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Extended UTAUT2-Based Analysis of User Acceptance of EIGER's Mobile Shopping App

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ABSTRACT: This study investigates user acceptance of the EIGER Adventure mobile application, designed to enhance online shopping convenience for outdoor gear enthusiasts in Indonesia. The research employs an extended UTAUT2 model, incorporating Perceived Risk and Trust variables, to analyze factors influencing consumer behavior. A purposive sampling method was used to collect data from 478 respondents who are active users of the EIGER application. The research adopts a quantitative approach, with data analyzed using Structural Equation Modeling (SEM) through SmartPLS 4. The results indicate that Social Influence and Trust significantly affect Behavioral Intention to use the app, while Habit influences both Behavioral Intention and Use Behavior. Furthermore, Behavioral Intention was found to have a positive impact on Use Behavior, suggesting that users' intention to use the app strongly predicts actual usage behavior. These findings offer valuable insights into the factors driving user acceptance and app adoption, emphasizing the importance of Trust and Social Influence in shaping consumer behavior. The study also highlights the role of Habit in both the intention to use and actual usage of mobile shopping apps. Based on these findings, the study provides recommendations for strategies to improve user engagement and optimize the development of mobile shopping apps, particularly in the outdoor gear industry, to better meet consumer expectations and enhance the overall shopping experience.

Keywords: user acceptance, EIGER, UTAUT2, mobile shopping app

INTRODUCTION

The rapid shift to online shopping, which was accelerated by the pandemic, has led to the emergence of e-commerce as the predominant component of digital business in Indonesia. Current projections estimate that e-commerce will reach a valuation of US\$82 billion by the year 2025 (Populix, 2024). According to Statista (2024), 62.83% of web traffic as of December 2023 was attributable to mobile devices. This figure indicates a substantial expansion of the mobile commerce landscape within Indonesia. It's no surprise that many organizations are now prioritizing mobile platforms as the primary means of sales over desktops, so the previous "mobile-ready" approach of simply customizing a website has now been replaced by a "mobile-first" strategy (Ashraf et al., 2021; Sarkar et al., 2020). This trend is in line with the increase in internet penetration in Indonesia, which reached 79.5% of the population in 2024, equivalent to 221,563,479 users (APJII, 2024). The rise in trust and internet usage can be attributed, at least in part, to the increased accessibility of the internet via smartphone devices, as well as the advancements in 4G and 5G technology (Mishra, 2023). In light of this trend, it is imperative to examine the extent of acceptance of mobile shopping applications in Indonesia, given the steady rise in the number of valuations recorded annually.

According to Sarkar et al., (2020), the intense competition in the retail industry is further exacerbated by the multi-channel options offered by brick-and-mortar retailers. The success and failure of a brand when running a business using mobile shopping app as a medium for selling is highly dependent on user acceptance. The model employed to assess user acceptance and focus more acutely on consumers is the UTAUT2 model, which consists of the Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Hedonic Motivation, Habit, and Price Value variables using moderator variables, namely age, gender, and experience (Venkatesh et al., 2012). Most of the research in Indonesia focuses more on analyzing consumer acceptance of using online shopping applications from e-commerce platforms, such as research on analyzing consumer acceptance of using the Shopee online shopping application by Maulidina et al. (2020), Fatihanisya & Purnamasari (2021), Figri et al., (2023), Rabiah et al. (2024) and research on analyzing consumer acceptance in using the Tokopedia online shopping application by Maulana & Nurmahdi (2021) and Caniago et al. (2024). There are still rare studies in Indonesia that analyze user acceptance with the UTAUT2 model to analyze consumer behavior when using online shopping applications that certain brands have just released.

The Perceived Risk variable is proposed in this study to enhance the relevance and scope of the original UTAUT2 model proposed by Venkatesh et al. (2012). Research by Alrawi et al. (2020) demonstrates that individual awareness of risk constitutes an essential factor in the adoption of novel technology or services. It has been posited that high-risk perception exerts a deleterious effect on the acceptance of new m-payment and m-commerce technologies. The EIGER mobile shopping app, a recent innovation in online sales implemented by the EIGER brand, serves as a case study for examining consumer risk perception and its potential impact on adoption. This concept aligns with the findings of Forsythe and Shi (2003), who assert that Perceived Risk is a significant deterrent to online shopping behavior (Sarkar et al., 2020). Perceived risk, according to Pavlou (2003), refers to the worry users experience when deciding whether to use m-payments due to the inherent hesitation in sharing personal data. Because the nature of m-commerce prevents customers from physically inspecting, tasting, or engaging with a product, m-commerce is considered risky (Sarkar et al., 2020). Consequently, the inclination to avoid uncertainty is included as a control variable in the model (Ashraf et al., 2021). This study also integrates the Trust variable, as proposed by D. J. Kim et al. (2005), who cite Peter Grabosky's (2001) discussion on the significance of establishing trusted processes for the success of online ventures. Lin et al. (2014) define trust as the psychological expectation that the other party will not engage in opportunistic actions. In the context of adopting EIGER's mobile shopping app, a new online sales avenue launched by the EIGER brand, Pavlou (2003) identifies two primary dimensions of trust: party trust, which concerns trust in the seller or service provider, and control trust, which encompasses trust in the credibility (such as honesty, reliability, and integrity) of the digital channels used for transactions, including websites and apps. Prior research, such as that by Huang (2023) and Alrawi et al. (2020), underscores the central role of trust in technology adoption and demonstrates that trust exerts a positive and significant impact on users' Behavioral Intention in online shopping contexts.

In light of the previously mentioned considerations, the objective of the present study is to ascertain the factors that influence user acceptance when procuring outdoor gear products from the EIGER brand via the EIGER application, a mobile shopping app. To that end, the present study employs the extended UTAUT2 model analysis. The findings of this research endeavor may assist brands that specialize in the sale of outdoor gear products in acquiring a

more profound comprehension of the acceptance exhibited by consumers who engage in online shopping activities through mobile shopping applications in Indonesia.

The rapid growth of mobile commerce (m-commerce) in Indonesia, particularly in the outdoor gear industry, calls for an immediate understanding of factors influencing user acceptance of mobile shopping applications. With the increasing reliance on mobile platforms for online shopping and the projected rise in mobile shopping app usage, it is critical to identify the key drivers of consumer behavior. This research is urgent in the context of the EIGER Adventure mobile app, which aims to cater to outdoor gear enthusiasts in Indonesia. As the competition in the e-commerce market intensifies, understanding user acceptance of mobile apps becomes a vital element for companies seeking to optimize app adoption and enhance customer loyalty.

This study introduces an extended version of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model by incorporating additional variables such as Perceived Risk and Trust. While previous studies have examined consumer acceptance of general mobile shopping apps, this research uniquely focuses on the EIGER Adventure app, which targets outdoor gear enthusiasts in Indonesia. By integrating Perceived Risk and Trust into the UTAUT2 framework, this study provides fresh insights into how risk perceptions and trust in a brand influence mobile shopping behavior. This extension of the UTAUT2 model offers a more comprehensive understanding of the factors that drive or hinder app adoption in a highly competitive market.

The main objective of this study is to examine the factors influencing user acceptance of the EIGER Adventure mobile shopping app using the extended UTAUT2 model. By analyzing variables such as Social Influence, Habit, Trust, Perceived Risk, and others, the research aims to identify which factors significantly impact Behavioral Intention and Use Behavior. The benefits of this research are manifold: it provides valuable insights for EIGER and other brands in the outdoor gear sector on how to optimize their mobile shopping platforms. By understanding the drivers of app usage, companies can enhance user engagement, improve the app's design and functionality, and develop targeted marketing strategies that increase customer retention and sales. Furthermore, this research contributes to the academic field by offering a refined approach to consumer technology adoption in the e-commerce domain.

Literature Review

Mobile Shopping Apps

Mobile commerce, otherwise referred to as m-commerce, is defined as the process whereby consumers search for, navigate through, compare, and subsequently purchase goods and services through wireless handheld devices or mobile devices, particularly smartphones and tablets, with the support of high-speed internet (Patel et al., 2020). According to Wang et al. (2015), these devices possess five key characteristics that make them particularly promising tools in marketing campaigns. The first characteristic that mobile devices share with marketing tools is portability, allowing users to easily carry and access content from any location. Second, mobile devices have the potential to foster personal relationships with users by facilitating a sense of closeness and familiarity through their ability to deliver information and content that is customized and personal. Third, the rapid dissemination of information via text and visual formats on mobile devices has been identified as a key advantage in the marketing field. This characteristic allows users to access a wide range of content in a highly visual manner, which has been found to be particularly effective in capturing consumers' attention and engagement. Finally, mobile devices have emerged as a converging point for various functions and services, including navigation, email, and other forms of communication. This convergence of

capabilities underscores the potential of mobile devices to seamlessly integrate multiple facets of communication and functionality into a user's daily lives, positioning them as effective marketing tools. So when compared to e-commerce, m-commerce or mobile shopping offers a unique set of advantages that it is not surprising that organizations have embraced and prioritized the mobile platform as a sales platform over the desktop so that the "mobile-ready" environment - adapted from the website - is taken over by the "mobile-first" environment (Ashraf et al., 2021; Sarkar et al., 2020). Mobile apps are software applications designed for use on mobile phones, usually downloaded from app stores (Chaffey, 2015:12). If this definition is associated with the term "shopping", then mobile shopping apps are defined as those that allow users to make "shopping" transactions through their smartphones (Kim et al., 2017). Transactions through mobile shopping apps occur without physical exchange or contact and are carried out by electronic or digital means (Prasetio et al., 2021:122).

Technology Adoption

Adoption represents a psychological progression in which individuals move from their initial exposure to a product innovation through to its ultimate acceptance (Indrawati et al., 2017:13). Indrawati et al. (2017:17) describe an array of theoretical frameworks that illuminate how consumers take up technology-based products and services. These include reasoned action, planned behavior, technology acceptance (in its various versions), motivational theories, personal computer usage models, innovation diffusion, social cognition, and unified acceptance frameworks such as UTAUT and its later variant, UTAUT2. Among these approaches, UTAUT is widely used to interpret user acceptance and technology usage (Indrawati et al., 2017:34). Venkatesh et al. (2003) indicate that UTAUT can account for approximately 70% of the variance in users' propensity to adopt information technology, although it has chiefly been applied in organizational settings (Indrawati et al., 2017:35). Consequently, this study adopts UTAUT2, which is an expanded form of UTAUT, to examine the elements that shape users' intentions and behaviors in using the EIGER application, a B2C digital platform for outdoor gear offered under the EIGER Adventure brand.

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

As consumer-facing technology continues to evolve, it is critical to consider the Unified Theory of Acceptance and Use of Technology (UTAUT) from a consumer-centric viewpoint (Venkatesh et al., 2012). Accordingly, Venkatesh et al. (2012) refined the original UTAUT framework into UTAUT2 by adding three constructs—Hedonic Motivation, Price Value, and Habit—and introducing three moderators: Age, Gender, and Experience (Indrawati et al., 2017:35).

In this study, seven primary UTAUT2 variables are examined, alongside two supplementary variables, Perceived Risk and Trust, to further extend UTAUT2. Behavioral Intention functions as an intervening variable, while Use Behavior serves as the dependent variable. Age and Gender are not included as moderators because the EIGER application is accessible to users across all age groups and genders, and Experience is omitted due to the study's cross-sectional design. Moreover, Dwivedi et al. (2019) indicate that researchers can choose whether to include or exclude the moderators originally presented in UTAUT. Notably, Gil-Cordero et al. (2023) also decided not to incorporate Age, Gender, or Experience in their investigation of mobile shopping apps, thereby concentrating solely on the relationships among the primary constructs.

Hypotheses Development

Performance Expectancy

Venkatesh et al. (2003) introduced Performance Expectancy as the degree to which the use of innovative technological products or services can support consumers in carrying out particular tasks more effectively. In a later study, Venkatesh et al. (2012) established that Performance Expectancy exerts a positive influence on Behavioral Intention. Moreover, investigations by Khurana & Jain (2019), Soni et al. (2019), Gil-Cordero et al. (2023), and Huang (2023) consistently revealed that Performance Expectancy notably and favorably affects Behavioral Intention when individuals adopt mobile shopping applications. In consideration of these findings, the first hypothesis is hereby proposed:

H₁: Performance Expectancy positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Effort Expectancy

Venkatesh et al. (2003) conceptualize Effort Expectancy as the perceived ease with which individuals can operate a technological system. Their findings indicate that Effort Expectancy positively influences Behavioral Intention. In the same vein, Huang (2023) and Soni et al. (2019) corroborate these results, showing that Effort Expectancy significantly shapes consumers' intentions to purchase smartphones. In consideration of these findings, the second hypothesis is hereby proposed:

H₂: Effort Expectancy positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Social Influence

Social Influence, as described by Venkatesh et al. (2003), involves individuals' perceptions of how friends or family would respond to their adoption of a particular technology. Gil-Cordero et al. (2023) found that Social Influence exerts a substantial impact on Behavioral Intention in the context of Zara's application. Likewise, Fatihanisya & Purnamasari (2021) reported that Social Influence has a positive and significant effect on the Behavioral Intention of Shopee e-commerce users in Palembang City. These findings align with Huang (2023), who confirmed that Social Influence favorably influences older adults' intention to make purchases via smartphones. Taken together, these studies emphasize the importance of social circles—particularly family members and friends—in shaping individuals' acceptance of mobile shopping apps. In consideration of these findings, the third hypothesis is hereby proposed:

H3: Social Influence positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Facilitating Conditions

Facilitating Conditions are defined as variables that determine whether technical support is available during technology use (Venkatesh et al., 2003). The results of research conducted by Hanif et al. (2022) state that Facilitating Conditions have a strong positive effect on Behavioral Intention in using mobile shopping. This is in line with the research of Huang (2023), which shows a positive impact of Facilitating Conditions on Behavioral Intention to shop using smartphones among older adults. In Khurana & Jain (2019) research related to the adoption of m-shopping fashion apps, it was found that Facilitating Conditions significantly influenced Behavioral Intention. In consideration of these findings, the following hypothesis is hereby proposed:

H₄: Facilitating Conditions positively and significantly affect users' Behavioral Intention when using EIGER's mobile shopping app.

H₅: Facilitating Conditions positively and significantly affect Use Behavior in using EIGER's mobile shopping app.

Hedonic Motivation

Brown and Venkatesh (2005) describe Hedonic Motivation as the enjoyment derived from using technology, emphasizing its importance in shaping technology acceptance and usage. Research by (Venkatesh et al., 2012) indicates that Hedonic Motivation influences Behavioral Intention, while Indrawati et al. (2022) report a positive and significant effect of Hedonic Motivation on online shopping behavior. Khurana & Jain (2019), in their study on adopting m-shopping fashion apps, also highlight a strong connection between Hedonic Motivation and Behavioral Intention. In consideration of these findings, the sixth hypothesis is hereby proposed:

H₆: Hedonic Motivation positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Price Value

Price Value is a key distinction between technology use among consumers and in organizations since consumers typically cover the financial costs of using technology, whereas organizational employees do not (Venkatesh et al., 2012). Research by Venkatesh et al. (2012) indicates that Price Value positively influences Behavioral Intention. A study by Soni et al. (2019) also reports a positive correlation between Price Value and Behavioral Intention among Fashion Mobile Shopping App (FMSA) users. In agreement with these observations, Khurana & Jain (2019) conclude that Price Value positively affects young consumers' Behavioral Intention to adopt m-shopping fashion apps. In consideration of these findings, the seventh hypothesis is hereby proposed:

H₇: Price Value positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Habit

Habit in the context of using information systems is defined as the extent to which individuals tend to perform behavior automatically after going through the learning process (Indrawati et al., 2017:43). In the research of Soni et al. (2019) as well as Khurana & Jain (2019), Habit is the most fundamental indicator in adopting m-shopping fashion apps. Research by Huang (2023) shows that Habit directly and positively affects Behavioral Intention and Use Behavior to shop using smartphones among older adults. In consideration of these findings, the following hypothesis is hereby proposed:

H₈: Habit positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

H₉: Habit positively and significantly affects Use Behavior in using EIGER's mobile shopping app.

Trust

Trust may be conceptualized as the belief that the other party will act in a manner consistent with established social responsibilities, thereby aligning with the preferences and expectations of the trusting party (Gefen, 2000). Trust can be understood as the belief that one party will comply with the trusting individual's expectations in a manner that respects social responsibilities, avoiding any exploitation of vulnerability (Gefen, 2000; Mayer et al., 1995; Pavlou, 2003). Research by Huang (2023) shows that trust has a positive and significant impact on user intentions for online shopping applications. According to Morgan and Hunt (1994), as

cited in Chung (2019), trust can reduce the perception of risk felt by a person. So, it can be interpreted that when someone trusts or believes in something, they tend to perceive the risk associated with it as lower. In consideration of these findings, the tenth hypothesis is hereby proposed:

 H_{10} : Trust positively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Perceived Risk

As posited by Forsythe and Shi (2003) in Sarkar et al. (2020), perceived risk is defined as "a user's subjective expectation of experiencing a loss when considering a particular purchase.". Bhatnagar et al. (2000), as cited in (D. J. Kim et al., 2008) posit that in the context of web shopping, three predominant risks have been identified: financial risk, product risk, and information risk (security and privacy). Firstly, financial risk, unrelated to the product, is associated with the marketing channel (internet), encompassing opportunity and time costs. For instance, online transactions may be duplicated due to technological errors or unintentional double-clicking on the "buy" button. Secondly, product risk is associated with the inherent defects or malfunctions of the product itself, as exemplified by a product that is defective or fails to function as anticipated. Third is the risk of loss of information associated with the security and privacy of transactions. This includes concerns about online companies handling credit card information due to the possibility of credit card fraud. This finding aligns with the conclusions of the research conducted by Alrawi et al. (2020) and Hanif et al. (2022). The results of these studies indicated that perceived risk exerts a significant negative influence on customers' intention to adopt mobile commerce services. This suggests that consumers have identified potential risks and uncertainties, including data loss and financial information theft, which act as disincentives to utilizing mobile commerce services. In consideration of these findings, the eleventh hypothesis is hereby proposed:

H₁₁: Perceived Risk negatively and significantly affects users' Behavioral Intention when using EIGER's mobile shopping app.

Behavior Intention

Behavior Intention refers to the subjective possibility that a person will perform some behavior and indicates the extent to which a person will use a certain technology in the future (Indrawati et al., 2017:45). Use Behavior or information technology usage behavior based on research on mobile internet adoption in Hong Kong by Venkatesh et al. (2012) state that Use Behavior is measured based on the frequency or intensity of using the mobile internet. The results of research on users of Fashion Mobile Shopping Apps (FMSA) by Soni et al. (2019), Gil-Cordero et al. (2023), and Khurana & Jain (2019) show that there is a significant influence between Behavior Intention on Use Behavior. In consideration of these findings, the twelfth hypothesis is hereby proposed:

 \mathbf{H}_{12} : Behavioral Intention positively and significantly affects Use Behavior in using EIGER's mobile shopping app.

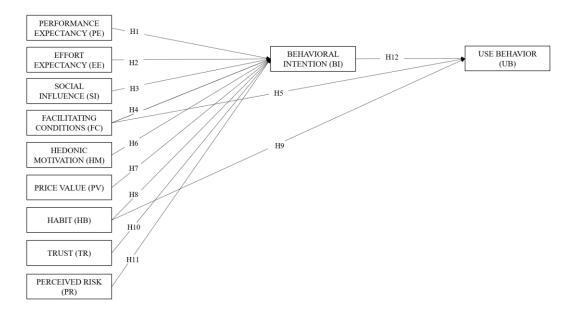


Figure 1. Research Model

RESEARCH METHODOLOGY

The purposive sampling technique was employed for the selection of the study participants. The distribution of the questionnaire occurred online via the Google Form platform, with the utilization of EIGER Adventure's official Instagram and Facebook social media accounts (@eigeradventure) as the conduit for data collection. The questionnaire was designed to ensure that respondents were EIGER's mobile shopping app users in Indonesia who met certain criteria, namely having downloaded and installed EIGER's mobile shopping app via Playstore or App Store, successfully registered themselves and registered as active users of the app and had made at least one purchase transaction through the app since its launch in August 2023. Based on data as of December 2023, EIGER's mobile shopping app number of active users (unique users) was recorded at 4,925. This study determined the sample size using the Yamane formula (Sugiyono, 2023:137) with a sampling error of 5%, indicating a confidence level of 95%. Calculation with this formula resulted in a minimum sample size of 369.95, rounded to 370 respondents. This sample size is considered adequate to meet the research analysis needs, especially when applying the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which requires a certain minimum sample size to produce a valid and reliable analysis model.

RESULT AND DISCUSSION

Employing a quantitative approach, this study examines EIGER's mobile shopping app adoption through the UTAUT2 perspective. It uses a variance-based Partial Least Squares – Structural Equation Modeling (PLS-SEM) approach, implemented with SmartPLS 4, which is noted for its precision in estimating structural model path coefficients (Hair et al., 2017).

Demographic Characteristics of the Respondents

From the distributed questionnaires, the data collected resulted in 478 valid responses, with 272 people (57%) male and 206 people (43%) female. Most of the respondents, 326 people (68%), were within the age range of 20-30 years old, with 61 people (13%) aged less than 20 years old. The rest, only 80 (17%), 7 (1%), and 4 (1%), were from individuals aged 31-40, 41-50, and 50 years and above. Regarding occupation, 197 people (41%) have jobs as

private employees and 149 people (31%) have jobs as students. 78 (16%), 19 (4%), 18 (4%), and 17 (4%) had jobs as self-employed, students, civil servants, and housewives, respectively. Regarding monthly income, 185 individuals (39%) earn below IDR 2,500,000, followed by 162 individuals (34%) with earnings ranging from IDR 2,500,001 - 5,000,000, and 107 individuals (22%) who earn between IDR 5,000,001 - 10,000,000. Additionally, 18 individuals (3%) earn between IDR 10,000,001 - 15,000,000, and 6 individuals (1%) have monthly earnings exceeding IDR 15,000,000. With respect to the monthly expenditures of households, 84 individuals (18%) allocate a budget of ≤ IDR 1,000,000, 83 individuals (17%) allocate IDR 3,000,001 - 5,000,000, and 76 individuals (16%) allocate IDR 1,000,001 - 1,500,000, 75 individuals (16%) spend IDR 1,500,001 - 2,000,000, 64 individuals (13%) spend IDR 2,000 The next highest category, with 56 individuals (12%), is for those spending IDR 7,500,000 and over. The third category, with 40 individuals (8%), is for those spending IDR 5,000,001 to 7,500,000. Of the responses, only 138 people (29%) used the iOS operating system, while the majority, 340 people (71%), used the Android operating system. The survey covered EIGER's mobile shopping app users in Indonesia, with 337 (71%) participants residing in cities in Java. The remaining 58 (12%), 44 (9%), 16 (3%), and 23 (5%) reside in cities in Sumatra, Sulawesi, Kalimantan and other cities on other islands. The characteristics of respondents profile is outlined in Table 2 below:

Table 1. Characteristics of the Respondents Profile

| Demographic | T | | mple (n= 478) |
|-----------------------|-------------------------|-----|---------------|
| Variables | Туре | F | % |
| Canalan | Male | 272 | 57% |
| Gender | Female | 206 | 43% |
| | < 20 | 61 | 13% |
| Amo | 20 - 30 | 326 | 68% |
| Age | 31 - 40 | 80 | 17% |
| (years) | 41 - 50 | 7 | 1% |
| | > 50 | 4 | 1% |
| | Student | 19 | 4% |
| | College Student | 149 | 31% |
| Job | Civil Servant | 18 | 4% |
| JOD | Private Employee | 197 | 41% |
| | Self-employed | 78 | 16% |
| | Housewife | 17 | 4% |
| | < 2,500,000 | 185 | 39% |
| Monthly income | 2,500,001 - 5,000,000 | 162 | 34% |
| Monthly income | 5,000,001 - 10,000,000 | 107 | 22% |
| (IDR) | 10,000,001 - 15,000,000 | 18 | 4% |
| | > 15,000,000 | 6 | 1% |
| | ≥ 7,500,000 | 56 | 12% |
| Routine Household | 5,000,001 - 7,500,000 | 40 | 8% |
| | 3,000,001 - 5,000,000 | 83 | 17% |
| Expenses per Month | 2,000,001 - 3,000,000 | 64 | 13% |
| (IDR) | 1,500,001 - 2,000,000 | 75 | 16% |
| (IDN) | 1,000,001 - 1,500,000 | 76 | 16% |
| | ≤ 1,000,000 | 84 | 18% |
| Operating System | Android | 340 | 71% |
| Operating System | iOS | 138 | 29% |
| Island of Residence | Java | 337 | 71% |

| Sumatera | 58 | 12% |
|------------|----|-----|
| Sulawesi | 44 | 9% |
| Kalimantan | 16 | 3% |
| Others | 23 | 5% |

Source: Author's computation

Outer Model

The reliability and validity of the constructs must be assessed by evaluating the loadings, average variance extracted (AVE), and composite reliability (CR) in the initial phase of data analysis for the external model. The results show that all loading factors exceed the threshold of 0.7, indicating their acceptability. In addition, the AVE exceeds the recommended value of 0.5. The composite reliability (CR) is also in accordance with the recommended value of 0.7 (Hair et al., 2017). The reliability test demonstrates the constructs' reliability, as evidenced by all Cronbach's Alpha values exceeding the recommended level of 0.7 (Hair et al., 2017). According to the established convention, variables exhibiting a loading factor value less than 0.7, such as the FC2 variable, require removal. Consequently, eliminating variables with values that do not meet the established criteria results in declaring their freedom from convergent validity problems. This development eliminates the necessity for further deletions of items, thereby ensuring that they can be seamlessly integrated into structural modeling tests.

Table 2. Measurement Items

| Variables | Items | Loadings | Cronbach's α | CR | AVE |
|-------------------------|-------|----------|-----------------|-------|-------|
| | PE1 | 0.868 | _ | | |
| | PE2 | 0.789 | | | |
| Performance Expectancy | PE3 | 0.818 | 0.896 | 0.923 | 0.706 |
| _ | PE4 | 0.876 | _ | | |
| | PE5 | 0.848 | | | |
| _ | EE1 | 0.833 | _ | | |
| _ | EE2 | 0.811 | _ | | |
| Effort Expectancy | EE3 | 0.878 | 0.892 | 0.920 | 0.698 |
| _ | EE4 | 0.830 | - | | |
| | EE5 | 0.824 | | | |
| _ | SI1 | 0.857 | 0.904 | | |
| _ | SI2 | 0.891 | | | |
| Social Influence | SI3 | 0.874 | | 0.929 | 0.724 |
| <u>-</u> | SI4 | 0.879 | | | |
| | SI5 | 0.745 | | | |
| _ | FC1 | 0.761 | _ | | |
| Escilitating Conditions | FC3 | 0.861 | 0.843 | 0.005 | 0.681 |
| Facilitating Conditions | FC4 | 0.873 | 0.043 | 0.895 | 0.001 |
| | FC5 | 0.802 | | | |
| _ | HM1 | 0.852 | _ | | |
| _ | HM2 | 0.787 | _ | | |
| Hedonic Motivation | НМ3 | 0.837 | 0.891 | 0.920 | 0.697 |
| <u>-</u> | HM4 | 0.887 | | | |
| | HM5 | 0.808 | | | |

| | PV1 | 0.809 | | | |
|--------------------|-----|-------|-------------------|-------|-------|
| | PV2 | 0.814 | - | | |
| Price Value | PV3 | 0.841 | 0.882 | 0.914 | 0.680 |
| | PV4 | 0.823 | _ | | |
| | PV5 | 0.835 | _ | | |
| | HT1 | 0.834 | | | |
| | HT2 | 0.852 | _ | | |
| Habit | HT3 | 0.841 | 0.899 | 0.925 | 0.712 |
| | HT4 | 0.876 | <u>-</u> | | |
| | HT5 | 0.815 | - | | |
| | PR1 | 0.954 | _ | | |
| | PR2 | 0.862 | - - | | |
| Perceived Risk | PR3 | 0.782 | 0.908 | 0.924 | 0.709 |
| | PR4 | 0.817 | - | | |
| | PR5 | 0.783 | _ | | |
| | TR1 | 0.881 | _ | | |
| | TR2 | 0.921 | _ | | |
| Trust | TR3 | 0.900 | 0.933 | 0.949 | 0.789 |
| | TR4 | 0.857 | _ | | |
| | TR5 | 0.880 | | | |
| | BI1 | 0.798 | _ | | |
| | BI2 | 0.898 | _ | | |
| Behavior Intention | BI3 | 0.890 | 0.920 | 0.940 | 0.759 |
| | BI4 | 0.912 | _ | | |
| | BI5 | 0.851 | | | |
| | UB1 | 0.731 | | | |
| | UB2 | 0.868 | _ | | |
| Use Behavior | UB3 | 0.910 | 0.900 | 0.926 | 0.715 |
| | UB4 | 0.864 | _ | | |
| | UB5 | 0.845 | | | |
| | | | | | |

Source: Processed Data from SmartPLS 4

By comparing the square root of the AVE for each construct with the correlations between that construct and others, the discriminant validity of the measurement model is assessed. If the square root of the AVE is greater than these correlations, discriminant validity is established, according to (Fornell & Larcker (1981). Table 4 shows that the discriminant validity of the model according to the accepted criteria is confirmed by the fact that for each construct, the square root of the AVE exceeds its correlations with other constructs.

Table 3. Fornell-Larcker Criterion (Discriminant validity)

| | | | | • | | . | | | | , | | |
|----|----|-------|-------|-------|-------|----------|----|----|----|----|----|----|
| | | ВІ | EE | FC | НМ | HT | PE | PR | PV | SI | TR | UB |
| 1. | ВІ | 0.871 | | | | | | | | | | |
| 2. | EE | 0.577 | 0.836 | | | | | | | | | |
| 3. | FC | 0.536 | 0.672 | 0.825 | | | | | | | | |
| 4. | НМ | 0.676 | 0.752 | 0.673 | 0.835 | | | | | | | |

| 5 | . н | Γ | 0.785 | 0.608 | 0.597 | 0.721 | 0.844 | | | | | | |
|----|---------------|---|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 6 | . PI | : | 0.544 | 0.662 | 0.538 | 0.678 | 0.544 | 0.840 | | | | | |
| _7 | . PI | 2 | 0.382 | 0.285 | 0.267 | 0.304 | 0.378 | 0.212 | 0.842 | | | | |
| 8 | . P\ | / | 0.688 | 0.654 | 0.641 | 0.744 | 0.732 | 0.593 | 0.367 | 0.825 | | | |
| 9 | . SI | | 0.634 | 0.605 | 0.568 | 0.641 | 0.652 | 0.500 | 0.453 | 0.650 | 0.851 | | |
| 1 | 0. Ti | ₹ | 0.756 | 0.683 | 0.623 | 0.790 | 0.725 | 0.637 | 0.281 | 0.736 | 0.605 | 0.888 | |
| 1 | 1. U l | 3 | 0.776 | 0.536 | 0.493 | 0.621 | 0.773 | 0.479 | 0.435 | 0.661 | 0.673 | 0.663 | 0.846 |
| | | | • | • | • | • | • | - | • | • | | | |

Source: Processed Data from SmartPLS 4

Inner Model

The second step in this study is testing the inner model or structural model, which aims to determine the relationship between the independent and dependent variables (Abdillah & Hartono, 2015). Hair et al. (2014) stated that the bootstrap samples must be at least larger than the number of valid observations in the original data set but recommended 5,000. Before analyzing the influence between variables, R², F², and Q² Predict Values must be analyzed first. Hair et al. (2019) state that R² values of 0.75, 0.50, and 0.25 are considered substantial, moderate, and weak, respectively. The data analysis noted that the R² value for Behavioral Intention was obtained at 0.707, which can be stated to be in the moderate/medium category. This shows that 70.7% of the influence contribution is from the PE, EE, SI, FC, HM, PV, HT, PR, and TR variables. Furthermore, the R² value for the UB variable is obtained at 0.672, which can be stated to be in the moderate category. This shows that 67.2% of the influence is contributed by the BI, HT, and FC variables. Other than that, the significance of exogenous variables on the BI and UB is shown by F^2 . HT has a moderate influence on BI ($F^2 = 0.209$), and HT also has a moderate influence on UB ($F^2 = 0.187$). FC have a low influence on UB ($F^2 = 0.000$). BI moderately influences UB ($F^2 = 0.222$). PE ($F^2 = 0.002$), EE ($F^2 = 0.001$), SI ($F^2 = 0.017$), FC ($F^2 = 0.001$) 0.003), HM ($F^2 = 0.001$), PV ($F^2 = 0.004$), PR ($F^2 = 0.012$), have a low influence on Bl. TR has a low to medium influence on BI ($F^2 = 0.133$). Then, in terms of measuring the relevance of construct prediction, Q² predict values > 0 indicate that the model outperforms the most naïve benchmark (i.e., the indicator means from the analysis sample) (Hair et al., 2017). The results of the largest Q² predict values are the BI variable of 0.685 or 68.5% and the UB variable of 0.632 or 63.2%, both of which have Q^2 predict values > 0, so it can be concluded that the Behavioral Intention and Use Behavior variables have Predictive Relevance values, describes the extent to which the model has the ability to predict or explain endogenous variables based on exogenous variables.

The subsequent stage in this process is to test hypotheses. The structural model test demonstrates the relationship between latent variables and other latent variables. This study had 487 respondents of the one-tailed type with a confidence level of 95% and a free degree value of 467, and the t-table value for the one-tailed hypothesis is \geq 1.64. Therefore, if the t-statistic value is \geq 1.64, the hypothesis is rejected (Abdillah & Hartono, 2015). Table 5 shows the estimated direct path coefficients of all the variables tested.

Table 4. Hypothesis testing result

| Hypothesis | Path | Original sample (O) | T statistics (O/STDEV) | P values | Re | esults |
|------------|----------|---------------------------|-----------------------------|-------------|----------|---------------|
| H1 | PE -> BI | 0.039 | 0.959 | 0.169 | Positive | Insignificant |
| H2 | EE -> BI | -0.029 | 0.528 | 0.299 | Negative | Insignificant |
| H3 | SI -> BI | 0.108 | 1.959 | 0.025 | Positive | Significant |
| H4 | FC -> BI | -0.047 | 1.031 | 0.151 | Negative | Insignificant |
| H5 | FC -> UB | 0.003 | 0.064 | 0.475 | Positive | Insignificant |
| H6 | HM -> BI | -0.026 | 0.338 | 0.368 | Negative | Insignificant |
| H7 | PV -> BI | 0.059 | 0.869 | 0.192 | Positive | Insignificant |
| H8 | HT -> BI | 0.423 | 7.285 | 0.000 | Positive | Significant |
| H9 | HT -> UB | 0.426 | 7.417 | 0.000 | Positive | Significant |
| H10 | TR -> BI | 0.366 | 5.814 | 0.000 | Positive | Significant |
| H11 | PR -> BI | 0.069 | 2.326 | 0.010 | Positive | Significant |
| H12 | BI -> UB | 0.440 | 8.338 | 0.000 | Positive | Significant |

Source: Processed Data from SmartPLS 4

The hypothesis testing results reveal a statistically significant relationship between Performance Expectancy (PE) and Behavioral Intention (BI), with a positive original sample value of 0.039. However, the T-statistic of 0.959, although exceeding the critical value of 1.64, is accompanied by a p-value of 0.169, which is higher than the 0.05 threshold. Consequently, the hypothesis (H1) is rejected, indicating that while PE has a positive effect on BI to use EIGER's mobile shopping app, this effect is not statistically significant. This suggests that increased PE for the EIGER application may marginally raise BI or users' intention to use it, but this relationship is not robust enough to meaningfully impact users' online shopping behavior. These findings underscore the limited influence of PE on BI in this context, diverging from earlier studies on mobile shopping app adoption by researchers such as Khurana & Jain (2019), Soni et al. (2019), Gil-Cordero et al. (2023), and Huang (2023). Those studies identified Performance Expectancy as a key determinant of users' intention to adopt mobile shopping platforms, highlighting a significant and positive relationship. Conversely, the results align more closely with the findings of Maulidina et al. (2020) regarding the Shopee app, as well as studies by Sonia et al. (2024) and Rahman et al. (2020) on social commerce adoption, which also noted a lack of significant influence of Performance Expectancy on Behavioral Intention. One possible explanation for these results is that EIGER's mobile shopping app, being relatively new, has not yet demonstrated sufficient improvements in productivity or operational efficiency to strongly shape users' performance expectations. Additionally, users are required to complete transactions through external means, such as ATMs, mobile banking, or Internet banking, adding extra steps to the purchasing process and requiring more time and effort. This aligns with insights from Rahman et al. (2020), which highlighted similar issues affecting user perceptions of convenience and efficiency.

The investigation into the relationship between Effort Expectancy (EE) and Behavioral Intention (BI) yielded an original sample value of -0.029, indicating a negative relationship. This result was accompanied by a T-statistic of 0.528, which exceeded the critical value of 1.64, and a P-value of 0.299, which was greater than the 0.05 threshold. Consequently, hypothesis H2 is rejected, suggesting that EE exerts a negative and statistically insignificant effect on users' BI to utilize EIGER's mobile shopping app. These findings indicate that in this context, the EE variable minimally influences BI, contrasting with earlier research on mobile shopping app

adoption by Venkatesh et al. (2003), Huang (2023), and Soni et al. (2019), which reported a positive and significant impact of Effort Expectancy on Behavioral Intention. The results of this study implies that users do not perceive the ease of use of EIGER's mobile shopping app as a sufficiently compelling factor to markedly enhance their intention to shop online using the app. However, these outcomes align with the findings of Chopdar et al. (2018) and Khurana & Jain (2019) on mobile shopping app and with the findings of Wijaya & Noviaristanti (2024), which suggest that the absence of a significant relationship between Effort Expectancy and Behavioral Intention may be attributable to the participants' extensive experience with mobile shopping, making them adept at navigating complex systems.

The findings from Table 5 show the connection between Social Influence (SI) and Behavioral Intention (BI). The analysis revealed a positive relationship between these variables, with an original sample value of 0.108. This finding was statistically significant, as indicated by a T-statistic of 1.959, which surpassed the critical threshold of 1.64 derived from the T-table. Moreover, the relationship was significant at the 0.025 level (P-value), a more stringent criterion compared to the conventional 0.05 significance level. As a result, the hypothesis (H3) is supported, demonstrating that SI exerts a positive and significant impact on users' BI when using EIGER's mobile shopping app. These findings align with prior research on mobile shopping app adoption, including studies by Venkatesh et al. (2012), Gil-Cordero et al. (2023), Fatihanisya & Purnamasari (2021), and Huang (2023), which similarly concluded that social influence positively affects behavioral intention. The results suggest that the encouragement or influence users receive from their social environment plays a substantial role in shaping their intention to engage in online shopping through EIGER's mobile shopping app. This significant influence highlights the importance of social factors in driving user adoption and Behavioral Intention in the context of mobile applications.

The relationship between Facilitating Conditions (FC) and Behavioral Intention (BI) has an original sample value of -0.047 (negative), has a T-statistic value of 1.031 < 1.64 T table value, and has a P-value of 0.151 > 0.05. As a result, hypothesis H4 is rejected, meaning that FC has a negative and insignificant effect on users' BI to use EIGER's mobile shopping app. The results of this study prove that the FC variable in this study has very little effect on the BI variable, in contrast to the results of research on the adoption of mobile shopping apps that have been conducted previously by Hanif et al. (2022), Huang (2023), and Khurana & Jain (2019) who found that the Facilitating Conditions variable had a positive and significant effect on the Behavioral Intention variable. However, these results align with the research results by Maulidina et al. (2020). This can be caused by EIGER's mobile shopping app users who do not pay attention to technical infrastructure support for using EIGER's mobile shopping app, either because the interest of EIGER's mobile shopping app users lies in other variables or the technical support facilitated by EIGER's mobile shopping app, such as the payment system and the availability of application update versions is considered the minimum standard for an application so that infrastructure support is not strong enough to significantly increase user intentions in using EIGER's mobile shopping app to carry out online shopping activities.

The analysis from Table 5 reveals that the relationship between Facilitating Conditions (FC) and Use Behavior (UB) yields an original sample value of 0.003 (positive), a T-statistic of 0.064 (below the 1.64 threshold), and a p-value of 0.475 (exceeding the 0.05 level). As a result, hypothesis H5 is rejected, indicating that FC exerts a positive but statistically insignificant effect on UB within EIGER's mobile shopping app. This suggests that FC plays a relatively minor role in shaping UB, contrasting with earlier studies on mobile shopping adoption by Hanif et al. (2022), Huang (2023), and Gil-Cordero et al. (2023), which found FC to be a positive and

significant determinant of UB. The existing technical infrastructure and support in EIGER's mobile shopping app, therefore, do not appear sufficient to substantively encourage future mobile shopping activities. However, these findings align with (Chopdar et al., 2018), who likewise reported an insignificant connection between FC and UB. A plausible explanation is that younger users, adept at embracing new technologies, may not place much emphasis on supportive mechanisms, instead relying on their own familiarity and confidence in using m-shopping apps (Chopdar et al., 2018).

The analysis of the relationship between Hedonic Motivation (HM) and Behavioral Intention (BI) indicates an original sample value of -0.026 (negative), a T-statistic of 0.338 (less than the 1.64 T-table threshold), and a P-value of 0.368 (greater than 0.05). Consequently, H6 is rejected, suggesting that HM exerts a negative yet statistically insignificant influence on users' BI when using EIGER's mobile shopping app. In practical terms, any pleasure users derive from EIGER's mobile shopping app seems insufficient to substantially bolster their intention to engage in online shopping. This conclusion contrasts with prior research by Venkatesh et al. (2012), Indrawati et al. (2022), and Khurana & Jain (2019), which identifies HM as a significant driver of Bl. Instead, it aligns with the findings of Huang (2023) and Gil-Cordero et al. (2023), where hedonic motivation did not shape smartphone shopping intentions. A plausible explanation is that consumers might adopt a more utilitarian approach, focusing on the functional aspects of shopping rather than the enjoyment it may offer. Given that pleasure often hinges on consumers' experiential engagement and psychological investment (Lavuri et al., 2022), developers of mobile shopping platforms might enhance the emotional dimension of the user experience, especially for older individuals, to further cultivate positive shopping behaviors (Huang, 2023).

An examination of the link between Price Value (PV) and Behavioral Intention (BI) revealed a positive original sample value of 0.059, a T-statistic of 0.869 (less than the 1.64 threshold), and a P-value of 0.192 (exceeding 0.05). Consequently, hypothesis H7 is rejected, implying that PV exerts a positive yet insignificant influence on users' BI toward using EIGER's mobile shopping app. These findings diverge from earlier studies on mobile shopping adoption by Venkatesh et al. (2012), Khurana & Jain (2019) and Soni et al. (2019) which reported that PV positively and significantly impacts BI. Although users may perceive rising benefits relative to any financial costs, this effect does not strongly motivate them to use EIGER's mobile shopping app. This conclusion aligns with research by Maulidina et al. (2020), Hanif et al. (2022), and Gil-Cordero et al. (2023), indicating that people do not necessarily see enough advantages in mobile shopping to justify the costs. It also corroborates studies by Huang (2023) and Zhou et al. (2021), which found that price value does not affect smartphone shopping intentions. Therefore, sellers should consider focusing on other forms of value, such as convenience, interactive communication, and suitable products (Zhou et al., 2021).

The analysis reveals that the link between Habit (HT) and Behavioral Intention (BI) shows an original sample value of 0.423 (positive), a T-statistic of 7.285 (greater than the 1.64 threshold), and a P-value of 0.000 (less than 0.05). These outcomes lead to the acceptance of H8, indicating that HT exerts a positive and significant influence on users' BI when using EIGER's mobile shopping app. These findings are consistent with earlier research by Venkatesh et al. (2012), Khurana & Jain (2019), Soni et al. (2019), Gil-Cordero et al. (2023), and Huang (2023), which demonstrated that Habit exerts a strong, positive impact on Behavioral Intention. This suggests that habitual engagement with mobile shopping apps substantially increases users' intentions to adopt EIGER's mobile shopping app.

The relationship between Habit (HT) and Use Behavior (UB) exhibited an original sample value of 0.426 (positive), a T-statistic value of 7.417 > 1.64 T-table value, and a P-value of 0.000 < 0.05. Thus, the results of hypothesis testing on H9 are accepted, meaning that Habit (HT) has a positive and significant effect on user Use Behavior (UB) when using EIGER's mobile shopping app. These results are in line with research on the adoption of mobile shopping apps that have been conducted previously by Soni et al. (2019), Gil-Cordero et al. (2023), Huang (2023), Khurana & Jain (2019), and Chopdar et al. (2018) which show that the Habit variable has a positive and significant effect on the Use Behavior variable and indicates that the user's habit of using the EIGER's mobile shopping app to carry out online shopping activities is not felt to find obstacles so it is classified as very strong to significantly foster confidence to use EIGER's mobile shopping app in the future.

An assessment of the Trust (TR)–Behavioral Intention (BI) relationship in a preliminary sample showed an original value of 0.366 (positive), a T-statistic 5.814 surpassing 1.64 (T-table), and a P-value below 0.05, confirming a statistically significant connection. Consequently, H10 are accepted, indicating that TR exerts a positive and significant influence on users' BI when using EIGER's mobile shopping app. These results are in line with research on the adoption of mobile shopping apps that have been conducted previously by Huang (2023), Alrawi et al. (2020), and Maulidina et al. (2020), which found that the Trust variable has a positive and significant effect on the Behavioral Intention variable. The higher the trust in the online retailer, the higher the intention to purchase (Patel et al., 2020). This indicates that user trust in using EIGER's mobile shopping app to carry out online shopping activities is strong enough to significantly increase user intentions in using EIGER's mobile shopping app.

An examination of how Perceived Risk (PR) influences Behavioral Intention (BI) revealed an original sample value of 0.069 (positive), a T-statistic of 2.326 (greater than the 1.64 threshold), and a P-value of 0.010 (less than 0.05). These findings lead to the rejection of H11, indicating that PR has a positive and significant influence on users' BI concerning EIGER's mobile shopping app. This outcome highlights a strong impact of PR on BI, differing from previous research by Hanif et al. (2022) and Alrawi et al. (2020), which reported that PR negatively and significantly affects BI in mobile shopping adoption. The results suggest that although users perceive a high degree of risk while using mobile shopping platforms, they remain firmly inclined to use EIGER's mobile shopping app for online purchases. In other words, EIGER users appear more willing to accept potential risks related to data security, product quality, or returns (Chopdar et al., 2018).

The analysis examining the link between Behavioral Intention (BI) and Use Behavior (UB) produced an original sample value of 0.440 (positive), a T-statistic of 8.338 (greater than the 1.64 threshold), and a P-value of 0.000 (below 0.05). Consequently, H12 is accepted, indicating that BI exerts a positive and significant influence on UB when individuals using EIGER's mobile shopping app. These findings are consistent with previous studies by Venkatesh et al. (2012), Soni et al. (2019), Gil-Cordero et al. (2023), and Khurana & Jain (2019), which likewise demonstrate that Behavioral Intention plays a positive and significant role in determining Use Behavior. This result suggests that higher user intent corresponds to more frequent use of EIGER's mobile shopping app. The complete results of the hypothesis testing are presented in Figure 2.

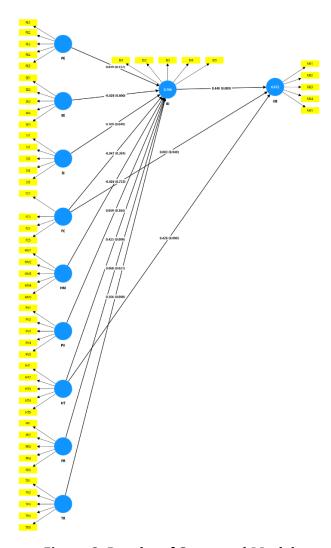


Figure 2. Results of Structural Model

CONCLUSION

The findings of this study highlight that Habit is the most significant predictor of Behavioral Intention, emphasizing the importance of repeated actions in influencing users' inclination to adopt the EIGER mobile shopping app. In contrast, Effort Expectancy has minimal impact on Behavioral Intention, indicating that ease of use is not a primary determinant due to users' familiarity with mobile applications. Behavioral Intention emerges as the strongest predictor of Use Behavior, confirming that user intention drives actual engagement, whereas Facilitating Conditions have the weakest effect, suggesting that technical support alone does not strongly encourage app usage. Social Influence, Trust, and Habit positively and significantly affect Behavioral Intention, underlining the role of social dynamics, trust, and routines in app adoption, while Performance Expectancy and Price Value, though positive, are statistically insignificant. Furthermore, Effort Expectancy, Facilitating Conditions, and Hedonic Motivation show no significant effect, implying that ease of use, technical support, and enjoyment do not critically shape adoption decisions. Habit significantly influences Use Behavior, reinforcing its role in sustaining app usage, while Perceived Risk has an unexpected positive effect on Behavioral Intention, suggesting that EIGER users may be more risk-tolerant in online shopping. Practical implications include enhancing trust, social engagement, and habit-forming mechanisms, such as introducing social-sharing features, real-time security notifications, and exclusive gamified shopping programs to increase user interaction. While variables like Effort Expectancy and Facilitating Conditions had minimal impact, the study underscores the need to focus on trust-building and habitual behaviors. However, limitations include the exclusive focus on mobile shopping app users, a sample size of 478 that may not fully represent Indonesia's broader EIGER user base, and the inability to confirm a negative relationship between Perceived Risk and Behavioral Intention. Future research should explore non-users' adoption barriers, expand the sample size, and examine specific app features that significantly impact user acceptance.

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