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The Effect Of Perceived Usefulness, Perceived Ease Of Use, Perceived Deception On Intention To Continue Use With Trust And Perceived Risk As Mediation Variables Brimo Application Users In Indonesia

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A R T I C L E I N F O

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A B S T R A C T

This study investigates determinants of continuance intention to use mobile banking, focusing on perceived usefulness, perceived ease of use, and perceived deception, with trust and perceived risk as mediators. Integrating the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT), data from 210 BRImo users in Indonesia were analyzed using PLS-SEM. Findings show that perceived usefulness enhances trust and continuance intention, while perceived ease of use reduces perceived risk. Perceived deception increases risk and weakens trust. Trust has no significant direct effect on continuance intention, whereas perceived risk negatively affects it. The study extends TAM by incorporating deception in post-adoption behavior.

A B S T R A K

Studi ini mengkaji determinan niat berkelanjutan menggunakan mobile banking, berfokus pada persepsi kegunaan, kemudahan penggunaan, dan penipuan, dengan kepercayaan serta risiko sebagai mediator. Dengan mengintegrasikan Technology Acceptance Model (TAM) dan Expectation Confirmation Theory (ECT), data dari 210 pengguna BRImo di Indonesia dianalisis menggunakan PLS-SEM. Hasil menunjukkan bahwa persepsi kegunaan meningkatkan kepercayaan dan niat berkelanjutan, sedangkan kemudahan penggunaan menurunkan risiko. Persepsi penipuan meningkatkan risiko dan melemahkan kepercayaan. Kepercayaan tidak berpengaruh langsung secara signifikan, sementara risiko berdampak negatif. Studi ini

memperluas TAM dengan memasukkan penipuan dalam konteks pasca-adopsi.

Introduction

The phenomenon of digital transformation has driven the rapid growth of mobile banking services in Indonesia, establishing applications like BRImo as an integral part of consumer economic activity. However, this success is overshadowed by a critical challenge: maintaining long-term user engagement amid growing concerns over service integrity and Perceived Deception.

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A report by We Are Social and Hootsuite (2023) shows that the use of digital financial applications in Indonesia has increased by more than 25% in the past two years. This increase reflects the accelerated adoption of digital-based services and the public's increasing dependence on electronic financial systems.

One prominent application is BRImo, owned by Bank Rakyat Indonesia (Persero) Tbk, which had more than 37 million active users in 2024 with transaction values reaching trillions rupiah. This rapid adoption is evidenced by the massive user base and institutional recognition, such as BRImo's ranking as the Best Performing Mobile Banking Bank in the 2024 Bank Service Excellence Monitor (BSEM) survey (MRI & Infobank Magazine, 2024). The 2.65-point increase in score compared to the previous year indicates an improvement in the quality of digital services. Furthermore, the "Sabrina" chatbot service also received the title of Best Performing Chatbot Bank with a score increase of 16.28 points.

At the user level, issues go beyond mere technical faults. User reviews (Figure 1) on the Google Play Store, detailing bugs and failures, not only increase Perceived Risk but also highlight a growing concern over service integrity, which brings the concept of Perceived Deception (PD) to the forefront.