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ANALYSIS OF PERCEIVED CONVENIENCE 4.0 AND DIGITAL EXPERIENCE QUALITY ON CONTINUANCE USAGE BEYOND BASIC FEATURE LIVIN' BY MANDIRI WITH AFFECTIVE TRUST AS MEDIATION IN MEDAN CITY

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Abstract

This study aims to analyze the influence of Perceived Convenience 4.0 and Digital Experience Quality on Continuance Usage Beyond Basic Features among users of the Livin' by Mandiri mobile banking application, with Affective Trust as a mediating variable. This study uses a quantitative approach with the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. Data were obtained from Livin' user respondents who have used basic features and have accessed features beyond basic. The results show that Perceived Convenience 4.0 and Digital Experience Quality have a significant positive effect on Affective Trust and continued use of advanced features. In addition, Affective Trust is proven to significantly mediate the relationship between convenience and digital experience on continuance usage, so emotional trust plays an important role in encouraging exploration of more complex features. These findings confirm that digital convenience and experience quality are key factors in building users' emotional relationships with the application, which ultimately increases the use of features beyond basic. This study provides theoretical contributions to the development of mobile banking user behavior models as well as practical implications for optimizing experience- and trust-based digital banking strategies.

Keywords:Perceived Convenience 4.0; Digital Experience Quality; Affective Trust; Continuance Usage; Mobile Banking.

INTRODUCTION

Digital transformation has revolutionized the banking industry globally, including in Indonesia. This shift is not simply a shift in financial service distribution channels from physical to digital, but rather a fundamental shift in how customers interact, transact, and build relationships with financial institutions. Indonesia, as the largest economy in Southeast Asia, has shown significant growth in digital banking adoption. According to a 2021 McKinsey report, approximately 78 percent of Indonesian customers now actively use digital banking at least once a month through online or mobile channels, up from 57 percent in 2017. In fact, the latest data shows that digital banking transactions in Indonesia reached IDR 5,570.49 trillion in May 2024, representing a 10.82 percent annual growth (Market Research Indonesia, 2025), reflecting the scale and acceleration of the sector's digitalization.

Responding to this development, Bank Mandiri launched Livin' by Mandiri, a super app that not only offers basic transaction services such as transfers and payments, but also features beyond the basics, such as investments through Growin' by Mandiri Securities, insurance and mutual funds, the Sukha marketplace for lifestyle needs, and a property search feature (Bank Mandiri, 2025). This platform has reached more than 12 million active users, with an annual transaction volume reaching USD 32 billion or around IDR 508 trillion (AllDay Design, 2024). While this figure indicates strong digital penetration, challenges remain, particularly in maintaining user engagement with more complex, advanced features. In the era of Banking 4.0, the concept of perceived convenience has expanded its meaning. While previously limited to accessibility, it has now expanded to include artificial intelligence-based personalization, process automation, and comprehensive digital integration (Sharma et al., 2024). Seventy-six percent of Indonesian respondents stated that

seamless integration is very important, and 70 percent are interested in using super apps that combine various financial and non-financial services in a single platform (EY Indonesia, 2022). Therefore, understanding convenience in this era is crucial, especially in encouraging the adoption and continued use of features beyond basic features that require a higher level of trust. Despite significant growth in mobile banking adoption in Indonesia, the reality is that only a small percentage of users utilize advanced features. A 2019 McKinsey study showed that while 60 percent of Indonesian respondents were willing to purchase banking products digitally, only 20 percent actually did so. This disparity is a serious problem, given that significant technology investments will be ineffective without leveraging value-added features. Several previous studies have confirmed that convenience and trust play a crucial role in user experience (Shahid & Sharma, 2022), but the psychological aspects that influence continuance usage of features beyond basic features remain underexplored. Indonesia's demographic context further reinforces the urgency of this exploration. Generation Z, known as digital natives, is now the primary driver of digital banking adoption, with a preference for fast, flexible, and secure platforms (Market Research Indonesia, 2025). Consumers choose mobile banking for its ease of access from anywhere and at any time (Shankar & Jebarajakirthy, 2020). However, according to YouGov (2023), although 45 percent of Indonesians have used digital banking in the past month, the majority are still limited to basic functions, highlighting the difference between initial adoption and sustained use.

In the digital era, the quality of the digital experience is crucial for building trust. Trust, once built through direct interactions, must now be replaced by secure and enjoyable digital experiences. Research by UXDA (2025) shows that trust is the primary foundation of digital financial services. In fact, a study of 1,692 mobile banking users from 16 banks in Indonesia revealed that banks need to innovate to improve privacy protection, financial security, and cyber risk mitigation (Tjahyadi et al., 2024). This is where affective trust plays a crucial role. Unlike cognitive trust, which is based on rationality, affective trust is formed from ongoing, positive emotional experiences and creates a personal attachment to the platform. Unfortunately, research on continuance intention toward advanced features in mobile banking is still limited (Nguyen et al., 2024). This is crucial given the intense competition between banks and the emergence of neobanks like SeaBank and Bank Jago, which are moving more agilely thanks to adaptive regulations (Market Research Indonesia, 2025). The majority of current research focuses on initial adoption intentions, yet the determinants of continuance behavior are far more complex.

Livin' by Mandiri is an interesting case study due to its evolution as a super app with AI features and a highly personalized approach. This brand philosophy—as a reliable and enjoyable companion—is reinforced through its design and the choice of blue, which represents trust and security (Bank Mandiri, 2021). The diversification of features allows for a deeper understanding of users' motivations for consistently exploring services beyond the basics. Based on these phenomena and research gaps, the research questions in this study include: whether Perceived Convenience 4.0 and Digital Experience Quality influence Affective Trust, and how Affective Trust mediates this influence on Continuance Usage Beyond Basic Features. This study aims to analyze these relationships and provide theoretical and practical contributions to the development of digital banking strategies in Indonesia.

LITERATURE REVIEW

Technology Acceptance Model (TAM) and Expectation Confirmation Model (ECM)

The Technology Acceptance Model developed by Davis remains a fundamental framework for understanding technology adoption. In the context of modern digital banking, this model has been extended to accommodate contextual factors such as trust, privacy concerns, and system quality, which significantly influence perceived ease of use and perceived usefulness (Chen et al., 2023). The Expectation Confirmation Model has evolved into a primary theoretical framework for explaining continuance usage behavior in information systems. The extended ECM model, incorporating user adaptation and trust perspectives, shows that perceived usefulness, satisfaction, adaptation, and self-efficacy significantly influence continuance intention in mobile banking (Nguyen et al., 2024). Recent research has revealed that trust moderates the relationship between adaptation and continuance intention, demonstrating the complexity of psychological mechanisms in post-adoption behavior.

Hypothesis Development

The Influence of Perceived Convenience 4.0 on Continuance Usage Beyond Basic Features

Convenience is one of the main factors that encourages users to continue using mobile banking services. When users experience ease of access, ease of transactions, and ease of benefiting from advanced features, this will encourage continued usage intentions (Shankar & Jebarajakirthy, 2020).

Perceived Convenience 4.0, encompassing temporal, spatial, and functional convenience, will directly influence users' decisions to continue using features beyond basic ones. Perceived convenience will reduce friction and increase willingness to adopt more complex services.

H1: Perceived Convenience 4.0 has a positive effect on Continuance Usage Beyond Basic Features

The Influence of Digital Experience Quality on Continuance Usage Beyond Basic Features

Superior digital experience quality creates a positive user experience that encourages continued usage. Research shows that system quality, information quality, service quality, and interface quality significantly influence user satisfaction and behavioral intention (Garcia et al., 2024).

When users experience a high-quality digital experience using basic features, this builds confidence and motivation to explore available advanced features. A positive experience reduces perceived risk and increases willingness to use more complex services.

H2: Digital Experience Quality has a positive effect on Continuance Usage Beyond Basic Features

The Influence of Perceived Convenience 4.0 on Affective Trust

Ease of access, ease of transactions, and ease of post-benefit are crucial motivators for mobile banking adoption (Shankar & Jebarajakirthy, 2020). When users experience high convenience in using a digital platform, this will form a positive affect and emotional connection with the service provider.

Perceived Convenience 4.0, which encompasses proactive personalization, predictive services, and seamless integration, will reduce uncertainty and increase positive emotional responses in users. Based on this reasoning, the following hypothesis is proposed:

H3: Perceived Convenience 4.0 has a positive effect on Affective Trust

The Influence of Digital Experience Quality on Affective Trust

Effective digital experience branding must be deeply rooted in industry expertise and strategically aligned with business goals, with a focus on trust, security, innovation, and continuous improvement (UXDA, 2025). A superior digital experience will build positive impressions and emotional attachments.

Factors such as perceived ease of use, privacy assurance, security features, and organizational reputation have a positive influence on continuous trust in mobile banking (Zhang et al., 2023). Based on this argument, the following hypothesis is formulated:

H4: Digital Experience Quality has a positive effect on Affective Trust

The Influence of Affective Trust on Continuance Usage Beyond Basic Features

Trust moderates the relationship between adaptation and continuance intention in mobile banking (Nguyen et al., 2024). Affective trust, as an emotional bond, will encourage users to explore and adopt the advanced features offered by the platform.

Trust plays a crucial role in post-adoption mobile payments and can foster long-term relationships (Yang et al., 2018). When users have high affective trust, they are more willing to explore features beyond basic ones that involve higher risks, such as investment and insurance.

H5: Affective Trust has a positive effect on Continuance Usage Beyond Basic Features

The Influence of Perceived Convenience 4.0 on Continuance Usage with Affective Trust as a Mediator

Convenience, trust, and social influence play a significant role in enhancing customer experience through mobile banking app use (Shahid & Sharma, 2022). Perceived Convenience 4.0 not only directly influences continuance usage but also through the formation of affective trust as a psychological mechanism.

The mediation process occurs when perceived convenience creates a positive emotional response (affective trust), which then encourages a willingness to use advanced features on an ongoing basis.

H6: Affective Trust mediates the influence of Perceived Convenience 4.0 on Continuance Usage Beyond Basic Features

The Influence of Digital Experience Quality on Continuance Usage with Affective Trust as a Mediator

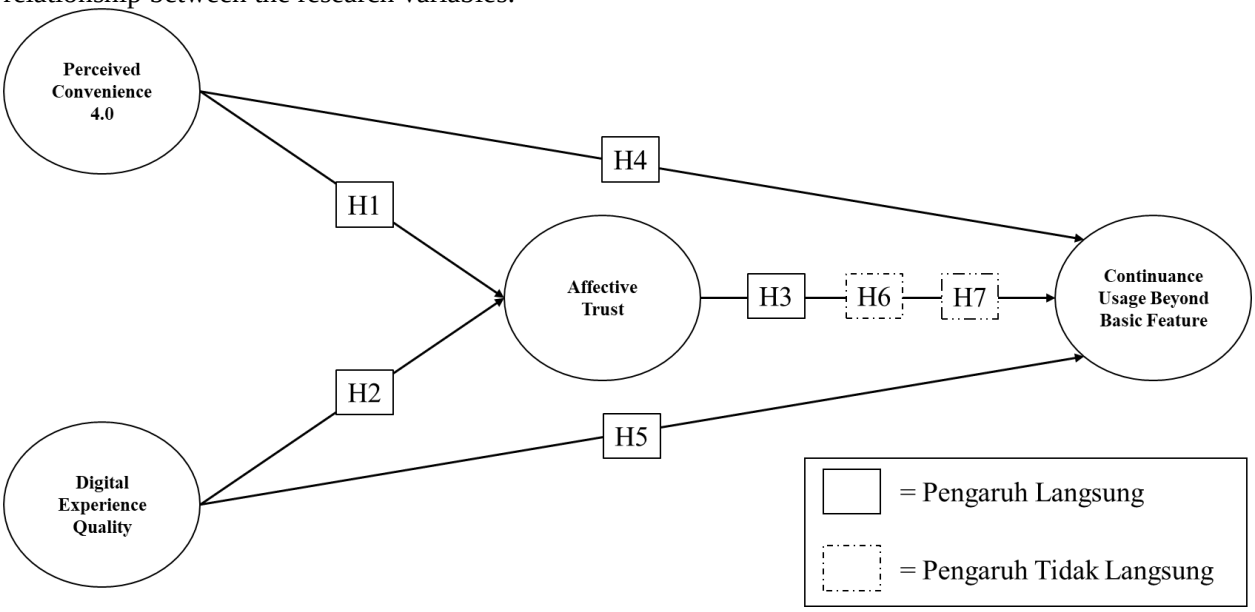
Trust fully mediates the relationship between service quality, structural assurance and customer satisfaction, and partially mediates the relationship between system quality, information quality, task characteristics and customer satisfaction (Garcia et al., 2024).

Superior digital experience quality will build affective trust, which then becomes a driving force for continued usage beyond basic features. This mediation explains the psychological mechanism by which quality experience is transformed into behavioral intention.

H7: Affective Trust mediates the influence of Digital Experience Quality on Continuance Usage Beyond Basic Feature

Conceptual Framework

Based on theoretical studies and hypothesis development, the research conceptual framework describes the causal relationship between the research variables:



Picture 1. Conceptual Framework

This conceptual framework integrates the Technology Acceptance Model (TAM), Expectation Confirmation Model (ECM), and Trust Theory to explain the antecedents and consequences of affective trust in the context of mobile banking usage.

RESEARCH METHODS

Types and Approaches of Research

This study uses a quantitative approach with an explanatory research approach. The research design is cross-sectional with the aim of testing causal relationships between variables through structural equation modeling (SEM).

Location and Time of Research

The research was conducted in Medan, North Sumatra, focusing on active users of the Livin' by Mandiri app. The location was selected based on the high penetration of digital banking in urban areas and the diverse demographic profiles of users. The study period was planned for six months, from May to August 2025.

Population and Sample

The research population was Bank Mandiri customers in Medan City who actively used the Livin' by Mandiri application for at least the last six months and had used features beyond the basic feature. The sampling technique used purposive sampling with the criteria of active users of Livin' by Mandiri for at least six months, having used at least two features beyond the basic feature, aged 18-65 years, and domiciled in Medan City. For quantitative research using SEM-PLS, the minimum sample size is determined based on the formula of Hair et al. (2014): Number of indicators × 10. With a total of 35 indicators in all variables, a minimum of 350 respondents is required. However, for more robust and generalizable results, this study sets a target of 400 respondents to ensure optimal SEM model accuracy and anticipate non-response and outlier data.

Research Instruments

The research instrument was adapted from previous research with adjustments to the context of Livin' by Mandiri. All constructs were measured using multiple indicators on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). Perceived Convenience 4.0 (X1) is measured using 9 indicators adapted from Shankar & Jebarajakirthy (2020) which include temporal convenience (24/7 access, fast response time, real-time processing), spatial convenience (multi-device access, location independence, seamless connectivity), and functional convenience (integrated services, automated processes, personalized features). Digital Experience Quality (X2) is measured using 12 indicators based on the DeLone & McLean IS Success Model that has been adapted for the mobile banking context, including system quality (system stability, loading speed, reliability), information quality (information accuracy, content relevance, completeness), service quality (responsiveness, assurance, empathy), and interface quality (user-friendly design, intuitive navigation, visual appeal).

Affective Trust (Z) is measured using 6 indicators adapted from Johnson & Grayson (2005) and adapted for the digital banking context, including emotional attachment (feelings of comfort, emotional connection, positive feelings), care and concern (bank's concern for customers, attention to needs), and benevolence (good intentions, trust in the bank's motivations). Continuance Usage Beyond Basic Feature (Y) is measured using 8 indicators adapted from Bhattacherjee (2001) and adjusted for the advanced features of Livin' by Mandiri, including the intention to continue using investment features, insurance products, marketplace services, and lifestyle banking features, as well as the frequency and intensity of use of these features.

Data collection technique

Primary data was collected through a structured questionnaire using a 5-point Likert scale. The questionnaire was distributed through an online survey using Google Forms and in collaboration with the digital banking user community.

Data Analysis Techniques

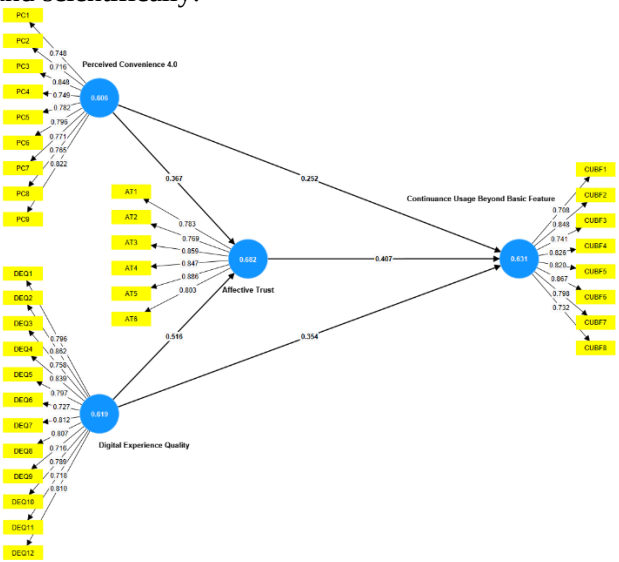
Data analysis used Partial Least Squares Structural Equation Modeling with SmartPLS 4.0 software. The analysis stages include descriptive analysis for respondent characteristics and answer distribution, measurement model evaluation for convergent validity, discriminant validity, and internal consistency reliability, structural model assessment for path coefficients and significance testing, mediation analysis through bootstrapping procedure to test indirect effects. The selection of PLS-SEM is based on the research objectives which are predictive and exploratory, as well as its ability to handle complex models with multiple mediating relationships.

RESULTS AND DISCUSSION

Outer Model

The outer model is the evaluation stage in PLS-SEM, used to assess the quality of the relationship between indicators and the latent constructs being measured. In SmartPLS, the outer model displays the results of algorithmic calculations that illustrate the strength and accuracy of each indicator in representing the research variables, as seen in Figure 2. Outer model evaluation includes factor loading tests to ensure that each indicator contributes adequately to the construct, as well as reliability checks using Cronbach's Alpha and Composite Reliability values. Furthermore, Average Variance Extracted (AVE) is used to test convergent validity, while methods such as Fornell–Larcker and HTMT are

used to confirm discriminant validity between constructs. Through this analysis, it can be ensured that the research instrument meets the required validity and reliability standards, allowing the latent constructs to be accurately analyzed in the inner model. Thus, the outer model serves as a methodological foundation that ensures that the entire research model can be interpreted validly and scientifically.



Picture 2. PLS-SEM Algorithm

Source: Primary Data Processing Results, 2025

Outer Model Measurement

The outer model measurement results in Table 1 show that all indicators for each construct have met the measurement quality criteria in PLS-SEM. The loading factor values for all indicators are above the minimum threshold of 0.70, indicating that each indicator has a strong contribution in reflecting the measured latent construct. Although some indicators are in the range of 0.708–0.749 (e.g., PC2, PC4, CUBF1, and CUBF3), these values are still acceptable because they are still within the tolerance range of convergent validity.

Table1. Outer Model Measurement (Loadings/ CA/ CR/ AVE)

Variables	Item	Loadings	CA	CR	AVE
Perceived Convenience 4.0	PC1	0.748	0.918	0.921	0.606
	PC2	0.716			
	PC3	0.848			
	PC4	0.749			
	PC5	0.782			
	PC6	0.796			
	PC7	0.771			
	PC8	0.765			
	PC9	0.822			
Digital Experience Quality	DEQ1	0.796	0.944	0.946	0.619
	DEQ2	0.862			
	DEQ3	0.758			
	DEQ4	0.839			
	DEQ5	0.797			
	DEQ6	0.727			
	DEQ7	0.812			
	DEQ8	0.807			
	DEQ9	0.716			
	DEQ10	0.789			
	DEQ11	0.718			
	DEQ12	0.810			
Affective Trust	AT1	0.783	0.906	0.911	0.682
	AT2	0.769			
	AT3	0.859			
	AT4	0.847			
	AT5	0.886			
	AT6	0.803			
Continuance Usage Beyond Basic Features	CUBF1	0.708	0.916	0.920	0.631
	CUBF2	0.848			
	CUBF3	0.741			
	CUBF4	0.826			
	CUBF5	0.820			
	CUBF6	0.867			
	CUBF7	0.798			
	CUBF8	0.732			

Note.CA = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted

Source: Primary Data Processing Results, 2025

The Cronbach's Alpha (CA) values for all constructs were above 0.90 (PC = 0.918; DEQ = 0.944; AT = 0.906; CUBF = 0.916), indicating excellent internal reliability and consistency between indicators in measuring the same construct. Similarly, the Composite Reliability (CR) values were above the 0.70 criterion, even reaching more than 0.90 for all constructs, indicating that the model has a very strong and stable level of composite reliability. The Average Variance Extracted (AVE) results also met the minimum criteria of 0.50 for all constructs (PC = 0.606; DEQ = 0.619; AT = 0.682; CUBF = 0.631). This proves that more than 50 percent of the indicator variance can be explained by each latent construct, thus meeting convergent validity. Overall, the outer model measurement results indicate that all constructs in this study meet the convergent validity and reliability standards required for PLS-SEM analysis. By meeting

these criteria, the latent constructs are deemed suitable for further analysis in the inner model evaluation and hypothesis testing.

Discriminant Validity

Discriminant validity is an evaluation process in PLS-SEM used to ensure that each construct in the model is clearly distinct from the others. This test is crucial to verify that the indicators truly reflect the intended construct and do not overlap with other constructs. In SmartPLS, discriminant validity is evaluated using two main approaches: the Heterotrait-Monotrait Ratio (HTMT) and the Fornell–Larcker criterion, as shown in Table 2.

Table2. Discriminant Validity Test Results

HTML	AT	CUBF	DEQ	PC	Fornell - Larcker	AT	CUBF	DEQ	PC
AT	-				**AT**	**0.826**			
CUBF	0.763				**CUBF**	0.700	**0.794**		
DEQ	0.583	0.634			**DEQ**	0.541	0.592	**0.787**	
PC	0.437	0.477	0.085	-	**PC**	0.403	0.441	0.070	**0.778**

Note.AT = Affective Trust; CUBF = Continuance Usage Beyond Basic Feature; DEQ = Digital Experience Quality; PC = Perceived Convenience 4.0; HTMT = Heterotrait-Monotrait Ratio

Source: Primary Data Processing Results, 2025

The test results using the Heterotrait-Monotrait Ratio (HTMT) method show that all HTMT values are below the threshold of 0.85. The highest value, 0.763, for the relationship between Affective Trust and Continuance Usage Beyond Basic Feature remains within the acceptable limit, indicating that these constructs have adequate differences and do not experience excessive correlation. Thus, HTMT confirms that the indicators of each construct are able to differentiate themselves from other constructs. The evaluation results using the Fornell–Larcker criteria also demonstrate consistent discriminant validity. The AVE root on the diagonal is higher than the correlations between constructs. For example, the value of 0.826 for Affective Trust is higher than its correlation values with PC (0.403), DEQ (0.541), and CUBF (0.700). Similar results apply to all other constructs, indicating that each latent construct has a unique conceptual character. By meeting both tests—HTMT and Fornell–Larcker—it can be concluded that discriminant validity in the model has been achieved, making the construct suitable for use in subsequent inner model analysis.

Multicollinearity

Multicollinearity testing was performed to ensure that there were no excessive linear relationships between predictor variables in the structural model. In PLS-SEM analysis, multicollinearity was evaluated using the Variance Inflation Factor (VIF) value. A low VIF value indicates that each exogenous variable contributes independently to the endogenous variable, thus ensuring unbiased estimation results. Table 3 presents the VIF values for each relationship in the model.

Table3. Multicollinearity Test Results

Variable Relationship	VIF
Affective Trust→Continuance Usage Beyond Basic Features	1,746
Digital Experience Quality→Affective Trust	1,005
Digital Experience Quality→Continuance Usage Beyond Basic Features	1,469
Perceived Convenience 4.0→Affective Trust	1,005
Perceived Convenience 4.0→Continuance Usage Beyond Basic Features	1,240

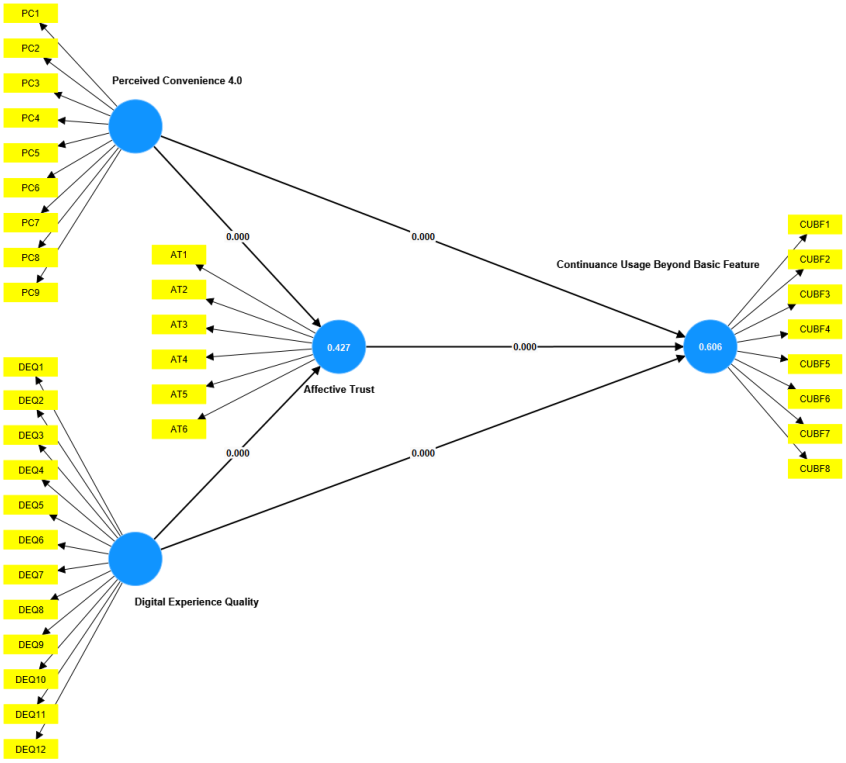
Source: Primary Data Processing Results, 2025

The test results show that all Variance Inflation Factor (VIF) values are well below the general threshold of 5.0, even meeting the strict limit of 3.3 often used in PLS-SEM research. The highest VIF value was recorded for the relationship between Affective Trust and Continuance Usage Beyond Basic Feature at 1.746, which is still in the safe category and shows no indication of multicollinearity. The low VIF values for the relationships between Digital Experience Quality → Affective Trust (1.005) and Perceived Convenience 4.0 → Affective Trust (1.005) indicate that the two predictor variables do not influence each other linearly. This strengthens the conclusion that these constructs

provide independent contributions in explaining Affective Trust. Similarly, the VIF values for the relationships between Digital Experience Quality → Continuance Usage Beyond Basic Feature (1.469) and Perceived Convenience 4.0 → Continuance Usage Beyond Basic Feature (1.240) are also at a very good level. This indicates that there is no excessive linear correlation between these exogenous variables in predicting continued usage behavior. Overall, the results of the multicollinearity test confirm that the model is free from multicollinearity problems, so that the path coefficient estimates can be interpreted accurately without potential bias caused by linear relationships between predictor variables.

Inner Model

The inner model is an evaluation used to assess the structural relationships between latent constructs in PLS-SEM. At this stage, SmartPLS calculates path coefficients, significance values, and the contribution of exogenous variables in explaining endogenous variables. The bootstrapping process, as shown in Figure 3, is used to generate t-statistics and p-values that determine whether the relationships between variables are statistically significant. Thus, the inner model provides an empirical basis for testing research hypotheses and assessing the strength of causal relationships in the structural model.



Picture 3 Bootstrapping

Source: Primary Data Processing Results, 2025

Direct Influence

The direct effect test aims to determine the extent to which each exogenous variable directly influences the endogenous variables in the structural model. Through a bootstrapping procedure, SmartPLS generates path coefficients, t-statistics, and p-values to determine the significance of causal relationships between constructs. Furthermore, the effect size (f^2) value is used to assess the contribution of each exogenous variable to the endogenous variable. These results are presented in Table 4.

Table4. Results of the Direct Influence Test

Direct Influence Relationship	O	M	STDEV	T statistics	P values	F2
AT→CUBF	0.407	0.405	0.044	9,159	0.000	0.240
DEQ→AT	0.516	0.517	0.037	13,779	0.000	0.462
DEQ→CUBF	0.354	0.355	0.038	9,433	0.000	0.217
PC→AT	0.367	0.368	0.037	9,833	0.000	0.234
PC→CUBF	0.252	0.254	0.038	6,647	0.000	0.130

Source: Primary Data Processing Results, 2025

The test results show that all direct influence paths are positive and significant, as indicated by t-statistics > 1.96 and p-values < 0.05. This indicates that all direct influence hypotheses (H1–H5) are accepted. First, Affective Trust has a positive and significant effect on Continuance Usage Beyond Basic Features (β = 0.407; t = 9.159). This effect is in the medium effect category (f^2 = 0.240), indicating that emotional trust plays a significant role in encouraging users to continue utilizing advanced features in Livin' by Mandiri. Second, Digital Experience Quality has a very strong influence on Affective Trust (β = 0.516; t = 13.779; f^2 = 0.462). This is the largest influence in the model, confirming that a quality digital experience—including system stability, security, interface design, and service—is crucial for the formation of affect-based trust.

Furthermore, Digital Experience Quality also has a direct effect on Continuance Usage Beyond Basic Features (β = 0.354; t = 9.433; f^2 = 0.217), indicating that a positive digital experience encourages users to explore and utilize features beyond basic features on an ongoing basis. In addition, Perceived Convenience 4.0 significantly influences Affective Trust (β = 0.367; t = 9.833; f^2 = 0.234). This finding indicates that the easier, faster, more integrated, and more personalized the service is perceived by users, the higher their level of emotional trust in the application. Finally, Perceived Convenience 4.0 also significantly influences Continuance Usage Beyond Basic Features (β = 0.252; t = 6.647; f^2 = 0.130). Although the effect is in the small to medium category, convenience remains an important factor in motivating the continued use of advanced features. Overall, these findings show that both convenience and the quality of the digital experience are the main determinants of the formation of affective trust and continuance usage behavior, with Digital Experience Quality being the most dominant predictor.

Indirect Influence

Indirect effect testing was conducted to assess the role of mediating variables in bridging the relationship between exogenous and endogenous variables. In this study, Affective Trust was tested as a mediator connecting Perceived Convenience 4.0 and Digital Experience Quality with Continuance Usage Beyond Basic Features. The analysis was conducted using the bootstrapping method in SmartPLS to obtain t-statistics and p-values that determine the significance of the mediation path. The results are presented in Table 5.

Table5. Results of Indirect Effect Test

Indirect Influence Relationship	O	M	STDEV	T statistics	P values
DEQ→AT→CUBF	0.210	0.209	0.028	7,472	0.000
PC→AT→CUBF	0.149	0.149	0.023	6,483	0.000

Source: Primary Data Processing Results, 2025

The test results show that both mediation pathways have high t-statistics and p-values = 0.000, indicating that all indirect relationships are significant. This confirms that Affective Trust truly acts as a mediator in the structural model of this study. First, Digital Experience Quality significantly influences Continuance Usage Beyond Basic Features through Affective Trust (indirect effect = 0.210; t = 7.472). This strong mediation value indicates that the quality of the digital experience not only directly influences continuance usage but also increases continued usage through

strengthening emotional trust. This means that a positive digital experience creates a sense of comfort, security, and emotional connection, which encourages users to be more confident in utilizing features beyond basic features. Second, Perceived Convenience 4.0 also significantly influences Continuance Usage Beyond Basic Features through Affective Trust (indirect effect = 0.149; t = 6.483). This finding confirms that perceived ease of access, speed, service integration, and digital functionality have an additional impact on usage behavior through increased emotional trust. The greater the convenience provided by the platform, the stronger the sense of trust formed, and ultimately the greater the user's tendency to use advanced features continuously. Overall, both results indicate that Affective Trust functions as a partial mediator, because the variables Digital Experience Quality and Perceived Convenience 4.0 still have a direct influence on Continuance Usage Beyond Basic Features. Thus, affective trust strengthens, broadens, and deepens the influence of both exogenous variables on continued usage behavior.

Determination Test Results

The determination test is conducted to assess the extent to which exogenous variables can explain endogenous variables in a structural model. The R-square (R^2) value indicates the proportion of variance explained by the predictors in the model, while the adjusted R-square takes into account the number of variables in the model, providing a more objective estimate. The R^2 value is an important indicator in assessing the predictive power of a PLS-SEM model. The results of the determination test are shown in Table 6.

Table 6. Determination Test Results (R2)

Dependent Variable	R-square	R-square adjusted
Affective Trust	0.427	0.424
Continuance Usage Beyond Basic Features	0.606	0.603

Source: Primary Data Processing Results, 2025

The R-square value for the Affective Trust construct is 0.427, with an adjusted R-square of 0.424. This indicates that Perceived Convenience 4.0 and Digital Experience Quality are able to explain 42.7% of the variance in Affective Trust. According to Hair et al.'s (2017) category, this value is at a moderate level, meaning that both exogenous variables have a fairly strong contribution in shaping users' emotional trust in the Livin' by Mandiri application. For the Continuance Usage Beyond Basic Feature construct, the R-square value is 0.606 with an adjusted R-square of 0.603, which means that Affective Trust, Perceived Convenience 4.0, and Digital Experience Quality together explain 60.6% of the variance in continued usage behavior. This is categorized as substantial, indicating that the model has high predictive power in explaining continuance usage behavior for features beyond basic. Overall, the determination test results indicate that this research model has good predictive power. The combination of digital experience quality, ease of use, and emotional trust were shown to play a significant role in determining continued use of advanced features on mobile banking platforms.

Model Fit Test Results

The model fit test is used to assess the extent to which the constructed PLS-SEM model fits the empirical data. Unlike CB-SEM, PLS-SEM does not focus on overall goodness-of-fit, but still provides several fit indices that can be used to assess model fit, such as SRMR, d_ULS, d_G, Chi-square, and NFI. These indices help ensure that the structural and measurement models used adequately represent the data. The results of the model fit test are presented in Table 7.

Table7. Model Fit Test Results

FIT Model	Saturated model	Estimated model
SRMR	0.039	0.039
d_ULS	0.942	0.942
d_G	0.349	0.349
Chi-square	769,596	769,596
NFI	0.920	0.920

Source: Primary Data Processing Results, 2025

The Standardized Root Mean Square Residual (SRMR) value for both the saturated and estimated models is 0.039, well below the threshold of 0.08. This value indicates that the difference between the model's covariance matrix and the data is very small, so the model can be said to have a good level of fit. The d_ULS (0.942) and d_G (0.349) values represent the distance between the empirical matrix and the model-estimated matrix. While these two values do not have a universal threshold, their low values indicate that the model does not experience significant deviations and is able to represent the data consistently. Furthermore, the Chi-square value of 769.596 is informative because PLS-SEM does not use chi-square as the primary fit criterion. However, this value still indicates that the model has an acceptable covariance structure. The Normed Fit Index (NFI) value of 0.920 indicates an excellent level of model fit, as values above 0.90 are generally considered to represent a good fit. This indicates that the structural and measurement models used are able to explain the data efficiently. Overall, all model fit indicators indicate that the research model meets the criteria for good fit and can be trusted for use in hypothesis testing and interpreting relationships between latent constructs.

The Influence of Perceived Convenience 4.0 on Continuance Usage Beyond Basic Features

The results of the study indicate that Perceived Convenience 4.0 has a positive effect on continuance usage of features beyond basic in Livin' by Mandiri. This finding confirms that the easier users perceive access, transaction speed, and service integration within the application, the greater their tendency to continue using advanced features. In the context of modern mobile banking, convenience is a crucial factor influencing users' decision to maintain application usage. Theoretically, convenience in the digital age is not only about access, but also encompasses response speed, automation, and the application's ability to provide a frictionless process. This aligns with research by Shankar & Jebarajakirthy (2020), which states that convenience is a key determinant of mobile banking usage behavior. Consistent ease of use creates a sense of comfort and efficiency for users, encouraging them to explore value-added services. Overall, the results of this study indicate that perceived convenience is a key driver in increasing continued use of advanced features. For apps like Livin' by Mandiri, improving convenience could be a key strategy for strengthening user engagement.

The Influence of Digital Experience Qualitytowards Continuance Usage Beyond Basic Feature

The results of the study indicate that Digital Experience Quality has a positive influence on continuance usage of features beyond basic. This finding suggests that the quality of the digital experience—whether in terms of system stability, interface appearance, service speed, or security—plays a crucial role in encouraging users to continue utilizing advanced features in the Livin' by Mandiri app. A good digital experience creates a sense of comfort and reduces the perception of risk, thus increasing user confidence in exploring advanced features. Theoretically, these results align with the information system success model, which states that system, information, and service quality have a directive influence on satisfaction and continued usage intentions. Research by Garcia et al. (2024) and Zhang et al. (2023) also confirms that the quality of the digital experience is a key factor in increasing behavioral intentions for mobile banking services. Thus, a positive digital experience is a driver of long-term usage intentions. Overall, this study confirms that Digital Experience Quality is a strategic element in maintaining usage of features beyond basic features. For a super app like Livin' by Mandiri, improving the quality of the user experience is key to creating sustained engagement.

The Influence of Perceived Convenience 4.0 on Affective Trust

The results of the study show that Perceived Convenience 4.0 has a positive effect on Affective Trust. This finding indicates that the higher the level of convenience perceived by users—whether in terms of ease of access, processing speed, or service integration—the stronger the emotional trust formed in the Livin' by Mandiri application. Consistent convenience creates a positive experience that makes users feel comfortable and safe using the platform. Theoretically, the convenience of digital services serves as an initial foundation for trust because it reduces barriers, minimizes doubts, and increases user confidence in the application's capabilities. Previous research by Shankar & Jebarajakirthy (2020) and Shahid & Sharma (2022) showed that convenience increases positive perceptions, which then develop into emotional trust. Overall, the results of this study emphasize that convenience is an important factor in building affective trust in mobile banking services, especially in the super app ecosystem that demands fast, seamless, and easy-to-use processes.

The Influence of Digital Experience Quality on Affective Trust

The results of the study show that Digital Experience Quality has a positive effect on Affective Trust. This finding indicates that a quality digital experience—including system stability, information clarity, security, and intuitive interface design—can shape users' emotional trust in the Livin' by Mandiri application. When users receive a consistent and convenient experience, emotional trust naturally develops. Theoretically, the quality of the digital experience is a crucial component in creating emotional assurance for users. Factors such as ease of use, privacy assurance, and information security strengthen the perception of an app's reliability, thus fostering affective trust. This finding aligns with research by Garcia et al. (2024) and Zhang et al. (2023), which confirms that a positive digital experience is a strong antecedent to the formation of trust. Overall, this study confirms that the quality of digital experience is a strategic factor in strengthening emotional trust in mobile banking services, which ultimately supports user loyalty and engagement.

The Influence of Affective Trust on Continuance Usage Beyond Basic Features

The results of the study indicate that Affective Trust has a positive influence on continuance usage of features beyond basic features. This finding confirms that emotional trust formed through positive experiences with the Livin' by Mandiri app encourages users to continue utilizing advanced features. When users feel safe, comfortable, and emotionally connected to the platform, they tend to be more confident in exploring services with higher levels of complexity or risk. Theoretically, affective trust represents an emotion-based dimension of trust rooted in the perception of a platform's reliability and good intentions. Previous research by Nguyen et al. (2024) and Yang et al. (2018) showed that trust is a key predictor of continued usage behavior, particularly in the context of digital services that require a sense of security and confidence. Overall, these findings confirm that affective trust is a significant driver in increasing continuance usage of features beyond basic features. Emotional trust makes users more willing to try and use more advanced services within the mobile banking ecosystem.

The Influence of Perceived Convenience 4.0 on Continuance Usage with Affective Trust as a Mediator

The results of the study indicate that Affective Trust plays a mediating role in the relationship between Perceived Convenience 4.0 and continuance usage of features beyond basic. This finding indicates that convenience not only encourages users to continue using the application directly, but also indirectly through the formation of emotional trust. When users perceive high convenience, this positive experience creates a sense of comfort and emotional trust in the application, which then encourages them to continue using advanced features. Theoretically, this mechanism aligns with the post-adoption behavior model, which explains that positive experiences (such as convenience) shape an affective response in the form of trust, and this trust is a powerful trigger for continued usage behavior. Previous research by Shahid & Sharma (2022) and Shankar & Jebarajakirthy (2020) also showed that convenience acts as an antecedent of trust, while trust significantly influences the intention to use digital services continuously. Overall, the results of this study confirm that affective trust is a significant mediator that strengthens and expands the influence of convenience on the use of advanced features. These findings provide insight that strategies to increase convenience need to be accompanied by building trust to optimize continuance usage in mobile banking.

The Influence of Digital Experience Quality on Continuance Usage with Affective Trust as a Mediator

The results of the study indicate that Affective Trust mediates the relationship between Digital Experience Quality and continuance usage of features beyond basic. This finding suggests that good digital experience quality not only directly increases continued usage but also works through the formation of users' emotional trust. When users perceive a digital experience as stable, secure, responsive, and enjoyable, emotional trust develops, and this is what drives them to explore and continue using advanced features. Theoretically, this mechanism is consistent with the view that the quality of digital systems and services forms emotional assurance, which underlies affective trust. Research by Garcia et al. (2024) and Zhang et al. (2023) confirms that trust is a crucial mediator in the relationship between the quality of digital experiences and long-term usage behavior. Thus, a high-quality digital experience increases trust, which ultimately strengthens continuance usage behavior. Overall, these findings confirm that affective trust is a psychological element that bridges the influence of digital experiences on continued usage. In the context of Livin' by Mandiri, improving the quality of the digital experience not only increases user satisfaction but also strengthens long-term engagement through trust mechanisms.

Conclusion

The results of the PLS-SEM analysis indicate that the measurement model (outer model) and structural model (inner model) used in this study have met all statistical feasibility criteria. The evaluation of the outer model proves that all indicators have loading factors above the minimum limit of 0.70, as well as excellent construct reliability based on Cronbach's Alpha and Composite Reliability values that exceed 0.90. AVE values for all constructs have also met the criteria for convergent validity. Discriminant validity tests using HTMT and Fornell–Larcker criteria proved adequate, indicating that each construct has a clear conceptual distinction. In the inner model, all structural paths in the direct influence test showed positive and significant results. Digital Experience Quality proved to be the strongest predictor of Affective Trust, while Affective Trust was the dominant predictor of Continuance Usage Beyond Basic Features. Perceived Convenience 4.0 also had a significant influence on both Affective Trust and continued use of advanced features, although with a smaller effect compared to Digital Experience Quality. The results of the indirect effect test confirm the significant mediation role of Affective Trust in bridging the relationship between Digital Experience Quality and Perceived Convenience 4.0 towards Continuance Usage Beyond Basic Feature. Affective Trust is proven to act as a partial mediator, because the direct effect of the exogenous variable remains significant. This indicates that emotional trust is an important psychological mechanism that strengthens the relationship between digital experience quality and convenience towards continued usage behavior.

The R-square value indicates that the model has strong predictive power. The Affective Trust variable can be explained by Perceived Convenience 4.0 and Digital Experience Quality by 42.7%, while the Continuance Usage Beyond Basic Feature variable can be explained by 60.6% by all predictors. This value is included in the moderate to substantial category in PLS-SEM. The model fit test results also show excellent suitability, with an SRMR value of 0.039 and an NFI of 0.920, indicating that the model as a whole has represented the data well. In general, the results of this PLS-SEM analysis confirm that perceived convenience and quality of digital experience are the two main determinants that shape affective trust, which ultimately encourages users to continue using features beyond the basics of the Livin' by Mandiri application. These findings provide theoretical implications related to the mechanism of post-adoption behavior in the context of mobile banking, while also providing practical contributions to the development of strategies to increase user engagement in digital financial applications.

Suggestion

Based on the research results that show the significant influence of Perceived Convenience 4.0, Digital Experience Quality, and Affective Trust on Continuance Usage Beyond Basic Features, the following suggestions can be given.

1. **Practical Advice**
   a. Service providers need to improve aspects of convenience (Perceived Convenience 4.0), such as simplifying transaction flows, reducing the number of steps in advanced feature processes, and increasing access flexibility to encourage continued use.

b. The quality of the digital experience needs to be continuously optimized through improvements in application stability, system speed, service security, and the development of more intuitive interfaces so that users can experience a consistent and comfortable digital experience.
c. The elements that form Affective Trust need to be strengthened, for example through the delivery of clearer security information, convincing notifications, and a transparent communication approach so that users' emotional trust can continue to grow.
d. Beyond basic features need to be supported by easy-to-understand education, including short tutorials, user guides, and simple risk explanations to increase user confidence in exploring advanced services.

2. Suggestions for Further Research

Future research may consider adding other variables such as perceived risk, usage habits, or digital literacy to provide a more comprehensive understanding of the factors influencing continuance usage in mobile banking services.

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