application three times, accounting for 62% of the sample.

Results of the Research Data Analysis

1) Outer Model Test

Convergent Validity Test

Table 2. Outer Loading and Average Variance Extracted Test Results

Variable	Indicator	Outer Loading	Average Variance Extracted (AVE)	Description
Continuance Intention (Y)	Y ₁	0,777	0,647	Valid
	Y ₂	0,814		Valid
	Y ₃	0,822		Valid
Perceived Ease of Use (X ₁)	X _{1,1}	0,862	0,612	Valid
	X _{1,2}	0,724		Valid
	X _{1,3}	0,768		Valid
	X _{1,4}	0,710		Valid
	X _{1,5}	0,861		Valid
	X _{1,6}	0,753		Valid
Perceived Usefulness (X ₂)	X _{2,1}	0,803	0,640	Valid
	X _{2,2}	0,811		Valid
	X _{2,3}	0,746		Valid
	X _{2,4}	0,766		Valid
	X _{2,5}	0,849		Valid
	X _{2,6}	0,822		Valid
Trust (M)	M ₁	0,877	0,739	Valid

M ₂	0,844	Valid
M ₃	0,864	Valid
M ₄	0,848	Valid
M ₅	0,867	Valid

Source: Results of Primary Data Analysis, 2025

Based on the results presented in Table 2, the Average Variance Extracted (AVE) values for all constructs are greater than 0.50, indicating that each construct meets the AVE requirement for convergent validity.

Discriminant Validity Test

Table 3. Comparison Test between Outer Loadings and Cross Loadings

	Continuance Intention	Perceived Ease of Use	Perceived Usefulness	Trust
M1	0.631	0.398	0.437	0.877
M2	0.470	0.399	0.379	0.844
M3	0.610	0.409	0.496	0.864
M4	0.584	0.381	0.446	0.848
M5	0.601	0.419	0.369	0.867
X1.1	0.526	0.862	0.192	0.389
X1.2	0.380	0.724	0.144	0.331
X1.3	0.566	0.768	0.236	0.473
X1.4	0.432	0.710	0.201	0.331
X1.5	0.502	0.861	0.213	0.373
X1.6	0.387	0.753	0.120	0.228
X2.1	0.527	0.267	0.803	0.405
X2.2	0.592	0.198	0.811	0.478
X2.3	0.523	0.150	0.746	0.323
X2.4	0.463	0.156	0.766	0.258
X2.5	0.538	0.193	0.849	0.435
X2.6	0.515	0.192	0.822	0.445
Y1	0.777	0.475	0.490	0.429
Y2	0.814	0.446	0.585	0.628
Y3	0.822	0.546	0.517	0.564

Source: Results of Primary Data Analysis, 2025

Based on Table 3, it can be stated that the outer loading values of each indicator on its respective construct are higher than the corresponding cross-loadings on other constructs, indicating that the cross-loading requirement has been satisfied. This can be observed from the higher correlations between indicators and their own constructs compared to their correlations with other constructs.

Table 4. Results of the Fornell–Larcker Criterion Test

Continuance Intention (Y)	Perceived Ease of Use (X ₁)	Perceived Usefulness (X ₂)	Trust (M)
Continuance Intention (Y)	0.804		
Perceived Ease of Use (X₁)	0.607	0.782	

Perceived Usefulness (X₂)	0.661	0.243	0.800
Trust (M)	0.678	0.466	0.497

Source: Results of Primary Data Analysis, 2025

Based on the results of the Fornell–Larcker Criterion test presented in Table 4, the square root of the Average Variance Extracted (AVE) for each construct is greater than the correlations between constructs. This indicates that each variable has a stronger association with its own indicators than with other variables.

Table 5. HTMT Test Results

	Continuance Intention (Y)	Perceived Ease of Use (X ₁)	Perceived Usefulness (X ₂)	Trust (M)
Continuance Intention (Y)				
Perceived Ease of Use (X₁)	0.748			
Perceived Usefulness (X₂)	0.816	0.266		
Trust (M)	0.819	0.509	0.540	

Source: Results of Primary Data Analysis, 2025

Based on the results of the Heterotrait–Monotrait Ratio (HTMT) test presented in Table 5, all HTMT values are below 0.85. These values indicate that each construct is empirically distinct from the others; therefore, the HTMT criterion is satisfied. In conclusion, as the cross-loading, Fornell–Larcker criterion, and HTMT tests have all met the required thresholds, this study can be considered to have good discriminant validity.

Internal Consistency Reliability Test

Table 6. Results of the Internal Composite Reliability Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Continuance Intention	0.728	0.732	0.846	0.647
Perceived Ease of Use	0.872	0.885	0.904	0.612
Perceived Usefulness	0.888	0.893	0.914	0.640
Trust	0.912	0.915	0.934	0.739

Source: Results of Primary Data Analysis, 2025

Based on Table 6, all variables have Cronbach's Alpha and Composite Reliability values greater than 0.70. A Cronbach's Alpha value above 0.70 indicates that the indicators within each construct consistently support one another in measuring the same concept. Meanwhile, Composite Reliability values exceeding 0.70 signify that the constructs possess an adequate level of reliability, meaning they can be considered reliable because their indicators consistently represent the latent variables.

2) Inner Model Test

Multicollinearity Test

Table 7. Results of the Multicollinearity Test for the Outer and Inner Models (VIF Values)

Inner Multicollinearity	VIF	Outer Multicollinearity	VIF

Perceived ease of Use → Continuance Intention	1.278	X1.1	2.655
Perceived Usefulness Continuance Intention	1.329	X1.2	1.790
		X1.3	1.772
		X1.4	1.655
		X1.5	2.701
		X1.6	1.964
Trust → Continuance Intention	1.598	X2.1	2.024
		X2.2	2.013
		X2.3	1.723
		X2.4	1.932
		X2.5	2.444
		X2.6	2.147
Perceived ease of Use → Trust	1.063	M1	2.782
		M2	2.558
		M3	2.718
		M4	2.569
		M5	2.709
Perceived Usefulness → Trust	1.063	Y1	1.413
		Y2	1.419
		Y3	1.473

Source: Results of Primary Data Analysis, 2025

The results of the multicollinearity test on the structural model indicate that there are no multicollinearity issues, either at the indicator level or in the relationships among constructs, as all VIF values are below 3.0. This finding suggests that each indicator and latent variable is able to stand independently, without excessive redundancy, in explaining its respective construct.

Partial Least Squares–Structural Equation Modeling (PLS-SEM) Test

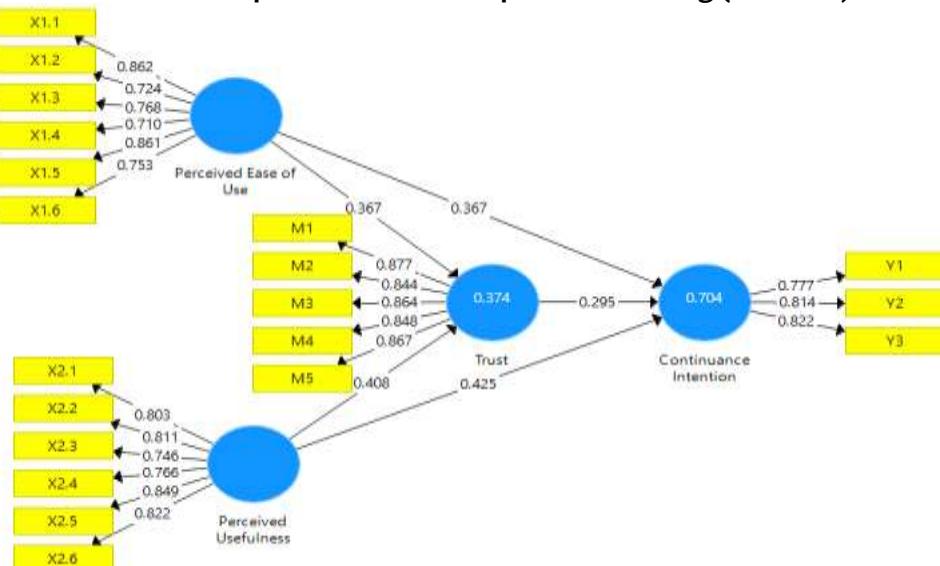


Figure 1 Structural Model

Direct Effect

Table 8. Direct Effect Test Result

Hypothesis	Variable Relationship	Path Coefficient	T Statistic	P Value	Description
H ₁	Perceived ease of Use → Continuance Intention	0.367	5.683	0.000	Significant (H ₁ Accepted)
H ₂	Perceived Usefulness → Continuance Intention	0.425	5.350	0.000	Significant (H ₂ Accepted)
H ₃	Trust → Continuance Intention	0.295	5.826	0.000	Significant (H ₃ Accepted)
H ₄	Perceived ease of Use → Trust	0.367	5.338	0.000	Significant (H ₄ Accepted)
H ₅	Perceived Usefulness → Trust	0.408	4.151	0.000	Significant (H ₅ Accepted)

Source: Results of Primary Data Analysis, 2025

a) The Effect of Perceived Ease of Use on Continuance Intention

Based on the results of the PLS-SEM inner model test presented in Table 8, a positive path coefficient of 0.367 was obtained with a p-value of 0.000 (< 0.05). Therefore, H₀ is rejected and H₁ is accepted, indicating that perceived ease of use has a positive and significant effect on continuance intention.

b) The Effect of Perceived Usefulness on Continuance Intention

Based on the results of the PLS-SEM inner model test in Table 8, the path coefficient for perceived usefulness is positive at 0.425, with a p-value of 0.000 (< 0.05). Thus, H₀ is rejected and H₂ is accepted, demonstrating that perceived usefulness has a positive and significant effect on continuance intention.

c) The Effect of Trust on Continuance Intention

The PLS-SEM inner model results in Table 8 show a positive path coefficient of 0.295 for trust, with a p-value of 0.000 (< 0.05). Accordingly, H₀ is rejected and H₃ is accepted, indicating that trust has a positive and significant effect on continuance intention.

d) The Effect of Perceived Ease of Use on Trust

Based on the PLS-SEM inner model test results in Table 8, perceived ease of use has a positive path coefficient of 0.367, with a p-value of 0.000 (< 0.05). Therefore, H₀ is rejected and H₄ is accepted, confirming that perceived ease of use has a positive and significant effect on trust.

e) The Effect of Perceived Usefulness on Trust

Finally, the results of the PLS-SEM inner model test in Table 8 indicate a positive path coefficient of 0.408 for perceived usefulness, with a p-value of 0.000 (< 0.05). Hence, H₀ is rejected and H₅ is accepted, showing that perceived usefulness has a positive and significant effect on trust.

Table 9. Mediation Variable Test

Hypothesis	Variable Relationship	Path Coeficient	T Statistic	P Value	Description
H ₆	Perceived ease of Use → Trust → Continuance Intention	0.108	2.878	0.007	Complementary parsial mediation. (H ₆ Accepted)
H ₇	Perceived Usefulness → Trust → Continuance Intention	0.120	3.056	0.004	Complementary parsial mediation. (H ₇ Accepted)

Source: Results of Primary Data Analysis, 2025

a) The Role of Trust in Mediating the Effect of Perceived Ease of Use on Continuance Intention

Based on the results of the inner model analysis using the bootstrapping technique in the PLS-SEM test presented in Table 9, a positive path coefficient of 0.108 was obtained, with a p-value of 0.007 (< 0.05). Therefore, H₀ is rejected and H₆ is accepted, indicating that trust significantly mediates the effect of perceived ease of use on continuance intention.

b) The Role of Trust in Mediating the Effect of Perceived Usefulness on Continuance Intention

Furthermore, based on the results of the bootstrapping analysis in the PLS-SEM inner model test presented in Table 9, a positive path coefficient of 0.120 was obtained, with a p-value of 0.004 (< 0.05). Accordingly, H₀ is rejected and H₇ is accepted, demonstrating that trust significantly mediates the effect of perceived usefulness on continuance intention.

Mediation Type Test

The results of the study indicate the presence of both a significant direct effect and a significant indirect effect with the same directional sign. Under these conditions, the mediation type is classified as complementary partial mediation.

Size Effect Size Test

Table 10. Results of the Effect Size Test

	F Square
Perceived ease of Use → Continuance Intention	0.355
Perceived Usefulness → Continuance Intention	0.460
Trust → Continuance Intention	0.184
Perceived ease of Use → Trust	0.203
Perceived Usefulness → Trust	0.251

Source: Results of Primary Data Analysis, 2025

The effect size analysis shows that perceived usefulness has the most dominant influence on continuance intention, with a value of 0.460, which falls into the moderate category (> 0.30-≤ 0.50). Perceived ease of use also exerts a moderate effect on continuance intention, with a value of 0.355 (> 0.30-≤ 0.50), while trust has a modest influence with a value of 0.184 (≥ 0.11-≤ 0.30).

In addition, perceived ease of use (0.203) and perceived usefulness (0.251) both demonstrate modest effects on trust ($\geq 0.11 \leq 0.30$).

Coefficient of Determination Test

Table 11. Results of the Coefficient of Determination Test

Variabel	R Square	R Square Adjusted
Continuance Intention	0.704	0.695
Trust	0.374	0.361

Source: Results of Primary Data Analysis, 2025

An R^2 value of 0.704 for continuance intention indicates that 70.4% of the variance in continuance intention can be explained by the constructs examined in the model, demonstrating strong predictive power (> 0.50). Meanwhile, the R^2 value for trust of 0.374 indicates that 37.4% of the variance in trust is explained by the constructs included in the model. This level of explanatory power falls into the moderate category ($> 0.30 \leq 0.50$) and suggests that there are still other external factors outside the model that may influence the formation of trust.

PLSPredict Test

Table 12. Results of the PLSPredict and Q^2 Predict Tests

Indicators	PLS-SEM		LM		Variabel	Q Predict
	RMSE	MAE	RMSE	MAE		
Y ₁	0.545	0.436	0.592	0.470	Continuance Intention	0.629
Y ₂	0.502	0.394	0.521	0.413		
Y ₃	0.489	0.388	0.531	0.418		
M ₁	0.671	0.522	0.711	0.585		
M ₂	0.664	0.522	0.738	0.595		
M ₃	0.703	0.542	0.749	0.594	Trust	0.342
M ₄	0.614	0.485	0.666	0.539		
M ₅	0.625	0.459	0.678	0.531		

Source: Results of Primary Data Analysis, 2025

The PLSPredict evaluation also indicates that the PLS model has lower predictive error levels, as reflected by the RMSE and MAE values, compared to those of the traditional linear model (LM). This finding demonstrates that the model possesses strong predictive capability. It further implies that the PLS approach is superior in explaining and predicting respondents' actual behavior.

Predictive Relevance Test (Q^2)

Based on Table 12, the Q^2 values for continuance intention and trust are both greater than 0. This indicates that the model demonstrates good predictive relevance, meaning that it is capable of accurately predicting the indicators used in the analysis. A predictive relevance value of 0.629 for continuance intention indicates strong predictive accuracy (greater than 0.50), while a value of 0.342 for trust suggests that the model has moderate predictive relevance (ranging from 0.25 to 0.50).

Discussion of Research Findings

The Effect of Perceived Ease of Use on Continuance Intention

The results of the analysis indicate that perceived ease of use has a positive and significant effect on continuance intention. These findings also support the theoretical framework of the Technology Acceptance Model (TAM) developed by Davis (1989), which identifies perceived ease of

use as an important factor in shaping the sustainability of digital technology usage. This suggests that the easier the Kapajuma Application is to use, the higher users' intention to continue using it. A system characterized by a simple interface, ease of understanding, ease of mastery, goal-oriented operability, clear usage flow, flexibility, and minimal technical difficulties encourages user comfort, thereby motivating users to continue using the application.

Davis (1989) emphasizes that when users perceive a system or technology as requiring little effort to learn, operate, and use, positive attitudes toward the system are likely to increase, which in turn influence adoption and continuance intention. The findings of this study provide additional empirical evidence that ease of use is not only relevant at the initial adoption stage but also plays a critical role in the post-adoption phase in the form of continuance intention. Thus, this study confirms that perceived ease of use has long-term implications for the sustainability of digital system usage.

These findings are consistent with the study by Abas and Puspawati (2024), which found that perceived ease of use has a positive and significant effect on continuance intention in the adoption of e-wallets for live-streaming shopping. Similar results have also been reported in previous studies (Akdim et al., 2022; Cakra, 2021; Hamid et al., 2016; Fahrizal et al., 2023; Amin et al., 2025; Low et al., 2025; Akhsan & Firmaly, 2024; Novira et al., 2024), all of which demonstrate that ease of use significantly strengthens users' continuance intention digital technologies.

The Effect of Perceived Usefulness on Continuance Intention

The results of this study indicate that perceived usefulness has a positive and significant effect on continuance intention. These findings also support the theoretical framework of the Technology Acceptance Model (TAM) developed by Davis (1989), which posits perceived usefulness as one of the primary determinants influencing users' intention to use an application. The results confirm that the tangible benefits perceived by users play a crucial role not only during the initial adoption stage but also in determining the sustainability of digital system usage. This implies that the higher the level of perceived usefulness of the Kapajuma Application, the greater the users' tendency to continue using it.

The findings further reinforce this argument by demonstrating that perceived usefulness exerts a strong influence on users' long-term intention to continue using technology. In other words, perceived usefulness functions as a rational motivation that encourages users to remain loyal, even when they are confronted with various alternative technological options. Based on these findings, Kapajuma should conduct regular system evaluations and consumer market research to ensure that its technology remains aligned with users' needs and their expected benefits.

These results are consistent with the study by Kowalcuk and Musial (2024), which found that perceived usefulness is a relevant factor in explaining the continued use of digital voice assistants. Similar findings have also been reported by previous studies (Akdim et al., 2022; Hamid et al., 2016; Prayudi et al., 2022; Cakra, 2021; Amin et al., 2025; Low et al., 2025; Mangunsong & Sobari, 2024; Perdani et al., 2025; Chenglong & Hongxiu, 2023; Pradana & Yolanda, 2024), all of which conclude that users' perceived usefulness significantly strengthens continuance intention.

The Effect of Trust on Continuance Intention

The results of this study indicate that trust has a positive and significant effect on continuance intention. This finding suggests that the higher the level of users' trust in the Kapajuma Application, the stronger their intention to continue using the application in the future. When an application is perceived as trustworthy, users are more likely to be actively engaged and to explore the available features (Amin et al., 2025). With the presence of trust, users feel more secure, protected, and confident that the Kapajuma Application can be relied upon in the long term. This is particularly important in the digital context, where trust-related issues often constitute a major barrier to continuance intention.

In the context of continued technology adoption, users evaluate trust in a brand not only in terms of usage-related challenges but also based on credibility, competence, benevolence, reputation, and prior brand experience (Zulfansyah & Dermawan, 2024; Kurnia & Krisnawati, 2023). Although trust is not included in the original constructs of the Technology Acceptance Model (TAM), it has increasingly been used to explain users' reasons for adopting and continuing to use technology (Wicaksono, 2021: 31). Studies by Utami et al. (2022) and Amin et al. (2025) further extend the model by incorporating trust as an essential external variable in explaining continuance intention.

Consistent with these perspectives, Abas and Puspawati (2024) found that trust has a positive and significant effect on continuance intention in the adoption of e-wallets for live-streaming shopping. Similar findings have also been reported by previous studies (Amin et al., 2025; Chenglong & Hongxiu, 2023; Low et al., 2025; Odusanya et al., 2022; Yang & Jong, 2021; Kilani et al., 2023; Arfansyah, 2023; Zulfansyah & Dermawan, 2024), all of which emphasize that trust plays a crucial role in determining users' continuance intention.

The Effect of Perceived Ease of Use on Trust

The results of this study show that perceived ease of use has a positive and significant effect on trust. This finding indicates that perceptions of ease of use play an important role in shaping users' confidence and sense of security. A system that is simple, easy to learn, capable of assisting users in achieving their goals or fulfilling their needs, easy to master, flexible, and usable with minimal technical obstacles conveys the impression that the technology provider possesses strong capabilities, thereby fostering users' trust in the system or application.

Within the framework of the Technology Acceptance Model (TAM), perceived ease of use is essentially positioned as a factor influencing attitudes, usage intentions, and actual usage behavior of a technology (Davis, 1989). In this study, when users perceive an application as easy to use, a positive attitude toward the application emerges, which in turn creates trust in the technology. This is consistent with the findings of Syaharani and Yasa (2022), who state that perceived ease of use has a significant effect on trust in the Zalora e-commerce platform. Similar results have also been reported in previous studies (Chenglong & Hongxiu, 2023; Utami et al., 2022; Low et al., 2025; Yudiantara & Widagda, 2022; Yudiarti & Puspaningrum, 2018; Amin et al., 2025; Odusanya et al., 2022; Sawitri & Giantari, 2020; Prayudi et al., 2022), all of which conclude that perceived ease of use has a positive and significant effect on trust.

Thus, perceived ease of use not only affects users' effectiveness in operating a system but also plays a crucial role in the psychological formation of trust.

The Effect of Perceived Usefulness on Trust

The results of the analysis indicate that perceived usefulness has a significant effect on trust. This implies that when the Kapajuma Application is proven to be useful and consistently able to meet users' needs, users' trust in the application is likely to be established. These findings suggest that trust can also be formed through the tangible usefulness perceived by users. Within the framework of the Technology Acceptance Model (TAM), perceived usefulness is positioned as a primary predictor of the initial adoption of a technology. A high level of perceived usefulness fosters positive attitudes toward technology use. When users believe that an application is beneficial and capable of fulfilling their needs, they tend to develop positive attitudes toward its use (Udiyana & Yasa, 2025). These positive attitudes ultimately give rise to trust in the technology.

The results of this study provide additional empirical evidence that perceived usefulness plays an important role in building trust. Sawitri and Giantari (2020) emphasize that the greater the benefits perceived by users from a system, the higher their level of trust in the technology. This also implies that perceived benefits serve as empirical proof that a system is reliable and trustworthy. The present findings are further supported by previous studies (Low et al., 2025; Syaharani & Yasa, 2022; Yudiantara & Widagda, 2022; Yudiarti & Puspaningrum, 2018; Amin et al., 2025; Ramos et al., 2018; Odusanya et al.,

2022; Prayudi et al., 2022; Ilda et al., 2024; Maulana et al., 2024), all of which report that perceived usefulness has a significant effect on trust.

The Role of Trust in Mediating the Effect of Perceived Ease of Use on Continuance Intention

The findings of this study demonstrate a significant indirect (mediating) effect of perceived ease of use on continuance intention through trust. This indicates that trust serves as an important mediator in this relationship. The easier an application is to use, the more likely users are to perceive it as reliable, secure, and consistent. Ultimately, this sense of trust encourages users to maintain their long-term intention to continue using the application.

This finding is in line with the study by Amin et al. (2025), which states that trust not only has a direct effect on continuance intention but also exerts an indirect effect on users' continuance intention toward the Kopra by Mandiri application through perceived ease of use. In addition, higher levels of trust are also driven by users' perceptions of ease of use, which in turn enhance continuance intention toward AI-based facilitators (Low et al., 2025).

These results suggest that application developers should not merely ensure that their applications are user-friendly, but must also actively build user trust through credibility, competence, concern for users, reputation, and the creation of positive user experiences. With trust in place, the positive effect of perceived ease of use on continuance intention becomes stronger. Therefore, trust can be regarded as a crucial factor that reinforces the relationship between ease of use and the sustainability of application usage. Similar findings were also reported by Utami et al. (2022), who found that trust has a positive and significant direct effect on continuance intention and also influences continuance intention indirectly through perceived ease of use.

The Role of Trust in Mediating the Effect of Perceived Usefulness on Continuance Intention

The results of this study indicate that trust is able to mediate the relationship between perceived usefulness and continuance intention. Perdani et al. (2025) argue that when users perceive an application as having tangible benefits and providing value in supporting their activities, such perceptions not only directly influence their intention to continue using the application but also contribute to the formation of trust in the application. The Technology Acceptance Model (TAM) explains that perceived usefulness has a direct effect on attitudes toward system use, which subsequently leads to usage intention and actual system use (Davis, 1989).

Furthermore, Wulandari et al. (2023) state that when consumers believe a product delivers benefits commensurate with the costs incurred, they tend to develop positive perceptions or attitudes toward the product. The creation of positive attitudes toward service providers is likely to reduce consumers' fears of provider opportunism and foster trust, which ultimately enhances users' continuance intention toward the application (Dhagarra et al., 2020).

Conceptually, the role of trust as a mediator between perceived usefulness and continuance intention emphasizes that perceived usefulness must be accompanied by confidence in brand credibility, brand competence, the provider's concern for users, brand reputation in the public eye, and the experiences gained during usage. An application that is perceived as useful but not trusted is unlikely to encourage users to continue using it. Therefore, in the development of digital systems or applications, organizations should not only focus on improving functionality and usefulness but also on building and maintaining user trust through reputation, platform competence or quality, credibility, user experience, and customer-oriented concern.

These findings are also consistent with the study by Amin et al. (2025), which demonstrates that trust not only plays a direct role in influencing continuance intention but also exerts an indirect effect on users' continuance intention through perceived usefulness.

CONCLUSION

Based on the results of the data analysis and the discussion presented earlier, the following conclusions can be drawn:

1. Perceived Ease of Use has been proven to have a positive and significant effect on continuance intention. This finding indicates that the simpler and more practical the Kapajuma Application is to use, the greater the users' tendency to continue using the application on an ongoing basis. In other words, operational ease is one of the key factors in sustaining continued usage.
2. Perceived Usefulness has a positive and significant effect on continuance intention. This result confirms that the tangible benefits perceived by users particularly in enhancing the efficiency and effectiveness of their activities play an important role in encouraging continued usage. Thus, the perceived value of the application constitutes a primary determinant in strengthening users' intention to keep using Kapajuma.
3. Trust has been shown to have a positive and significant effect on continuance intention. This finding suggests that the higher the level of users' trust in the Kapajuma Application, the greater their likelihood of continuing to use it. Trust functions as a psychological factor that fosters a sense of security, confidence, and loyalty, thereby promoting sustained application usage in the long term.
4. Perceived Ease of Use has a positive and significant effect on trust. This result indicates that the easier the application is to use, the higher the level of users' trust in the application. Such trust emerges from the perception that the application is not only user-friendly but also reliable.
5. Perceived Usefulness has been proven to have a positive and significant effect on trust. This finding demonstrates that the greater the benefits perceived by users, the stronger their belief that the application can be trusted to support their needs. Consequently, users' actual experiences of the application's usefulness contribute to strengthening trust.
6. Trust significantly mediates the relationship between perceived ease of use and continuance intention. This result indicates that ease of use influences continued usage not only directly but also indirectly through the formation of users' trust in the Kapajuma Application.
7. Trust also significantly mediates the relationship between perceived usefulness and continuance intention. Accordingly, perceived usefulness encourages continuance intention not only through a direct effect but also indirectly by enhancing users' trust in the Kapajuma Application.

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