

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.

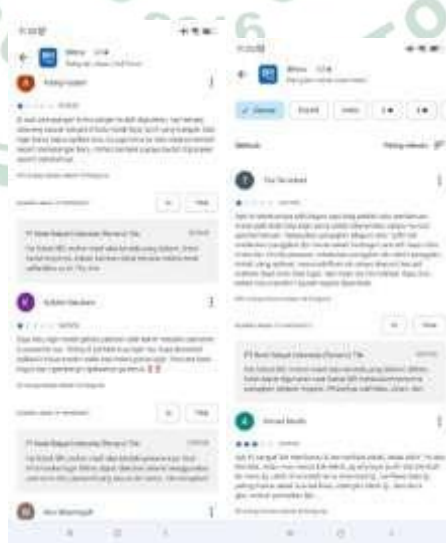


Figure 1. BRImo User Reviews on PlayStore 2025

Source: PlayStore

Figure 1 shows the presence of negative reviews that have the potential to impact user perceptions of service quality. This can increase perceived risk, particularly functional and security risks, which ultimately impacts trust and intention to continue using the service. Within the Technology Acceptance Model (TAM) framework (Davis, 1989), technology acceptance is influenced by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the belief that a system can improve user performance, while PEOU relates to perceived ease of use (Venkatesh & Davis, 2000). In the context of digital banking, both variables have been shown to influence continued usage intentions (Setiawan & Octavia, 2022). However, usefulness and ease of use alone are not sufficient to guarantee continued use. Trust and perceived risk play important mediators (Sadeque, 2017; Roy et al., 2019).

Perceived Deception refers to a user's perception of information that is ambiguous, lacks transparency, or is potentially misleading within digital services (Xiao & Benbasat, 2011). In the financial context, this perception is a significant threat because it directly diminishes Trust and significantly increases Perceived Risk. Based on Expectation Confirmation Theory (ECT) (Oliver, 1980; Bhattacharjee, 2001), continued system use reflects the success of a technology more than just initial adoption. While established frameworks like the Technology Acceptance Model (TAM) primarily focus on Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), they are structurally lacking sufficient to capture the full impact of ethical challenges. This study argues that the pervasive threat of Perceived Deception is a critical, yet under-examined, factor that drives continuance intention by operating through Trust and Perceived Risk. Despite the extensive research on technology adoption in digital financial services, several research gaps remain. Most previous studies primarily focus on traditional determinants within the Technology Acceptance Model such as perceived usefulness and perceived ease of use as the main predictors of technology adoption and continuance intention (Davis, 1989; Venkatesh & Davis, 2000). However, these studies tend to emphasize functional and utilitarian aspects of technology while paying less attention to ethical and transparency-related perceptions that may influence user behavior in digital environments.

Furthermore, prior research has widely examined the roles of trust and perceived risk in digital banking adoption (Featherman & Pavlou, 2003; Alalwan et al., 2017), yet the antecedents that shape these perceptions remain insufficiently explored. In particular, the concept of Perceived Deception, which refers to users' perceptions of misleading, ambiguous, or incomplete information in digital systems, has received relatively limited attention in the context of mobile banking services. Existing studies discussing perceived deception are mostly concentrated in the fields of e-commerce and online marketing (Xiao & Benbasat, 2011; Wang et al., 2022), leaving a gap in understanding how this perception affects trust, perceived risk, and continuance intention in financial technology applications. In addition, although several studies have investigated mobile banking adoption in Indonesia, most of them emphasize usability and perceived benefits while overlooking the potential impact of information transparency and deceptive design elements within digital financial interfaces. Considering the increasing complexity of mobile banking systems and the growing concerns regarding data security and information transparency, examining the

role of perceived deception alongside perceived usefulness and perceived ease of use becomes increasingly important.

Therefore, this study addresses these gaps by integrating Perceived Deception into the Technology Acceptance Model and Expectation Confirmation Theory framework, while also examining the mediating roles of Trust and Perceived Risk in influencing Intention to Continue Use of mobile banking applications. This integration provides a more comprehensive understanding of user behavior by combining functional perceptions with ethical and psychological evaluations in digital financial services.

Literature Review

The Technology Acceptance Model (TAM), developed by Davis (1989) as an adaptation of the Theory of Reasoned Action (Fishbein & Ajzen, 1975), explains that technology acceptance is influenced by two main constructs: perceived usefulness (PU) and perceived ease of use (PEOU). PU refers to the belief that technology can improve performance, While PEOU is the perception that the system is easy to use without excessive effort. Both variables influence behavioral intention (BI), which then determines actual usage (Venkatesh & Davis, 2000). Recent studies have shown that TAM remains relevant in digital contexts such as e-learning and mobile banking, and has evolved with the addition of variables such as trust, perceived risk, and subjective norms to increase predictive power (Chong, 2019; Susanto et al., 2023).

Meanwhile, Oliver's (1980) Expectation Confirmation Theory (ECT) explains that satisfaction and reuse decisions are determined by the match between initial expectations and actual performance. If positive confirmation occurs, satisfaction arises, which drives continuance intention. Bhattacharjee (2001) adapted ECT in the context of information systems and emphasized that expectation confirmation and satisfaction are the main determinants of continued use. Thus, ECT complements TAM by explaining post-adoption behavior.

In the context of digital financial services, PU reflects benefits such as transaction efficiency, real-time access, and increased productivity (Oliveira et al., 2016). Its dimensions include performance benefit, efficiency gain, and utility perception (Venkatesh & Davis, 2000). Meanwhile, PEOU encompasses ease of learning, ease of operation, and interface simplicity, which have been shown to not only enhance PU but also strengthen continued usage intentions (Utami et al., 2022).

Another influential factor is perceived deception, which is the perception of ambiguous, incomplete, or misleading information in digital services (Román et al., 2019). This perception can reduce trust and increase perceived risk, thereby weakening usage intentions. Trust itself is defined as the belief that a system is safe, reliable, and has integrity (Gefen et al., 2003), with dimensions of security trust, reliability trust, and integrity trust. In digital transactions that require minimal physical interaction, trust is a key factor in loyalty.

Conversely, perceived risk is the perception of potential financial, privacy, or operational losses (Featherman & Pavlou, 2003). High risk can hinder adoption even if PU and PEOU are strong. Ultimately, intention to continue use, as the primary dependent variable, is influenced by a combination of PU, PEOU, trust, perceived deception, and perceived risk,

and is reflected in continuance intention, recommendation intention, and preference intention (Venkatesh et al., 2003).

Research Methods

This research uses a quantitative approach based on the philosophy of positivism and aims to test hypotheses through statistical analysis of numerical data (Sugiyono, 2022). The quantitative approach was chosen because it provides objective, measurable, and generalizable findings for a specific population. The research design took the form of an online survey using a structured questionnaire distributed to active BRImo app users in Indonesia who had been using the service for at least six months. Data collection was conducted in January–February 2026. The research variables include Perceived Usefulness, Perceived Ease of Use, Trust, Perceived Risk, Perceived Deception, and Intention to Continue Use adapted from the Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT) (Davis, 1989; Venkatesh & Davis, 2000; Bhattacharjee, 2001) as well as previous studies (Gefen et al., 2003; Featherman & Pavlou, 2003; Xiao & Benbasat, 2011; Venkatesh et al., 2003). These constructs are operationalized using validated measurement items from previous empirical studies. The instrument used a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) (Sugiyono, 2022). Primary data were obtained through an online questionnaire, while secondary data came from official reports and academic literature to strengthen the validity of the findings. The sampling technique used non-probability purposive sampling (Sugiyono, 2022). Based on recommendations (Hair et al., 2010), the minimum sample size is five to ten times the number of indicators; with 21 indicators, a minimum of 105 respondents are required. Data analysis used Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 3 (Hair et al., 2022). Outer model tests included convergent validity (loading ≥ 0.70 ; AVE ≥ 0.50), discriminant validity (Fornell-Larcker and HTMT < 0.90), and reliability (CR ≥ 0.70 ; Alpha ≥ 0.60) (Henseler et al., 2015; Hair et al., 2022). Internal model evaluation included R^2 , Q^2 predictive relevance, and bootstrapping procedures to test hypotheses at $p < 0.05$. Mediation tests were conducted using VAF values (Hair et al., 2019).

Based on the theoretical basis and research gaps identified in previous studies, this study proposes a conceptual framework to analyze the relationship between perceived usefulness, perceived ease of use, and perceived deception on users' intention to continue using mobile banking applications. In addition, this study also includes the variables of trust and perceived risk as mediating variables to provide a more comprehensive understanding of user behavior in using digital financial services. The research model proposed in this study is shown in Figure 2.