

The Influence of Usefulness, Ease of Use, and Trust on E-Commerce Use Intention Mediated by Attitude

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ABSTRACT

Purpose: This study aims to investigate the influence of perceived usefulness, perceived ease of use, and trust on the intention to use e-commerce applications, specifically in the context of post-pandemic consumer behavior. By introducing attitude as a mediating variable, the research seeks to uncover the psychological pathway through which these perceptual factors shape user intentions. Furthermore, the study addresses a contextual gap by focusing on users in West Nusa Tenggara, contributing to a more localized understanding of e-commerce adoption in emerging regions.

Design/Methodology/Approach: This study adopts a quantitative research design employing an explanatory survey approach, which entails gathering data directly from respondents. The primary research tool is a questionnaire based on a Likert scale, comprising a series of structured questions for participants to respond to. The study sample includes 100 participants, selected through purposive sampling. To examine both the direct and indirect relationships among the research variables, data analysis is performed using Structural Equation Modeling (SEM) with the aid of SmartPLS software.

Findings: The results of the study show that the perceived ease of use and perceived trust have a direct and significant influence on the intention to use e-commerce shoppe applications, while perceived usefulness does not have a direct effect but significantly contributes to shaping users' attitudes. Attitude is proven to be a strong mediating variable that bridges the relationship between users' perceptions (usefulness, ease of use, and trust) and their intention to use.

Keywords: *Usefulness; Ease of Use; Trust; Intention to Use; Attitude*

INTRODUCTION

Global e-commerce growth has reached a market value of \$6.3 trillion in 2024, with a projected annual increase of 9.6% until 2027 (Iglesías-Pradas & Acquila-Natale, 2023). In Indonesia, e-commerce

transactions grew by 22% in 2024, driven by internet penetration reaching 78% and the dominance of mobile apps such as Shopee and Tokopedia (Pradana et al., 2024). Changes in consumer behavior post-pandemic, particularly the preference for digital shopping, have been a major driver of this growth. However, the adoption rate of e-commerce applications still varies, with 35% of active users complaining about trust issues and the complexity of user interfaces (Younis & Zeebaree, 2025).

The context of intense competition drives e-commerce platforms to optimize users' psychological factors. Recent studies show that perceived usefulness and ease of use contribute 42% to users' decisions to adopt applications (Alkhalil et al., 2024). However, the main challenge lies in perceived trust, where 28% of global consumers are still hesitant to store personal data on digital platforms (Younis & Zeebaree, 2025). In Indonesia, transaction security and data privacy issues are the main barriers, with 41% of customers experiencing at least one security incident in the past 12 months (Pradana et al., 2024).

The intention to adopt or use a particular technology is considered a form of behavioral intention, as outlined in the Technology Acceptance Model (TAM) developed by Davis in 1986. TAM is widely utilized to explore key determinants that drive individuals to accept new technologies (Tahar et al., 2020). This model emphasizes two primary constructs—perceived usefulness and perceived ease of use, which are instrumental in shaping users' attitudes toward employing an information system. As a behaviorally grounded theoretical framework, TAM is frequently applied to examine the dynamics of information technology adoption (Effendy et al., 2021)

The Technology Acceptance Model (TAM) serves as the basis for analysis, where perceived usefulness and ease of use contribute 42% to the intention to use an application (Murshed & Uğurlu, 2023). Research on AI chatbots in China (2025) confirms the mediating role of perceived usefulness between trust and intention to use, but has not integrated attitude as a key mediator (Marjerison et al., 2025). Findings on the TikTok Shop platform (2023) also emphasize that a simple interface increases merchant trust, but do not examine the causal relationships between variables (Rachmad, 2022).

Perceived usefulness relates to the amount of effort required to use a system. A person is motivated to use an application if it can help and simplify their tasks. The indicators used for perceived usefulness include accelerating work, being beneficial, effectiveness, making tasks easier, and improving work performance (Cahyono & Susanto, 2019). The higher the perceived benefits and ease, the more likely it is to attract users to use e-commerce application services; however, they tend to reject usage if the perceived risks are too high (Ming et al., 2020)

Perceived ease of use may have both a direct and indirect impact on an individual's intention to adopt or utilize a technology by facilitating the role of perceived usefulness (Soodan & Rana, 2020). The indicators used for perceived ease of use include ease of learning, ease of operation, flexibility, and ease of use (Chawla & Joshi, 2019).

Perceived trust describes an emotional condition that motivates an individual to place confidence in others, based on the behavior that satisfies others (Liébana-Cabanillas et al., 2021). Three dimensions can serve as indicators of perceived trust: ability, integrity, and care (Chawla & Joshi, 2019). Information quality and security perceptions can influence trust and intention (Darmiasih & Setiawan, 2020)

Attitude toward use refers to the intellectual and affective evaluations that consumers have toward an object in e-commerce. Indicators that can be used for attitude include consumer trust, consumer opinion, consumer feelings, consumer activity, and consumer behavior (Nurcholis & Ferdianto, 2021).

There are several phenomena from previous studies, such as e-commerce growth: The e-commerce industry has grown rapidly in recent years, with more and more consumers turning to online platforms for shopping (Novitasari & Hidayati, 2023), user perceptions: Factors such as perceived usefulness, ease of use, and trust play a crucial role in determining users' intention to use e-commerce applications. Attitude as a Mediating Variable: User attitudes often act as a mediating variable that influences the relationship between user perceptions and the intention to use e-commerce applications (Afandi et al., 2021).

This study presents novelty or originality, making it worthy of investigation, as there have been few studies that specifically explore the role of perceived usefulness, ease of use, and trust in determining the intention to use e-commerce applications with attitude as a mediating variable. Many users are still hesitant to use e-commerce applications due to a lack of trust or difficulties in using these applications. Therefore, this research aims to provide valuable insights for e-commerce app developers to improve user experience and enhance the intention to use the app through appropriate marketing strategies.

The use of e-commerce among the public in West Nusa Tenggara (NTB) has shown significant development along with the growing technology adoption in the community and the need to purchase products from various regions or even outside the province. Consumer shopping patterns in NTB have also started to change, with e-commerce becoming increasingly popular. Consumers are more inclined to make online purchases rather than shop directly in physical stores. This is reflected in the increasing number of consumers utilizing features such as discounts, promotions, and cashback offered by various e-commerce platforms, as well as the growing habit of

shopping through mobile apps, especially among young consumers.

Building on the explanation above, this study centers on the utilization of shoppe e-commerce applications for purchasing activities because due to its position as the market leader in e-commerce in Indonesia, with a market share of 36%, surpassing its main competitors such as Tokopedia and Lazada. The primary objective is to examine whether perceived usefulness, perceived ease of use, and perceived trust significantly influence the intention to use e-commerce platforms. Additionally, the researcher incorporates attitude as a mediating variable, aiming to explore its role in bridging the relationship between perceived usefulness, perceived ease of use, perceived trust, and the intention to adopt e-commerce applications.

METHODS

This study employs a quantitative research approach, as it offers objectivity by testing hypotheses through data collection and applying statistical measures to evaluate actions in a verifiable manner (Hair, 2019). The research method utilized is an explanatory survey, which involves gathering responses directly from participants. A questionnaire designed with a Likert scale serves as the primary instrument, comprising a set of structured questions for respondents to complete. The sample includes 100 individuals who have the Shopee e-commerce application and have made at least two purchases. Selected through purposive sampling. To assess both the direct and indirect effects among the research variables, Structural Equation Modeling (SEM) is applied using the SmartPLS software.

RESULTS

Evaluation of the Measurement Model (Outer Model)

1. Testing Convergent Validity

The parameter used for testing convergent validity is the factor loading value. The results of the validity test indicate that several indicators within a construct in the measurement model meet the required criteria (Hair, 2019). This can be observed from the fact that each indicator within a construct differs from those in other constructs and clusters around its respective construct, with a factor loading value greater than 0.7. As shown in Figure 2, there are several indicators with a factor loading value below 0.7. Therefore, these indicators must be removed or eliminated. The indicators that were removed are PKM 1, PKM 2, PKG 8, PKP 5, N 1, and N 8. Average Variance Extracted (AVE): AVE measures the average variance extracted from the indicator to its construct. The accepted AVE value is > 0.50 , indicating that more than half of the variance of the indicator can be explained by the construct being measured.

The results of the outer model evaluation can be seen in the following figure:

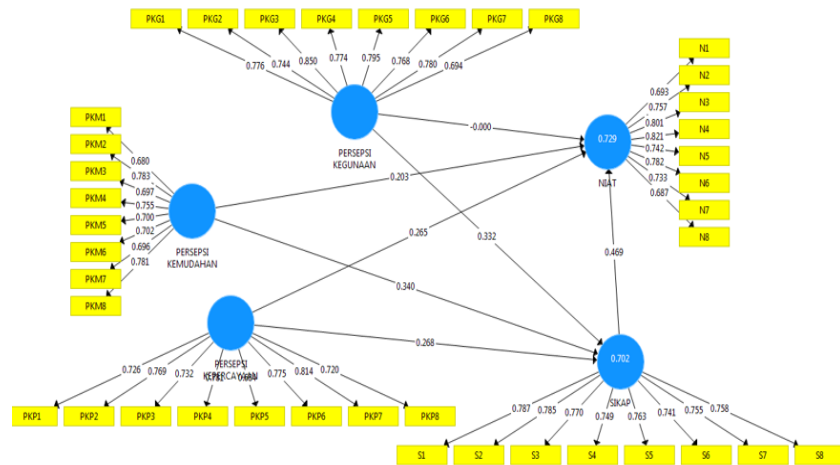


Figure 1. Evaluation of the Model (Outer Model) Stage I

The test results after several indicators were removed can be seen in Figure 2 below:

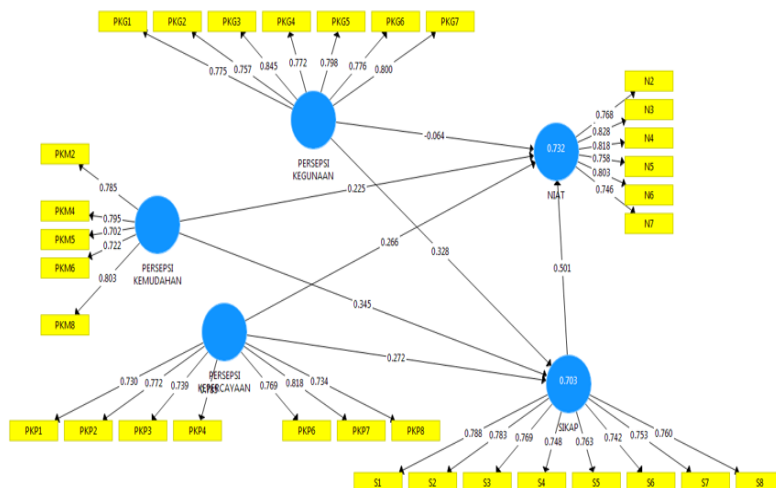


Figure 2. Evaluation of the Model (Outer Model) – Phase II

Based on the results of the PLS Algorithm analysis in Phase II, shown in Figure 2 above, it indicates that the loading factor values of all indicators for each variable are above 0.7. This means that all indicators for each variable in this study have met the requirements for convergent validity.

2. Discriminant Validity

Discriminant validity with reflective indicators can be tested by examining the cross-loading values, where the correlation between an indicator and its corresponding latent variable must be greater than its correlation with other latent variables. Fornell-Larcker Criterion: In this method, discriminant validity is achieved if the square root value of the AVE for each construct is greater than the correlation between the construct and the other constructs. Fornell-Larcker Criterion: The test results show that the square root value of AVE for each construct is greater than the correlation between the construct and other constructs. This indicates that the variables Intention to Use, Perceived Usefulness, Perceived Ease of Use, Perceived Trust, and Attitude have good discriminant validity.

Table 1. Discriminant Validity

Variable	Average variance extracted (AVE)	Rule of Thumbs
Intention to Use	0.62	0,50
Perceived Usefulness	0.623	0,50
Perceived Ease of Use	0.581	0,50
Perceived Trust	0,585	0,50
Attitude	0.583	0,50

Source: Data processed (2025)

AVE measures the average variance extracted from the indicators to their constructs. The accepted AVE value is > 0.50 , indicating that more than half of the variance of the indicators can be explained by the measured construct. The AVE for each construct is also more than 0.50, meaning that the indicators can explain most of the variance of the measured construct (Hair, 2019)

3. Composite Reliability

Composite reliability is used to determine the extent to which a measurement instrument maintains accuracy and consistency over time. Instrument reliability is indicated by composite reliability and Cronbach's alpha values greater than 0.70.

Table 2. Composite Reliability dan Cronbach's Alpha

Variable	Composite Reliability	Cronbach Alpha	Description
Intention to Use	0,907	0,877	Reliable
Perceived Usefulness	0,920	0,899	Reliable

Perceived Ease of Use	0,874	0,819	Reliable
Perceived Trust	0,908	0,882	Reliable
Attitude	0,918	0,898	Reliable

Source: Data processed (2025)

Evaluation Model Structural (Inner Model)

The inner model is evaluated using the R-squared value for the endogenous latent constructs, which is used to assess the ability of exogenous variables to explain the variance of the endogenous variables. The R Square values can be seen in Table 3 below:

Table 3. Coefficient of Determination (R²) Values

Construct	R2
Intention to Use	0,732
Attitude	0,703

Source: Data processed (2025)

The table above shows that the R² value for the latent construct Intention is 0.732, which means that Perceived Usefulness, Perceived Ease of Use, and Perceived Trust collectively influence Intention by 73.2%, while the remaining 26.8% is influenced by other variables not included in this study. Additionally, the R² value for the latent construct Attitude is 0.703, indicating that Perceived Usefulness, Perceived Ease of Use, and Perceived Trust influence Intention through Attitude as a mediating variable by 70.3%, while the remaining 29.7% is influenced by other moderating variables not examined in this research.

Hypothesis Testing

The evaluation of the structural model (inner model) aims to predict the relationships between variables or latent constructs. The hypothesized relationships in this study involve the effect of Perceived Usefulness, Perceived Ease of Use, and Perceived Trust on Intention, with Attitude acting as a mediating variable.

To test the hypotheses, the values from the estimate for path coefficients (path coefficient values) are used, where the t-statistic is compared with the t-table value. A hypothesis is accepted if the t-statistic value is greater than the t-table value (1.66).

Another method for determining whether the hypothesis is supported is by examining the p-value and comparing it with the significance level set in this study, which is a one-tailed test with a 5 percent alpha (0.05). If the p-value is less than 0.05, the hypothesis is considered supported.

The results of the estimate for path coefficients analysis (path coefficient values) can be seen in Table 4 below.

Table 4. Values Path Coefficients

Variable/ Construct	<i>Original Sample (O)</i>	<i>T-Statistics</i>	<i>P Values</i>	Description
Perceived Usefulness - Intention to Use	-0,064	0,636	0,525	Not Significant / Rejected
Perceived Usefulness - Attitude	0,328	2,958	0,003	Significant / Accepted
Perceived Ease of Use - Intention to Use	0,225	2,231	0,026	Significant / Accepted
Perceived Ease of Use - Attitude	0,345	3,521	0,000	Significant / Accepted
Perceived Trust - Intention to Use	0,266	2,310	0,021	Significant / Accepted
Perceived Trust - Attitude	0,272	2,815	0,005	Significant / Accepted
Intention to Use - Attitude	0,501	4,879	0,000	Significant / Accepted

Source: Data processed (2025)

Based on the test results in Table 4 for the variable Perceived Usefulness, it was found that the path coefficient value is -0.064 and the t-statistic value (0.636) is less than the t-table value (1.66). Additionally, the p-value is 0.525, which is greater than 0.05. This indicates that Perceived Usefulness has no significant effect on the intention to use e-commerce applications (H1 is rejected). This result suggests that the higher the level of Perceived Usefulness consumers associate with an e-commerce application, the smaller its influence on their intention to use the application.

The variable Perceived Usefulness has a path coefficient value of 0.328 and a t-statistic of 2.958, which is greater than the t-table value of 1.66. Additionally, the p-value is 0.003, which is less than 0.05. These results indicate that Perceived Usefulness has a significant effect on the Attitude toward using e-commerce applications (H2 is accepted). This means that the higher the level of Perceived Usefulness perceived by consumers, the greater its positive influence on their attitude toward using e-commerce applications.

The variable Perceived Ease of Use has a path coefficient value of 0.225 and a t-statistic of 2.231, which is greater than the t-table value of 1.66. Additionally, the p-value is 0.026, which is less than 0.05. These results indicate that Perceived Ease of Use significantly influences the Intention to use e-commerce applications (H3 is accepted). This means that the higher the level of Perceived Ease of

Use perceived by consumers, the greater its influence on their intention to use e-commerce applications.

The variable Perceived Ease of Use has a path coefficient value of 0.345 and a t-statistic of 3.521, which is greater than the t-table value of 1.66. Additionally, the p-value is 0.026, which is less than 0.05. These results indicate that Perceived Ease of Use significantly influences Attitude toward using e-commerce applications (H4 is accepted). This means that the higher the level of Perceived Ease of Use perceived by consumers in using an e-commerce application, the stronger its positive influence on their attitude toward using the application.

The variable Perceived Trust has a path coefficient value of 0.266 and a t-statistic of 2.310, which is greater than the t-table value of 1.66. Additionally, the p-value is 0.021, which is less than 0.05. These results indicate that Perceived Trust significantly influences the Intention to use e-commerce applications (H5 is accepted). This means that the higher the level of Perceived Trust held by consumers toward an e-commerce application, the greater its positive impact on their intention to use the application.

The variable Perceived Trust has a path coefficient value of 0.272 and a t-statistic of 2.815, which is greater than the t-table value of 1.66. Additionally, the p-value is 0.005, which is less than 0.05. These results indicate that Perceived Trust significantly influences Attitude toward using e-commerce applications (H6 is accepted). This means that the higher the level of Perceived Trust perceived by consumers toward an e-commerce application, the stronger its positive effect on their attitude toward using the application.

Attitude variable with a path coefficient value of 0.501 and a t-statistic value $(0.501) > t\text{-table} (1.66)$, then the p values <0.05 or $0.000 <0.05$ indicate that intention influences the attitude of using e-commerce applications (H7 is accepted). This means that the higher the level of intention held by consumers in e-commerce applications, the greater the influence on the attitude of using e-commerce applications.

DISCUSSION

The Influence of Perceived Usefulness on Intention

The results of this study indicate that Perceived Usefulness does not have a significant influence on the Intention to use e-commerce applications among the people of West Nusa Tenggara (NTB), suggesting that functional benefits alone are not the primary drivers of usage intention. In the local context of NTB—where technology adoption is still influenced by factors such as convenience, ease of access, social influence, as well as elements of entertainment and

promotion—these non-functional aspects tend to play a more dominant role in shaping user behavior. Therefore, application developers and digital industry players need to design adoption strategies that go beyond emphasizing technological utility by also considering the overall user experience, including emotional and social preferences, to foster user loyalty and ensure sustained use of e-commerce applications in a region undergoing digital transformation. The results of this study are in line with the research conducted by Prabandari & Faizatul Ansoriyah (2023)

The Influence of Perceived Usefulness on Attitude

In the context of the people of West Nusa Tenggara (NTB), perceived usefulness plays a crucial role in shaping user attitudes toward e-commerce applications. When users perceive that the application truly offers tangible benefits—such as speeding up the shopping process for household needs, making it easier to compare prices amid limited access to physical stores, or providing access to products that were previously difficult to obtain due to geographic constraints—they tend to develop a positive attitude toward the application. This positive attitude is reflected in feelings of satisfaction, comfort, and a willingness to recommend the app to family and local community members, who often play an important role in collective decision-making in NTB's social environment. Conversely, if users do not perceive significant functional benefits, their attitude toward the application tends to be neutral or even negative, despite the presence of advanced features. Therefore, enhancing perceived usefulness is key to fostering positive attitudes among NTB users, which in turn supports user loyalty and long-term sustainability of e-commerce application usage. The results of this study are in line with the research conducted by Rachman & Naeli Umniati (2025), Kurnianingsih & Maharani (2020).

The Influence of Perceived Ease of Use on Intention

Perceived ease of use has a significant influence on the intention to use e-commerce applications, as users are generally more willing to use apps they find easy to understand and operate. When the app interface is intuitive, the product search process is fast, and transactions and payments proceed smoothly, users feel comfortable and confident in using it. This ease of use reduces both psychological and technical barriers, thereby increasing users' desire to continue using the application in the future. Thus, the higher the perceived ease of use, the stronger the user's intention to consistently utilize the e-commerce application as part of their shopping activities. The results of this study are in line with the research conducted by Pardede & Sabrina (2025), Lalu Agustino (2021), Arriza et al. (2022)

The Influence of Perceived Ease of Use on Attitude

In the region of West Nusa Tenggara (NTB), perceived ease of use has a significant influence on the intention to use e-commerce applications. This is because much of the population in NTB is still in the process of adapting to digital technologies, making them more likely to engage with applications that are easy to understand and operate without requiring advanced technical skills. When an application features an intuitive interface, allows quick product searches, and supports smooth transactions and payments, users feel more comfortable and confident in using the platform. This ease of use directly reduces both psychological and technical barriers, particularly for novice users in areas that still face infrastructure and digital literacy challenges. Therefore, the higher the perceived ease of use, the stronger the intention among NTB residents to continue using e-commerce applications as part of their regular shopping activities. The results of this study are in line with the research conducted by Putri Agustya et al. (2025).

The Influence of Perceived Trust on Intention

In the province of West Nusa Tenggara (NTB), perceived trust has a highly significant influence on users' intentions to use e-commerce applications. In a society that is still becoming familiar with the digital ecosystem, feelings of safety and confidence in the integrity of service providers are key factors in the decision to engage in online transactions. When users believe that an application can protect their data, ensure secure transactions, and offer honest and transparent services, their trust increases significantly, directly enhancing their intention to continue using the platform. This is especially relevant in NTB, where concerns about online fraud and limited digital literacy remain psychological barriers for a portion of the population. Conversely, if there are doubts about the platform's security or credibility, the intention to use the application may decline sharply, even if the app offers attractive features. Therefore, building and maintaining user trust through education, responsive customer service, and robust digital security is a crucial strategy for fostering sustainable e-commerce adoption among the people of NTB. The results of this study are in line with the research conducted by Utami (2021), Nurvitasari & Dwijayanti (2022), and Syahrina & Christiana (2023)

The Influence of Perceived Trust on Attitude

In the context of the people of West Nusa Tenggara (NTB), perceived trust has a significant influence on attitudes toward the use of e-commerce applications. When users feel confident that an application is secure, provides accurate product information, and offers reliable services, they tend to form a positive attitude, reflected in feelings of

satisfaction, comfort, and a willingness to continue using and recommending the platform. Trust is especially important in NTB, where digital literacy is still developing and concerns about the security of online transactions remain high. Conversely, a lack of trust can lead to doubt or even rejection of the platform, even if the application offers attractive features. Therefore, the higher the level of trust, the stronger the positive attitude of the community toward consistent and sustainable use of e-commerce applications. The results of this study are in line with the research conducted by Suwanto et al. (2025).

The Influence of Intention on Attitude

In West Nusa Tenggara (NTB), a strong intention to consistently use e-commerce applications significantly contributes to shaping a positive attitude toward the digital shopping experience. When individuals have a clear intention—driven by necessity, convenience, or previous positive experiences—they tend to be more open and accepting of the app's features and services. This intention reinforces the belief that the application is valuable and worth using, thereby fostering a positive perception. Conversely, when the intention is low, users tend to adopt a neutral or negative attitude due to the lack of sufficient motivation to continue using the app. Therefore, building strong user intention is a crucial step in promoting a positive attitude and ensuring the sustainable use of e-commerce in West Nusa Tenggara. The results of this study are in line with the research conducted by Afandi et al. (2021).

CONCLUSION

The Influence of Perceived Usefulness on Intention

Although theoretically perceived usefulness should increase the intention to use, the findings of this study show that users do not directly decide to use an e-commerce application solely because they perceive it as beneficial. This may be due to high user expectations or other factors such as trust and comfort, which play a more dominant role in shaping intention.

The Influence of Perceived Usefulness on Attitude

The higher the perceived usefulness, the more positive the users' attitude toward the application. Users who feel that the e-commerce application speeds up the shopping process, is efficient, and enhances productivity tend to have a supportive and open attitude toward using the application. This reinforces the concept that perceived usefulness forms the cognitive foundation of attitude.

The Influence of Perceived Ease of Use on Intention

Ease of understanding and operating the application has a direct impact on users' intention to use it. A user-friendly interface, intuitive

navigation, and a simple transaction process minimize technical barriers, thereby strongly encouraging the intention to use the application.

The Influence of Perceived Ease of Use on Attitude

A smooth, hassle-free, and comfortable user experience creates a positive attitude toward the application. When the app is easy to use, users feel more confident and satisfied, which ultimately strengthens their preference and loyalty toward using the application.

The Influence of Perceived Trust on Intention

Trust in the application's security, integrity, and transparency plays a crucial role in increasing users' intention to use it. If users believe that the application can protect their data, ensure secure transactions, and operate honestly, they are more likely to intend to continue using the application.

The Influence of Perceived Trust on Attitude

The level of trust also strengthens a positive attitude toward the application. When users feel secure, they not only intend to use the application but also experience comfort and satisfaction. This creates a positive emotional perception that fosters an open attitude toward the e-commerce platform.

The Influence of Intention on Attitude

A positive attitude toward the application directly influences the intention to use it. Users who have a favorable view of the application—because they feel safe, comfortable, and find it functional—will demonstrate a strong intention to continue using the application for their shopping activities.

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