Vol. 7, No. 1, 2026, pp. 2391-2404
DOI: https://doi.org/10.29210/994350

Contents lists available at Elora Center

Lentera Negeri

Journal homepage: https://lentera.eloracenter.org/lentera



Understanding continuance intention in digital MSME lending: the roles of perceived usefulness, perceived ease of use, and attitude in brimo

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Article Info

Article history:
Received Sept 23th, 2026
Revised Oct 07th, 2026
Accepted Nov 19th, 2026

Keyword:
Technology acceptance model,
Perceived usefulness,
Perceived ease of use,
Attitude towards MSME credit,
Reuse intention

ABSTRACT

This study examines the determinants of customers' intention to reuse MSME credit services through BRImo in Indonesia using the Technology Acceptance Model (TAM), with attitude as a mediating variable. A quantitative explanatory survey was conducted involving 407 BRImo users who had used BRI MSME credit within the previous six months. Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results demonstrate satisfactory measurement model reliability and validity. The structural model explains 66.6% of the variance in reuse intention and 62.8% in attitude. Perceived usefulness and perceived ease of use positively influence both attitude and intention to reuse. Attitude has the strongest direct effect on reuse intention ($\beta = 0.582$, $p < 0.001$), followed by perceived ease of use ($\beta = 0.185$, $p < 0.001$) and perceived usefulness ($\beta = 0.125$, $p = 0.003$). These findings highlight the importance of customers' attitudes in encouraging continued use of digital MSME credit services. The study contributes empirical evidence on TAM in digital productive financing and suggests that banks should enhance service usefulness, usability, and overall customer experience to strengthen customer retention.

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Introduction

Access to finance is essential for micro, small, and medium-sized enterprises (MSMEs) to sustain operations, expand production capacity, and support long-term growth. Digital transformation has reshaped financial service delivery by extending access, simplifying procedures, and improving interactions between financial institutions and customers (Bengtsson, 2016; Oino, 2021). The expansion of fintech lending has further diversified MSMEs' financing options through more flexible, digitally enabled application processes (Ismanto et al., 2023; Pandey, 2025). In Indonesia, fintech lending disbursements reached IDR 82.5 trillion between January and May 2025, representing year-on-year growth of 27.93% (Meilina, 2025). This development highlights the growing importance of digital financing and the increasing pressure on conventional banks to provide accessible, efficient, and customer-oriented credit services.

These developments are particularly relevant to Bank Rakyat Indonesia (BRI), whose lending activities are strongly oriented toward microenterprises and MSMEs. BRI's MSME lending increased from IDR 464.99 trillion in 2020 to IDR 673.36 trillion in 2024. However, its annual growth rate declined from 14.20% in 2021 to 13.39% in 2022, 11.35% in 2023, and only 0.43% in 2024. Although outstanding MSME credit continued to increase, the sharp deceleration raises questions about the sustainability of financing growth

and the capacity of digital channels to sustain customer engagement. In response to the evolving financial services environment, BRI introduced MSME credit access through its BRImo application in September 2025. This initiative marks an important development in mobile banking, extending its functionality beyond conventional transactional services to productive business financing. Nevertheless, providing digital credit facilities does not necessarily guarantee their sustained use. Customers must perceive the service as beneficial, manageable, and relevant to their financing requirements before developing favorable evaluations and intentions to use it again.

The Technology Acceptance Model (TAM), introduced by Davis (1989), offers an established theoretical foundation for explaining how individuals evaluate and accept technology through perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which individuals believe that using a particular system enhances their performance. In contrast, perceived ease of use reflects the extent to which using the system requires minimal effort. In the context of digital MSME lending, these constructs have specific implications. Perceived usefulness concerns the extent to which digital credit facilitates access to working capital, supports business continuity, and improves financing management. Perceived ease of use relates to the accessibility of credit information, the clarity of eligibility requirements, the simplicity of application procedures, and the convenience of managing financing through a mobile application. These cognitive evaluations may influence customers' overall attitudes toward digital credit services and, in turn, shape their intentions to reuse them. Accordingly, TAM provides a theoretically relevant and parsimonious framework for examining the relationships between technology-related perceptions, service evaluations and behavioral intentions.

However, explaining continuance intention requires distinguishing initial technology acceptance from post-adoption behavior. The broader digital banking literature has employed several theoretical perspectives to investigate these different behavioral stages. The Unified Theory of Acceptance and Use of Technology (UTAUT), for example, emphasizes performance expectancy, effort expectancy, social influence, and facilitating conditions as determinants of technology acceptance. Jadil et al. (2021) through a meta-analysis of 127 mobile banking studies covering 39 countries, demonstrated the broad empirical relevance of UTAUT relationships while identifying variations associated with sample size and national culture. Nevertheless, UTAUT primarily explains technology acceptance and does not specifically focus on the evaluative mechanism through which users' perceptions of a productive financing service translate into repeat-use intentions. Similarly, the Expectation-Confirmation Model (ECM) focuses on expectation confirmation, perceived usefulness, and satisfaction to explain information system continuance. Although this perspective is particularly relevant to post-adoption behavior, its explanatory emphasis differs from the present study's focus on the relationship between users' cognitive perceptions and their overall attitude toward digital MSME credit. Trust-based perspectives provide another important explanation, particularly because digital financial transactions involve uncertainty about financial outcomes, institutional reliability, and security. These perspectives complement rather than invalidate TAM, suggesting that technology continuance is multidimensional and cannot be explained by technological perceptions alone.

Recent empirical research further illustrates the diversity of theoretical and contextual explanations in mobile banking continuance. Hidayat-Ur-Rehman et al. (2021) using a mixed-methods approach and survey data from 390 mobile banking users in Saudi Arabia, identified perceived usefulness, satisfaction, facilitating conditions, perceived security concerns, and trust as significant determinants of continuance intention. Their measurement model demonstrated Cronbach's alpha values ranging from 0.794 to 0.898 across the examined constructs, supporting the reliability of established measurement instruments. Yin & Lin (2022) based on 349 mobile banking users, integrated TAM with perceived interactivity and privacy-related security considerations, demonstrating the importance of user-system interaction and satisfaction in explaining continuance intention. More recently, Nguyen & Dao (2024) examined 523 mobile banking consumers in Vietnam using an extended expectation-confirmation framework incorporating adaptation and trust. Their findings demonstrated that perceived usefulness, satisfaction, adaptation, and self-efficacy were relevant to continuance intention, while trust moderated the relationship between adaptation and continuance intention. In addition, research on rural mobile banking users has integrated TAM, the Theory of Planned Behavior (TPB), and Cognitive Load Theory to examine the roles of psychological and institutional factors in continuance behavior. Collectively, these studies show that established technology acceptance constructs remain relevant, but their relationships with continuance intention may depend on service characteristics, users' experiences, and the institutional environment.

Despite these developments, an important conceptual issue remains insufficiently addressed in the context of digital productive financing. Most mobile banking continuance studies examine services

associated with routine financial transactions, general banking activities, or digital payment interactions. These services differ fundamentally from digital MSME credit, in which users make financing decisions involving working-capital requirements, eligibility conditions, repayment obligations, and potential business consequences. Consequently, the perceived usefulness of digital MSME credit cannot be understood solely in terms of transactional convenience or application efficiency. It also reflects customers' evaluations of whether the financing service supports their business objectives and provides an appropriate means of meeting future capital requirements. Similarly, perceived ease of use may influence not only the accessibility of digital technology but also customers' overall evaluations of the financing process. This distinction raises a more specific behavioral question: how do users' perceptions of the usefulness and ease of digital MSME credit translate into favorable attitudes and subsequent intentions to reuse the service?

A further conceptual issue concerns attitude's role in explaining this relationship. Previous empirical findings have not been entirely consistent regarding the direct and indirect relationships between perceived usefulness, perceived ease of use, attitude, and behavioral intention. Fachreza et al. (2022) identified significant relationships between TAM constructs in the BRImo context. In contrast, Yonavi et al. (2023), Sucianti et al. (2022), and Ghazali et al. (2022) reported different relationship patterns across mobile and digital banking settings. In particular, the mediating role of attitude has received inconsistent empirical support. Sucianti et al. (2022) found that attitude mediated the relationship between perceived ease of use and usage intention but not the relationship involving perceived usefulness. Ghazali et al. (2022), meanwhile, reported no significant direct relationship between attitude and intention. These differences suggest that the mechanism through which cognitive evaluations are translated into continued usage intentions deserves further investigation, particularly in financial services involving productive credit decisions. Conceptually, attitude can be positioned as an intervening evaluative mechanism because perceived usefulness and perceived ease of use represent customers' cognitive assessments. In contrast, attitude captures their overall favorable or unfavorable evaluation of using the service. This distinction provides a theoretical basis for testing both the direct relationships and the indirect pathways through attitude.

Against this background, the present study adopts TAM as its primary theoretical framework rather than claiming that UTAUT, ECM, or trust-based approaches are theoretically inadequate. The selection of TAM is based on its parsimony and its direct alignment with the research objective of examining how perceived usefulness and perceived ease of use shape customers' attitudes and intentions to reuse digital MSME credit. UTAUT offers a broader explanation of technology acceptance through social and facilitating conditions; ECM emphasizes expectation confirmation and satisfaction during post-adoption, while trust-based perspectives address institutional confidence and perceived uncertainty. These frameworks provide complementary explanations, but integrating all their constructs would extend beyond the specific scope of the present research. Rather than comparing competing theories, this study examines the explanatory relationships proposed by TAM in a distinctive productive-financing setting.

Accordingly, this study aims to: (1) measure and examine the effects of perceived usefulness on customers' attitudes towards MSME credit and their intention to reuse the service; (2) measure and examine the effects of perceived ease of use on customers' attitudes and reuse intentions; and (3) test the mediating role of attitude in the relationships between perceived usefulness, perceived ease of use and intention to reuse MSME credit through BRImo. The study employs a quantitative explanatory design using a cross-sectional survey of 407 BRImo users with experience of BRI MSME credit. The collected data are analyzed using partial least squares structural equation modeling (PLS-SEM).

This study's contribution is primarily empirical and contextual, rather than the development of an entirely new technology acceptance theory. It provides a context-specific validation of TAM by examining whether the relationships between cognitive technology perceptions, evaluative attitudes and continuance intention remain applicable when the digital service involves productive financing rather than routine banking transactions. By examining attitude as an intervening mechanism, the study also provides evidence on how customers' perceptions of digital credit services translate into intentions to reuse them. The findings are expected to contribute to the understanding of digital financial service continuance and provide practical insights for banks seeking to improve the accessibility, functionality, and customer experience of digital MSME lending.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989) from the theoretical foundations of the Theory of Reasoned Action (TRA), explains technology acceptance through users' perceptions and behavioural intentions. The model identifies *perceived usefulness* and *perceived ease of use* as central determinants of technology evaluation and subsequent intention to use (Weerasinghe & Hindagolla, 2017). Its application

has been widely documented in digital financial services (Putri et al., 2023;Won-jun, 2018; Mardika & Damayanti, 2018).

In the context of MSME financing, *perceived usefulness* reflects the extent to which credit services support working-capital requirements, business continuity and expansion. *In contrast, perceived ease of use* concerns the simplicity of application procedures, administrative requirements, information access and service navigation. These perceptions may shape customers' evaluations of credit services and their willingness to use them again (Sidanti et al., 2021; Malatji et al., 2020; Tian et al., 2023; Sharma et al., 2024). TAM therefore provides a relevant framework for examining the determinants of repeat usage intention in technology-enabled MSME lending.

Hypotheses Development

The Effect of Perceived Usefulness on Intention to Reuse MSME Credit

Perceived usefulness reflects customers' beliefs that a service provides practical value in achieving their objectives (Davis et al., 1989). In MSME financing, this value arises when credit provides working capital, sustains business operations, strengthens productive capacity and supports expansion. When customers perceive that credit has meaningfully contributed to their business performance, they have stronger incentives to choose the same financing service when future funding needs arise. The relationship between access to finance and business growth further reinforces the relevance of perceived financing benefits in subsequent borrowing decisions (Rabha & Malakar, 2025).

Consistent with TAM, perceived usefulness is expected to strengthen behavioural intention because customers are more likely to reuse services that deliver demonstrable benefits. Previous studies have reported positive relationships between perceived usefulness and usage intention (Yadav, 2024); Tian et al., 2023; Lim & Tan, 2023). Accordingly, the following hypothesis is proposed:

H1: *Perceived usefulness positively influences the intention to reuse MSME credit.*

The Effect of Perceived Usefulness on Attitude towards MSME Credit

Perceived usefulness can shape customers' attitudes by influencing their evaluations of the value a financing service provides. For MSMEs, credit that supports working-capital management, cash-flow continuity, financial stability and business expansion is more likely to be viewed favourably (Karakoç, 2023). Such benefits provide a basis for evaluating credit as a worthwhile means of meeting business objectives.

From a TAM perspective, favourable evaluations are more likely when a technology or service is perceived to generate outcomes consistent with users' needs. The perceived value of a service can therefore influence individual preferences and evaluative responses (Mathis & Steffen, 2015). Empirical studies have also identified positive associations between perceived usefulness and attitude towards technology-enabled financial services (Sharma et al., 2024; Putri et al., 2023). These findings support the following hypothesis:

H2: *Perceived usefulness positively influences customers' attitudes towards using MSME credit.*

The Effect of Perceived Ease of Use on Intention to Reuse MSME Credit

Perceived ease of use refers to the extent to which customers believe that a service can be understood and used without excessive effort (Zhu et al., 2012). In MSME lending, this perception concerns information accessibility, clarity of eligibility requirements, simplicity of documentation, and the convenience of the application process. Straightforward procedures can reduce the time and effort required to obtain financing, particularly for business owners who must balance administrative demands with daily operations (Parida, 2020).

A favourable assessment of the application process may encourage customers to reuse a service because familiar and manageable procedures reduce perceived barriers to future borrowing. Previous research has found positive relationships between perceived ease of use and intention to use financial services (Putri et al., 2023). Accordingly, a simpler perceived process is expected to increase customers' willingness to reuse the same credit service.

H3: *Perceived ease of use positively influences the intention to reuse MSME credit.*

The Effect of Perceived Ease of Use on Attitude towards MSME Credit

The perceived simplicity of a credit service can shape customers' attitudes by reducing the effort and inconvenience associated with accessing financing. Clear requirements, accessible information and manageable application procedures can improve the customer experience and make the service more

attractive, particularly for MSMEs seeking timely access to productive capital. Prior research suggests that ease of use can contribute to more favourable evaluations of technology-enabled services (Junaid et al., 2024).

Within TAM, a technology that requires less effort to understand and operate is more likely to elicit positive user evaluations. This relationship is particularly relevant to digital lending, where procedural complexity may discourage customers even when financing is beneficial. Empirical evidence from technology-enabled financing supports a positive relationship between perceived ease of use and attitude (Rahadian & Thamrin, 2023; Adamek, 2023). Therefore, the following hypothesis is proposed:

H4: *Perceived ease of use positively influences customers' attitudes towards using MSME credit.*

The Effect of Attitude towards MSME Credit on Intention to Reuse

Attitude represents an individual's favourable or unfavourable evaluation of a particular behaviour and is an important determinant of behavioural intention (Ajzen & Fishbein, 1975). In MSME lending, customers' attitudes may reflect their overall assessment of the financing experience, including the usefulness of the credit, service quality, process transparency and suitability for business needs. When previous borrowing experiences are favourable, and the credit meets business requirements, customers may develop a stronger preference for the same financing provider (Ashiqurrahman et al., 2025).

This expectation is consistent with the view that positive evaluations increase the likelihood of corresponding behavioural intentions (Ajzen & Fishbein, 1975). Studies of technology-enabled financial services have likewise identified attitude as a relevant predictor of behavioural intention (Priyatma 2024; Sharma et al., 2024). Customers who evaluate MSME credit favourably are therefore expected to demonstrate a stronger intention to reuse it when future financing needs arise.

H5: *Customers' attitudes towards using MSME credit positively influence their intention to reuse it.*

Methods

Research Design and Sampling Procedure

This study employed a quantitative explanatory research design using a cross-sectional survey to examine the relationships between perceived usefulness, perceived ease of use, attitude towards MSME credit, and intention to reuse digital MSME credit services through BRImo. A cross-sectional approach was adopted to capture respondents' perceptions and behavioral intentions at a specific point in time. The individual customer served as the unit of analysis.

The target population comprised 456,747 BRI MSME credit customers, based on BRI's 2024 Annual Report. The minimum sample size was determined using Slovin's formula with a 5% margin of error:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{456{,}747}{1 + 456{,}747(0.05)^2}$$

$$n = 399.65 \approx 400$$

where (n) represents the required sample size, (N) denotes the population size, and (e) represents the margin of error. Substituting the population size of 456,747 and an error tolerance of 0.05 resulted in a minimum sample requirement of approximately 400 respondents. The final dataset consisted of 407 respondents, exceeding the calculated minimum requirement.

A non-probability purposive sampling technique was employed to recruit respondents who met the study's eligibility criteria. Specifically, participants were required to have used BRI MSME credit within the preceding six months and to be at least 21 years old or married. These criteria were established to ensure that respondents had relevant experience with the financing services being investigated and were able to provide informed assessments of their BRImo credit experience. The findings should therefore be interpreted within the characteristics of the selected sample rather than as statistically representative of all BRI MSME credit customers.

Data Collection Procedure

Primary data were collected through an online questionnaire administered using Google Forms. Before completing the questionnaire, respondents received information about the research purpose and provided

informed consent. Participation was voluntary, and the questionnaire was designed to collect responses from individuals who fulfilled the specified eligibility criteria.

The questionnaire was organized into two main sections. The first section collected respondents' demographic characteristics and information concerning their experience with BRI MSME credit and BRImo. The second section measured the four research constructs: perceived usefulness, perceived ease of use, attitude towards MSME credit, and intention to reuse. All measurement items were assessed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

To improve transparency and facilitate replication, document the survey distribution channel, recruitment period, number of questionnaires distributed, number of responses received, and number of valid questionnaires retained. The final analytical sample comprised 407 valid responses. Because the total number of questionnaires distributed and returned was not recorded in the reported dataset, the response rate could not be calculated. Similarly, a formal non-response bias assessment could not be established from the available information.

Measurement Instrument and Operationalization of Constructs

The research model included four latent constructs, each measured with three indicators. The measurement instruments were adapted from established theoretical sources, particularly Davis et al. (1989) for perceived usefulness and perceived ease of use, and and Ajzen (1991) for attitude and behavioral intention.

Perceived usefulness represented respondents' assessments of the extent to which BRImo's MSME credit services supported business activities, improved financing productivity, and enhanced credit management effectiveness. Perceived ease of use captured the perceived simplicity of learning, understanding, and operating the digital credit services. Attitude towards MSME credit reflected respondents' overall favorable or unfavorable evaluations of using BRImo for business financing. Intention to reuse measured respondents' willingness to use the same digital credit services again when future business financing needs arose.

The operational definitions and measurement indicators are presented in Table 1. All indicators were retained for subsequent measurement model assessment, subject to the evaluation of their loading values, reliability, and validity.

Table 1. Operational Definitions and Measurement Items

Construct	Code	Measurement item	Source
Perceived Usefulness	PU1	BRImo supports my business activities through MSME credit.	Davis et al. (1989)
	PU2	BRImo improves my productivity in managing business financing.	
	PU3	BRImo makes MSME credit management more effective.	
Perceived Ease of Use	PEOU1	Learning BRImo's MSME credit features is easy.	Davis et al. (1989)
	PEOU2	Using BRImo's MSME credit services requires little effort.	
	PEOU3	BRImo's MSME credit features are easy to understand and operate.	
Attitude towards MSME Credit	ATT1	Using BRImo for MSME credit benefits my business.	Ajzen (1991)
	ATT2	I have a positive attitude towards using BRImo for MSME credit.	
	ATT3	Using BRImo for MSME credit is the right choice for me.	
Intention to Reuse	BI1	I intend to use BRImo for MSME credit again.	Ajzen (1991)
	BI2	I will use BRImo again if my business needs additional capital.	
	BI3	BRImo will remain one of my main choices for MSME credit.	

Measurement Model Assessment

The measurement model was evaluated before testing the structural relationships to establish the reliability and validity of the latent constructs. Internal consistency reliability was assessed using Cronbach's alpha and composite reliability, while convergent validity was examined through indicator outer loadings and average variance extracted (AVE). Outer loadings of approximately 0.70 or higher, reliability coefficients of at least 0.70, and AVE values exceeding 0.50 indicated acceptable measurement quality (Hair et al., 2010)..

Discriminant validity was assessed using the Fornell–Larcker criterion, whereby the square root of each construct's AVE should exceed its correlations with other constructs. The heterotrait–monotrait ratio (HTMT) may additionally be reported as a complementary assessment where the corresponding estimates are available. The measurement model results indicated that indicator loadings ranged from 0.723 to 0.871, while AVE values ranged from 0.636 to 0.702. The reported composite reliability coefficients (ρc) ranged from 0.839 to 0.876, exceeding the recommended threshold of 0.70. The reported CR column in the original measurement table ranged from 0.713 to 0.788 and should be identified according to the actual SmartPLS output before publication. The Fornell–Larcker assessment also indicated that the square roots of AVE

exceeded the corresponding inter-construct correlations. These results support the convergent validity, internal consistency, and discriminant validity of the measurement model.

Structural Model Assessment and Hypothesis Testing

After establishing the measurement model's adequacy, the structural model was evaluated using partial least squares structural equation modeling (PLS-SEM) in SmartPLS. The model's explanatory power was assessed using the coefficient of determination R^2, while predictive relevance was evaluated using Stone–Geisser's Q^2. Hypothesized direct relationships were examined through path coefficients and bootstrapping procedures. The statistical significance of the estimated relationships was evaluated at the 5% significance level (Hair et al., 2010). In addition, the mediating role of attitude towards MSME credit was assessed by examining the bootstrapped indirect effects of perceived usefulness and perceived ease of use on intention to reuse through attitude. The indirect effects were evaluated using their estimated coefficients, t-statistics and p-values, together with the corresponding confidence intervals where available. This analytical procedure enabled the study to distinguish the direct effects of technology-related perceptions on reuse intention from their indirect effects operating through customers' overall evaluations of digital MSME credit services.

Results and Discussions

Respondent Characteristics

The sample comprised 407 respondents, whose demographic profiles and service-use experiences are summarised in Table 2. Women accounted for 59.2% of respondents, compared with 40.8% for men. The largest age group was 31–40 years (49.4%), followed by those aged 21–30 years (32.4%), indicating that 81.8% of the sample were aged 21–40. Regarding educational attainment, 41.5% had completed senior secondary or vocational education, 32.2% held a bachelor's degree, 15.5% held a postgraduate degree, and 10.8% held a diploma. Geographically, respondents were concentrated in Java (43.5%), followed by Kalimantan (16.5%), Sumatra (15.7%), Sulawesi (9.6%), Bali–Nusa Tenggara (7.4%) and Maluku–Papua (7.4%). These characteristics indicate that the sample was predominantly working-age adults and Java residents, which should be considered when interpreting the findings and assessing their generalisability.

Table 2. Respondent Characteristics (n = 407)

Characteristic	Category	Frequency	%
Gender	Male	166	40.8
	Female	241	59.2
Age	21–30 years	132	32.4
	31–40 years	201	49.4
	41–50 years	51	12.5
	>50 years	23	5.7
Education	Senior secondary/vocational	169	41.5
	Diploma	44	10.8
	Bachelor's degree	131	32.2
	Master's/doctoral degree	63	15.5
Region of residence	Sumatra	64	15.7
	Java	177	43.5
	Kalimantan	67	16.5
	Sulawesi	39	9.6
	Bali–Nusa Tenggara	30	7.4
	Maluku–Papua	30	7.4
Number of credit applications	Once	250	61.4
	2–3 times	87	21.4
	More than 3 times	70	17.2
Duration of BRImo use	1 year	128	31.4
	2–3 years	62	15.2
	More than 3 years	217	53.3
Total		**407**	**100.0**

Regarding credit experience, 61.4% of respondents had applied for credit once, while 21.4% had done so two or three times and 17.2% more than three times. In contrast, 53.3% had used BRImo for more than three years, 31.4% for one year and 15.2% for two to three years. This divergence suggests that longer use of the application does not necessarily correspond to more frequent credit applications. Such variation provides relevant context for examining perceived usefulness, perceived ease of use, attitude and intention to reuse MSME credit services through BRImo. However, these descriptive characteristics alone do not establish causal relationships between the study constructs.

Outer Model Assessment

Measurement Model Assessment

The measurement model was assessed using partial least squares structural equation modeling (PLS-SEM) to establish the reliability and validity of the four latent constructs before examining the structural relationships. The assessment involved indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. The analysis was conducted using data from 407 respondents.

As presented in Table 3, all twelve measurement indicators exhibited outer loadings above the recommended threshold of 0.70, ranging from 0.723 to 0.871. This indicates that each indicator adequately represents its corresponding latent construct. For perceived usefulness, the loadings ranged from 0.823 to 0.851, suggesting that respondents' assessments of BRImo's contribution to business activities and financing management consistently represented the perceived usefulness construct. Perceived ease of use exhibited loadings between 0.809 and 0.863, indicating that the indicators concerning simplicity, learning, and operational convenience adequately captured users' perceptions of the digital credit interface. Similarly, attitude towards MSME credit demonstrated loadings between 0.723 and 0.871, while intention to reuse ranged from 0.780 to 0.844. These results indicate that the indicators consistently represented customers' overall evaluations and future behavioral intentions.

Internal consistency reliability was also supported by the reported composite reliability (ρc) coefficients, which ranged from 0.839 to 0.876, exceeding the recommended minimum of 0.70. The average variance extracted (AVE) values ranged from 0.636 to 0.702, exceeding the minimum threshold of 0.50. Specifically, perceived usefulness recorded the highest AVE (0.702), indicating that the construct explained approximately 70.2% of the variance in its indicators. Perceived ease of use recorded an AVE of 0.688, intention to reuse 0.677, and attitude towards MSME credit 0.636. These findings demonstrate that each construct captures a sufficient proportion of the variance in its associated indicators, providing evidence of convergent validity.

Taken together, the indicator loadings, composite reliability and AVE results demonstrate that the measurement instruments provide adequate empirical representation of the proposed theoretical constructs. This is particularly relevant to the present study because perceived usefulness and perceived ease of use represent customers' cognitive evaluations of digital financing technology, whereas attitude and intention to reuse capture their evaluative and behavioral responses. Establishing the measurement quality of these constructs provides a sound basis for examining the hypothesized relationships in the structural model.

Table 3. Measurement Model Assessment

Construct	Indicator	Loading	CR	ρc	AVE
Perceived Usefulness	PU1	0.851	0.788	0.876	0.702
	PU2	0.823			
	PU3	0.839			
Perceived Ease of Use	PEOU1	0.815	0.772	0.868	0.688
	PEOU2	0.863			
	PEOU3	0.809			
Attitude towards MSME Credit	AKK1	0.791	0.713	0.839	0.636
	AKK2	0.871			
	AKK3	0.723			
Intention to Reuse	BI1	0.844	0.763	0.863	0.677
	BI2	0.780			
	BI3	0.843			

Discriminant validity was evaluated using the Fornell–Larcker criterion. As shown in Table 4, the square roots of AVE on the diagonal (0.798–0.838) exceeded the corresponding inter-construct correlations, supporting discriminant validity. The strongest correlation was between attitude towards MSME credit and intention to reuse (0.799), while the weakest was between perceived ease of use and perceived usefulness (0.537). Although the association between attitude and reuse intention was relatively high, the reported diagonal values satisfied the Fornell–Larcker criterion. Overall, the results support the measurement model's convergent validity, internal consistency and discriminant validity, providing a basis for subsequent structural model assessment and hypothesis testing

Table 4. Fornell–Larcker Criterion

Construct	(1)	(2)	(3)	(4)
(1) Intention to Reuse	**0.823**			
(2) Perceived Ease of Use	0.668	**0.829**		

Construct	(1)	(2)	(3)	(4)
(3) Perceived Usefulness	0.616	0.537	**0.838**	
(4) Attitude towards MSME Credit	0.799	0.715	0.673	**0.798**

Inner Model Assessment

The structural model was evaluated using the coefficient of determination (R^2) and predictive relevance (Q^2) to assess its explanatory and predictive performance. As reported in Table 5, the (R^2) value for attitude towards MSME credit was 0.628, indicating that perceived usefulness and perceived ease of use jointly explained 62.8% of its variance. The remaining 37.2% was attributable to factors outside the model. For intention to reuse, (R^2) reached 0.666, suggesting that the predictors explained 66.6% of its variance.

The (Q^2) values were positive for both attitude (0.395) and intention to reuse (0.439), indicating predictive relevance. Intention to reuse exhibited higher (R^2) and (Q^2) values than attitude, suggesting comparatively stronger explanatory and predictive performance for this construct. These results support the model's capacity to explain variation in both endogenous constructs. However, (R^2) and (Q^2) do not establish the direction or statistical significance of individual relationships; assessing path coefficients and bootstrapping results is needed.

Table 5. Coefficient of Determination R^2 and Predictive Relevance Q^2

Endogenous construct	R^2	Q^2	Assessment
Attitude towards MSME credit	0.628	0.395	Strong explanatory power
Intention to reuse	0.666	0.439	Strong explanatory power

Hypothesis Testing

The five hypotheses were tested using PLS-SEM bootstrapping, with statistical significance assessed at the 5% level. As reported in Table 6, all five hypotheses were supported, with positive and statistically significant path coefficients. Perceived usefulness positively influenced intention to reuse ($\beta = 0.125$, $p = 0.003$) and attitude towards MSME credit ($\beta = 0.406$, $p < 0.001$), supporting H1 and H2. Perceived ease of use also positively affected intention to reuse ($\beta = 0.185$, $p < 0.001$) and attitude ($\beta = 0.496$, $p < 0.001$), supporting H3 and H4. The larger coefficient for perceived ease of use than perceived usefulness in predicting attitude suggests that ease of use has a comparatively stronger association with customers' evaluations of the service.

Attitude towards MSME credit exhibited the strongest direct association with intention to reuse ($\beta = 0.582$, $p < 0.001$), supporting H5. Among the predictors of reuse intention, perceived ease of use had a larger direct coefficient ($\beta = 0.185$) than perceived usefulness ($\beta = 0.125$). Overall, the findings identify attitude as the strongest direct predictor of reuse intention, while both perceived usefulness and perceived ease of use contribute positively to attitude and reuse intention. These results support the hypothesised direct relationships, although the mediating role of attitude requires separate testing of the indirect effects.

Table 6. Hypothesis Testing Results

Hypothesised relationship	β	t-stat	p-value	Decision
H1: Perceived Usefulness → Intention to Reuse	0.125	2.966	0.003	Supported
H2: Perceived Usefulness → Attitude towards MSME Credit	0.406	8.733	<0.001	Supported
H3: Perceived Ease of Use → Intention to Reuse	0.185	4.139	<0.001	Supported
H4: Perceived Ease of Use → Attitude towards MSME Credit	0.496	10.750	<0.001	Supported
H5: Attitude towards MSME Credit → Intention to Reuse	0.582	11.582	<0.001	Supported

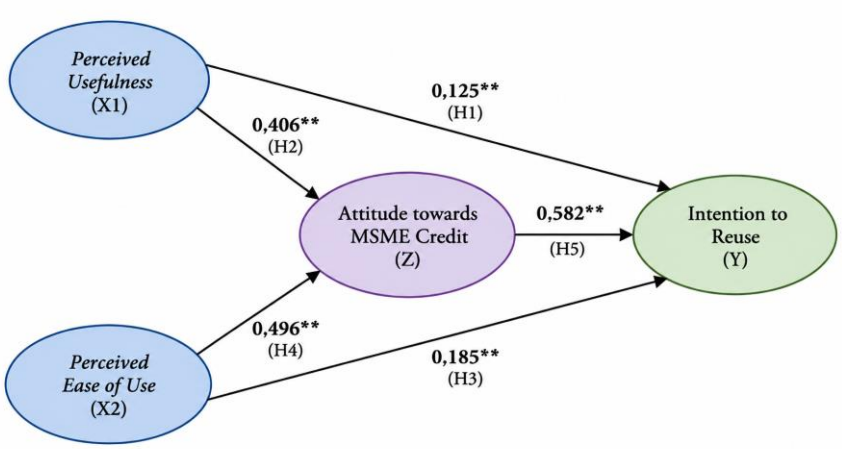

Figure 1. Structural Model and Hypothesised Relationships

The findings provide empirical support for the proposed relationships between perceived usefulness, perceived ease of use, attitude towards MSME credit, and intention to reuse BRImo. They indicate that customers' willingness to continue using digital MSME credit is associated not only with the technology's functional benefits and usability but also with their overall evaluation of the financing experience. This finding highlights an important distinction between adopting a digital banking application for routine transactions and continuing to use it to access and manage productive credit. In the latter context, customers must consider both the technological experience and how well the service accommodates their business financing needs.

Perceived usefulness positively influences both attitude towards MSME credit and intention to reuse. This suggests that customers are more likely to evaluate BRImo favorably when its digital credit facilities provide practical benefits for business financing. Access to relevant loan information, reduced administrative effort, visibility of outstanding obligations, and convenient repayment management may strengthen the service's perceived value. These benefits are particularly relevant to MSME owners, whose financing decisions are closely connected to working-capital requirements and business continuity. The findings are consistent with Yadav (2024) and Tian et al. (2023), who emphasize the importance of functional value in shaping responses to digital financial services. They also reinforce the relevance of assessing perceived usefulness throughout the credit lifecycle rather than focusing exclusively on the initial application process.

The positive relationship between perceived usefulness and attitude further indicates that customers' evaluations of digital credit are shaped by how well the service supports their financial and operational needs. When customers perceive that digital credit facilitates access to financing and helps them manage their financial obligations, they may develop a more favorable evaluation of the service. This interpretation aligns with Putri et al. (2023), Sharma et al. (2024) and Priyatma (2024), whose findings highlight the role of perceived benefits in shaping attitudes towards digital financial services. In the BRImo context, usefulness should therefore be understood not merely as the availability of digital features but as the practical contribution of those features to customers' financing activities.

Perceived ease of use also positively relates to both attitude and intention to reuse. Its relationship with attitude suggests that the quality of interaction with the digital platform plays an important role in shaping customers' overall evaluations of MSME credit services. Clear navigation, accessible information, understandable procedures, and straightforward digital interactions may reduce the cognitive and administrative effort associated with obtaining and managing credit. These considerations are particularly important for MSME owners, who must balance financing activities with the daily demands of running their businesses. These findings align with Yadav (2024) and Tian et al. (2023) and Rahadian & Thamrin (2023), who identify usability as an important consideration in technology-enabled financial services. They also suggest that ease of use should be maintained throughout the financing process, including application, verification, disbursement, loan monitoring, and repayment.

The positive relationship between perceived ease of use and attitude further suggests that customers' perceptions of digital credit are influenced by their experience of interacting with the platform. Financing involves obligations that continue beyond the initial transaction; consequently, customers need to access information and understand the procedures associated with their credit facilities. A digital interface that is

easy to navigate and provides comprehensible information may contribute to a more favorable evaluation of the service. This interpretation is consistent with Putri et al. (2023) and Priyatma (2024). For BRI, this implies that usability should be treated as an integral component of digital credit service quality, rather than merely a technical characteristic of the application.

Attitude towards MSME credit exhibits the strongest direct relationship with intention to reuse. This finding indicates that customers' overall evaluation of the financing service is closely associated with their willingness to use it again. Such an evaluation may incorporate perceptions of usefulness, ease of use, information transparency, accessibility, and the suitability of credit facilities for business needs. In this respect, repeat-use decisions are not determined solely by technological preferences; they may also reflect customers' broader experiences of obtaining and managing financial obligations. The finding is consistent with Rahadian & Thamrin (2023) and Sharma et al. (2024), which underline the relevance of attitude in explaining behavioral intentions towards technology-enabled financial services.

Attitude also provides a useful basis for interpreting the relationships among the study constructs. Within the Technology Acceptance Model, perceived usefulness and perceived ease of use represent important cognitive evaluations of technology. The present findings indicate that these evaluations are relevant to customers' attitudes towards digital MSME credit, while attitude itself is closely associated with their intention to reuse the service. Nevertheless, the results should not be interpreted as conclusive evidence that attitude mediates the relationships between the technological perceptions and reuse intention. Establishing such a mediating mechanism requires the separate examination of indirect effects. Accordingly, the present study's contribution is better understood as a context-specific empirical validation of TAM in digital MSME lending, rather than a fundamental theoretical extension of the original model.

The findings should also be considered alongside alternative explanations of continuance intention. In digital financial services, customers' decisions may be influenced by trust in the financial institution, perceived security, perceived risk, service reliability, satisfaction, and confidence in the lending process. Institutional reputation and the perceived legitimacy of formal banking may also shape customers' evaluations, particularly when financing decisions involve business obligations. These factors are not directly examined in the present model. Consequently, the relationships identified in this study represent an explanation based on the selected TAM constructs. They should not be regarded as an exhaustive account of customers' decisions to reuse digital MSME credit.

From a managerial perspective, the findings suggest that BRI should develop a coherent digital financing experience that combines functional value, usability, and effective credit management. Improving access to loan information, simplifying procedures, providing transparent repayment schedules, and facilitating loan monitoring may strengthen customers' evaluations of the service. Digital service development should therefore go beyond adding application features to ensuring those features address MSMEs' practical financing needs. By integrating credit access with convenient post-disbursement services, BRImo may strengthen customer experience and support continued engagement with formal digital financing.

Limitations and Future Research

Several limitations should be considered when interpreting the findings. First, the study used purposive sampling and focused on customers with experience using BRI MSME credit. Although this approach ensured that respondents had relevant experience with the service, it may have introduced selection bias. Customers willing and able to participate in an online survey may differ from other MSME borrowers in digital literacy, technology experience, access to digital infrastructure, and attitudes toward banking services. The respondent profile, concentrated among working-age customers and with substantial representation from Java, also requires consideration when assessing the findings' generalisability. Future research could employ broader sampling strategies and include MSME customers from more diverse geographical, demographic, and business backgrounds.

Second, the study operationalises technology acceptance through perceived usefulness, perceived ease of use, attitude, and intention to reuse. Although these constructs provide a theoretically grounded explanation, they may not fully capture the complexity of customers' experiences with digital lending. Attitude towards MSME credit may also encompass broader evaluations of the financing service, rather than perceptions of the digital application alone. Future studies should further examine construct validity and distinguish more clearly between attitudes towards the technology, the lending institution, and the credit product. Incorporating additional constructs, such as trust, perceived risk, security, service quality, satisfaction, and financial literacy, may provide a more comprehensive understanding of continuance intention.

Third, the data were collected through a self-administered questionnaire, meaning that the explanatory and outcome variables were obtained from the same respondents using the same measurement method. This approach may introduce common method variance and socially desirable responses. Although the measurement model assesses construct reliability and validity, these procedures do not, by themselves, eliminate potential common method bias. Future research should incorporate additional procedural and statistical approaches to assess this issue. Where feasible, survey responses could also be combined with independent measures of service experience and actual credit usage.

Fourth, the cross-sectional research design captures customers' perceptions at a particular point in time and therefore cannot establish how these perceptions and attitudes develop through repeated financing experiences. The dependent variable also represents intention to reuse rather than observed borrowing behavior. Actual decisions to obtain additional credit may depend on business conditions, working-capital requirements, credit eligibility, repayment capacity, and the availability of alternative financing sources. Longitudinal research would help clarify how customers' evaluations change over time and whether favorable intentions translate into subsequent credit use. Linking survey data with transaction or administrative records could provide stronger evidence of actual continuance behavior.

Finally, the study focuses on digital MSME credit accessed through BRImo, which operates within BRI's institutional and service environment. The findings may therefore not be directly generalizable to other banks, digital lending platforms, or customer groups with different financing needs and technological experiences. Comparative research across financial institutions and digital lending models could establish whether the relationships identified in this study remain consistent across different service settings. Further research could also examine differences by business characteristics, industry, digital experience, and financing needs. Beyond continuance intention, future studies may explore whether sustained access to digital MSME credit contributes to working-capital availability, business productivity, enterprise growth, and long-term business sustainability.

Conclusions

This study indicates that perceived usefulness, perceived ease of use, and attitude towards MSME credit are positively associated with customers' intention to reuse BRImo. Attitude has the strongest direct relationship with reuse intention, suggesting that customers' overall evaluation of the financing service is particularly relevant to their willingness to use it again. The theoretical contribution lies in demonstrating the relevance of the relationships proposed by the Technology Acceptance Model in the specific context of digital MSME lending, where technology perceptions are associated with the evaluation of accessing and managing formal business credit. Accordingly, this study provides a context-specific empirical validation of TAM rather than claiming to extend its original theoretical structure. For BRI, the findings underscore the importance of maintaining a digital credit service that is useful, accessible, and supportive of customers' financing activities.

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