

(Research Article)

Influence of Trust, Perceived Ease of Use, Perceived Usefulness to Intention to Use in Users The Tring! App by Pegadaian at UPC Kelapa Dua, West Jakarta

Putri Dwi Maulidya ^{1*}, Dewi Murtiningsih ²

¹ Affiliation 1: Study Program Management, Mercu University The world
email : 43122010254@student.mercubuana.ac.id

² Affiliation 2: Study Program Management, Mercu University The world
e-mail : dewi.murtiningsih@mercubuana.ac.id

*Corresponding Author : ptrdwmldy@gmail.com

Abstract. This study aims to examine the effect of trust on intention to use, to examine the effect of perceived ease of use on intention to use, and to examine the effect of perceived usefulness on intention to use in the context of the Tring! by Pegadaian app at UPC Kelapa Dua. This is an associative-causal study. The population in this study consists of customers at UPC Kelapa Dua in West Jakarta. The sample size for this study is 131 respondents, collected through the distribution of a Google Forms questionnaire using purposive sampling. Data analysis was conducted using a Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) approach with the assistance of the SmartPLS 4.1 data analysis tool. The results of this study indicate that trust has a significant effect on intention to use, perceived ease of use has a significant effect on intention to use, and perceived usefulness has a significant effect on intention to use.

Keywords: Intention to Use; Perceived Ease of Use; Perceived Usefulness; Tring! by Pegadaian; Trust.

1. Introduction

Rapid technological developments have brought changes to various aspects of people's lives, particularly the use of *smartphones* as the primary device for carrying out various daily activities (Waruwu *et al.*, 2025). The existence of *digital* application-based services allows users to conduct financial transactions efficiently, flexibly, and remotely without having to be physically present at a service office (Margie *et al.*, 2024). The presence of *digital* gold investment *platforms* makes transactions easier because they can be done anytime and anywhere without having to own gold in physical form (Mareta *et al.*, 2025).

PT Pegadaian (Persero) as one of the institution service PT Pegadaian, a state-owned non-bank financial institution that has long operated in Indonesia provide service financing through mechanism pawn, where the customer submits loan required deliver goods worth as collateral that will be returned after obligation loan along with flower resolved. Existence Pawnshop play a role as alternative solution for communities in need access financing in a way fast with relative requirements simple (Nikmah & Rohana, 2025).

Pegadaian is developing the Tring! by Pegadaian application, the latest version of the Pegadaian Digital Service (PDS), which makes it easier for people to access various financial services without having to visit an *outlet* (Rohana & Khairunnisa, 2025). Pegadaian strives to facilitate practical and efficient financial transactions and pawn services. This ease of transaction is a key factor influencing the adoption and use of the Tring by Pegadaian application (Adite & Pancawati, 2026).

Manuscript Received: July 6, 2026;
Revised: August 5, 2026;
Accepted: September 9, 2026;
Published: September 22, 2026



Copyright: © 2026 by the authors.
Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>)

some people have become accustomed to using *digital applications* for transactions, the majority still rely on conventional methods. This situation is influenced by several obstacles, including limited access to information, established habits, and concerns about data security, all of which impact the level of acceptance of *digital services* (Immawati *et al.*, 2024). The following is data on customers actively using the Tring! app by Pegadaian at UPC Kelapa Dua, West Jakarta:

Table 1. User Data Tring! App by Pegadaian UPC Kelapa Dua
October 2025 – January 2026

Month	Number of Application Users	Information
October	175	-
November	156	Down 10.86%
December	190	Up 21.79%
January	135	Down 28.95%
Total	656	

Source : UPC Coconut Pawnshop Two 2026 .

Amount users Tring! application by Pegadaian at UPC Kelapa Dua West Jakarta during period October 2025 to January 2026 shows quite a fluctuation significant , which is marked with decline , then improvement , and return experience decline . Condition the show that use application Not yet stable , so that need reviewed factors that influence *intention to use* users to Tring! application by Pegadaian .

Trust helps reduce perceived uncertainty and risk users , so that push individual For take decision use technology based on perception to credibility and capability system in give promised benefits (Wijayadne , 2025) . *Trust* influential in a way significant to *intention to use* , which shows that the more tall level trust user , then the more big intentions too they For use something system or application (Indra & Rochman, 2025). However , there are different research that *trust* No influential significant to *intention to use* Because trust has considered as commonplace or minimum standard (Kumala *et al.*, 2020).

Perceived ease of use depicted as evaluation subjective users to how much simple and not burden the process of use technology , including ability learn and operate system without obstacle large cognitive (Padmawidjaja, 2023) *Perceived ease of use* influential significant towards *intention to use* which means the more easy something application used , then the more high intentions users For use it (Miguel *et al.*, 2024). However , there are different research that *perceived ease of use* no influential significant to *intention to use* because in the group users who have already used to with technology *digital* convenience considered as something that is natural (*taken for granted*), so No Again influence decision use in a way significant (Destrina & Kusumasari, 2026).

Perceived usefulness or perception utility refers to the level belief individual that utilization something technology capable give mark plus or benefit certain (Siregar *et al.*, 2025). *Perceived usefulness* influential significant to *intention to use* Because perception benefit like efficiency time , speed transactions , and improvements productivity become reason main users interested use *e-wallet* (Kurnia & Tandijaya, 2023). However , there are different research that *perceived usefulness* No influential significant to *intention to use* Because although users realize benefit *e-wallet* , perception the Not yet Of course push intention use (Ananda & Lestari, 2025).

Based on description on researchers interested For research with the title "The Influence of *Trust*, *Perceived Ease of Use*, and *Perceived Usefulness* to *Intention to Use* (Study on Users) Tring! Application by Pegadaian at UPC Kelapa Dua, West Jakarta)".

2. Literature Review

The Influence of *Trust* on *Intention to Use*

Trust has a positive and significant influence on *the intention to use* a system or technology. User trust reflects the belief that the system is capable of providing benefits, is safe to use, and is reliable (Kanaan *et al.*, 2023). *Trust* has a significant influence on the formation of *intention to use*; users who feel confident in the service provider will show a higher tendency to use the system (Indra & Rochman, 2025). *Trust* significantly influences *intention to use* in the context of using technology-based applications or platforms. When users have a positive experience and trust the system, their intention to use the technology will be stronger (Azizah & Suriyok, 2023).

H₁: *Trust* has a significant influence on *intention to use*.

The Influence of *Perceived Ease of Use* on *Intention to Use*

According to Sisca Ananda & Unik Dwi Lestari (2025), *perceived ease of use* is reflected as the degree to which users believe that using a technology, such as a digital wallet (*e-wallet*), will be free from difficulties, thus encouraging their intention to use it. *Perceived ease of use* has a positive and significant influence on *intention to use*. Ease of use makes users feel that the system can be learned and operated without great effort (Serzya, 2025). *Perceived ease of use* has a significant influence on *intention to use*. Users who assess an application as easy to understand will be more encouraged to use the application continuously (Sari *et al.*, 2023).

H₂: *Perceived ease of use* has a significant influence on *intention to use*.

The Influence of *Perceived Usefulness* on *Intention to Use*

According to Fadhil *et al.*, (2024), *perceived usefulness* is explained as an individual's belief that using digital services will provide real benefits that increase the efficiency of user activities. *Perceived usefulness* significantly influences *intention to use*, especially for *digital payment services* (Siregar *et al.*, 2025). *Perceived usefulness* has a significant influence on *intention to use* in the context of adopting artificial intelligence-based technology. When users believe that technology can improve performance, support goal achievement, and provide more optimal results, a positive influence on technology will be formed and lead to increased intention to use (Chen *et al.*, 2025).

H₃: *Perceived usefulness* has a significant influence on *intention to use*.

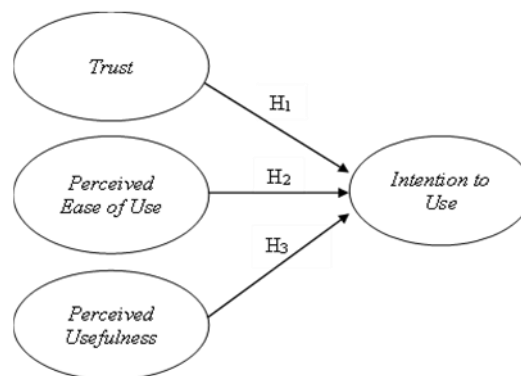


Figure 1. Framework Conceptual

Source: Data Processed by Researchers in 2026.

3. Proposed Method

Research Design

Study This use method quantitative with approach associative causality . Method quantitative used For analyze connection between variables through numerical data and testing statistics . In study this , approach the used For analyze influence *trust*, *perceived ease of use*, and *perceived usefulness* to *intention to use* in users Tring! application by Pegadaian .

Operational Variables

In the research This every variables will measured with each indicator that can explained as following :

Trust

According to Nurhinudin and Lastiati (2026), *trust* can interpreted as perception users to level security , reliability , and integrity something service *digital*. Trust own role important in form intention users For Keep going use service said , no only at the stage beginning adoption but also in use term length . Variable *trust* can measured through indicator in research by Putri *et al.*, (2024) as following : *Ability*; *Benevolence*; *Integrity*.

Perceived Ease of Use

According to Akmal & Nurlaela (2025) *perceived ease of use* refers to belief individual that something system or technology can operated with easy without need excessive effort . Perception This reflect level comfort users in understand appearance interface , using available features in a way intuitive , as well as lack of difficulty in the learning process , especially for users new . Variable *perceived ease of use* can measured through indicator in research by Adam *et al.*, (2022) in Syamilah *et al.*, (2025) as following : *Ease to Use*; *Ease of Learning*; *Ease of Becoming Skillful*.

Perceived Usefulness

According to Ariningsih *et al.*, (2022), *perceived usefulness* is view individual about level benefits that can be obtained obtained from use something technology in support activity everyday . Individual will tend interested use technology if technology the considered capable give convenience , improve efficiency , as well as help settlement work more optimally. Variables *perceived usefulness* can measured through indicator in research by Adam *et al.*, (2022) in Syamilah *et al.*, (2025) as following : *Efficiency*; *Convenience*; *Effectiveness*.

Intention to Use

In study This there is endogenous variables , namely *intention to use* , which means intention For use . *Intention to use* defined as trend or individual internal motivation For use something application in activity everyday , which is formed based on evaluation to benefit as well as convenience use technology offered (Zudiah *et al.*, 2024). Variables *Intention to Use* can measured through indicator in research by Wang *et al.*, (2023) in Syamilah *et al.*, (2025) as following : *Will Use*; *Will Often Use*; *Knowledge-Based Intention*.

Research Population

Determination population is step in the research process , because population become source information or the required data For answer formulation problem research . Based on understanding said , the population in study This that is all over users from Tring! by Pegadaian at UPC Kelapa Dua, West Jakarta.

Research Sample

Sample is part from population taken For investigated so that results obtained can used For interesting conclusion about larger population . Criteria in study This that is respondents is customers who have ever use Pegadaian's Tring! application at least once at UPC Kelapa Dua, West Jakarta. Then, respondents know or know information related Tring! application by Pegadaian .

In study quantitatively , Hair *et al.*, (2021) emphasized importance determine size adequate sample For ensure validity and reliability results research . Size minimum sample can determined based on method *Maximum Likelihood Estimation* (MLE), namely : minimum number (n) $\times$ 5, number maximum (n) $\times$ 10. In study This consists of over 3 variables exogenous and 1 endogenous variable with a total of 25 indicators . With use MLE method is obtained size sample $25 \times 5 = 125$. So amount samples taken in study This is 125, but after realized there were 131 respondents .

Method of collecting data

In study this , the data is collected use instrument questionnaire taken in a way *online* through *Google Forms* . Questionnaire This designed For measure variables like *trust*, *perceived ease of use*, *perceived usefulness* and *intention to use* . Statement in questionnaire arranged use scale *Likert*, which allows respondents For state level agreement they to statements given .

Data analysis

Method data collection holding role important in A study Because is method For get information direct from data sources . In study In this , the data analysis process is carried out with use approach *Partial Least Squares* (PLS) 4.1.

4. Results and Discussion

Convergent Validity

According to Ghozali (2023), a indicator considered valid if the value is > 0.70 . Based on criteria this , if *cross loading* < 0.70 must issued or deleted from the model. In the study this , validity test done as much as 2 times for get valid indicators .

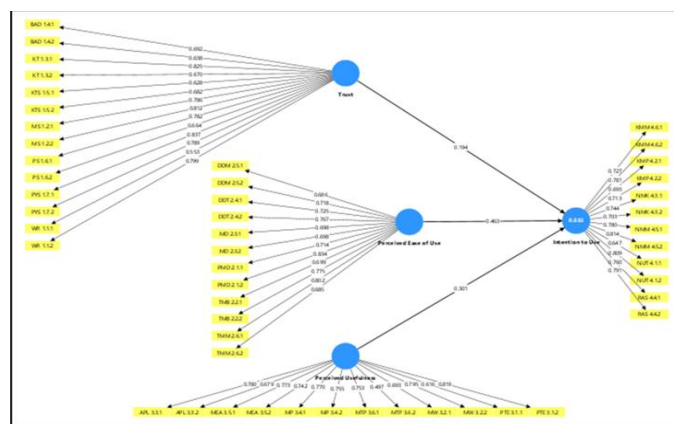


Figure 2. PLS Algorithm Testing Results First
Source : Processed Data Researchers With PLS 4.1, Year 2026.

Average Variance Extracted (AVE)

Convergent validity No only can measured through *loading factor* , but also through AVE value used For effectiveness construct with evaluate AVE value , with condition that is a good model if the AVE of each construct the value is > 0.50 (Ghozali , 2023).

Tabel 2. Hasil Pengujian *Average Variance Extracted* AVE

Variabel	Average Variance Extracted (AVE)	Keterangan
<i>Trust</i>	0.676	Valid
<i>Perceived Ease of Use</i>	0.622	Valid
<i>Perceived Usefulness</i>	0.616	Valid
<i>Intention to Use</i>	0.606	Valid

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Discriminant Validity

A indicator can is said to be valid if own *loading factor* highest on the intended construct , compared with construct others . This is show that construct more latent effective in predict indicators on the block Alone than other blocks (Ghozali , 2023).

Table 3. Test Results *Discriminant Validity*

Indicator	<i>Trust</i>	<i>Perceived Ease of Use</i>	<i>Perceived Usefulness</i>	<i>Intention to Use</i>
T 1.1.2	0.826	0.728	0.776	0.734

T 1.2.1	0.787	0.701	0.696	0.713
T 1.2.2	0.818	0.710	0.760	0.741
T 1.3.1	0.843	0.741	0.755	0.754
T 1.6.1	0.823	0.742	0.734	0.719
T 1.7.1	0.853	0.746	0.817	0.791
T 1.7.2	0.804	0.725	0.727	0.731
PEOU 2.1.1	0.574	0.757	0.659	0.587
PEOU 2.1.2	0.758	0.867	0.771	0.761
PEOU 2.2.2	0.660	0.815	0.702	0.701
PEOU 2.4.1	0.688	0.749	0.678	0.711
PEOU 2.4.2	0.719	0.767	0.721	0.717
PEOU 2.5.2	0.733	0.729	0.673	0.651
PEOU 2.6.1	0.735	0.827	0.761	0.760
PU 3.1.2	0.751	0.739	0.829	0.735
PU 3.2.2	0.701	0.690	0.820	0.763
PU 3.3.1	0.740	0.732	0.797	0.738
PU 3.4.1	0.754	0.690	0.791	0.755
PU 3.4.2	0.710	0.699	0.784	0.680
PU 3.5.1	0.696	0.710	0.751	0.713
PU 3.5.2	0.690	0.730	0.732	0.674
PU 3.6.1	0.702	0.672	0.767	0.683
ITU 4.1.2	0.749	0.735	0.780	0.829
ITU 4.2.2	0.627	0.642	0.656	0.725
ITU 4.3.1	0.669	0.680	0.697	0.767
ITU 4.4.1	0.656	0.647	0.699	0.780
ITU 4.4.2	0.705	0.727	0.719	0.799
ITU 4.5.1	0.732	0.696	0.722	0.783
ITU 4.5.2	0.780	0.778	0.775	0.805
ITU 4.6.1	0.654	0.671	0.658	0.730
ITU 4.6.2	0.725	0.642	0.700	0.781

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Based on 5 on the results PLS *output* , can known that all over indicator has fulfil testing *discriminant validity* . This show that every indicator declared valid, because mark *loading* on the measured variables more tall compared to mark *cross loading* on the construct other .

Composite Reliability dan Chronbach's Alpha

In the research this , testing reliability done use two method , namely *Cronbach's alpha* and *composite reliability* . A variables can it is said reliable if mark *Cronbach's alpha* and *composite reliability* were > 0.7 , so show that level reliability instrument can accepted (Ghozali , 2023).

Table 4. Results of Reliability Testing

Variables	<i>Cronbach's Alpha</i>	<i>Composite Reliability (rho_a)</i>	<i>Composite Reliability (rho_c)</i>	Information
<i>Trust</i>	0.920	0.921	0.936	Reliable
<i>Perceived Ease of Use</i>	0.898	0.902	0.920	Reliable
<i>Perceived Usefulness</i>	0.910	0.912	0.927	Reliable
<i>Intention to Use</i>	0.918	0.920	0.932	Reliable

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Based on Table 4.15 contains results testing *Cronbach's alpha* and *composite reliability* on variables *trust*, *perceived ease of use*, *perceived usefulness*, and *intention to use*, known that all over mark testing is above 0.7 . Therefore that , can concluded that every variables in study This own level good reliability , so that instruments used assessed consistent and worthy For study .

R-Square Value

Result value testing This used For measure how much big influence variables exogenous to endogenous variables as well as For know level significance influence The R- *Square* value of 0.75 indicates a strong model , 0.50 includes category moderate , and 0.25 is classified as weak (Ghozali , 2023).

Table 5. Results of R- *Square* Test (R^2)

Variables	<i>R-Square</i>
<i>Intention to Use</i>	0.874

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Based on Table 7, it is known that mark R-*Square* on variables *intention to use* which is influenced by variables exogenous *trust*, *perceived ease of use* , and *perceived usefulness* of 0.874, so that including in category strong . The results show that variables *intention to use* can explained by 87.4% by variables *trust*, *perceived ease of use* , and *perceived usefulness* based on answer customers UPC Kelapa Dua Pawnshop .

F-Square Value

Test results from f value f^2 namely 0.02, 0.15 and 0.35 can interpreted that predictor latent variables have influence small , moderate , and large .

Table 6. Results of the f- *Square* Test (f^2)

Variables	<i>Intention to Use</i>
<i>Trust</i>	0.098
<i>Perceived Ease of Use</i>	0.079
<i>Perceived Usefulness</i>	0.176

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Based on Table 4.17, results testing F -*Square* (f^2) value shows that variables *trust* and *perceived ease of use* to *intention to use* each has mark of 0.098 and 0.079, so both of them including in category influence small to construct . While that , variable *perceived usefulness* to *intention to use* get F -*Square* value of 0.176 which shows existence influence moderate .

Q-Square Value

Q- *Square* test results can seen through mark *predictive relevance* (Q^2). If Q- *Square* value > 0 , then the model is stated own ability *predictive relevance* . The Q^2 value of 0.02 indicates category weak , 0.15 included moderate , and 0.35 is classified as strong .

Table 7. Results of Q- *Square* Test (Q^2)

Variables	Q^2 predict
<i>Intention to Use</i>	0.515

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Based on results testing in Table 4.18, obtained mark *predictive relevance* (Q^2) of 0.515. This value show that Q^2 is more big of 0, so the model is stated own relevance strong predictive. Because The value of 0.515 is above 0.35. This is means the model is capable predict variables exogenous with Good.

Hypothesis Testing

Testing hypothesis done For analyze connection causality that exists in the research model, namely influence variables exogenous to endogenous variables. Hypothesis stated accepted if t -statistic value more big from t -table (1.96) or mark p -value < 0.05 with level significance 5%.

Table 8. Test Results Hypothesis

Variables	Original Sample (O)	T Statistics (O/STDEV)	P-Values	Information
Tu -> ThatU	0.294	3,478	0.001	Significant
PEoU -> ItU	0.246	3,014	0.003	Significant
PU -> ItU	0.425	4,793	0.000	Significant

Source : Processed Data Researchers With PLS 4.1, Year 2026.

Information : Tu = Trust; PEoU = Perceived Ease of Use; PU = Perceived Usefulness; ItU = Intention to Use.

Based on Table 10 above, related results testing hypothesis then you get :

- Hypothesis 1: results of hypothesis testing on variables *trust* show mark t -statistic by 3,478 which is more big compared to mark t -table 1.96, and mark p -value by 0.001 which is more small of 0.05. Hypothesis First in study This stated accepted, which means variables *trust* influential and significant to variables *intention to use*.
- Hypothesis 2: Test results hypothesis on variables *perceived ease of use* show mark t -statistic by 3,014 which is more big compared to mark t -table 1.96, and mark p -value by 0.003 which is more small from 0.05. With Thus, the hypothesis second in study This stated accepted, which means variables *perceived ease of use* influential and significant to variables *intention to use*.
- Hypothesis 3: results testing hypothesis on variables *perceived usefulness* show mark t -statistic by 4,793 which is more big from mark t -table 1.96, with mark p -value by 0,000 which is more small from 0.05. With Thus, the hypothesis third in study This stated accepted, which means variables *perceived usefulness* influential and significant to variables *intention to use*.

5. Comparison

The Influence of Trust on Intention to Use

The results of the study indicate that *trust* has a significant influence on *intention to use*. This research aligns with research conducted by Kanaan *et al.* (2023); Indra and Rochman (2025); and Azizah and Suriyok (2023), which states that *trust* influences *intention to use*. This research is inconsistent with research conducted by Kumala *et al.* (2020), which states that *trust* does not significantly influence *intention to use* because trust is considered commonplace or a minimum standard.

The results of this study are supported by the highest *mean value* in the form of transaction security which is perceived as good by respondents, reflected in my use of the Tring! by Pegadaian application to make pawn payments safely.

The Influence of Perceived Ease of Use on Intention to Use

The results of the study show that *perceived ease of use* has a significant effect on *intention to use*. This study is in line with research conducted by Ananda & Lestari (2023); Serzya (2025); Sari *et al.*, (2023) which stated that *perceived ease of use* influences *intention to use*. This study is not in line with research conducted by Destrina and Kusumasari (2026) which stated that *perceived ease of use* does not have a significant effect on *intention to use* because ease of use is not always a determining factor in intention, especially in groups of users who are already familiar with *digital technology*.

The results of this study are supported by the highest *mean value* in the form of being able to use it without guidance which is perceived well by respondents, reflected in I can understand the function of the Tring! by Pegadaian application features independently.

The Influence of *Perceived Usefulness* on *Intention to Use*

The results of the study show that *perceived usefulness* has a significant influence on *intention to use*. This research is in line with that conducted by Fadhil *et al.*, (2024); Kurnia and Tandijaya (2023); Siregar *et al.*, (2025); Chen *et al.*, (2025) who stated that *perceived usefulness* influences *intention to use*. This research is inconsistent with the research conducted by Ananda and Lestari (2025) who stated that *perceived usefulness* does not influence *intention to use* because it shows that even though users are aware of the benefits of *e-wallets*, this perception does not necessarily drive intention to use.

The results of this study are supported by the highest *mean value* in the form of an efficient transaction process that is perceived well by respondents, reflected in I enjoy using the Tring! by Pegadaian application because it can be used anytime.

6. Conclusions

Conclusion

This study aims to examine the influence of *trust*, *perceived ease of use*, and *perceived usefulness* on *the intention to use* the Tring! by Pegadaian application on users at UPC Kelapa Dua. Based on the results of data analysis, all hypotheses proposed in this study were declared accepted. The *trust* variable was proven to have a significant influence on *the intention to use*, which shows that the higher the level of user trust in the Tring! by Pegadaian application, the greater their intention to use the application in making online pawn payment transactions. In addition, *perceived ease of use* also had a significant influence on *the intention to use*, which indicates that the ease of understanding and operating the application can increase user interest in adopting the digital services provided. Furthermore, *perceived usefulness* was proven to have a significant influence on *the intention to use*, so that the greater the benefits perceived by users, such as increased effectiveness, efficiency, and ease of transactions, the higher their intention to use the Tring! by Pegadaian application. These findings indicate that trust, perceived ease of use, and perceived usefulness are important factors that play a role in increasing user intention to use the Tring! by Pegadaian application.

Suggestion

PT Pegadaian is advised to improve data security and transparency, simplify the application display, and optimize the transaction process to make it easier, faster, and more efficient. Developing features tailored to user needs and continuously improving service quality are also needed to increase the intention to use the Tring! by Pegadaian application. For further research, it is recommended to add other variables such as *perceived security*, *social influence*, *perceived risk*, *customer satisfaction*, and *technology self-efficacy*. Research can also expand the objects, locations, and number of samples and use quantitative and qualitative approaches to obtain more comprehensive results.

Author Contributions: Author first (Putri Dwi Maulidya), contributed in conceptualization research, data collection and analysis, compilation script, as well as revision manuscript; lecturer mentor (Dewi) Murtiningsih contributed in guidance research, giving direction and input, supervision, as well as review and revision manuscript.

Acknowledgments: Author say accept love to Mercur University Buana, especially Faculty Economics and Business, above support during the research process. The author also conveys accept love to Mother Goddess Murtiningsih as lecturer supervisors and lecturers the examiner who has give direction, input, and suggestions in settlement study this. Greeting accept love delivered to PT Pegadaian CP Kemandoran and UPC Kelapa Dua West Jakarta which have give opportunity and help implementation research. Author participate convey accept love to the parents of Mr. Bambang Trias Putra and Mrs. Rini Musini as well as Princess Amelia's older sister who has give prayer, support, and motivation during the drafting process research. Author hope study This can give benefit for development knowledge and become reference for study next. Conflicts of Interest: Author state that No there is conflict interest in study this is what can influence design, implementation, analysis, interpretation results, as well as preparation and publication article.

References

- Adite, KA, & Pancawati, NL (2026). The Influence Convenience Transactions and Satisfaction Customer To Use Tring By Application Pawnshop . *Journal of Economic Resources*, 9 (1), 537-546. <https://doi.org/10.57178/jer.v9i1.2105>
- Akmal, M., & Nurlaela, S. (2025). The Influence of Perceived Ease of Use, Perceived Usefulness, and Perceived Value on Customer Satisfaction and Repurchase Intention in Applications Message Between Food . *J-CEKI: Journal Scholar Scientific*, 5 (1), 881-896. <https://doi.org/10.56799/jceki.v5i1.11959>
- Ananda, S., & Lestari, U. D. (2025). Pengaruh Perceived Risk, Perceived Usefulness, Perceived Ease Of Use, and Social Influence terhadap Intention to Use E-Wallet. *J-CEKI : Jurnal CendekiaIlmiah*, 5(1), 731-754. <https://doi.org/10.56799/jceki.v5i1.11945>
- Ariningsih, EP, Wijayanti, W., & Prasaja, MG (2022). Intention to Use E-wallet Viewed from Perceived Usefulness, Perceived Ease of Use, Perceived Security, and Trust. *Journal Maxipreneur*, 11 (2). <https://doi.org/10.30588/jmp.v11i2.916>
- Azizah, & Suriyok, K. (2023). The Influence of Trust, Perceived Risk on Intention to Use with Usefulness as Variables Moderation in E-Wallet Services (Study on FEB ITB Student Yadika Pasuruan). *Journal Transparent*, 15 (2). <https://doi.org/10.53567/jtsyb.v16i1.41>
- Chen, X., Jiang, L., Zhou, Z., & Li, D. (2025). Impact of Perceived Ease of Use and Perceived Usefulness of Humanoid Robots on Students' Intention to Use. *ELSEVIER: Acta Psychologica*, 258. <https://doi.org/10.1016/j.actpsy.2025.105217>
- Destrina, I., & Kusumasari, I. R. (2026). The Impact of Perceived Ease of Use, Perceived Usefulness, and Trust on User's Intention to Use QRIS on BCA Mobile in Surabaya. *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 9(1), 326-328. <https://doi.org/10.31538/ijse.v9i1.7615>
- Fadhil, P., Adzikra, DA, Hermawan, A., & Raisyaputra, R. (2024). The Influence of Perceived Usefulness and Social Influence on Intention to Use Services Payment Kredivo Digital Credit for Students Faculty of Economics and Business, Jakarta State University, Class of 2022. *Journal Business, Management, and Finance*, 5 (1). <https://doi.org/10.21009/jbmk.0501.07>
- Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26* (10th ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Hair, J. F., Hult, G. T., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R* (8th ed.). Springer Nature Switzerland AG.
- Immawati, SA, Erdawati, L., & Rosyid, R. (2024, September). Education Literacy Digital Finance for the Community of RW14, Kelurahan Uwung Jaya District Cibodas, Tangerang City. *Activities positive : Journal of Work Results Community Service*, 2 (3), 59-69. <https://doi.org/10.61132/kegiatanpositif.v2i3.1220>
- Indra, T., & Rochman, F. (2025). Pengaruh Perceived Usefulness, Perceived Ease of Use, dan Trust terhadap Intention to Use Digital Banking Wondr By BNI di Kota Malang. *JLAGABI*, 14(1), 183-193. <https://jim.unisma.ac.id/index.php/jiagabi/article/view/27102>
- Kanaan, A., AL-Hawamleh, A., Abulfaraj, A., Al-Kaseasbeh, H. M., & Alorfi, A. (2023). The Effect of Quality, Security and Privacy Factors on Trust and Intention to Use E-Government Services. *International Journal of Data and Network Science*, 185–198. <https://doi.org/10.5267/j.ijdns.2022.11.004>
- Kumala, DC, Pranata, JW, & Thio, S. (2020). The Influence of Perceived Usefulness, Perceived Ease of Use, Trust, and Security on Interest Use Gopay among Generation X in Surabaya. *Journal Management Hospitality*, 6 (1), 19-29. <https://doi.org/10.9744/jmp.6.1.19-29>
- Kurnia, RA, & Tandijaya, TN (2023). The Influence of Perceived Ease of Use, Perceived Usefulness, Security, and Trust on Intention to Use Applications Jago . *Journal Management Marketing*, 17 (1), 64-72. <https://doi.org/10.9744/jmp.17.1.64-72>
- Mareta, AP, Faiyah, IL, Ridwansyah, Ghani, WR, Kesuma, MR, Hasanah, NA, . . . Setiawan, H. (2025). The Influence of Perceived Risk, Perceived Benefit, and Moderation of Word of Mouth Pada Investment Digital Gold . *IJIEB: Indonesian Journal of Islamic Economics and Business*, 10 (1), 66-80. <https://doi.org/10.30631/1nheq727>
- Margie, LA, Prihatni, R., & Gurendrawati, E. (2024). Determinants Use Service Digital Banking : A Systematic Literature Review. *INOVASI: Journal Scientific Knowledge Management*, 11 (2), 604-614. <https://doi.org/10.32493/inovasi.v11i2.p604-614.45249>
- Migueli, I., Lukitaningsih, A., & Ningrum, NK (2024). The Influence of Perceived Usefulness and Perceived Ease of Use on Intention to Use with Attitude as an Intervening Variables in Tokopedia E-commerce in Yogyakarta. *Journal of Management and Digital Business*, 4 (3), 665-680. <https://doi.org/10.53088/jmdb.v4i3.1261>
- Nikmah, R., & Rohana, FS (2025). Use of Tring! App by Pegadaian in Make it easier Investment Gold to Customers Pegadaian UPC Segiri Samarinda Branch. *Madaniya*, 6 (4), 2894-2904. doi : <https://doi.org/10.53696/27214834.1518>
- Nurhinudin, I., & Lastiati, A. (2026). Exploring The Role of Trust and User Experience on Users' Continuance Intention in DIgital Fund Transfers: A Mediated Model through User Satisfaction. *Indonesian Interdisciplinary Journal of Sharia Economics (IJSE)*, 9(1), 2255-2267. <https://doi.org/10.31538/ijse.v9i1>
- Padmawidjaja, L. (2023). The Influence of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention with TAM Approach to Users of Research Management Information Systems. *Enrichment: Journal of Management*, 13(3). <https://doi.org/10.35335/enrichment.v13i3.1532>
- Putri, RM, Zulkarnian, & Samsir. (2024). The Influence of E-Trust and E-Service Quality on E-Satisfaction and E- Loyalty Gen Z Consumers on Tokopedia E-Commerce. *Journal Management Competitiveness*, 26 (1), 17-35. <https://doi.org/10.23917/dayasaing.v26i1.4807>
- Rohana, FS, & Khairunnisa, A. (2025). Implementation Education Digitalization Service Pawnshop through Tring! App by Pegadaian UPC Biawan Samarinda . *Madaniya*, 6 (4), 2651-2658. <https://doi.org/10.53696/27214834.1502>
- Sari, K., Adelia, S., Yusmini, N. M., Hasmidar, & Nurofik, A. (2023). The Role of Perceived Ease of Use, Trust and Perceived Usefulness on Intention to Use Customer of Tix IdUse Customer of Tix Id. *JEMSI (Jurnal Ekonomi, Manajemen, dan Akuntansi)*, 9(1), 132-139. <https://doi.org/10.35870/jemsi.v9i1.920>

- Serzya, S. R. (2025). The Influence of Perceived Ease of Use, Social Influence, Trust, Technology Self-Efficacy and Security on Intention to Use One of Digital Bank in D.I. Yogyakarta. *International Journal of Social, Economics, and Business*, 2(1), 69-79. <https://doi.org/10.65688/ijseb.v2i3>
- Siregar, FF, Rahman, HN, Haykal, KN, Ilyasa, KW, & Prabowo, MB (2025). The Effect of Perceived Usefulness, Ease of Use, and Trustworthiness on Intention to Use Digital Payment OVO among Undergraduate and Diploma 4 Students of FEB, Jakarta State University, 2024 Period. *JEBI: Jurnal Economics and Business*, 3 (1), 103-124. <https://j-economics.my.id/index.php/home/article/view/427>
- Syamilah, F., Sadat, A. M., & Berutu, M. B. (2025). The Influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Value on Intention to Use E-Commerce. *Jurnal Riset Manajemen Sains Indonesia*, 16(2), 88-99. <https://doi.org/10.21009/JRMSI.016.2.7>
- Waruwu, M., Pu'at, SN, Utami, PR, Yanti, E., & Rusydiana, M. (2025). Method Study Quantitative : Concepts, Types, Stages and Advantages. *Journal Scientific Educational Professions*, 10 (1), 917-932. doi : <https://doi.org/10.29303/jipp.v10i1.3057>
- Wijayadne, D. R. (2025). Bridging Innovation and Adoption: The Mediating Role of Trust in The Influence of Personal Innovativeness and Perceived Usefulness on Intention to Use. *Jurnal Psikoborneo*, 13(2). doi:<http://dx.doi.org/10.30872/psikoborneo.v13i2.20786>
- Zudiah, HA, Mursityo, YT, & Nugraha, DC (2024, August). Analysis Factors Influencing Intention to Use of the Tokopedia Application Using a Modified Technology Acceptance Model (TAM). *Journal System Information, Technology Information and Education System Information (JUST-SI)*, 5 (1), 50-61. doi:<https://doi.org/10.25126/justsi.v5i1.398>