Journal of
Information Systems Engineering
and Business Intelligence

Vol.10, No.1, February 2024
Available online at: http://e-journal.unair.ac.id/index.php/JISEBI

The Role of Brand Image and Trust in the Adoption of FinTech Digital Payment for Online Transportation

Winanti [1)*], Erick Fernando [2)]

[1)] *Information System Department, Insan Pembangunan Indonesia University, Banten, Indonesia*
[1)]winanti12@ipem.ac.id

[2)] *Information System Department, Universitas Multimedia Nusantara, Tangerang, Indonesia*
[2)]erick.fernando@umn.ac.id

Abstract

Background: The widespread use of financial technology (FinTech) is a popular aspect across various fields, particularly in online transportation. However, the usage has led to an increase in illegal FinTech, causing significant problems for public. Issues related to account security, such as hacks leading to the loss of user balances and misuse of data, contribute to the erosion of brand image and public trust. Despite the growing prominence of FinTech, explorations on the application in the context of online transportation remain limited. Previous studies have not discussed the impact of brand image on perceived usefulness and ease of use. Therefore, this current study explores the importance of combining brand image and trust factors to increase user intention. This process is achieved by investigating brand image and trust as crucial factors influencing increased perceived ease and benefits during the integration of FinTech in online transportation services.
Objective: This study aimed to measure the impact of brand image and trust factors on the adoption of FinTech in online transportation.
Methods: The investigation was carried out with a quantitative analysis approach using Partial Least Squares–Structural Equation Modeling (PLS–SEM). Furthermore, it focused on understanding FinTech services in online transportation, incorporating factors such as trust, brand image, perceived ease of use, perceived usefulness, and user intention. Data were collected by using a purposive sampling method through online questionnaire distribution. PLS-SEM was adapted for analyzing variable relationships, hypotheses, and models.
Result: The results showed that factors including trust, perceived ease of use, and perceived usefulness significantly influenced the willingness to use FinTech in online transportation services. However, it was observed that brand image factors did not impact user intentions.
Conclusion: This study showed a critical aspect in understanding the value of FinTech services by explaining the importance of establishing trust and building a good brand image as precursors. These factors indirectly contributed to increased perceived benefits and ease of use. Therefore, the insights offered valuable input for companies aiming to develop trusted FinTech platforms with a positive product image.

Keywords: Brand Image, Trust, FinTech, Online Transportation

Article history: Received 27 July 2023, first decision 25 August2023, accepted 26 January 2024, available online 28 February 2024

I. INTRODUCTION

The continual development of information technology is crucial in various aspects of human life, particularly in the banking industry. This progress is driven by the increasing importance of financial technology (FinTech), which represents an innovative integration of technology and finance [1], [2], facilitating easy and rapid financial transactions with a broad reach [3]. In addition, the widespread adoption of FinTech by customers can be attributed to the convenience and benefits it offers, outweighing the associated risks. The increasing value of FinTech transactions, described in the June 2020 figure of US$ 35,513 million for "Digital Payment" [4], is expected to grow by more than 100% in 2024, reaching a total of US$ 63,690 million [4]. The extensive use of FinTech is particularly advantageous due to the continuous growth in mobile phone usage, projected to reach 89% in 2025 [5].

In online transportation services, the application is rapidly advancing through collaborative efforts between FinTech and various transportation service providers. This collaboration significantly expands the scope of FinTech use. To enhance the quantity of customers, service providers need to pay attention to improving the services. However, a

* Corresponding author

ISSN 2443-2555 (online) 2598-6333 (print)
doi: http://dx.doi.org/10.20473/jisebi.10.1.126-138

critical concern arises with the spread of illegal FinTech, causing potential harm to public. Additionally, the low level of account security, characterized by frequent hacks, has a detrimental impact on public trust and brand image such as loss of user balances and misuse of data. Trust is a fundamental factor in the financial sector, as it helps users overcome concerns and promotes the adoption of applications. The level of trust in new technology directly influences FinTech usage, with greater trust correlating to increased adoption. Consequently, promoting trust among users is essential for the continued growth of FinTech and the effectiveness in facilitating financial transactions [15].

Many FinTech service providers acknowledge that the perception of brand can influence user intention. The establishment of a good brand image comprises users evaluating the quality of services comprehensively [6]–[8]. Users often associate a good brand image with expectations of convenience and benefits. Therefore, user trust is a crucial aspect of the convenience and usability of FinTech. Also, a good brand image is a key factor in user preferences when selecting a company, indicating the importance of maintaining a reputable image [9]. Studies further show that a strong company brand image positively influences service promotion, thereby leading to increased usage by customers [10].

This study focuses on factors such as perceived usefulness [11]–[13] and perceived ease of use [11], [12] in FinTech domain, explicitly excluding online transportation sector. The analysis comprises considerations of brand image [14] and trust factors [15], [16] from the respective perspectives. Existing literature [3] implies a substantial relationship between trust factors, brand image, and user intention. However, the significance of brand image and trust in influencing user intention has not been thoroughly examined, particularly in the context of the moderation of perceived ease of use and perceived usefulness. The impact of brand image on user intention is evident, with a strong brand image contributing to higher levels of customer trust. Therefore, the objective of the study is to investigate the impact of brand image and trust in conjunction with perceived ease of use and perceived usefulness, aiming to strengthen user intention. Previous investigations explored trust factors [15], [16], perceived ease of use [11], [12], perceived usefulness [11]–[13], and brand image [14] in the payment context.

This current study is limited to exploring direct correlations between factors influencing user intention. Meanwhile, the implementation of FinTech in the context of online transportation is still limited. As a result, the study describes the importance of integrating brand image and trust factors to enhance user intention. There is also a lack of exploration demonstrating the manner in which brand image influences perceived usefulness and ease of use to increase user intention. Comprehending the value of FinTech services is crucial in building trust and creating a good brand image, particularly based on the convenience and benefits of the service. Therefore, this study explores brand image and trust as elements contributing to increased perceived ease of use and benefits of adopting FinTech in the context of online transportation. The results offer valuable insights for the future development of FinTech application platforms.

II. LITERATURE REVIEW

A. Related Work

FinTech is a new phenomenon driven by the evolution of information technology in the banking sector [17]. Furthermore, it serves as an alternative for conducting financial transactions, experiencing rapid growth propelled by the demand for transactional convenience and usability [18]. The increase in popularity is caused by the growing number of users incorporating FinTech services into various transactions, including online transportation payment. With the increasing use of online transportation services, there is a growing need for effective and efficient transactions, making FinTech an ideal solution [19]. Additionally, this trend creates opportunities for a diverse range of companies to venture into the development of FinTech services. These companies, ranging from startups to established enterprises, recognize the potential of FinTech in meeting the evolving needs of customers.

Davis introduced Technology Acceptance Model (TAM) as a framework for understanding end-user behavior and the acceptance of information-based technology [20]. TAM examines how customers adopt new technologies and the factors influencing user selection, acceptance, and intention [21], [22]. Furthermore, the model describes that customer inclination to apply technology is dependent on the intentions, and explores the aspects influencing technology use in organizational frameworks. TAM also identifies the cause-and-effect beliefs (benefits and ease of use) in relation to user behavior, goals, needs, and practical application of information systems [23], [24]. As a result, TAM theory is continually used to comprehend user readiness for information technology [10], [25]. The model investigates the factors influencing technology usage, explaining how certain elements, such as perceived usefulness and ease of use, can impact why and how customers use new technology [20].

Perceived usefulness measures the extent to which technology provides benefits to users, thereby improving the performance and quality of life [26], [27]. Users need to have confidence that technology will increase the productivity. On the other hand, perceived ease of use assesses how easily someone perceives technology to be usable. Perceived ease of use also reflects user confidence that the technology or system is user-friendly and will not cause

problems [28], [29]. It is crucial to be aware that factors such as interaction and system use intensity influence perceived ease of use [28], [30]. Therefore, high perceived ease of use reduces the time and energy needed to comprehend technology, promoting the belief that the new system is more flexible, easy to understand, and operable with relative ease. TAM also accommodates external factors influencing technology acceptance, with studies indicating that trust [31] and brand image [14] are important factors in creating reliable FinTech services with widespread user acceptance.

Trust factors play a significant role in shaping user decision and willingness to use a service [31], [32]. In other words, when user trust in service is high, there is a higher possibility to use FinTech services [15], [31], [33]. This trust level arises from users evaluating situations, such as reading recommendations in app reviews or observing others' opinions. Therefore, to ensure the success of FinTech application development, service providers need to prioritize maintaining trust in transactions and safeguarding personal information. This is crucial for users to perceive trust as a key element providing a sense of security and peace of mind during transactions.

Brand image plays a crucial role in influencing the willingness to use a service. A good brand image can increase user intention, indicating that the company offers the best services [34]. Therefore, brand image serves as a guarantee for products and services, clearly outlining the company's commitment to improving service recognition and user satisfaction [10], [35]. A brand image becomes a force that can positively impact user intention.

The main reason behind the development model in this study is its suitability as a conceptual framework, offering a comprehensive and cohesive perspective on FinTech users in the context of digital payment. This context is considered appropriate for implementing digital payment methods in online transportation, particularly at individual level. Furthermore, the use of the variables mentioned previously to measure acceptance or implementation of digital payment in the context of online transportation in Indonesia has not been extensively explored in previous studies.

B. Hypothesis Development

1) Brand Image

Brand image incorporates a combination of terms, names, designs, and symbols used to identify and distinguish a product or service [34]. Furthermore, it is a crucial aspect that requires attention from every company. Brand image can be formed by consistently delivering quality services, both existing and ongoing [11]. The evaluations of these services contribute to the establishment of a reputation, and the satisfied user has the potential to recommend the entire service to others. It is crucial to be aware that the process of building brand image is gradual and continuous in order to achieve a favorable and trustworthy reputation.

Brand image reflects the external characteristics of a product or service, addressing the way in which brand fulfills customers' psychological needs [36]–[38]. These psychological factors can influence perceived ease of use and benefits associated with technology, particularly in the context of a good brand image [39], [40]. Typically, brand reputation is both influenced by technology and products. When users use technology as customers, the acceptance of technology can be influenced by brand reputation [41], [42]. This model is developed from the elements of TAM, such as perceived ease of use, perceived usefulness, and behavioral intention [43]. Additionally, brand reputation evolves based on user experiences [41], [42], [44], [45], while brand evaluation plays a central role in the progression of brand relationships [41]. In the context of technology, brand image significantly impacts perceived value and utility of technology [46].

A good brand is synonymous with ease of use and usefulness, offering various functionalities as a service to customers. In general, customers tend to have confidence in using technology associated with a good brand [47], [48]. The confidence arises from the belief that customers will experience ease of use and benefit from the various advantages provided by brand. This inclination promotes a sense of connection with brand.

Several studies argued that a good brand image had a favorable impact on user intentions to use a service, as it enhanced perceived value of the service or product [12]. A good brand image is characterized by providing the best quality for customers, including easy access to services at various locations and times [11]. Moreover, a good brand image can offer products in line with user preferences, furnish detailed product information, and various other aspects. All these factors significantly influence user readiness to use the service. Studies focusing on the use of FinTech services in online transportation also continue to explain the substantial impact of brand image. As a result, the following hypotheses are proposed:

H1: Brand image has a strong influence on perceived ease of use.

H2: Brand image has a strong influence on user intention.

H3: Brand image has a strong influence on perceived usefulness.

2) Trust

Trust can be defined as the perception of confidence that a belief is considered true or real [1], [49], [50]. Psychologically, the trait reflects a person's values related to their intention to accept an action or decision [2], [51]. The significance of trust is evident in increasing the adoption of technology by customers because a high level of trust instills consistent confidence. Therefore, trust has the potential to positively contribute to perceived usefulness of the technology used [1], [52], [53]. Empirically, it has been proven that trust and perceived usefulness are significant indicators in predicting user intention to adopt specific technologies [24].

Trust also influences the ease of use of technology because customers feel that the provided products have been well-prepared. This shows that FinTech services or features do not contain harmful elements. Consequently, building customers' trust is crucial, as it influences perceived ease of use, usefulness, and user intention. It can be concluded that increasing the level of trust in a particular technological service creates user-friendly experience, thereby shaping perceptions of the product's benefits after repeated use [30], [54]. User's level of trust directly influences the extent to which they easily interact with technology.

When customers can trust the service provider, there is a tendency to perceive benefits from the services provided [24], [26]. Simultaneously, trust in the services of the service provider comprises various essential activities, such as verifying services, unifying services, and controlling service interactions. However, when trust diminishes, customers may spend more time and effort assessing services to avoid potential injustices from service providers [26]. Based on the explanations, the following hypotheses are formulated:

H4: Trust has a strong impact on perceived ease of use.

H5: Trust has a strong impact on user intention.

H6: Trust has a strong impact on perceived usefulness.

3) Perceived ease of use

Perceived ease of use can be defined as the extent to which customers believe that using technology will provide freedom from excessive effort [8], [55]. This implies that perceived simplicity of using technology tends to develop based on user's level of trust [1], [49]. Additionally, user readiness to adopt technology, particularly in the scope of FinTech, is influenced by the level of affordability of use [7], [8]. Most studies in the technology field explained that opinions about ease of use played a crucial role in shaping public views on the application and use of technology. Therefore, this concept has significant importance in formulating the subsequent hypothesis.

H7: Perceived ease of use has a strong impact on user intention.

4) Perceived usefulness

Perceived Usefulness (PU) shows the benefits of a particular system in improving performance to achieve desired results [25], [56]. Furthermore, perceived usefulness is a measure of the extent to which the use of technology can enhance customer performance. This indicates that using technology is perceived as advantageous for adopters [8], [55]. Perceived usefulness is also a key factor influencing user intention to adopt a system or technology, as explained in TAM model introduced by Davis [8], [43]. Several other studies also confirm the crucial role of perceived usefulness in influencing user behavioral willingness to use a service [16], [25], [56]–[60]. In simple terms, user tends to use FinTech services when they find the service useful in meeting transactional needs. Based on this concept, the following hypothesis is formulated:

H8: Perceived usefulness has a strong impact on user intention.

III. METHODS

This quantitative study was conducted using Structural Equation Modeling (SEM), through a questionnaire and purposive sampling method. Data were collected through Google Forms from August to October 2022, comprising a total of 346 participants. However, a total of 133 participants were considered valid, based on careful screening and filtering of FinTech and online transportation users. According to Hair, Anderson, Tatham, & Black, a sample size that was too large could complicate model development. In order to obtain the desired results using SEM, a sample size of 100-200 respondents was considered sufficient [61]. Prior to data collection, participants were required to complete an informed consent form, provide their biodata, and signify their agreement by signing, ensuring compliance with ethical standards.

Study instruments were developed based on questionnaire designs from relevant previous investigations, adapted to suit the needs of this current work. For example, brand image questions were sourced from P. Thaichon and T. N. Quach [37], and D. Kala and D. S. Chaubey [38]. Questions on Perceived Ease of Use were derived from Norman and Skinner [91], and those on Perceived Usefulness were adapted from L. M. Chuang, Liu, and Kao [49] and [53]. Additionally, trust dimension was borrowed from J. M. Hansen et al [53], while User Intention was adopted from L.

M. Chuang, Liu, and Kao [49] and J. M. Hansen et al [53]. It should be acknowledged that all the instruments were applied to meet the specific needs of this investigation.

This study adopted a Likert scale, ranging from 1 to 6, to assess various elements. The scale spanned from a high level of disagreement at number 1 to a high level of agreement at number 6. Typically, the selection of a 6-point Likert scale was intended to enhance participants' ease of response, as it was considered more possible to produce a strong degree of reliability, according to Chomeya (2010) [62]. In the context of this investigation, this scale was expected to provide a significant advantage [62].

This measurement method aimed to facilitate respondents in answering the questions and tended to produce high-reliability values, making the application highly effective. During the testing of hypotheses, SEM with Partial Least Square (PLS) method was applied [63], [64]. Conceptually, SEM is a data analysis method capable of simultaneously testing complex relationships between variables. Meanwhile, PLS was used in this analysis to establish relationships between independent and dependent variables based on several indicators. The two-stage SEM analysis comprised the initial step of establishing a measurement model, including assessing indicators of construct reliability and validity. The subsequent stage tested the framework to determine relationships between variables or correlations between constructs [65]. The hypotheses, developed based on a literature review from various trusted scientific sources, were in line with this study, reflecting interrelated variables that formed a model shown in Fig. 1.

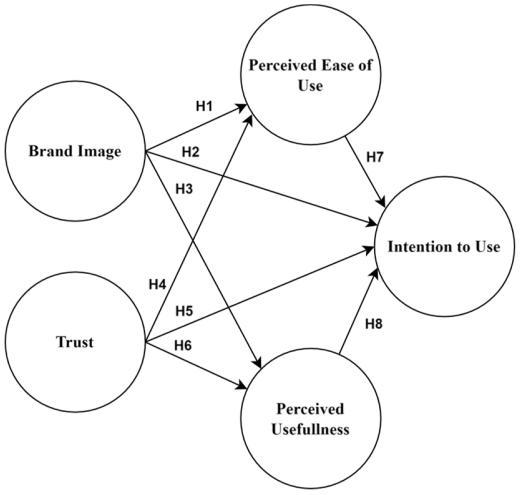

Fig. 1 Study Model

TABLE 1
CHARACTERISTIC OF RESPONDENTS

Characteristic	Criteria	Frequency (n= 133)	Percent (%)
Gender	Male	67	50,4
	Woman	66	49,6
Job-status	Businessman	4	3,0
	Student / Student / College Student	114	85,7
	Private Employees/PNS	14	10,5
	Housewife	1	0,8
Age	15 - 20 years	86	64,7
	21 - 25 years old	44	33,1
	31 - 35 years old	2	1,5
	41 - 45 years old	1	0,8
Duration use	<1 year	14	10,5
	1 year – 3 years	45	33,8
	3 years – 5 years	50	37,7
	>5 years	24	18,0

IV. RESULT

A. Characteristic of Respondents

The characteristics of respondents ensured that the criteria for any source of information or experiment were correct as expected. This study comprised 50.4% male and 49.6% female, with the majority of respondents being students, accounting for 85.7% of the Job status. Additionally, the highest percentage of respondents was in the age range of 15-20, constituting 64.7%. The respondents represented the younger generation, characterized by quick understanding

and skills in adapting to technology. Based on observation, approximately 10.5% had used FinTech for online transportation for less than one year, 33.8% for one to three years, 37.6% for three to five years, and 18.0% had used the platform for more than five years. Table 1 shows the unique characteristics of all respondents considered.

B. Measurement Construct Validity and Reliability

Quantitative analysis is very important because it describes the validity and reliability of a construct used to measure a variable. This assessment ensured the accuracy and dependability of instruments in producing reliable results. Additionally, the model analysis used SEM approach to assess model fit. Variable analysis was conducted on each indicator, comprising 8 indicators (BI1-BI8) for Brand Image, 5 (T1-T5) for Trust, 7 (PEAS1-PEAS7) for Perceived Ease of Use, 7 (PEOU1-PEOU7) for Perceived Usefulness, and 7 (ITU1-ITU7) for User Intention. The measurement details for all indicators were shown in Table 2 and Fig. 2.

The initial step in assessing validity was examining the indicators. Construct validity testing ensured that the factor loading score reached at least 0.6, indicating acceptable item validity [65], [66]. According to Table 2, all factor loadings were above the threshold of 0.6. The next stage consisted of evaluating internal consistency reliability using Cronbach's alpha and AVE values. Table 2 showed Cronbach's alpha values meeting the minimum threshold of 0.7. All constructs have significant Cronbach's alpha values, surpassing 0.7, which indicated good internal consistency [65], [66]. The evaluation also included determining convergent validity using the average variance extracted (AVE). In this study, AVE values for each framework were estimated to exceed 0.5 [65], [66]. The results in Table 2 showed that AVE values for each construct were more than 0.5 thresholds.

TABLE 2
CONSTRUCT VALIDITY AND RELIABILITY

Variable	Indicator	Loading Factor	Cronbach's alpha	AVE
Brand Image	B11	0,679	0,886	0,559
	B12	0,780		
	B13	0,709		
	B14	0,800		
	B15	0,740		
	B16	0,819		
	B17	0,741		
	B18	0,700		
Perceived ease of use	PEAS1	0,780	0,897	0,620
	PEAS2	0,898		
	PEAS3	0,765		
	PEAS4	0,790		
	PEAS5	0,773		
	PEAS6	0,683		
	PEAS7	0,811		
Perceived Usefulness	PEOU1	0,861	0,876	0,579
	PEOU2	0,759		
	PEOU3	0,791		
	PEOU4	0,826		
	PEOU5	0,757		
	PEOU6	0,693		
	PEOU7	0,614		
Trust	T1	0,859	0,892	0,699
	T2	0,868		
	T3	0,772		
	T4	0,861		
	T5	0,818		
Intention to Use	ITU1	0,836	0,912	0,660
	ITU2	0,831		
	ITU3	0,824		
	ITU4	0,870		
	ITU5	0,852		
	ITU6	0,830		
	ITU7	0,622		

*Source: Data Analysis (2022)

C. Model Fit Measurement

The coefficient of determination (R-squared or R2) is a statistical indicator for evaluating the appropriateness of a structural model. This evaluation metric signified the degree to which the independent or latent variables in the model

could describe the variability of the dependent variable. According to Hair et al. [65], R2 could be expressed as a percentage, ranging from 0 to 1. A higher value indicated greater effectiveness in explaining variations in the dependent variable. Consequently, the strength of a relationship was categorized as weak, moderate, or strong based on the correlation between the dependent and independent variables. When R2 value equaled or exceeded 0.75, the relationship was considered strong. Moreover, when the value was in the range of 0.75 and 0.50, the relationship was considered moderate, while values below 0.50 indicated a less strong correlation.

R2 could be used to predict the future impact of FinTech use on online transportation. This scenario implied that a high value could increase prediction accuracy. The model adeptly explained user intention towards FinTech in online transportation, with R2 value of 0.764. Consequently, the effect of brand image, belief, perceived value, and perceived ease of use accounted for 76.4% of readiness to use. The model also described that brand image and trust adequately moderated the relationship between perceived user-friendliness of FinTech in the online transportation sector. Additionally, R2 value of 0.643 asserted that approximately 64.3% of the observed influence originated from brand image and the level of trust. The final model indicated that brand image and trust moderated perceived benefits of using FinTech in online transportation, with an R2 value of 0.678, signifying that the influence reached 67.8%. Further details could be seen in Fig. 2 and Table 3.

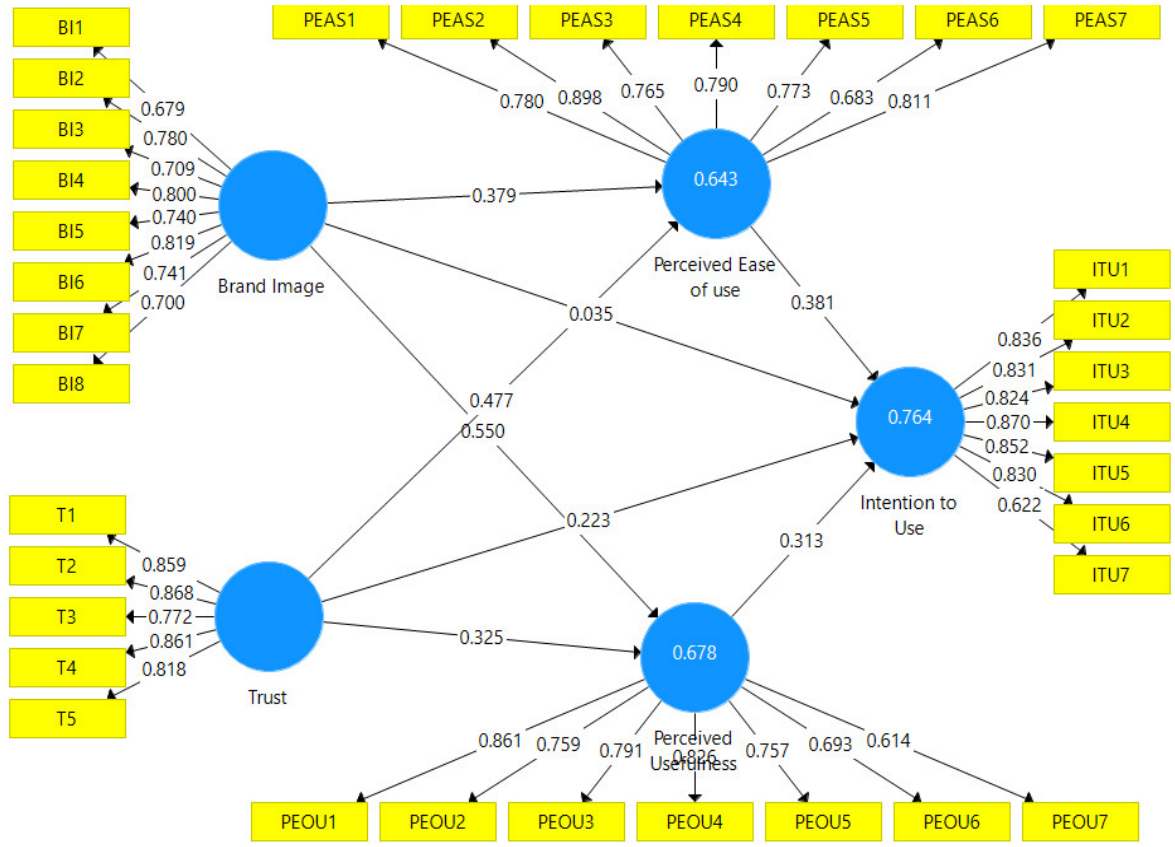

Fig. 2 Model Fit Measurement

TABLE 3
MODEL FIT MEASUREMENT

Dependent Variable	R-square	Description
Intention to Use	0,764	Strong
Perceived ease of use	0,643	Moderate
Perceived Usefulness	0,678	Moderate

D. Result of Hypothesis

In SEM PLS, hypothesis testing relied on t-stats and p-values, leading to the acceptance or rejection of hypotheses. According to Hair et al. [67], the critical t-statistic value for accepting or rejecting a hypothesis was ±1.96. Specifically,

when the calculated t-statistic value was in the range of -1.96 to 1.96, the hypothesis was rejected but when it was outside the range, the hypothesis was accepted. As discussed by Hair et al. [67], t-statistics (bootstrapping) method was used to assess the significance of relationships among constructs. In SEM PLS analysis process, p-value below 0.005 was necessary for a hypothesis to be considered significant [8] [9]. Using SMARTPLS 4.0 software, the analysis results showed that among the eight proposed hypotheses, seven were considered significant, while one hypothesis was rejected for not reaching the appropriate level of significance. The details of the analysis conclusions could be seen in Table 4.

TABLE 4
RESULT HYPOTHESIS

	Hypothesis	T stats	P value	Result Analysis
H1	Brand Image -> Perceived ease of use	3,041	0,002	Sig and Accepted
H2	Brand Image -> Intention to Use	0,325	**0,749**	Not Sig and rejected
H3	Brand Image -> Perceived Usefulness	5,583	0,000	Sig and Accepted
H4	Trust -> Perceived ease of use	3,788	0,000	Sig and Accepted
H5	Trust -> Intention to Use	3,021	0,005	Sig and Accepted
H6	Trust -> Perceived Usefulness	3,411	0,001	Sig and Accepted
H7	Perceived ease of use -> Intention to Use	3,428	0,001	Sig and Accepted
H8	Perceived Usefulness -> Intention to Use	3,616	0,000	Sig and Accepted

V. DISCUSSION

A. Hypothesis Results

The results comprised eight hypotheses that described the relationship between specific factors and the increased implementation of FinTech in online transportation. Typically, the analysis showed that hypothesis 1, comprising a p-value of 0.002, reflected the association between brand image and perceived user-friendliness, signifying the acceptability and significance of the hypothesis. The result was consistent with previous studies [11], [14], indicating that a good brand image provided comfort and was perceived as experienced in delivering the desired service. Brand image was also considered to facilitate user recommendations and enhance understanding of FinTech concepts. This showed the significant contribution of a good brand image to sustaining FinTech usage.

Hypothesis 2, which described the correlation between brand image and user intention, produced p-value of 0.749, resulting in the rejection of the hypothesis. Brand image of FinTech services did not directly influence user intention. The result deviated from several studies suggesting that FinTech adoption could be influenced independently by the positive image. Therefore, it implied that having a good brand image was not sufficient to attract users, necessitating additional efforts including promotional information or incentives such as vouchers to capture user attention.

Hypothesis 3 explored the connection between brand image and perceived usefulness, and produced p-value of 0.000, signifying the acceptance and significance of the hypothesis. Therefore, the use of promotions in FinTech transactions, such as offering vouchers, discounts, or other incentives, was anticipated to enhance user interest in trying these services. The perception of the benefits derived from FinTech services could be shaped by a good brand image, specifically when company delivered quality functionalities and ensured access to comprehensive, accurate, and up-to-date services. This scenario ensured that FinTech was in line with user expectations for daily life needs, thereby promoting a positive user experience.

Hypothesis 4 focused on the correlation between trust and perceived ease of use, and was accepted with p-value of 0.000, affirming the significance of the relationship. The result was in line with [35], [57], [72], supporting the idea that a high level of user trust in FinTech services could contribute to the perception that using the service was easy. Ensuring transaction security and accuracy in the top-up process enhanced user confidence, minimizing disruptions to the service process. Consequently, high levels of trust could positively contribute to the ease of use of FinTech services, particularly when these functions were executed effectively, such as secure transactions, accurate results, and reliable information.

Hypothesis 5 explored the association between trust and determination to use, and was accepted with p-value of 0.000. The result was consistent with [16], [35], [73], indicating that strong trust in FinTech services could influence user intention to adopt the services. Therefore, trust was cultivated through a sense of security regarding user accounts and accurate transaction processes.

Hypothesis 6 examined the relationship between trust and perceived usefulness, and was accepted with p-value of 0.000. The result was consistent with previous explorations [16], [57], confirming that a substantial level of trust in FinTech services could shape user perceptions of user-friendliness of the services. Therefore, trust in the entire transaction process in FinTech services could enhance the perception of user-friendliness.

Hypothesis 7 focused on the connection between perceived ease of use and willingness to use, and was accepted with p-value of 0.000, indicating the significance of the relationship. Consequently, the result supported [57], [72], that user intention to adopt such technologies could be increase by perceived user-friendliness of FinTech services. The convenience offered by FinTech in the transaction process ensured time efficiency and instilled a sense of security, thereby increasing user willingness to use the services.

Hypothesis 8 described the association of perceived usefulness with willingness to use, and was accepted with p-value of 0.000, confirming the significance of this relationship. Typically, the result was in line with previous studies [25], [56], showing that perceived usefulness of FinTech service could amplify user intention to adopt the technology. Leveraging FinTech services in shared transportation brought substantial benefits, improved payment process, and granted users the freedom to access these services without being constrained by time and location.

B. Contributions and Implications

This study aimed to contribute scientifically to FinTech literature, particularly in the context of digital payment. To achieve this aim, an investigation was conducted into the relationship between variables and the identification of factors influenced by public health in the use of online transportation services through FinTech. In the context of digital payment in Indonesia, this study extended the application of TAM. Consequently, the result showed that external factors, such as brand image and trust, had a significant, direct, and positive impact on perceived usefulness and perceived ease of use in TAM model context. These factors also significantly influenced the willingness to use FinTech as digital payment method.

The formation of brand image played a crucial role in the adoption of FinTech as a means of digital payment. In summary, this study concluded that the willingness to use the platform for digital payment was affected by variables such as brand image, trust, perceived usefulness, and perceived ease of use. The result offered valuable perspectives for enhancing and advancing FinTech as digital payment tool in the future. Therefore, it was essential to consider user convenience and comfort in the design, with simple and easy-to-understand instructions. This action would ensure that users quickly comprehend and operate FinTech, leading to a positive experience when making transactions for online transportation services. Additionally, improving service quality and the efficiency of functional use were crucial aspects to be considered.

Another important consideration was the regular integration of secure and reliable technology into FinTech as part of digital payment system, along with consistent evaluation and improvement. This approach allowed healthcare providers to deliver higher-quality outcomes and reduce costs in an effective and efficient manner. However, good quality or brand reputation could not always guarantee an increase in user intention toward existing technology. Therefore, this study provided insights to users and providers of FinTech services as digital payment tool to enhance the quality.

The result showed that the implementation of FinTech as digital transaction method in online transportation still required further development. This implied that usage and promotion should be increased in order to ensure the successful integration of the technology. Additionally, digital payment service providers needed to structure their services effectively. This simply means that FinTech digital payment system should integrate with traditional services. A typical approach to achieving this action was to gradually incorporate FinTech as digital payment until it achieved the right position. In other words, users tended to be interested and opt for FinTech because the services were considered useful or easy to use. Another important action to take was to provide public education about FinTech as a form of digital payment and the potential benefits that could be derived from using the platform [3]. Since merely providing FinTech as digital payment platform was insufficient to increase user engagement, efforts were needed to offer insights to users, by providing motivation to significantly use the platform. Another aspect that required improvement was internet connectivity, hence, the growth of FinTech as a means of digital payment was essential to ensure equal access. Future investigation should also explore other potential causes or influences and be beneficial for enhancing aspects including perceived ease of use and perceived usefulness. Additionally, policies, rules, and procedures that could guarantee customer privacy in terms of security should be established, even when privacy issues were not identified as significant problems in this study.

In the context of online transportation, FinTech "digital payment" assisted user in enjoying several benefits from transaction activities that were easy and suited to their needs. The primary advantage was in the ease of transactions, which enabled customers to use digital payment more consumptively. Furthermore, FinTech provided several advantages in various transactions, allowing user to carry out transactions safely and conveniently. Despite the advantages, digital payment users were advised to increase their understanding to avoid potential risks and threats. Service providers were also expected to focus more on optimizing the services to ensure customers feel safe and comfortable using digital payment, particularly in terms of user security. All these aspects were indirectly influenced by brand image and the level of user trust in FinTech services as a means of digital payment.

VI. CONCLUSIONS

In conclusion, the willingness to use FinTech in online transportation services was evaluated based on perceived ease of use, trust, and perceived usefulness. Consequently, this study found that customer trust evolved from secure transaction services to accurate balance storage. A high level of trust, specifically concerning full (100%) protection of the application, facilitated easy use and promoted positive usability perceptions among customers. These factors were expected to increase user willingness to adopt FinTech as digital transaction method for online transportation. Furthermore, the result showed that brand image had no impact on user willingness to use FinTech for digital transactions. This scenario signified that customers perceived a well-known brand image as not necessarily providing the desired benefits and, in some cases, even being less user-friendly due to complex requirements. It was also found that FinTech developers, serving as providers of digital payment services in online transportation, could identify opportunities, particularly considering the substantial number of young users demanding efficient services. Therefore, services offered were expected to meet customer needs and guarantee efficiency, comfort, information, and integrity. FinTech services on online transportation platforms needed to prioritize user-friendly experience as this action would help promote adoption and increase user interest. This study contributed to a more comprehensive understanding of FinTech by offering a richer and deeper perspective on the implications from a historical perspective. However, there was a need for further development from other perspectives, including social factors, culture, and user geographic location.

Author Contribution: *Winanti*: Methodology, Writing – investigation, Writing - Review & Editing, Supervision. *Erick Fernando*: Conceptualization, Original Draft, Software, Investigation, Data Curation, Writing - Original Draft.

All authors have read and agreed to the published version of the manuscript.

Funding: This research received no specific grant from any funding agency.

Conflict of Interest: The authors declare no conflict of interest.

Data Availability: The data will be made available for sharing upon request.

Informed Consent: Informed Consent was obtained, and a detailed explanation was presented in the Methods section.

Animal Subjects: There were no animal subjects.

ORCID:
Winanti: https://orcid.org/0000-0002-3087-9357
Erick Fernando: https://orcid.org/0000-0003-2428-0484

REFERENCES

[1] A. F. Utami, I. A. Ekaputra, and A. Japutra, "Adoption of FinTech Products: A Systematic Literature Review," *J. Creat. Commun.*, vol. 16, no. 3, pp. 233–248, 2021, doi: 10.1177/09732586211032092.

[2] M. R. Lee, D. C. Yen, and G. F. Hurlburt, "Financial Technologies and Applications," *IT Prof.*, vol. 20, no. 2, pp. 27–33, 2018, doi: 10.1109/MITP.2018.021921648.

[3] S. Luo, Y. Sun, F. Yang, and G. Zhou, "Does fintech innovation promote enterprise transformation? Evidence from China," *Technol. Soc.*, vol. 68, p. 101821, 2022, doi: 10.1016/j.techsoc.2021.101821.

[4] ojk.go.id, "Penyelenggara Fintech Lending Terdaftar dan Berizin di OJK per 14 Agustus 2020.," 2020. https://www.ojk.go.id/id/kanal/iknb/financialtechnology/Documents/Penyelenggara terdaftar_berizin 14 agustus 2020.pdf (accessed Sep. 07, 2022).

[5] J. Ainun, "Pengguna Ponsel Di Indonesia Bakal Mencapai 89 Persen Populasi Pada 2025," *Good News From Indonesia*, 2020. https://www.goodnewsfromindonesia.id/2020/10/06/pengguna-smartphone-di-indonesia-diperkirakan-mencapai-89-populasi-pada-2025 (accessed Nov. 13, 2022).

[6] S. Singh and R. K. Srivastava, "Predicting the intention to use mobile banking in India," *Int. J. Bank Mark.*, vol. 36, no. 2, pp. 357–378, Apr. 2018, doi: 10.1108/IJBM-12-2016-0186.

[7] C. Changchit, R. Lonkani, and J. Sampet, "Mobile banking: Exploring determinants of its adoption," *J. Organ. Comput. Electron. Commer.*, vol. 27, no. 3, pp. 239–261, 2017, doi: 10.1080/10919392.2017.1332145.

[8] F. D. Davis, "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Q.*, vol. 13, no. 3, pp. 319–340, 1989.
[9] B. Setiawan, D. P. Nugraha, A. Irawan, R. J. Nathan, and Z. Zoltan, "User innovativeness and fintech adoption in indonesia," *J. Open Innov. Technol. Mark. Complex.*, vol. 7, no. 3, pp. 1–18, 2021, doi: 10.3390/joitmc7030188.
[10] A. B. M. Ahsan, "Factors Influencing Behavioural Intention Towards Usage Likelihood of Fintech Services Among Bank Users: Evidence from Norway," Norwegian University of Science and Technology, 2020.
[11] Y. H. Hoang, D. T. T. Nguyen, L. H. T. Tran, N. T. H. Nguyen, and N. B. Vu, "Customers' adoption of financial services offered by banks and fintechs partnerships: evidence of a transitional economy," *Data Sci. Financ. Econ.*, vol. 1, no. 1, pp. 77–95, 2021, doi: 10.3934/dsfe.2021005.
[12] M. Safiullah and S. R. Paramati, "The impact of FinTech firms on bank financial stability," *Electron. Commer. Res.*, no. July, 2022, doi: 10.1007/s10660-022-09595-z.
[13] F. B. Franque, T. Oliveira, and C. Tam, "Understanding the factors of mobile payment continuance intention: empirical test in an African context," *Heliyon*, vol. 7, no. 8, p. e07807, 2021, doi: 10.1016/j.heliyon.2021.e07807.
[14] R. J. Nathan, B. Setiawan, and M. N. Quynh, "Fintech and Financial Health in Vietnam during the COVID-19 Pandemic: In-Depth Descriptive Analysis," *J. Risk Financ. Manag.*, vol. 15, no. 3, 2022, doi: 10.3390/jrfm15030125.
[15] I. A. A. Faradynawati, "The Impact of Perceived Risk and Trust on Consumer Intention to Use FinTech Payment in Indonesia," *Int. Rev. Financ. Consum.*, vol. 3, no. No. 1 Apr 2018, pp. 27–38, 2018, doi: 10.36544/irfc.2018.1-1.3.
[16] M. T. H. Le, "Examining factors that boost intention and loyalty to use Fintech post-COVID-19 lockdown as a new normal behavior," *Heliyon*, vol. 7, no. 8, p. e07821, 2021, doi: 10.1016/j.heliyon.2021.e07821.
[17] Meyliana, E. Fernando, and Surjandy, "The Influence of Perceived Risk and Trust in Adoption of FinTech Services in Indonesia," *J. Commun. Inf. Technol.*, vol. 13, no. 1, pp. 31–37, 2019, doi: 10.21512/commit.v13i1.5708.
[18] G. Dorfleitner, L. Hornuf, M. Schmitt, and M. Weber, *FinTech in Germany*. Cham: Springer International Publishing, 2017. doi: 10.1007/978-3-319-54666-7.
[19] E. Fernando *et al.*, "User Behavior Adopt Utilizing Fin Tech Services on Online Transportation in Indonesia (Scale Validation and Developed Instrument)," in *Proceedings of 2018 International Conference on Information Management and Technology, ICIMTech 2018*, Sep. 2018, no. September, pp. 114–118. doi: 10.1109/ICIMTech.2018.8528106.
[20] F. D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of," *Inf. Technol. MIS Q.*, vol. 13, no. 3, pp. 319--340., 1989, doi: 10.2307/249008.
[21] V. Venkatesh, M. G. Morris, G. B. Davis, and F. D. Davis, "User Acceptance of Information Technology: Toward a Unified View," *Source MIS Q.*, vol. 27, no. 3, pp. 425–478, 2003, doi: 10.2307/30036540.
[22] R. V. Dixit and G. Prakash, "Intentions to Use Social Networking Sites (SNS) Using Technology Acceptance Model (TAM)," *Paradigm*, vol. 22, no. 1, pp. 65–79, 2018, doi: 10.1177/0971890718758201.
[23] Y. Ma, "To shop or not: Understanding Chinese consumers' live-stream shopping intentions from the perspectives of uses and gratifications, perceived network size, perceptions of digital celebrities, and shopping orientations," *Telemat. Informatics*, vol. 59, no. June 2020, p. 101562, 2021, doi: 10.1016/j.tele.2021.101562.
[24] A. S. Lee and X. Luo, "Nankai Business Review International Article information," *Nankai Bus. Rev. Int.*, vol. 6, no. 4, pp. 350–363, 2016, [Online]. Available: http://dx.doi.org/10.1108/NBRI-01-2015-0001
[25] A. T. To and T. H. M. Trinh, "Understanding behavioral intention to use mobile wallets in vietnam: Extending the tam model with trust and enjoyment," *Cogent Bus. Manag.*, vol. 8, no. 1, 2021, doi: 10.1080/23311975.2021.1891661.
[26] D. Dhagarra, M. Goswami, and G. Kumar, "Impact of Trust and Privacy Concerns on Technology Acceptance in Healthcare: An Indian Perspective," *Int. J. Med. Inform.*, vol. 141, no. May, p. 104164, 2020, doi: 10.1016/j.ijmedinf.2020.104164.
[27] J. W. Kang and Y. Namkung, "The information quality and source credibility matter in customers' evaluation toward food O2O commerce," *Int. J. Hosp. Manag.*, 2019, doi: 10.1016/j.ijhm.2018.10.011.
[28] S. Alwi, M. N. M. Salleh, S. E. A. Razak, and N. Naim, "Consumer acceptance and adoption towards payment-type fintech services from Malaysian perspective," *Int. J. Adv. Sci. Technol.*, vol. 28, no. 15, pp. 148–163, 2019.
[29] E. Fernando *et al.*, "Investigate Use FinTech Services on Online Transportation using TAM Model," *Proc. - 2021 IEEE 5th Int. Conf. Inf. Technol. Inf. Syst. Electr. Eng. Appl. Data Sci. Artif. Intell. Technol. Glob. Challenges Dur. Pandemic Era, ICITISEE 2021*, pp. 191–196, 2021, doi: 10.1109/ICITISEE53823.2021.9655830.
[30] S. A. Christian, D. Hidayat, Meiryani, E. Fernando, and R. B. Ikhsan, "Development Conceptual Model Analysis of Factors that Influence User Intention to Use e-Wallet," *ICBIR 2022 - 2022 7th Int. Conf. Bus. Ind. Res. Proc.*, pp. 55–60, 2022, doi: 10.1109/ICBIR54589.2022.9786478.
[31] M. A. Nangin, I. R. G. Barus, and S. Wahyoedi, "The Effects of Perceived Ease of Use, Security, and Promotion on Trust and Its Implications on Fintech Adoption," *J. Consum. Sci.*, vol. 5, no. 2, pp. 124–138, 2020, doi: 10.29244/jcs.5.2.124-138.
[32] M. K. Al Nawayseh, "Fintech in COVID-19 and beyond: What factors are affecting customers' choice of fintech applications?," *J. Open Innov. Technol. Mark. Complex.*, vol. 6, no. 4, pp. 1–15, 2020, doi: 10.3390/joitmc6040153.
[33] Y. Song, C. Sun, Y. Peng, Y. Zeng, and B. Sun, "Research on Multidimensional Trust Evaluation Mechanism of FinTech Based on Blockchain," *IEEE Access*, vol. 10, pp. 57025–57036, 2022, doi: 10.1109/ACCESS.2022.3177275.
[34] Y. Suprapto and F. Farida, "Analisis Pengaruh Brand Image, Trust, Security, Perceived Usefulness, Perceived Ease Of Use Terhadap Adoption Intention Fintech Di Kota Batam," *Jesya (Jurnal Ekon. Ekon. Syariah)*, vol. 5, no. 1, pp. 319–332, 2022, doi: 10.36778/jesya.v5i1.569.
[35] Z. Hu, S. Ding, S. Li, L. Chen, and S. Yang, "Adoption Intention of Fintech Services for Bank Users: An Empirical Examination with an Extended Technology Acceptance Model," *Symmetry (Basel).*, vol. 11, no. 3, p. 340, Mar. 2019, doi: 10.3390/sym11030340.

[36] haled Mohammed Ahmed Alqasa, "View of Impact of Artificial Intelligence-Based Marketing on Banking Customer Satisfaction_ Examining Moderating Role of Ease of Use and Mediating Role of Brand Image.pdf," *Transnatl. Mark. J.*, vol. 11, no. 1, pp. 167–180, 2023, doi: 10.58262/tmj.v11i1.1012.

[37] P. Thaichon and T. N. Quach, "From Marketing Communications to Brand Management: Factors Influencing Relationship Quality and Customer Retention," *J. Relatsh. Mark.*, vol. 14, no. 3, pp. 197–219, 2015, doi: 10.1080/15332667.2015.1069523.

[38] D. Kala and D. S. Chaubey, "The effect of eWOM communication on brand image and purchase intention towards lifestyle products in India," *Int. J. Serv. Econ. Manag.*, vol. 9, no. 2, pp. 143–157, 2018, doi: 10.1504/IJSEM.2018.096077.

[39] F. Agmeka, R. N. Wathoni, and A. S. Santoso, "The influence of discount framing towards brand reputation and brand image on purchase intention and actual behaviour in e-commerce," *Procedia Comput. Sci.*, vol. 161, pp. 851–858, 2019, doi: 10.1016/j.procs.2019.11.192.

[40] J. Lahap, N. S. Ramli, N. M. Said, S. M. Radzi, and R. A. Zain, "A Study of Brand Image towards Customer's Satisfaction in the Malaysian Hotel Industry," *Procedia - Soc. Behav. Sci.*, vol. 224, no. August 2015, pp. 149–157, 2016, doi: 10.1016/j.sbspro.2016.05.430.

[41] A. Morgan-Thomas and C. Veloutsou, "Beyond technology acceptance: Brand relationships and online brand experience," *J. Bus. Res.*, vol. 66, no. 1, pp. 21–27, 2013, doi: 10.1016/j.jbusres.2011.07.019.

[42] Juliana, "Brand Image , Perceived Quality , Ease of Use , Trust , Price , Service Quality on Customer Satisfaction and Purchase Intention of Blibli Website With Digital Technology As Dummy Variable in the Use," *J. Crit. Rev.*, vol. 7, no. 11, pp. 3987–4000, 2020.

[43] F. D. Davis, "A technology acceptance model for empirically testing new end-user information systems: Theory and results," *Management*, vol. Ph.D., no. April, p. 291, 1986, doi: oclc/56932490.

[44] S. An, T. Eck, and H. Yim, "Understanding Consumers' Acceptance Intention to Use Mobile Food Delivery Applications through an Extended Technology Acceptance Model," *Sustain.*, vol. 15, no. 1, 2023, doi: 10.3390/su15010832.

[45] A. Marliawati and D. Cahyaningdyah, "Impacts the Brand of Experience and Brand Image on Brand Loyalty: Mediators Brand of Trust," *Manag. Anal. J.*, vol. 9, no. 2, pp. 140–151, 2020, doi: 10.15294/maj.v9i2.36945.

[46] V. Venkatesh and F. D. Davis, "Theoretical extension of the Technology Acceptance Model: Four longitudinal field studies," *Manage. Sci.*, vol. 46, no. 2, pp. 186–204, Feb. 2000, doi: 10.1287/mnsc.46.2.186.11926.

[47] S. Yodpram and N. Intalar, "Conceptualizing eWOM, Brand Image, and Brand Attitude on Consumer's Willingness to Pay in the Low-Cost Airline Industry in Thailand," p. 27, 2020, doi: 10.3390/proceedings2019039027.

[48] A. Qadir, F. Tahir, and A. Saleem, "Impact of Corporate Social Responsibility, Green Initiative and Perceived Ease of Use on Brand Equity: Mediating Role of Co-creation and Moderating Role of Involvement," *J. Bus. Econ.*, vol. 13, no. 1, pp. 70–94, 2021, [Online]. Available: http://111.68.96.103:40003/ojs/index.php/jbe

[49] L. M. Chuang, C. C. Liu, and H. K. Kao, "The adoption of fintech service: TAM perspective," *Int. J. Manag. Adm. Sci.*, vol. 3, no. 7, pp. 1–15, 2016.

[50] C. León, "The adoption of a mobile payment system: the user perspective," *Lat. Am. J. Cent. Bank.*, vol. 2, no. 4, p. 100042, 2021, doi: 10.1016/j.latcb.2021.100042.

[51] Y. Chang, S. F. Wong, H. Lee, and S. P. Jeong, "What motivates chinese consumers to adopt FinTech services," *Proc. 18th Annu. Int. Conf. Electron. Commer. e-Commerce Smart Connect. World - ICEC '16*, pp. 1–3, 2016, [Online]. Available: http://dl.acm.org/citation.cfm?doid=2971603.2971643

[52] S. Singh, M. M. Sahni, and R. K. Kovid, "What drives FinTech adoption? A multi-method evaluation using an adopted technology acceptance model," *Manag. Decis.*, vol. 58, no. 8, pp. 1675–1697, 2020, doi: 10.1108/MD-09-2019-1318.

[53] J. M. Hansen, G. Saridakis, V. Benson, J. M. Hansen, and G. Saridakis, "Risk , Trust , and the Interaction of Perceived Ease of Use and Behavioral Control in Predicting Consumers ' Use of Social Media for Transactions," *Comput. Human Behav.*, 2017, doi: 10.1016/j.chb.2017.11.010.

[54] S. Singh and R. K. Srivastava, "Understanding the intention to use mobile banking by existing online banking customers: an empirical study," *J. Financ. Serv. Mark.*, vol. 25, no. 3–4, pp. 86–96, 2020, doi: 10.1057/s41264-020-00074-w.

[55] D. Chawla and H. Joshi, "Consumer attitude and intention to adopt mobile wallet in India – An empirical study," *Int. J. Bank Mark.*, vol. 37, no. 7, pp. 1590–1618, 2019, doi: 10.1108/IJBM-09-2018-0256.

[56] A. Z. Susilo, M. Iksan Prabowo, A. Taman, A. Pustikaningsih, and A. Samlawi, "A comparative study of factors affecting user acceptance of go-pay and OVo as a feature of Fintech application," *Procedia Comput. Sci.*, vol. 161, pp. 876–884, 2019, doi: 10.1016/j.procs.2019.11.195.

[57] D. S. Zhu, G. S. O'neal, Z. C. Lee, and Y. H. Chen, "The effect of trust and perceived risk on consumers' online purchase intention," *Proc. - 12th IEEE Int. Conf. Comput. Sci. Eng. CSE 2009*, vol. 4, no. 1999, pp. 771–776, 2009, doi: 10.1109/CSE.2009.338.

[58] D. T. Sasongko, P. W. Handayani, and R. Satria, "Analysis of factors affecting continuance use intention of the electronic money application in Indonesia," *Procedia Comput. Sci.*, vol. 197, no. 2021, pp. 42–50, 2021, doi: 10.1016/j.procs.2021.12.116.

[59] A. Daragmeh, C. Lentner, and J. Sági, "FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of 'Generation X' in Hungary to use mobile payment," *J. Behav. Exp. Financ.*, vol. 32, p. 100574, 2021, doi: 10.1016/j.jbef.2021.100574.

[60] H. Choi, J. Park, J. Kim, and Y. Jung, "Consumer preferences of attributes of mobile payment services in South Korea," *Telemat. Informatics*, vol. 51, no. June 2019, p. 101397, 2020, doi: 10.1016/j.tele.2020.101397.

[61] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, "Multivariate Data Analysis (Seventh Edition)," 2010.

[62] Rungson Chomeya, "Quality of Psychology Test Between Likert Scale 5 and 6 Points," *J. Soc. Sci.*, vol. 6, no. 3, pp. 399–403, 2010, doi: 10.3844/jssp.2010.399.403.

[63] W. Chin and P. R. Newsted, *Structural equation modeling analysis with small samples using partial least squares*. Thousand Oaks: Sage Publications, 1999.

[64] W. W. Chin, "The partial least squares approach for structural equation modeling.," in *Modern methods for business research.*, Mahwah, NJ, US: Lawrence Erlbaum Associates Publishers, 1998, pp. 295–336.
[65] M. Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. Sage Publications, 2017.
[66] J. F. H. Jr, W. C. Black, B. J. Babin, R. E. Anderson, W. C. Black, and R. E. Anderson, "Multivariate Data Analysis," 2018, pp. 95–120. doi: 10.1002/9781119409137.ch4.
[67] M. Sarstedt, C. M. Ringle, and J. F. Hair, "Partial Least Squares Structural Equation Modeling," in *Handbook of Market Research*, Cham: Springer International Publishing, 2017, pp. 1–40. doi: 10.1007/978-3-319-05542-8_15-1.
[68] S. (Sam) Kim, J. Y. (Jacey) Choe, and J. F. Petrick, "The effect of celebrity on brand awareness, perceived quality, brand image, brand loyalty, and destination attachment to a literary festival," *J. Destin. Mark. Manag.*, 2018, doi: 10.1016/j.jdmm.2018.03.006.
[69] D. M. Pratiwi, D. P. . Saerang, and F. Tumewu, "The Influence of Brand Image, Brand Trust and Customer Satisfaction on Brand Loyalty (Case of Samsung Smartphone)," *J. Berk. Ilm. Efisiensi*, vol. 15, no. 5, pp. 377–385, 2015.
[70] O. Torlak, B. Ozakara, M. Tiltay, H. Cengiz, Dulger, and Mehmet., "The Effect of Electronic Word of Mouth on Brand Image and Purchase Intention: An Application Concerning Cell Phone Brands for Youth Consumers in Turkey," *J. Mark. Dev. Compet.*, vol. 8, no. 2, pp. 61–68, 2014.
[71] M. Reza Jalilvand and N. Samiei, "The effect of electronic word of mouth on brand image and purchase intention: An empirical study in the automobile industry in Iran," *Mark. Intell. Plan.*, vol. 30, no. 4, pp. 460–476, Jun. 2012, doi: 10.1108/02634501211231946.
[72] S. Candra, F. Nuruttarwiyah, and I. H. Hapsari, "Revisited the Technology Acceptance Model with E-Trust for Peer-to-Peer Lending in Indonesia (Perspective from Fintech Users)," *Int. J. Technol.*, vol. 11, no. 4, pp. 710–721, 2020, doi: 10.14716/ijtech.v11i4.4032.
[73] L. A. Maureen Nelloh, A. S. Santoso, and M. W. Slamet, "Will users keep using mobile payment? It depends on trust and cognitive perspectives," *Procedia Comput. Sci.*, vol. 161, pp. 1156–1164, 2019, doi: 10.1016/j.procs.2019.11.228.