behavior from the user, immediately eroding the integrity dimension of trust (Mayer et al., 1995) and forcing them to adopt a high-risk perception (Kaur & Dhir, 2021). Thus, transparency is not just a convenience, but a critical foundation for security.

Furthermore, Perceived Deception had a significant positive effect on Perceived Risk (P-Value 0.000). From a Signal Theory perspective, information serves as a signal of service quality. When such signals are perceived as manipulative or ambiguous, users associate them with high risk. Kaur and Dhir (2021) support this relationship by showing that perceived manipulation increases users' concerns about potential losses. Therefore, communication transparency is a crucial factor in mitigating risk and maintaining trust.

Our finding that Trust did not significantly influence Intention to Continue Use (P-Value 0.173) presents a notable 'Trust Paradox' and deviates from traditional models (Gefen et al., 2003). In the highly competitive and risk-sensitive Indonesian digital banking market, we posit that Trust has transitioned into a Hygiene Factor: it is the baseline requirement for service entry, but not the primary driver of long-term loyalty. This outcome aligns with ECT (Bhattacherjee, 2001), where actual post-confirmation satisfaction derived from continuous good technical and operational experience is more dominant in driving continuance intention than mere institutional trust.

Perceived Risk was found crucially to significantly influence Intention to Continue Use (P-Value 0.000, β= 0.081). This confirms the Dominance of Protective Factors over utilitarian ones in the high-stakes financial sector. The result strongly supports the behavioral economics concept of Loss Aversion, where digital banking users are psychologically more sensitive to potential financial or data losses (Bauer, 1960) than they are to functional gains.

This is particularly pronounced in the Indonesian context, where high-profile cybercrime issues reinforce users' defensive stance, making risk mitigation strategies the top priority for ensuring user loyalty (Raza et al., 2021; Alalwan, 2020).

Conclusion and Suggestion

Conclusion

This study analyzed the effects of perceived usefulness, perceived ease of use, and perceived deception on continuance intention in mobile banking applications, considering the roles of trust and perceived risk. The results show that perceived usefulness and trust positively influence continuance intention, indicating that perceived benefits and user trust are important factors in encouraging the continued use of mobile banking applications. Conversely, perceived risk negatively influences continuance intention, suggesting that higher perceived risk reduces users' likelihood of continuing to use the service. In addition, perceived deception was found to affect trust and perceived risk, indicating that perceptions of unclear or less transparent information can reduce trust and increase users' perceived risk. Overall, these findings emphasize the importance of information transparency, system security, and service benefits in supporting the sustainable use of mobile banking applications.

Suggestion

Mobile banking service providers should continuously improve system quality, strengthen transaction security, and ensure that all information provided to users is clear, accurate, and transparent. These efforts are important to enhance user trust, reduce perceived risk, and

encourage continued use of mobile banking services. Future studies are recommended to expand the research model by adding other relevant variables and involving a broader range of respondents to obtain a more comprehensive understanding of user behavior in digital financial services.

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