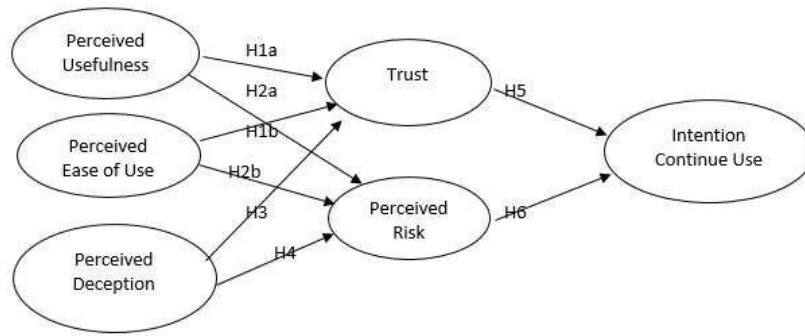


and is reflected in continuance intention, recommendation intention, and preference intention (Venkatesh et al., 2003).

## **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  $\geq 0.70$ ; AVE  $\geq 0.50$ ), discriminant validity (Fornell-Larcker and HTMT  $< 0.90$ ), and reliability (CR  $\geq 0.70$ ; Alpha  $\geq 0.60$ ) (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.



**Figure 2. Research Model**

This study uses six main variables: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Deception (PD), Trust, Perceived Risk (PR), and Intention to Continue Use (ICU). The Perceived Usefulness (PU) variable reflects the extent to which users perceive the benefits of using the application, measured through three indicators: performance benefit, efficiency gain, and utility perception (Davis, 1989; Venkatesh & Davis, 2000). Meanwhile, Perceived Ease of Use (PEOU) describes the level of ease in using the system, measured through ease of learning, ease of operation, and interface simplicity based on the same concept. Furthermore, the Perceived Deception (PD) variable is used to capture users' perceptions of the presence of manipulative elements or misleading information within the system, measured through information ambiguity, information incompleteness, and misleading information (Xiao & Benbasat, 2011). On the other hand, the Trust variable reflects the level of users' trust in the system, encompassing security trust, reliability trust, and integrity trust (Gefen et al., 2003). Perceived Risk (PR), meanwhile, describes the perceived risks users may experience, comprising financial risk, privacy risk, and operational risk (Featherman & Pavlou, 2003). The dependent variable in this study is Intention to Continue Use (ICU), which indicates users' tendency to continue using the application in the future. This variable is measured through three indicators: continuance intention, recommendation intention, and preference intention (Venkatesh et al., 2003).

## **Result and Discussion**

### **Result**

#### ***Respondent Description***

To determine the characteristics of respondents in a study, descriptive analysis can be used. Some of the respondent identity descriptions obtained in this study include the respondent's gender, occupation, and domicile of the respondents who are BRImo app users.

#### ***Respondent Characteristics Based on Gender***

Based on the data obtained from this research questionnaire, the gender qualifications of the respondents were obtained, namely: