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Enhancing Intention to Reuse Based on Perceived Usefulness Mediated by Trust: A Model for Indonesian Linkaja Users

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ABSTRACT
The aim of this research is to examine how perceived usefulness contributes to the intention to reuse the LinkAja e-wallet, mediated by trust. This research employs a quantitative methodology, targeting members of the Telegram group LinkAja_e-money, and gathered data from 214 respondents through questionnaires. Structural Equation Modeling (SEM) was used to analyze both direct and indirect relationships between variables. Research The study finds that perceived usefulness significantly impacts both trust and the intention to reuse the LinkAja e-wallet. Moreover, trust exerts a significant effect on intention to reuse and partially mediates the relationship between perceived usefulness and intention to reuse. This study confirms the integral relationships between perceived usefulness, trust, and intention to reuse within the context of LinkAja, offering valuable insights for improving user retention strategies on digital payment platforms.

Keywords: SEM, TAM, perceived usefulness, Intention to Reuse.

I. Introduction

The increasing technological advancements in various parts of the world have influenced changes in various sectors. Various sectors utilize technology as a new way to facilitate their processes. Business processes are affected by technological advancements. The business process has changed from what was initially a direct interaction between sellers and buyers. However, it has now changed to an online business process for paying bills, taxes, and others. Commercial exchanges that take place on the Internet can be accessed by anyone with an Internet connection. E-commerce is the term used to describe how to engage in and pay for acquired items (Dirgantari et al., 2020). The projected number of Indonesians who utilize e-commerce in 2024 is 65.65 million. This number has increased from 2022, which had 50.89 million users, and 2023, which had 58.63 million users, in line with internet users in Indonesia, reaching 212.9 million (77% of the total population) (We are Social, 2024). This condition shows that internet usage in Indonesia is increasing year by year. The use of the Internet provides advantages for its customers; through Internet use, users can complete work quickly (Hurriyati, 2021). In addition, the change in business efforts to online businesses means that people now utilize cards or electronic apps instead of cash for banking transactions (a cashless society). An e-wallet is any electronic device, service, or application software that enables online payment transactions to buy products or services, where the balance in the e-wallet is money that has previously been stored in the digital wallet

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(Akbar et al., 2020). E-wallet usage in Indonesia has increased significantly, particularly among the younger generation. According to the Indonesia Fintech Trends 2024 survey by Japol Pendapat (JakPat), 96% of respondents reported owning or using an e-wallet (goodstat,2024)

E-wallet companies compete by providing attractive offers to consumers. The bigger the discount offered, the more consumers and sales partners the company hopes will use e-wallet services. Various functions and conveniences are offered to attract people to use them. LinkAja strengthens the digital transaction service ecosystem in Indonesia. Starting from easy payments, donations are presented in this government-owned digital wallet. The LinkAja partner application is equipped with various features that make it easy for local merchants to run their businesses. It also provides easier payment transactions for customers using QRIS (LinkAja.id, 2024). There are several benefits to using LinkAja, including making bill payments such as credit or data package payments, electricity, BPJS, game vouchers, attractive promos, and partnering with several merchants in Indonesia (LinkAja.id, 2024). A survey by the Alvara Research Center stated that LinkAja still occupies the last spot in relation to other e-wallet apps based on overall awareness, top-of-mind, and future intention. The lack of popularity and decreasing user interest is due to the change in the name of the T-Cash product to LinkAja (Utami, 2021). Customers' lack of interest in utilizing an application is one factor contributing to its poor usage on web platforms. (Dirgantari et al., 2020). The decreasing interest in reusing LinkAja is also due to the limited number of merchants compared with other competitors. Public services or shopping centers that have not collaborated with LinkAja (Sakudigital, 2021) cannot make transactions after updating the application, have difficulty entering or logging into the application, fail to upgrade the application, and users do not receive verification codes and other problems.

This phenomenon shows that the intention to reuse the LinkAja application is not optimal. If the intention to reuse is low, users feel dissatisfied with consumption and tend to look for other product options for subsequent consumption (Kunamaneni et al., 2019). In fact, in the use of applications, interest in reusing is seen as a significant element of application loyalty. The Intention to Reuse an application or intention to reuse is a consumer action after making a purchase or having used the application for transactions. An individual's interest in continuing to use technology for payment transactions is influenced by several factors, one of which is trust in the services offered (Danh & Dang, 2021). Consumers expect trust to repurchase products. In electronic transactions, trust is a crucial issue because trading relationships are predicated on the impersonal nature of Internet infrastructure. The degree to which a person believes that using a particular system improves performance at work, considering both the functional and emotional aspects of the user experience (Zhang & Li, 2023). Using a certain system will increase users' productivity, efficacy, and performance in performing certain jobs or activities, which are determined as perceived benefits (Baabdullah et al., 2016).

The Technology Acceptance Model (TAM) serves as a foundational framework for examining how individuals adopt and utilize emerging technologies. According to Noh et al. (2024), system quality is a crucial determinant of an information system's effectiveness, which plays a direct role in influencing user satisfaction and sustained usage. This observation aligns with TAM's core premise, which emphasizes the significance of perceived usefulness and perceived ease of use as central elements influencing user acceptance (Azzatillah et al., 2024). A review of prior research reveals a notable gap concerning the interplay between perceived usefulness, trust, and users' intention to continue usage. For instance, Khan and Chaipoopirutana (2020) found that while the perceived ease of use significantly affects the perceived usefulness of mobile financial services, it does not appear to influence consumer trust. In the context of Bangladeshi users, trust in mobile financial services was not significantly affected by perceived ease of use, usefulness, or perception of security. Instead, other factors, such as perceived usefulness, ease of use, security, perceived risk, social influence, and facilitating conditions, meaningfully impacted the intention to reuse, whereas perceived financial costs and trust did not. Furthermore, the intention to reuse has been highlighted as a key behavioral outcome in the context of online banking and mobile payment repurchase decision-making (Khan & Fasih, 2014). Similarly, in Vietnam, users' continued use of mobile payment services is closely associated with their behavioral intentions (Ngan & Khoi, 2020). This research focuses on the digital payment industry, specifically through the variable of perceived usefulness mediated by trust on the intention to reuse among Link Aja users, which has

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different results from previous research. Based on this description, this study focuses on the influence of perceived usefulness, mediated by trust, on the intention to reuse.

II. Literature Review and Hypothesis Development

2.1. Perceived Usefulness towards Trust

According to Davis (1989, as cited in Khan and Chaipoopirutana, 2020), perceived usefulness refers to an individual's belief that using a specific technology will improve their job performance. This concept is a cornerstone of the Technology Acceptance Model (TAM), which identifies perceived usefulness and perceived ease of use as the primary factors influencing users' willingness to adopt new technologies. When users believe that technology contributes meaningfully to task efficiency and effectiveness, it not only enhances their performance outcomes but also fosters trust in the system. Trust plays a pivotal role in reducing users' perceived risks, thereby facilitating greater acceptance and continued technology utilization.

H1: Perceived usefulness significantly affects trust.

2.2. Perceived Usefulness towards Intention to Reuse

In addition to its influence on trust, perceived usefulness plays a crucial role in shaping an individual's intention to reuse a technology that they perceive as beneficial to their work. Khan and Chaipoopirutana (2020) describe reuse intention as a consumer's willingness to continue utilizing a product and to potentially increase their engagement with a service they have previously experienced. This perspective underscores that positive user experiences not only lead to sustained use but may also result in an increased frequency or depth of usage. When users perceive that technology consistently supports task completion and enhances work efficiency, these favorable outcomes reinforce their motivation to continue using it. As a result, users develop confidence in the reliability of the technology and its ongoing utility in meeting their productivity needs.

H2: Perceived usefulness has significantly affects the intention to reuse.

2.3. Trust towards Intention to Reuse

Trust significantly impacts the intention to reuse technology by creating a sense of reliability and satisfaction. When users trust a technology, they believe it is consistent and effective, which reduces perceived risks and increases their comfort. This trust leads to positive user experiences, higher satisfaction, and a stronger willingness to continue using technology. In other words, trust makes users feel secure and confident in their choices, encouraging them to stick with the technology.

H3: Trust significantly affects the intention to reuse.

2.4. Trust between Perceived Usefulness and Intention to Reuse

Trust serves as a vital mediating factor in the relationship between perceived usefulness and users' intention to reuse a technology. When individuals recognize that a technology is useful, they are more likely to develop trust in its reliability and functionality. This trust fosters a sense of assurance, reduces perceived risks, and enhances user confidence in engaging with technology. Consequently, their intention to continue using the technology is strengthened. This relationship was reinforced by demonstrating that trust significantly mediates the influence of perceived ease of use and perceived risk on users' intention to reuse

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QRIS payment system (Primandari et al., 2022). These findings underscore the essential role of trust in maintaining user engagement and encouraging long-term adoption of AI.

H4: Trust partially mediates perceived usefulness and the intention to reuse.

Based on the theoretical framework serving as the conceptual foundation for this study, the research model is illustrated as follows:

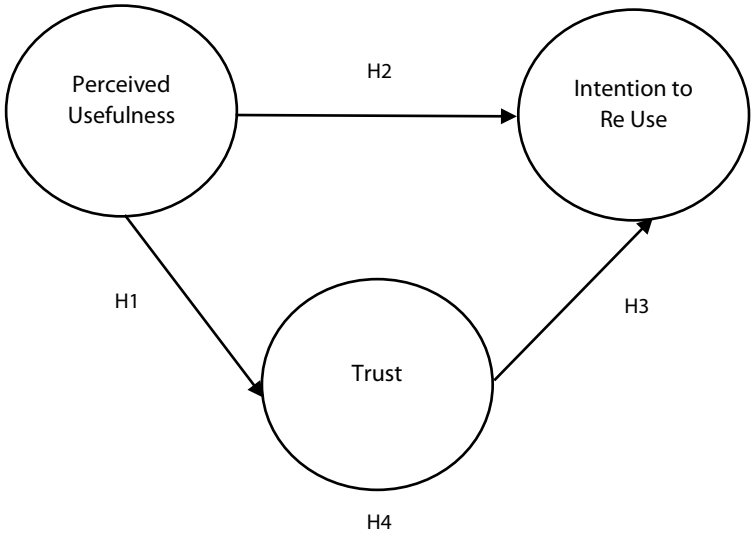

Figure 1. Research Framework

III. Research Method

This study uses a quantitative approach to investigate the significant contribution of perceived usefulness to enhancing the intention to reuse through trust. Consumers who used the LinkAja e-wallet through the Telegram member group, LinkAja _ e_money, comprised the study's demographic. This study used samples based on sample size references. A minimum of 200 respondents is required for a robust estimation of complex SEM models using Mplus (Wickrama et al., 2021). The connection between the SEM model's minimum sample size and variable count can be seen from the number of variables, where 3–10 variables require a sample size of at least 200 (Hair et al., 2019). Samples were gathered using probability sampling approaches and basic random sampling. Therefore, in this study, there were three variables studied, and the minimum sample size was 200. The sampling technique used in this study was probability sampling. This method was chosen because each element of the research population had an equal chance of being selected as a sample. Data collection was carried out by distributing questionnaires, with a sample size of 214, and conducting a literature study

3.1. Operationalization of Research Variables

Table 1. Operational Variables

Variable	Dimension	Indicator
Perceived Usefulness (X1) (Davis, 1989)	Effectiveness	Transaction speed
		Efficiency
	Overall usefulness	Ease

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Variable	Dimension	Indicator
		Utility
Trust (X2) (Kotler and Keller, 2022)	Benevolence	Attention
		Capability
		Reliability
	Ability	Board knowledge
		Experience
		Competence
	Integrity	Transparency
		Fulfilment
		Consistency
	Willingness to depend on	Credibility
		Risk competence
Intention to Reuse (Sobt, 2019)	Intention	Continued use
		Recommendation
		Loyalty
	Usefulness for transaction	Online shopping transaction
		Offline shopping transaction
		Monthly needs transaction

3.2. Analytical Methods

This study applied Structural Equation Modeling (SEM) as a multivariate analysis approach. In this study, perceived usefulness functions as the independent variable, while trust is positioned as the intervening (mediating) variable, and intention to reuse serves as the dependent variable. Data were collected using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), with indicators operationalized into statement items for a structured questionnaire designed to gather primary data. Data analysis employs the Structural Equation Modeling (SEM) technique, which is particularly well-suited for examining complex causal relationships and assessing both direct and indirect effects among latent constructs—an approach that is fundamental for advancing theoretical models and validating research hypotheses (Hair et al., 2019). SEM involves several critical stages: model specification, model identification, parameter estimation, model fit evaluation, potential model modification for improvement, and hypothesis testing (Kline, 2023).

IV. Results and Discussion

4.1. Analysis Result

This study involved 214 respondents who were consumers using the LinkAja e-wallet, recruited from the Telegram group LinkAja _ e_money. The breakdown of the respondents is as follows: Table 1 shows that SEM-based data analysis requires normalcy tests to examine the data and variables under investigation. The distribution of the data must be analyzed to determine whether the normality assumption is satisfied, allowing for further processing of the data for modelling purposes (Hair et al., 2019). Measurement Model (Outer Model)

Table 2. Assumption Test

Assumption Test	Output	Cut off	Description
Normality			
Univariate	-0,27 s.d 2,57	-2,58 s.d 2,58	Normal
Multivariate	1,337	<2,58	Normal
Multicollinearity	0,19 s.d 0,75	< 0,9	Multicollinearity is not present

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4.1.1. Model Specification

The steps in the model specification include the identification of variables, their relationships, and the interpretation of the analysis results. Figure 3 displays the study's specification model. After the model was created, the data that had gone through the basic assumption testing stage were added to the research model to carry out the next SEM testing stage. The added data consists of 214 samples with a total of 21 statement items, 4 items for the statement of the perceived usefulness variable, 11 statement items for the trust variable and 6 items for the statement of the intention to reuse the variable

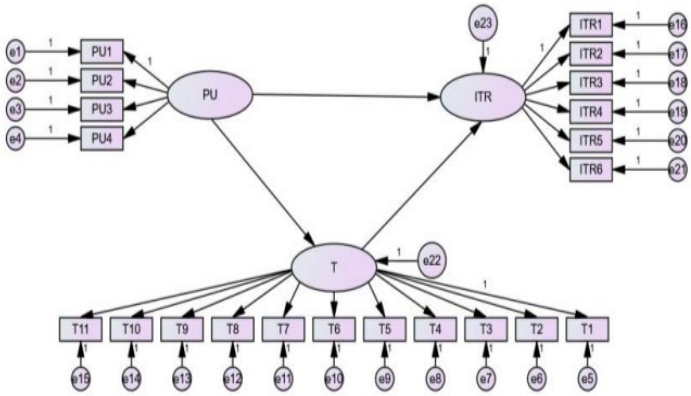

Figure 2. Model Specification

The results of data processing using SmartPLS in Figure 4 indicate that all indicators for each variable in this study have outer loading values of greater than 0.7. Hence, the indicators exhibited a high or sufficient level of validity, thereby meeting the requirements for convergent validity.

4.1.2. Model Identification

Based on the data analysis results using AMOS version 26 for Windows, the degree of freedom (df) obtained in this study was 186. This positive value indicates that the research model is over-identified, which allows for model fit testing and has implications for parameter estimation (Kline, 2015).

4.1.3. Model Estimation

Construct validity refers to the extent to which a measurement instrument accurately represents the theoretical concepts that it aims to assess. This ensures that the instrument truly captures the intended construct within the context of the research framework. Validity is concerned with the degree to which a measure reflects the concept it purports to evaluate, whereas reliability pertains to the consistency and stability of that measurement over time and across varying conditions (Babbie, 2020). In this study, the results of the validity test indicate that all item loading factors exceed 0.5, and the Average Variance Extracted (AVE) values are greater than 0.7, signifying that the instrument meets the requirements for convergent validity. As noted by Hair et al. (2019), an AVE value above 0.50 is sufficient to demonstrate that more than 50% of the variance in the observed variables is explained by the latent construct. Additionally, the reliability assessment showed that the Composite Reliability (CR) values surpassed 0.7, confirming that the instrument was consistently reliable. According to Hair et al. (2019), a Cronbach's alpha coefficient above 0.70 is generally accepted as indicating good reliability, while a threshold above 0.60 is considered acceptable for exploratory research.

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Table 3. Construct Reliability and Validity Test Result)

	Estimate	CR	AVE
PU 1 <--- PU	0,783	0,831	0,552
PU 2 <--- PU	0,720		
PU 3 <--- PU	0,729		
PU 4 <--- PU	0,738		
T1 <--- T	0,748	0,712	0,643
T2 <--- T	0,786		
T3 <--- T	0,810		
T4 <--- T	0,812		
T5 <--- T	0,804		
T6 <--- T	0,806		
T7 <--- T	0,808		
T8 <--- T	0,800		
T9 <--- T	0,788		
T10 <--- T	0,811		
T11 <--- T	0,784		
ITR 1 <--- ITR	0,795	0,909	0,625
ITR 2 <--- ITR	0,794		
ITR 3 <--- ITR	0,818		
ITR 4 <--- ITR	0,793		
ITR5 <--- ITR	0,764		
ITR6 <--- ITR	0,779		

4.1.4. Model Fit

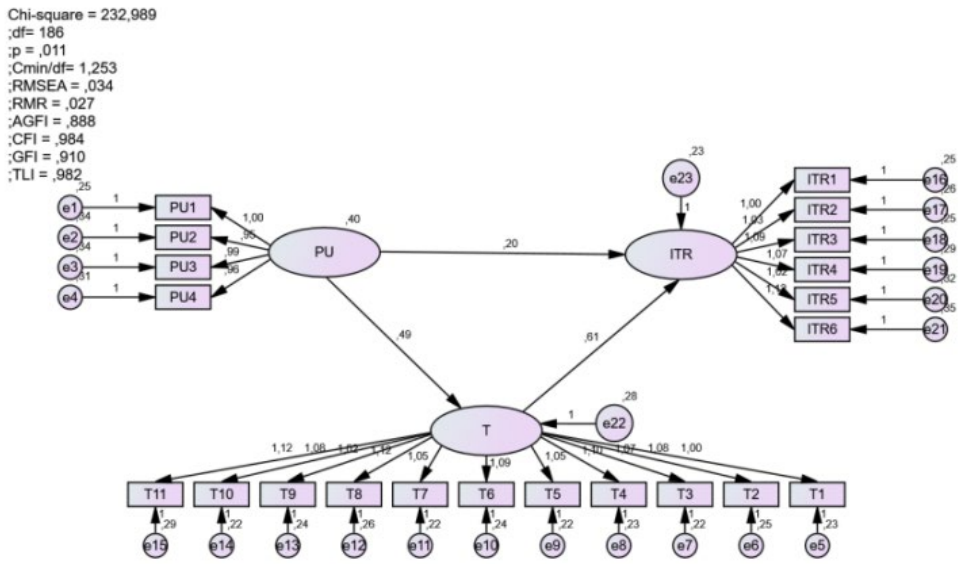

Figure 3. Structural Model Fit

The measurement model test procedure used for the analysis was SEM-AMOS. SEM is a family of multivariate-dependent statistics. SEM allows direct analysis between several dependent and independent variables. Within the larger context of structural equation modeling (SEM), confirmatory factor analysis (CFA), a statistical technique, is employed to ascertain whether a collection of observable variables can be explained by their underlying latent constructs (factors) (Hair et al., 2019). Confirmatory Factor Analysis (CFA) using the

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multifactor method and AMOS was employed to test the measurement model. The results indicate that χ^2 = 232.989, CFI = 0.984 and TLI = 0.982. These results suggest that the model accurately predicts over 90% of the variance in the outcomes (the value should be greater than 0.9). Additionally, the χ^2/df and RMSEA are 1.253 and 0.034, respectively (with the criteria for χ^2/df and RMSEA being <3 and < 0,08) (Tabachinick and Fidell, 2019). These findings demonstrate that the data are well-fitted by the model and meet the goodness of fit (GoF) criteria.

Table 4. Goodness of Fit

Unit	Result	Cut off Value	Description
χ2	232,989	χ^2hit < χ^2	Tabel Not
Cmin/df	1,253	≤ 3	Fit
p-value	0,011	≥ 0.05	Not
RMSEA	0,034	≤ 0.08	Fit
RMR	0,027	≤ 0.08	Fit
CFI	0,984	≥ 0.9	Fit
GFI	0,910	≥ 0.9	Fit
AGFI	0,888	≥ 0.8	Fit
TAG	0,982	≥ 0.9	Fit

4.1.5. Hypothesis Testing

The proposed hypothesis test uses two approaches, namely the segmentation approach, to produce hypotheses 1, 2, and 3. Through the transmittal approach, M becomes the mediator of the relationship between X and Y. In other words, there is an indirect relationship between X and Y through M (Franke & Sarstedt, 2019), thus producing the following hypothesis: The results of data processing are presented in Table 5. The direct effect of perceived utility on trust has a p-value of 0.000 (<0,05) and C.R 6.302 (≥ 1.967), so H1 can be accepted, then perceived usefulness has a significant effect on trust. The p-value of perceived usefulness for intention to reuse is 0.009 (<0,05), and the C.R is 2,603 (≥ 1,967), so H2 is accepted. In other words, the propensity to reuse is significantly impacted by perceived usefulness. Furthermore, the direct effect of trust on the intention to reuse has a p-value of 0,000 (<0,05) and a C.R-value of 6,986 (≥1,967), soH3 is accepted, and the intention to reuse is significantly impacted by trust. The mediation hypothesis test, which was applied to determine the mediation effect, was based on four conditions. First, the predictor of the mediator variable had a direct impact on the mediator. Second, the dependent variable is significantly affected by the mediator variable. Third, the mediator coefficient was significant. Finally, it requires an insignificant independent variable coefficient (Hayes 2018). The results of the mediation test are presented in Table 5. An indirect effect of perceived usefulness on the intention to reuse through trust was found, which was indicated by an effect of 0.287. Compared to the direct impact of perceived usefulness on the intention to reuse, this indirect effect is significantly larger (0.200), which means that the fourth hypothesis (H4) is also accepted, and it can be stated that trust partially mediates between perceived usefulness and intention to reuse.

Table 5. Hypothesis Test Result

Model	Effect	S.E	C.R	P
Direct				
Perceived Usefulness → Trust	0,487	0,077	6,302	***
Perceived Usefulness → Intention to Reuse	0,200	0,077	2,603	0,009
Trust → Intention to Reuse	0,607	0,087	6,986	***
Indirect				
Perceived Usefulness → Trust → Intention to Reuse	0,287			

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4.2. Discussion

4.2.1. Perceived Usefulness Positively on Trust

The findings of this study reveal that perceived usefulness significantly and positively influences trust in LinkAja as a digital payment platform. Recent literature underscores the pivotal role of perceived usefulness in cultivating trust in technological services and platforms. Defined as the degree to which an individual believes that using a system will enhance their performance, perceived usefulness has consistently been linked to users' trust in such systems (Kar, 2021). Users who perceive a service or system as useful tend to believe that it is reliable and trustworthy, creating a stronger relationship between them. For example, if an application perceives significant benefits, such as facilitating quick payments, users will believe that the technology is truly useful and will trust it. Trust based on perceived usefulness creates a strong foundation for building long-term relationships between users and service providers. Users who find a product useful are more likely to remain loyal and use it continuously (Sianadewi,2017). Perceived usefulness is the extent to which people believe that using a particular system will improve their job performance (which indicates that when users see tangible benefits, such as improved performance and efficiency, they develop trust in the platform, seeing it as dependable and supportive of their needs. Perceived usefulness is recognized across various technological contexts as a critical factor influencing user trust. As digital platforms and online services continue to evolve, users often evaluate the usefulness of these systems in terms of their efficiency, convenience, and overall performance. The perceived usefulness of financial applications plays a key role in enhancing trust, as users place significant emphasis on the functional benefits of these systems to ensure their accuracy and security (Hu et al., 2019). The growing reliance on digital platforms highlights the need to enhance perceived usefulness to build trust in various sectors.

4.2.2. Perceived Usefulness on Intention to reuse

The findings of this study reveal that perceived usefulness has a significant and positive effect on users' intention to continue using LinkAja as a digital payment platform. Previous studies have established that trust plays a pivotal role in influencing users' continued use of services or technologies. When users have high trust in a system, it reduces their perceived risk and increases their confidence in continuing to use the platform (Kaur et al., 2020). Trust mediates the relationship between initial experiences and continued usage intentions. Trust assures users that the system is secure, reliable, and capable of delivering consistent values. This assurance leads users to be more inclined to continue utilizing the service, thereby reinforcing the positive connection between trust and the intention to reuse. Trust is especially vital in high-risk environments, such as online transactions or services, where privacy and security are critical concerns. In these environments, consumers are more cautious, and trust acts as a mediator between perceived utility and intention to reuse. When users perceive that a system offers practical value and can be trusted to manage sensitive data securely, their willingness to reuse the system is significantly enhanced (Kim & Yum, 2024). Within the framework of the Technology Acceptance Model (TAM), perceived usefulness is considered a fundamental determinant of continued usage behavior. As outlined by Azzatillah et al. (2024), users are more inclined to continue engaging with a system if they believe it enhances their productivity and efficiency. Furthermore, extended versions of TAM continue to affirm that perceived usefulness directly influences users' intention to reuse (Rahi et al. 2021). The greater the perceived value a user derives from a system, the stronger their commitment to using it.

4.2.3. Trust on Intention to Reuse

The findings of this study support the hypothesis that trust, specifically an individual's confidence in the reliability and integrity of the application, significantly influences the intention to continue using the LinkAja e-wallet for payment transactions. Trust serves as a foundational element in shaping user behavior

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and fostering the intention to reuse services. When this trust is grounded in cognitive evaluation, referred to as cognitive-based trust, users form their judgments based on observable evidence and logical assessment rather than on intuition or emotional responses. Such trust, built on consistent and reliable performance, tends to be stronger and more enduring, facilitating repeated interactions. As noted by Lee et al. (2015), cognitive trust encourages users to initiate and maintain long-term engagement with a service provider because it is formed through knowledge and rational analysis rather than affective factors.

4.2.4. Perceived Usefulness on Intention to Reuse Through the Mediation of Trust

The findings of this study reveal that perceived usefulness has a significant positive influence on the intention to reuse LinkAja through the mediation of trust. However, when combined with trust, perceived usefulness and continued intention have a stronger correlation. Perceived usefulness leads to positive user experiences and fosters trust in technology, which further encourages continued usage (Lim et al., 2019). This suggests that trust serves as an important bridge between perceived usefulness and reuse behavior, ensuring that users feel confident in their decision to repeatedly engage with the system. Several recent studies have established the indirect influence of trust as a partial mediator in the relationship between the intention to reuse and perceived usefulness. Perceived usefulness directly affects the intention to reuse, and trust enhances this effect by reinforcing users' beliefs in the system's reliability and utility. When users perceive a system as useful, they develop trust, which, in turn, strengthens their commitment to use the system. The intention to reuse is directly and favorably impacted by perceived utility; trust enhances this relationship by ensuring users' faith in the dependability and advantages of the system (Liang et al., 2024). In addition, users who perceive a system as useful are more likely to trust its reliability, leading to a stronger intention to reuse it in the future (Jiang and Lau, 2021). Thus, trust not only mediates the relationship but also amplifies the effect of perceived utility on the desire to repurpose it.

V. Conclusion

This study highlights the significant role of perceived utility and faith in forming intentions to reuse the LinkAja platform. The results show that perceived usefulness positively and significantly affects trust, indicating that users who find LinkAja beneficial are more inclined to have faith in the platform. This trust, in turn, has a positive and significant impact on the intention to reuse, emphasizing the critical role of trust in driving users' continued engagement with LinkAja. Furthermore, perceived usefulness also has a direct and considerable beneficial influence on the desire to reuse the system. This underscores the importance of ensuring that users perceive the platform as useful, as it directly influences their likelihood of service reuse. The mediation analysis revealed that trust partially mediated the relationship between intention to reuse and perceived usefulness, demonstrating that while usefulness drives reuse intentions, trust enhances this effect. In conclusion, this study confirms the integral relationship between perceived utility, trust, and intention to reuse within the context of LinkAja. To encourage continued use of the platform, it is essential to enhance the perceived utility of the service and build and maintain user trust. These insights offer valuable guidance for improving user retention strategies on digital payment platforms, such as LinkAja. The implications of using technology and the Internet for payments and the obstacles faced have positive implications, such as making it easier for users to make payments quickly, but also face challenges, such as the security of users' personal data, which must be considered by companies.

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