Quest Journals
Journal of Research in Business and Management
Volume 14 ~ Issue 2 (February 2026) pp: 01-10
ISSN(Online):2347-3002
www.questjournals.org

Research Paper

Analysis of the Technology Acceptance Model on Intention to Reuse the Zalora Application with Perceived Risk as a Mediating Variable

Inas Yusriyyah Zain[1], Hafrizal Okta Ade Putra[2], Nurlina[3]
Management Department, Faculty of Economy and Business, Universitas Tamansiswa Padang

Abstract : *This study investigates the effect of perceived usefulness and perceived ease of use on users' intention to reuse the Zalora e-commerce application, with perceived risk as a mediating variable. In the highly competitive Indonesian e-commerce market, especially in the fashion and beauty sector, understanding the factors that influence customer retention is essential. This research adopts the Technology Acceptance Model (TAM) and extends it by incorporating perceived risk to better explain users' reuse behavior.A quantitative approach was applied using a survey of 273 Zalora users in Batam City. The collected data were analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results show that perceived usefulness and perceived ease of use have a positive and significant effect on intention to reuse. Both variables also significantly influence perceived risk. In addition, perceived risk significantly affects intention to reuse and partially mediates the relationships between perceived usefulness, perceived ease of use, and intention to reuse. These findings suggest that improving system usability, enhancing perceived benefits, and reducing perceived risk are crucial for increasing users' intention to continue using e-commerce applications such as Zalora.*

Keywords: ***Technology Acceptance Model, Intention to Reuse, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Zalora***

*Received 23 Jan., 2026; **R**evised 04 Feb., 2026; **A**ccepted 06 Feb., 2026 © The author(s) 2026.*
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I. INTRODUCTION

The rapid expansion of digital technologies has fundamentally transformed the way consumers interact with markets, leading to the widespread adoption of electronic commerce (e-commerce). In emerging economies such as Indonesia, this transformation has been particularly evident, driven by increasing internet penetration, mobile device usage, and changes in consumer lifestyles. The fashion and beauty sector, in particular, has experienced significant growth in online transactions, as consumers increasingly rely on digital platforms to access a wide range of products efficiently and conveniently.

Zalora has emerged as one of the leading fashion-focused e-commerce platforms in Southeast Asia by offering a curated assortment of local and international brands, competitive pricing, and user-friendly digital services. However, despite these advantages, Zalora faces intense competition from both general marketplaces and specialized fashion platforms. In such a competitive environment, the sustainability of an e-commerce platform depends not only on attracting new users but, more importantly, on retaining existing customers. Consequently, users' intention to reuse an application has become a critical indicator of platform performance and long-term viability.

From a theoretical perspective, the Technology Acceptance Model (TAM) has been widely employed to explain users' adoption and continued use of information systems. TAM suggests that perceived usefulness and perceived ease of use are the primary determinants of an individual's intention to use a technology. In e-commerce contexts, these constructs reflect the extent to which a platform helps users achieve their shopping goals efficiently and effortlessly. Nevertheless, online shopping environments are inherently characterized by uncertainty related to product quality, payment security, data privacy, and delivery reliability. These

uncertainties give rise to perceived risk, which has been identified as a key psychological barrier in online transactions.

Although previous studies have incorporated perceived risk into TAM-based models, empirical findings remain inconclusive. Some studies report a negative impact of perceived risk on reuse intention, while others find that its effect diminishes when users perceive high usefulness and ease of use. This inconsistency indicates a theoretical gap in understanding how perceived risk interacts with TAM variables in shaping continued usage behavior, particularly in fashion-oriented e-commerce platforms where concerns about product authenticity and fit are prominent.

To address this gap, this study investigates the effects of perceived usefulness and perceived ease of use on users' intention to reuse the Zalora application, with perceived risk serving as a mediating variable. Focusing on users in Batam City, a rapidly growing urban area with high digital engagement and strong fashion consumption, this research provides empirical evidence on the extended TAM framework in a real-world e-commerce setting. The findings are expected to contribute to the refinement of TAM in the context of online retailing and to offer strategic insights for e-commerce firms seeking to enhance customer retention through improved usability, perceived value, and risk reduction mechanisms.

II. LITERATURE REVIEW

a. Technology Acceptance Model (TAM) and Intention to Reuse

The Technology Acceptance Model (TAM) proposed by Davis (1989) explains users' acceptance and continued use of information systems through two key beliefs: perceived usefulness (PU) and perceived ease of use (PEOU). PU reflects the extent to which using a system enhances users' performance, while PEOU refers to the degree to which the system is perceived as effortless to use. In the context of e-commerce, these constructs describe how efficiently and conveniently consumers can conduct online shopping activities.

In a highly competitive digital market such as Batam City, where consumers have easy access to various e-commerce platforms and cross-border online shopping is common, users tend to be more selective in choosing platforms they continue to use. Prior studies consistently show that PU and PEOU have a significant positive effect on intention to reuse digital platforms. When consumers perceive that an application is useful and easy to operate, they are more likely to repeatedly use the platform. Therefore, this study proposes:

H1: Perceived usefulness has a positive dan significant effect on intention to reuse the Zalora application in Batam City

H2: Perceived Ease of Use has a positive dan significant effect on intention to reuse the Zalora application in Batam City

b. Effects of Perceived Usefulness and Perceived Ease of Use on Perceived Risk

Perceived risk reflects users' assessment of uncertainty and potential loss when conducting online transactions. In fashion e-commerce, such as Zalora, perceived risk is related to concerns about product quality, size mismatch, delivery reliability, and payment security. In Batam, where online shopping frequently involves logistics from other regions or cross-border suppliers, these concerns are especially relevant.

However, technological perceptions play an important role in shaping perceived risk. When users perceive that an application is useful, they tend to believe that the platform is capable of delivering value effectively and reliably, which positively shapes their perception of transaction safety. Likewise, a system that is easy to use increases users' confidence and sense of control, thereby positively influencing their perception of risk in a more manageable and acceptable way. Previous studies have shown that PU and PEOU have a significant positive relationship with perceived risk perceptions as a cognitive evaluation of online shopping conditions. Therefore, this study proposes:

H3: Perceived Usefulness has a positive and significant effect on Perceived Risk in the use of the Zalora application in Batam City

H4: Perceived Ease of Use has a positive and significant effect on Perceived Risk in the use of the Zalora application in Batam City

c. Perceived Risk and Intention to Reuse

Perceived risk is not always a deterrent to continued usage. In certain contexts, especially where consumers are familiar with online shopping and have previous experience, higher perceived risk may coexist with stronger usage intention because users have developed coping strategies, trust, and reliance on platform features such as return policies and customer protection mechanisms. In Batam, where consumers frequently engage in digital transactions and cross-border purchases, users may still continue to use Zalora despite being aware of potential risks. Empirical findings from several studies indicate that perceived risk can have a significant positive relationship with intention to reuse when users feel that the platform provides sufficient safeguards and benefits that outweigh potential losses. Accordingly, this study proposes:

H5: Perceived Risk has a positive dan significant effect on intention to reuse the Zalora application in Batam City

d. The Mediating Role of Perceived Risk

Recent extensions of TAM suggest that perceived risk can function as a positive mediating variable between technological perceptions and behavioral intention. When users perceive Zalora as useful and easy to use, they become more aware of transaction conditions and risks, yet these risks are interpreted as acceptable and manageable due to the platform's reliability and protection mechanisms. This awareness strengthens users' confidence and reinforces their intention to continue using the application. In the context of Batam's digitally mature consumer market, perceived risk is expected to transmit the positive effects of PU and PEOU on intention to reuse. Therefore:

H6: Perceived risk significantly mediates the positive relationship between perceived usefulness and intention to reuse the Zalora application in Batam City.

H7: Perceived risk significantly mediates the positive relationship between perceived ease of use and intention to reuse the Zalora application in Batam City.

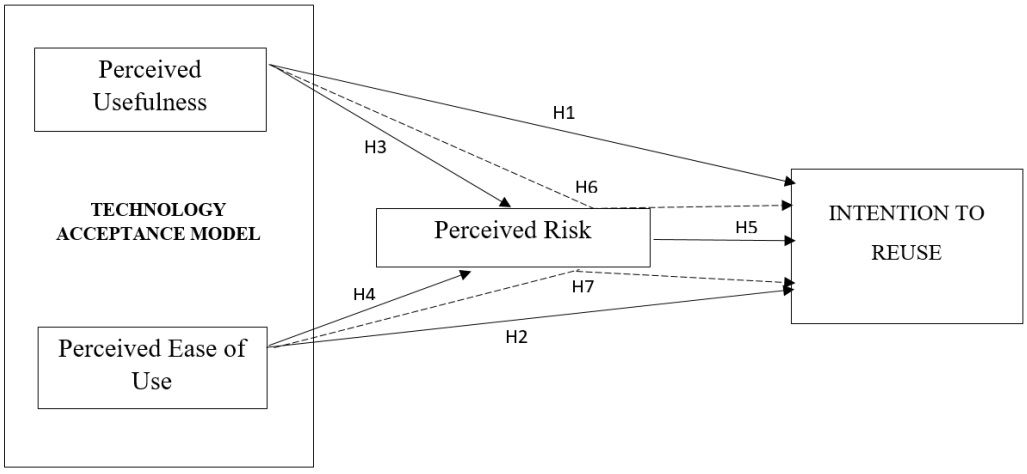

Fig. Conceptual Framework

METHOD

This study employed a quantitative explanatory research design to examine the relationships between perceived usefulness (PU), perceived ease of use (PEOU), perceived risk (PR), and intention to reuse (ITR) of the Zalora e-commerce application. The study aimed to test both direct and mediating effects among these constructs using a structural model based on the Technology Acceptance Model (TAM). The empirical context of this research is Batam City, Indonesia, which represents a digitally advanced urban area with high exposure

to e-commerce and cross-border online shopping. This context provides a relevant setting for investigating consumer behavior toward fashion e-commerce platforms.

The population of this study consisted of Zalora users in Batam City who had made at least one transaction using the Zalora application. A purposive sampling technique was applied to ensure that only respondents with actual experience using Zalora were included. Data were collected through an online questionnaire distributed to eligible respondents. A total of valid responses (as used in the thesis SEM-PLS analysis) were analyzed, which meets the minimum sample size requirements for Partial Least Squares Structural Equation Modeling (PLS-SEM), as this technique is suitable for prediction-oriented models and complex mediation analysis.

All constructs were measured using multi-item scales adapted from established studies in TAM and e-commerce literature. The questionnaire used a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The constructs and their operational definitions are as follows:

1) Perceived Usefulness (PU): The degree to which users believe that using Zalora improves their shopping efficiency, effectiveness, and convenience.
2) Perceived Ease of Use (PEOU): The degree to which users believe that Zalora is easy to learn, navigate, and operate.
3) Perceived Risk (PR): Users' perception of uncertainty and potential losses when shopping through Zalora, including financial, product, and transaction risks.
4) Intention to Reuse (ITR): The likelihood that users will continue using Zalora for future online purchases.

The data were analyzed using Partial Least Squares – Structural Equation Modeling (PLS-SEM) with SmartPLS software (4.1.1.2 version). PLS-SEM was selected because it is appropriate for models that involve mediation effects, non-normal data distribution, and prediction-oriented research. The analysis consisted of:

1) Measurement Model Evaluation. This stage assessed construct validity and reliability using Factor loadings, Cronbach's alpha, composite reliability, Average Variance Extracted (AVE), and Discriminant validity (Fornell–Larcker and cross-loadings).
2) Structural Model evaluation. The structural model was tested by examining: Path coefficients, t-values and p-values using bootstrapping, Coefficient of determination (R^2), and Indirect effects for mediation testing.
3) Mediation Analysis. The mediating role of perceived risk was tested using the bootstrapping method in PLS-SEM. The significance of indirect effects was evaluated to determine whether perceived risk mediated the relationships between: Perceived usefulness and intention to reuse, and Perceived ease of use and intention to reuse. This approach allows for robust inference without requiring data normality.

III. RESULT AND DISCUSSION

1) Respondent Characteristics

The respondents of this study consisted of Zalora application users in Batam City who had previously made online purchases through the platform. The demographic profile indicates that the majority of respondents were female, reflecting the dominance of fashion and beauty products as the main categories offered by Zalora. Most respondents were in the productive age group, with a high proportion holding at least a bachelor's degree and working as private employees. This profile suggests that Zalora users in Batam are dominated by young, educated, and economically active consumers who are familiar with digital technology and online shopping platforms.

The monthly income distribution shows that most respondents belong to the middle-income group, indicating sufficient purchasing power to engage in online fashion transactions. These characteristics are relevant because demographic factors may influence technology adoption behavior and intention to reuse e-commerce applications, particularly in a fashion-oriented market such as Batam.

2) Descriptive Analysis of Research Variables

The descriptive analysis indicates that perceived usefulness, perceived ease of use, perceived risk, and intention to reuse were generally rated at a high level by respondents. The high mean score of perceived usefulness suggests that users perceive the Zalora application as beneficial in facilitating online shopping activities, improving efficiency, and supporting purchasing decisions. Similarly, perceived ease of use obtained a high average score, indicating that respondents consider the application easy to learn, navigate, and operate.

However, the perceived risk variable also showed a moderate-to-high score, implying that although users acknowledge the convenience and benefits of the application, concerns related to transaction security, product authenticity, data privacy, and delivery reliability remain present. Meanwhile, the high score of intention to reuse reflects a positive tendency among respondents to continue using the Zalora application and recommend it to others.These findings suggest that Zalora users in Batam generally have favorable perceptions of the application, although perceived risk remains an important psychological factor that may influence continued usage behavior.

3) Measurement Model Evaluation (Outer Model)

The measurement model was evaluated using convergent validity, discriminant validity, and reliability tests. The outer loading values of all indicators exceeded the recommended threshold of 0.70, indicating that each indicator adequately represents its corresponding construct. In addition, the Average Variance Extracted (AVE) values for all constructs were greater than 0.50, confirming satisfactory convergent validity.

Discriminant validity was assessed using the Fornell–Larcker criterion, which showed that the square root of AVE for each construct was higher than its correlations with other constructs, indicating adequate discriminant validity. Furthermore, composite reliability and Cronbach's alpha values for all variables exceeded 0.70, demonstrating that the measurement instruments were reliable and internally consistent. Overall, the results confirm that the measurement model is valid and reliable, and thus suitable for further structural model analysis..

4) Structural Model Evaluation (Inner Model)

The structural model was evaluated by examining the coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2) to assess the explanatory power and predictive capability of the proposed model. The results show that the adjusted R-square value for Intention to Reuse is 0.780, indicating that 78.0% of the variance in intention to reuse is explained by perceived usefulness, perceived ease of use, and perceived risk. This value is categorized as strong, suggesting that the model has high explanatory power in predicting users' intention to reuse the Zalora application. Meanwhile, the remaining 22.0% of the variance is explained by other factors not included in the model.

For the Perceived Risk construct, the adjusted R-square value is 0.117, indicating that perceived usefulness and perceived ease of use explain 11.7% of the variance in perceived risk. Although this value is relatively low, it still indicates that the proposed predictors contribute meaningfully to explaining users' risk perceptions. The predictive relevance of the model was assessed using the Q-square (Q^2) statistic. The Q^2 value for Intention to Reuse is 0.397, which indicates high predictive relevance of the model for this construct. In contrast, the Q^2 value for Perceived Risk is 0.071, suggesting low but acceptable predictive relevance. Since all Q^2 values are greater than zero, the model demonstrates adequate predictive capability for the endogenous constructs.

In addition, the effect size (f^2) analysis was conducted to evaluate the magnitude of the influence of each exogenous variable on the endogenous variables. The results indicate that perceived usefulness has a very strong effect on intention to reuse ($f^2 = 1.176$), while perceived ease of use also shows a very strong effect on intention to reuse ($f^2 = 1.017$). These findings suggest that both constructs play a dominant role in explaining users' intention to continue using the Zalora application. Furthermore, the effect of perceived risk on intention to reuse is classified as moderate ($f^2 = 0.226$), indicating that perceived risk remains an important determinant of reuse intention, although its influence is weaker compared to perceived usefulness and perceived ease of use.

Regarding the predictors of perceived risk, perceived usefulness shows a small effect ($f^2 = 0.096$), while perceived ease of use exhibits a very weak effect ($f^2 = 0.004$). These results imply that although system usefulness and ease of use contribute to reducing perceived risk, their explanatory power on risk perception is relatively limited.

Overall, the structural model demonstrates strong explanatory and predictive power for intention to reuse, with perceived usefulness and perceived ease of use emerging as the most influential determinants. At the same time, perceived risk plays a moderate role in shaping reuse intention and serves as an important psychological factor in the extended Technology Acceptance Model applied in the context of Zalora users in Batam.

5) Hypotesis Testing

Variable	***Original Sample***	***Sample Mean (M)***	***Standar Deviation* (STDEV)**	***T Statistics* (|O/STDEV|)**	***P Values***
Perceived Usefulness > Intention to Reuse	0,585	0,586	0,034	16,987	0,000
Perceived Ease of Use > Intention to Reuse	0,520	0,521	0,031	16,882	0,000
Perceived Usefulness > Perceived Risk	-0,321	-0,324	0,061	5,271	0,000
Perceived Ease of Use > Perceived Risk	-0,062	-0,064	0,064	0,963	0,168
Perceived Risk > Intention to Reuse	0,236	0,238	0,035	6,723	0,000
Perceived Usefulness > Perceived Risk > Intention to Reuse	-0,076	-0,077	0,019	4,026	0,000
Perceived Ease of Use > Perceived Risk > Intention to Reuse	-0,015	-0,015	0,016	0,931	0,176

a) H1 Accepted

The empirical results demonstrate that perceived usefulness has a positive and highly significant effect on intention to reuse ($\beta = 0.585$, $t = 16.987$, $p < 0.001$), confirming H1. This finding indicates that the functional benefits perceived by users play a central role in encouraging continued usage of the Zalora application. Users who believe that the application enhances their shopping efficiency, facilitates product comparison, and improves decision-making are more inclined to reuse the platform. Model (TAM), which emphasizes perceived usefulness as the most influential determinant of behavioral intention (Davis, 1989). In the context of online fashion shopping in Batam, usefulness may be reflected in features such as fast product search, personalized recommendations, integrated payment systems, and reliable delivery tracking.

These functional attributes reduce transaction time and cognitive effort, thereby strengthening users' commitment to the platform. Moreover, the strong effect size reported in the inner model analysis further confirms that perceived usefulness is the dominant driver of reuse intention. This finding is consistent with previous studies in e-commerce and mobile commerce, which found that perceived usefulness significantly predicts continuance intention and customer loyalty. Therefore, enhancing application functionality and service performance should remain a strategic priority for Zalora in retaining users in Batam.

b) H2 Accepted

The results reveal that perceived ease of use positively and significantly influences intention to reuse ($\beta = 0.520$, $t = 16.882$, $p < 0.001$), thus supporting H2. This finding suggests that users are more likely to continue using the Zalora application when they perceive the system as easy to learn, simple to navigate, and convenient to operate.This outcome is in line with TAM, which posits that perceived ease of use directly affects users'

behavioral intention, particularly in technology-based services. In the context of Zalora users in Batam, a user-friendly interface, intuitive navigation menus, and seamless checkout processes reduce user effort and frustration, thereby increasing the likelihood of repeated usage.

The strong coefficient and large effect size indicate that usability is not only a supporting factor but also a key determinant of reuse intention. This finding is consistent with earlier research showing that system simplicity enhances user satisfaction and loyalty in online shopping platforms. From a managerial perspective, this implies that continuous improvements in interface design, application stability, and transaction speed are essential to maintain long-term user engagement.

c) H3 Accepted

The analysis shows that perceived usefulness has a negative and significant effect on perceived risk ($\beta = -0.321$, $t = 5.271$, $p < 0.001$), supporting H3. This result indicates that higher perceptions of usefulness significantly reduce users' perceived risk when using the Zalora application. This finding suggests that when users experience tangible benefits from the application, such as efficiency, accuracy, and convenience, they tend to feel more confident and less worried about potential risks. In other words, functional performance serves as a risk-reducing mechanism that enhances users' sense of control and trust in the platform.

This result is consistent with the argument that system quality and performance can mitigate uncertainty in electronic commerce environments. In Batam, where online shopping adoption is increasing but concerns about payment security and product authenticity remain, perceived usefulness plays an important role in alleviating anxiety related to online transactions. Therefore, improving service reliability and feature performance can indirectly reduce users' perceived risk and strengthen continued usage behavior.

d) H4 Rejected

The findings indicate that perceived ease of use does not have a significant effect on perceived risk ($\beta = -0.062$, $t = 0.963$, $p = 0.168$), leading to the rejection of H4. This result implies that system simplicity alone is insufficient to reduce users' perceptions of risk in online shopping. This outcome suggests that although the application may be easy to operate, users' concerns regarding security, privacy, payment safety, and delivery reliability are not directly influenced by usability. Risk perception appears to be shaped more strongly by trust-related factors and platform credibility rather than by interface design or operational simplicity. This finding highlights an important distinction between usability and perceived security in digital platforms.

In the context of Zalora, improving ease of use may enhance satisfaction and reuse intention, but it does not necessarily reassure users about transaction safety. Therefore, managerial efforts should focus not only on interface improvements but also on strengthening security systems, transparent privacy policies, and customer protection mechanisms to effectively reduce perceived risk.

e) H5 Accepted

The results show that perceived risk has a positive and significant effect on intention to reuse ($\beta = 0.236$, $t = 6.723$, $p < 0.001$), thus supporting H5. Interestingly, the positive coefficient indicates that higher perceived risk is associated with higher reuse intention, which contrasts with the conventional assumption that risk negatively affects behavioral intention.

This unexpected finding may reflect the characteristics of experienced online shoppers in Batam. Users who frequently use the Zalora application may be more aware of potential risks due to their accumulated experience; however, they continue to reuse the platform because the perceived benefits outweigh the perceived risks. This phenomenon suggests a form of risk tolerance, where users accept a certain level of uncertainty as long as the platform provides satisfactory performance, competitive prices, and reliable service.

Another possible explanation is that users with higher engagement levels are more attentive to potential risks, yet their trust in the platform and previous positive experiences strengthen their intention to continue using the application. This finding aligns with the notion that risk does not always deter usage when perceived value

and trust are sufficiently high. In this context, perceived risk may function as an awareness factor rather than a direct barrier to reuse intention.

f) H6 Accepted

The mediation analysis indicates that perceived risk significantly mediates the relationship between perceived usefulness and intention to reuse ($\beta = -0.076$, $t = 4.026$, $p < 0.001$), confirming H6. This result suggests that perceived usefulness influences reuse intention not only directly but also indirectly through its effect on perceived risk.

Specifically, higher perceived usefulness reduces users' perceived risk, which in turn strengthens their intention to reuse the Zalora application. This finding extends the traditional TAM by demonstrating the importance of psychological mechanisms in explaining continued usage behavior. It highlights that functional benefits do not only enhance intention directly but also operate by lowering users' anxiety and uncertainty.

In the context of Batam, this result implies that improving system performance, transaction efficiency, and service quality can simultaneously increase perceived value and reduce perceived risk, thereby reinforcing users' commitment to the platform. This mediating role confirms that perceived risk is a critical variable in understanding how technological perceptions translate into sustained usage behavior.

g) H7 Rejected

The indirect effect of perceived ease of use on intention to reuse through perceived risk is not significant ($\beta = -0.015$, $t = 0.931$, $p = 0.176$), indicating that H7 is not supported. This finding implies that perceived risk does not mediate the relationship between perceived ease of use and reuse intention. This result suggests that ease of use influences reuse intention primarily through a direct pathway rather than through changes in risk perception. Users may continue to reuse the application because it is simple and convenient, regardless of whether their perceived risk changes. This indicates that usability enhances behavioral intention through efficiency and comfort rather than through psychological reassurance.

This finding reinforces the argument that risk reduction requires more than interface simplicity. To effectively lower perceived risk, platform providers must focus on strengthening trust signals, security technologies, customer guarantees, and transparent communication. In the case of Zalora, usability improvements should be complemented by visible security features and customer protection policies to create a comprehensive strategy for encouraging long-term reuse intention.

IV. CONCLUSION

This study investigates the determinants of reuse intention toward the Zalora application in Batam by extending the Technology Acceptance Model with perceived risk as a mediating variable. The results demonstrate that perceived usefulness and perceived ease of use play a dominant role in shaping users' intention to reuse the platform. Both variables exert strong and significant direct effects on reuse intention, confirming the central propositions of TAM in the context of mobile and e-commerce applications. In addition, perceived usefulness significantly reduces perceived risk, indicating that functional performance and system benefits can effectively alleviate users' uncertainty in online transactions.

The findings further reveal that perceived risk has a significant influence on reuse intention and partially mediates the relationship between perceived usefulness and reuse intention. This highlights the importance of psychological mechanisms in explaining post-adoption behavior. Although perceived ease of use does not significantly affect perceived risk, it remains a crucial determinant of continued usage through a direct pathway. Collectively, these results confirm that both technological perceptions and risk considerations jointly explain users' continuance behavior toward online shopping applications.

From a theoretical perspective, this study contributes to the literature by extending the traditional Technology Acceptance Model with perceived risk in explaining reuse intention in the e-commerce context. The results provide empirical evidence that perceived risk functions as an important mediating variable linking

system perceptions and behavioral intention. This enriches the understanding of continuance usage behavior by integrating technological and psychological perspectives within a unified framework.

From a managerial perspective, the findings suggest that Zalora and similar e-commerce platforms should prioritize enhancing system usefulness and ease of use to strengthen user retention. Improving application functionality, transaction efficiency, and service reliability can directly increase reuse intention and indirectly reduce perceived risk. In addition, platform providers should invest in strengthening security features, privacy protection, and transparent customer protection mechanisms to manage users' risk perceptions and build long-term trust.

Despite its contributions, this study has several limitations. First, the sample is limited to Zalora users in Batam, which may restrict the generalizability of the findings to other regions or platforms. Second, this study focuses on a limited number of explanatory variables derived from TAM. Future research may incorporate additional factors such as trust, satisfaction, perceived value, or social influence to provide a more comprehensive explanation of reuse intention. Longitudinal studies are also recommended to capture changes in user behavior over time.

Overall, this study confirms that perceived usefulness, perceived ease of use, and perceived risk are critical determinants of reuse intention in online shopping applications. By addressing both technological performance and psychological concerns, e-commerce providers can develop more effective strategies to foster sustained user engagement and long-term platform success.

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