Received: 02 Maret 2026 | Revised: 02 Mei 2026 | Accepted: 11 Mei 2026

RESEARCH ARTICLE

JURNAL NOMOSLECA

FROM DISCLOSURE TO TRUST: SUSTAINING E-WALLET USAGE THRUGH CHATBOTS

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***Abstract**: The rapid growth of e-wallet services in Indonesia has increased the use of AI-based chatbots in customer service. While chatbots enhance efficiency, the way they disclose their automated identity may shape users' psychological and behavioral responses. This study examines the effect of perceived chatbot disclosure quality on trust and continuance intention in Indonesian e-wallet services. Drawing on the Stimulus–Organism–Response framework, disclosure quality is positioned as a communication stimulus, trust as the organismic state, and continuance intention as the behavioral response. Data were collected from 279 Indonesian e-wallet users who had interacted with chatbot-based customer service using a structured online questionnaire. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), including measurement model evaluation and structural model testing. The results indicate that perceived chatbot disclosure quality significantly influences trust and continuance intention. Trust also significantly predicts continuance intention and partially mediates the relationship between disclosure quality and continuance intention. The findings highlight that transparency sustains usage primarily by strengthening trust rather than functioning as a direct behavioral driver.*

***Keywords:** Perceived Chatbot Disclosure Quality, Trust, Continuance Intention, E-Wallet, AI Transparency*

Abstrak: Pertumbuhan layanan e-wallet di Indonesia mendorong penggunaan chatbot berbasis kecerdasan buatan dalam layanan pelanggan. Meskipun chatbot meningkatkan efisiensi, cara sistem mengungkapkan identitas otomatisnya dapat memengaruhi respons psikologis dan perilaku pengguna. Penelitian ini menguji pengaruh *perceived chatbot disclosure quality* terhadap *trust* dan *continuance intention* pada layanan e-wallet di Indonesia. Berlandaskan kerangka Stimulus–Organism–Response, *disclosure quality* diposisikan sebagai stimulus komunikasi, *trust* sebagai kondisi organisme, dan *continuance intention* sebagai respons perilaku. Data dikumpulkan dari 279 pengguna *e-wallet* di Indonesia yang pernah berinteraksi dengan layanan *chatbot* melalui kuesioner daring terstruktur. Data dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM), meliputi evaluasi model pengukuran dan model struktural. Hasil penelitian menunjukkan bahwa *perceived chatbot disclosure quality* berpengaruh signifikan terhadap *trust* dan *continuance intention*. *Trust* juga berpengaruh signifikan terhadap *continuance intention* serta memediasi secara parsial hubungan antara *disclosure quality* dan *continuance intention*. Temuan ini menunjukkan bahwa transparansi mempertahankan penggunaan terutama melalui penguatan *trust*, bukan sebagai pendorong perilaku secara langsung.

Kata Kunci: Perceived Chatbot Disclosure Quality, Kepercayaan, Niat Berkelanjutan, E-Wallet, Tranparansi AI

1 | INTRODUCTION

Indonesia has experienced rapid growth in digital financial services over the past decade. Electronic money transactions have shown consistent year-on-year increases, reflecting the expansion of cashless ecosystems and mobile payment adoption (Bank Indonesia, 2023). Major e-wallet platforms such as GoPay, OVO, DANA, and ShopeePay have become embedded in everyday transactions, ranging from transportation and food delivery to retail payments and bill settlement. As competition intensifies among these platforms, customer service efficiency and responsiveness become strategic differentiators. The diffusion of smartphones and internet penetration has facilitated the integration of artificial intelligence (AI)-based chatbots in customer service systems of these e-wallet platforms (Adam et al., 2021). Chatbots enable automated, real-time responses and reduce operational costs, making them a strategic tool in digital service management.

From a theoretical perspective, fintech services can be understood not only as technological infrastructures but also as communication systems that mediate interaction between users and digital platforms. In communication science, interaction is shaped by message characteristics such as clarity, transparency, and signaling, which influence how information is interpreted and evaluated. Drawing on communication theory, particularly the notion that message design affects cognitive and relational responses (Eroglu et al., 2001; Kim & Lennon, 2013), chatbot-based interactions in fintech services can be viewed as message-driven exchanges rather than purely functional processes. In this context, disclosure practices represent a form of strategic communication, where the way information about system identity and capability is conveyed influences trust formation and subsequent behavioral responses. This perspective positions chatbot interaction within the domain of communication studies, emphasizing that user responses are shaped not only by system performance but by how information is communicated.

Despite operational efficiency gains, AI-mediated interaction introduces communication-related challenges, particularly regarding transparency. Users may not clearly understand whether they are interacting with a human agent or an automated system. In high-stakes environments such as financial services, perceived transparency significantly shapes evaluation processes and user acceptance (Glikson & Woolley, 2020; Longoni et al., 2022). Research on algorithmic disclosure indicates that transparency cues influence perceived fairness, credibility, and behavioral outcomes (Luo et al., 2019).

Within the Stimulus–Organism–Response (S-O-R) framework (Mehrabian & Russell, 1974), environmental cues operate as stimuli that influence internal psychological states before generating behavioral responses. In digital service environments, communication characteristics such as clarity, information completeness, and signaling mechanisms function as environmental stimuli affecting user cognition and affect (Eroglu et al., 2001; Kim & Lennon, 2013). In AI-mediated services, perceived chatbot disclosure quality—defined as the clarity and transparency with which chatbot identity and functionality are communicated—can be conceptualized as such a stimulus.

Trust represents a central organismic state in online financial services. Trust reduces perceived uncertainty and increases willingness to rely on digital platforms (Gefen et al., 2003; Pavlou, 2003). In post-adoption contexts, trust is a significant determinant of continuance intention (Bhattacherjee, 2001; Cheng et al., 2022). Recent fintech research confirms that trust plays a decisive role in sustaining mobile payment usage (Liébana-Cabanillas et al., 2017; Shao et al., 2019). In AI-driven interactions, transparency mechanisms are found to strengthen trust in automated systems (Glikson & Woolley, 2020).

However, several limitations remain in existing literature. First, many AI disclosure studies rely

on experimental manipulations comparing disclosed versus non-disclosed conditions (Luo et al., 2019), rather than examining perceived disclosure quality as a continuous evaluative construct. Second, prior chatbot research tends to emphasize anthropomorphism, usability, or system efficiency (Adam et al., 2021), rather than disclosure as a communication variable. Third, empirical studies investigating these relationships within emerging fintech markets such as Indonesia remain limited, despite the country's rapid digital payment growth.

Addressing these gaps, this study conceptualizes perceived chatbot disclosure quality as a communication stimulus within the S-O-R framework and examines its influence on trust and continuance intention in the Indonesian e-wallet context. By testing both direct and indirect effects, this research extends AI transparency literature beyond binary disclosure designs and contributes to communication scholarship in digital financial services.

Unlike previous research focusing on technological attributes, this study positions perceived chatbot disclosure quality as a communication stimulus influencing trust and continuance intention. Furthermore, this research examines a partial mediation structure by testing both the direct effect of disclosure quality on continuance intention and its indirect effect through trust.

The theoretical contribution of this study lies in specifying the mechanism through which transparency operates in AI-mediated communication. Existing S-O-R applications typically treat environmental stimuli as given attributes, without detailing how communication characteristics shape organismic evaluation. This study refines that assumption by conceptualizing disclosure quality as a message-level stimulus that directly structures trust formation. In doing so, it advances S-O-R from a general stimulus–response logic to a communication-sensitive framework in which message clarity and signaling are central to relational outcomes. This positioning shifts the analytical focus from system features to communication processes, thereby offering a more precise explanation of how transparency influences continuance intention in digital financial services.

Based on the theoretical foundation and research gap identified above, this study addresses the following research questions: whether perceived chatbot disclosure quality positively influences trust, whether trust positively influences continuance intention toward e-wallet services, whether perceived chatbot disclosure quality directly influences continuance intention, and whether trust mediates the relationship between perceived chatbot disclosure quality and continuance intention.

This study aims to examine the role of chatbot disclosure quality in shaping trust and continuance intention toward e-wallet services in Indonesia. Using a quantitative survey and structural equation modeling approach, this research contributes to communication theory and provides practical implications for fintech providers in designing transparent AI-mediated interactions.

Transparency is a fundamental principle in digital communication, particularly in high-risk environments such as financial services. In AI-mediated interactions, disclosure refers to the extent to which users are clearly informed that they are interacting with an automated system and understand the chatbot's functional scope and limitations. Disclosure quality goes beyond mere acknowledgment of AI identity; it encompasses clarity, completeness, and consistency of communication regarding the chatbot's role.

Within the Stimulus–Organism–Response framework, communication cues serve as stimuli that shape internal cognitive evaluations. When disclosure is clear and transparent, users may perceive the system as more honest and less deceptive. Trust, defined as the willingness to rely on a service provider under conditions of uncertainty (Gefen et al., 2003; Pavlou, 2003), is particularly sensitive to transparency cues in financial transactions.

Recent empirical evidence supports the relationship between AI disclosure and trust formation. Luo et al. (2019) demonstrate that chatbot disclosure significantly alters customer evaluations in service interactions. Glikson & Woolley (2020) show that transparency mechanisms influence trust in artificial intelligence systems. In fintech settings, perceived transparency has been positively associated with institutional trust and perceived reliability (Shao et al., 2019).

When chatbot disclosure quality is perceived as high, users are likely to interpret the service as transparent and credible, reducing uncertainty and strengthening trust toward the e-wallet platform. Therefore, the following hypothesis is proposed:

H1: Perceived chatbot disclosure quality positively influences trust.

Trust plays a central role in sustaining long-term relationships between consumers and digital service providers. In online and mobile payment contexts, trust reduces perceived risk and increases users' willingness to continue transactions through the platform (Liébana-Cabanillas et al., 2017; Shao et al., 2019). Trust becomes even more critical in AI-mediated financial services because users must rely not only on the institution but also on automated decision systems.

The expectation–confirmation perspective suggests that post-adoption evaluations influence users' intention to continue using a service (Bhattacherjee, 2001). Trust functions as a relational mechanism that reinforces perceived security and reliability, thereby encouraging repeated usage behavior. Empirical studies in mobile payment and fintech consistently demonstrate that trust is a significant predictor of continuance intention (Raza et al., 2020; Shao et al., 2019).

In the e-wallet context, users who trust the chatbot and the overall platform are more likely to maintain usage over time. Accordingly, the following hypothesis is proposed:

H2: Trust positively influences continuance intention.

Beyond its effect on trust, disclosure quality may directly influence behavioral intention. Clear and transparent communication can reduce ambiguity, improve perceived procedural fairness, and enhance user comfort in interacting with AI systems. In financial services, clarity regarding system functionality may lower cognitive effort and perceived interaction risk.

Empirical studies indicate that AI disclosure can influence behavioral outcomes independently of trust. Luo et al. (2019) find that chatbot disclosure affects purchase decisions even when trust mechanisms are accounted for. Longoni et al. (2022) suggest that disclosure influences user acceptance and resistance patterns in AI-driven services.

Thus, even without the mediating mechanism of trust, perceived chatbot disclosure quality may directly encourage users to continue using the e-wallet service. Therefore, the following hypothesis is proposed:

H3: Perceived chatbot disclosure quality positively influences continuance intention.

Within the S-O-R framework, stimuli influence behavioral responses primarily through internal psychological states. In this study, perceived chatbot disclosure quality represents the stimulus, trust represents the organismic state, and continuance intention represents the response. If disclosure quality enhances trust, and trust increases continuance intention, then trust may function as a mediating mechanism linking disclosure quality to continuance intention.

Recent studies on AI transparency suggest that trust acts as a key psychological pathway translating transparency cues into behavioral outcomes (Glikson & Woolley, 2020). In fintech services, trust frequently serves as a mediating variable between platform characteristics and continuance intention (Shao et al., 2019).

Accordingly, this study proposes the following hypothesis:

H4: Trust mediates the relationship between perceived chatbot disclosure quality and

continuance intention.

Figure 1 Conceptual Framework
(Source: Data processed by researcher, 2026)

The hypotheses developed above specify the proposed relationships among perceived chatbot disclosure quality, trust, and continuance intention. To illustrate these relationships more clearly, the conceptual framework of this study is presented in Figure 1. The model depicts perceived chatbot disclosure quality as the exogenous construct influencing trust and continuance intention, with trust positioned as a mediating variable linking disclosure quality to continuance intention. This framework provides a structured representation of the theoretical assumptions underlying the empirical analysis.

2 | METHOD

This study is explanatory research aimed at examining causal relationships among perceived chatbot disclosure quality, trust, and continuance intention in the context of e-wallet services in Indonesia. The research seeks to test theoretically grounded hypotheses derived from the Stimulus–Organism–Response framework.

A quantitative research method is employed in this study. The quantitative approach is appropriate because the objective is to measure relationships among latent constructs and statistically test the proposed hypotheses. Data were collected using a structured questionnaire administered through an online survey platform.

This study is grounded in the positivist paradigm, which assumes that social phenomena can be objectively measured and analyzed using statistical techniques. The relationships among constructs are conceptualized as measurable variables that can be empirically tested through structural equation modeling. The positivist stance supports hypothesis testing and the examination of causal-predictive relationships.

Purposive sampling was applied to ensure that respondents possess relevant experience with AI-mediated financial services (Bougie & Sekaran, 2020; Saunders et al., 2019). The target population consists of Indonesian e-wallet users who have interacted with chatbot-based customer service. Because the total population size cannot be precisely determined, a non-probability sampling technique was considered appropriate.

The minimum sample size was determined using power analysis following recommendations for PLS-SEM applications (Memon et al., 2020; Sarstedt et al., 2022). Assuming a medium effect size of 0.30, a significance level of 0.05, and statistical power of 0.95, the calculation using G*Power indicates that at least 55 respondents are required to detect significant structural relationships (Cohen, 1988; Memon et al., 2020).

A total of 295 responses were obtained. After screening for eligibility and completeness, 279

valid responses were retained for analysis. Respondents were required to be at least 17 years old, actively use at least one e-wallet platform in Indonesia, and have interacted with the platform's chatbot for transaction-related or customer service purposes. These criteria ensured that participants were sufficiently familiar with AI-mediated communication in financial service contexts.

All constructs were modeled as reflective latent variables. The measurement approach was theory-driven, and items were adapted from validated scales with contextual adjustments for AI-mediated e-wallet services.

Perceived chatbot disclosure quality is defined in this study as users' evaluative perception of the clarity, completeness, and transparency with which a chatbot communicates its automated identity, functional scope, and operational boundaries. The construct is conceptualized as a communication quality variable rather than a technological attribute. Unlike prior experimental studies that treat disclosure as a binary manipulation (disclosed vs. non-disclosed), this study operationalizes disclosure quality as a continuous perceptual construct, capturing variation in how transparently users experience chatbot communication. The indicators were adapted from research on AI disclosure and transparency mechanisms (Luo et al., 2019; Glikson & Woolley, 2020) and modified to reflect the e-wallet context. Four items were used.

Trust is defined as the user's willingness to rely on the e-wallet platform and its chatbot under conditions of uncertainty, reflecting perceived integrity, reliability, and confidence in the system. The construct captures relational assurance rather than system usability. The measurement items were adapted from established e-commerce trust scales (Gefen et al., 2003; Pavlou, 2003) and contextualized to AI-mediated financial interactions. Four items were used to measure trust.

Continuance intention refers to the user's intention to persist in using the e-wallet service in the future. It represents post-adoption behavioral commitment rather than initial adoption intention. The indicators were adapted from the expectation–confirmation framework (Bhattacherjee, 2001) and extended fintech continuance studies (Shao et al., 2019). Four items were used.

All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was reviewed to ensure conceptual alignment and contextual clarity prior to full-scale data collection.

Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to analyze the proposed relationships among constructs. PLS-SEM is suitable for explanatory and predictive research, particularly when the objective is to examine complex relationships among latent variables (Hair et al., 2024; Hair et al., 2019; Sarstedt et al., 2022). The analysis was conducted using SmartPLS software.

The evaluation followed a two-stage procedure. First, the measurement model was assessed to establish indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator loadings above 0.708 were considered acceptable. Internal consistency reliability was evaluated using Cronbach's alpha, composite reliability, and rho_A. Convergent validity was assessed through Average Variance Extracted (AVE), with values exceeding 0.50 indicating adequacy. Discriminant validity was examined using the Heterotrait–Monotrait ratio (HTMT), with values below 0.90 considered acceptable (Franke & Sarstedt, 2019).

Second, the structural model was evaluated by examining collinearity statistics, path coefficients, coefficient of determination (R^2), and effect sizes (f^2). Bootstrapping with 10,000 resamples was performed to test the significance of the hypothesized relationships. Mediation analysis was conducted to assess the indirect effect of trust in the relationship between perceived chatbot disclosure quality and continuance intention (Hair et al., 2022).

3 | RESULTS AND DISCUSSION

Results

A total of 295 responses were collected, and after screening for completeness and eligibility, 279 valid responses were retained for analysis. The respondent profile is presented in Table 1. The majority of respondents were female (75%), while male respondents accounted for 25% of the sample. Most participants resided on Java Island (89%), with 11% located outside Java. In terms of occupation, students constituted the largest group (69%), followed by employees (15%), business owners (11%), and others (5%). Regarding educational background, 49% of respondents were enrolled in or had completed a bachelor's program, 33% had senior high school education, and 18% held a diploma degree.

Table 1. Respondents Profile

Profile	Description	Number	%
Gender	Male	67	25
	Female	212	75
Domicile	Java Island	248	89
	Outside of Java Island	31	11
Occupation	Employees	43	15
	Students	193	69
	Own a business	30	11
	Others	13	5
Current education	Senior high school	94	33
	Diploma	49	18
	Bachelor's program	136	49

Source: Research data (2026)

Table 2 presents the assessment of construct reliability and convergent validity. All indicators demonstrate outer loadings above the recommended threshold of 0.70, ranging from 0.7237 to 0.8435. Cronbach's alpha values exceed 0.70 for all constructs, with perceived chatbot disclosure quality at 0.758, trust at 0.850, and continuance intention at 0.829. Composite reliability values range from 0.847 to 0.899, indicating satisfactory internal consistency. The Average Variance Extracted (AVE) values are above 0.50 for all constructs, with perceived chatbot disclosure quality at 0.580, trust at 0.690, and continuance intention at 0.661, confirming adequate convergent validity.

Table 2. Construct Reliability and Validity

Construct	Item	Outer Loadings	Cronbach's Alpha	Rho_a	CR	AVE
Perceived Chatbot Quality Disclosure	PQ1	0.8017	0.758	0.758	0.847	0.580
	PQ2	0.7759				
	PQ3	0.7237				
	PQ4	0.7429				

Construct	Item	Outer Loadings	Cronbach's Alpha	Rho_a	CR	AVE
Trust	TR1	0.8435	0.850	0.851	0.899	0.690
	TR2	0.8277				
	TR3	0.8311				
	TR4	0.8205				
Continuance Intention	CI1	0.7985	0.829	0.833	0.886	0.661
	CI2	0.8284				
	CI3	0.8372				
	CI4	0.7873				

Source: SmartPLS 4 (2026)

Discriminant validity was evaluated using the HTMT criterion and is presented in Table 3. The HTMT value between perceived chatbot disclosure quality and continuance intention is 0.558, while the value between trust and continuance intention is 0.630. The HTMT value between perceived chatbot disclosure quality and trust is 0.808. All values are below the recommended threshold of 0.90, and the confidence intervals do not include 1.00, indicating that the constructs are empirically distinct.

Table 3. Discriminant Validity

Construct	Continuation Intention	Perceived Chatbot Disclosure Quality
Perceived Chatbot Disclosure Quality	0.558 CI (0.449; 0.664)	
Trust	0.63 CI (0.519; 0.737)	0.808 CI (0.732; 0.882)

Note: CI = Confidence Interval

Source: SmartPLS 4 (2026)

To assess multicollinearity, inner Variance Inflation Factor (VIF) values were examined, as shown in Table 4. The VIF value for perceived chatbot disclosure quality predicting continuance intention is 1.732, and the same value is observed for trust predicting continuance intention. The VIF value for perceived chatbot disclosure quality predicting trust is 1.000. All VIF values are below the conservative threshold of 3.3, indicating no multicollinearity concerns among predictor constructs (Kock, 2015; Podsakoff et al., 2003).

Table 4. Inner Variance Inflation Factor

Construct	VIF
Perceived Chatbot Disclosure Quality -> Continuation Intention	1.732
Perceived Chatbot Disclosure Quality -> Trust	1.000
Trust -> Continuation Intention	1.732

Source: SmartPLS 4 (2026)

The structural model is illustrated in Figure 2, and the hypothesis testing results are summarized in Table 5. Perceived chatbot disclosure quality significantly influences trust (β = 0.650, p = 0.000, CI [0.584; 0.716]), supporting H1. Trust significantly influences continuance intention (β = 0.422, p = 0.000, CI [0.288; 0.567]), supporting H2. Perceived chatbot disclosure quality also directly influences continuance intention (β = 0.171, p = 0.015, CI [0.038; 0.297]), supporting H3.

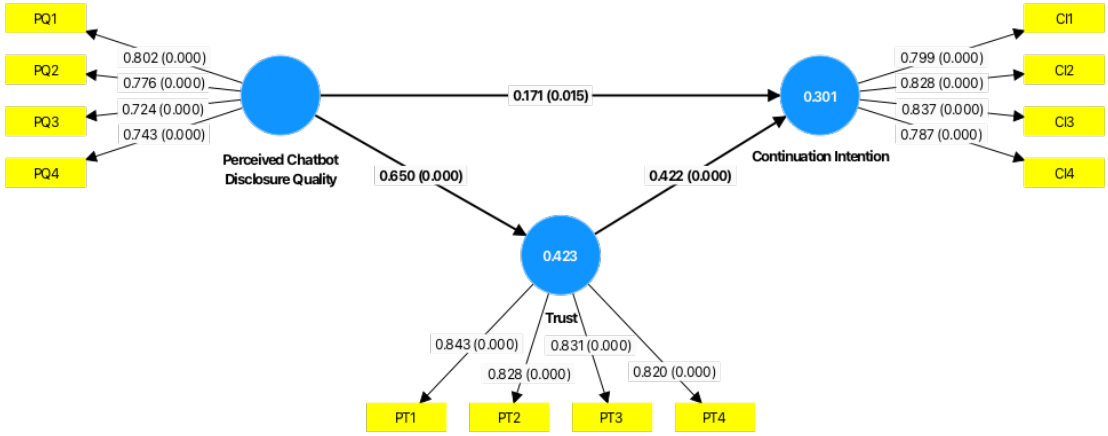

Figure 2 Inner Model
(Source: SmartPLS 4, 2026)

Table 5. Hypotheses Testing Results

Hypotheses	Std. Path Coeff.	P-Values	CI 5%	CI 95%	Result	f²
H1: Perceived chatbot disclosure quality positively influences trust	0.650	0.000	0.584	0.716	Supported	0.732
H2: Trust positively influences continuance intention	0.422	0.000	0.288	0.567	Supported	0.147
H3: Perceived chatbot disclosure quality positively influences continuance intention	0.171	0.015	0.038	0.297	Supported	0.024
H4: Trust mediates the relationship between perceived chatbot disclosure quality and continuance intention.	0.274	0.000	0.179	0.386	Supported	-

Source: SmartPLS 4 (2026)

The mediation analysis indicates that the indirect effect of perceived chatbot disclosure quality on continuance intention through trust is significant (β = 0.274, p = 0.000, CI [0.179; 0.386]), supporting H4. The f² values show a large effect size for the relationship between perceived chatbot disclosure quality and trust (f² = 0.732), a small-to-moderate effect for the relationship between trust

and continuance intention (f^2 = 0.147), and a small effect for the direct relationship between perceived chatbot disclosure quality and continuance intention (f^2 = 0.024).

Discussion

This section distinguishes between empirical findings and analytical interpretation. The first part summarizes the key results to establish their consistency with the proposed hypotheses. The second part develops a deeper interpretation to explain the theoretical implications of these findings, particularly from a communication perspective.

The results demonstrate that perceived chatbot disclosure quality plays a structurally central role in shaping trust and continuance intention in e-wallet services. The relationship between disclosure quality and trust is strong (β = 0.650; f^2 = 0.732), while trust also significantly predicts continuance intention (β = 0.422; f^2 = 0.147). Although perceived chatbot disclosure quality directly influences continuance intention (β = 0.171), the effect size is comparatively small (f^2 = 0.024). The mediation analysis further indicates that the indirect effect of disclosure quality on continuance intention through trust (β = 0.274) exceeds the direct effect, with approximately 61.6% of the total effect transmitted via trust. Because both direct and indirect paths are positive and significant, the mediation can be classified as complementary partial mediation (Nitzl et al., 2016; Zhao et al., 2010). These findings confirm that the proposed model is empirically supported and that disclosure quality influences continuance intention both directly and indirectly through trust.

The strong relationship between disclosure quality and trust reinforces prior findings that transparency mechanisms significantly influence users' confidence in AI systems (Glikson & Woolley, 2020; Luo et al., 2019). In financial contexts, where perceived risk is inherently elevated, communication clarity functions as a credibility signal that reduces uncertainty. This is consistent with trust-based models in electronic commerce, which argue that transparency and perceived integrity foster reliance (Gefen et al., 2003; Pavlou, 2003). The magnitude of the effect suggests that disclosure quality is not peripheral but foundational in trust formation within AI-mediated financial services.

The relationship between trust and continuance intention aligns with expectation–confirmation and post-adoption models, which position trust as a determinant of sustained usage behavior (Bhattacherjee, 2001; Shao et al., 2019). Similar patterns have been reported in mobile payment research (Liébana-Cabanillas et al., 2017; Yu et al., 2018; Zhou et al., 2018). Extending this logic to chatbot-mediated interactions, trust in the system interface and communication process contributes to behavioral persistence in digital financial environments. This indicates that continuance intention is not driven solely by system efficiency, but by relational confidence.

The mediation results clarify the underlying mechanism through which disclosure operates. Disclosure quality does not strongly drive continuance intention on its own; its influence becomes substantial when it strengthens trust. This pattern is consistent with research suggesting that AI disclosure affects behavioral outcomes primarily through internal evaluations rather than as a standalone driver (Longoni et al., 2022; Sundjaja et al., 2025). Within the Stimulus–Organism–Response framework (Mehrabian & Russell, 1974), disclosure quality functions as the stimulus, trust as the organismic state, and continuance intention as the response. The organism stage accounts for most of the behavioral translation, indicating that internal relational evaluation carries more weight than procedural clarity alone.

This configuration introduces theoretical nuance. If transparency were inherently motivational, disclosure quality would exert a stronger independent influence on continuance intention. Instead,

transparency appears to legitimize the system rather than directly activate behavioral commitment. This observation challenges simplified technological determinism in fintech adoption research and aligns with arguments that AI acceptance depends not only on functionality but also on perceived institutional trustworthiness (Adam et al., 2021; Glikson & Woolley, 2020).

Perceived chatbot disclosure quality should therefore be understood as a strategic communication signal rather than a behavioral lever in isolation. Its strongest impact lies in structuring trust, not in directly compelling continued usage. Transparency gains behavioral relevance when it stabilizes users' confidence in the platform. In AI-mediated financial services, continuance intention is anchored less in procedural clarity and more in relational assurance.

The findings also contribute to communication science by demonstrating that AI-mediated interaction functions as a message-driven process rather than solely a technological interface. Perceived chatbot disclosure quality operates as a communication variable that shapes how users interpret transparency and credibility, thereby influencing trust formation and behavioral outcomes. This perspective highlights the role of message clarity and signaling in structuring relational evaluation in digital environments. At the same time, the present model focuses on a limited set of constructs and does not incorporate other technological or experiential factors, suggesting that the explanatory scope is intentionally focused rather than comprehensive. A more detailed discussion of theoretical implications and study limitations is provided in the concluding section.

4 | CONCLUSION

This study concludes that perceived chatbot disclosure quality influences continuance intention toward e-wallet services primarily through trust. Disclosure transparency significantly strengthens trust, and trust, in turn, reinforces users' intention to continue using the platform. Although disclosure quality also has a direct effect on continuance intention, the effect size is comparatively small. The mediation analysis confirms complementary partial mediation, with the majority of the total effect transmitted through trust. These findings indicate that transparency functions less as a direct behavioral trigger and more as a relational mechanism that stabilizes user confidence in AI-mediated financial services.

Several limitations should be acknowledged. First, the study relies on cross-sectional survey data, which restricts causal inference. Although the structural relationships are theoretically grounded, longitudinal data would provide stronger evidence regarding the stability of trust and continuance intention over time. Second, the sample is dominated by students and respondents residing on Java Island, which may limit generalizability across different demographic or regional segments. Third, the model focuses exclusively on disclosure quality and trust, without incorporating other technological or experiential factors such as perceived usefulness, system quality, perceived risk, or anthropomorphism. Behavioral persistence in fintech services is likely influenced by multiple interacting dimensions.

Future research may extend this model in several directions. Longitudinal or experimental designs could examine how disclosure strategies influence trust development across repeated interactions. Comparative studies between AI-mediated and human-assisted service channels may clarify whether disclosure plays a different role when human agency is involved. Additional moderators such as user digital literacy, risk tolerance, or prior negative experiences could also refine the explanatory scope of the model. Expanding the study to other emerging markets would help determine whether transparency–trust dynamics are culturally contingent.

From a managerial perspective, the results suggest that chatbot disclosure should not be treated

as a compliance formality. Clear communication about automated identity, system capabilities, and operational boundaries significantly strengthens trust, and trust is the key pathway to sustained usage. However, transparency alone is insufficient. Fintech providers must ensure that disclosure is integrated into a broader trust-building strategy that includes reliability, data security, and consistent service performance. Disclosure quality legitimizes the system; trust secures retention. Platforms that neglect either dimension risk weakening long-term user commitment.

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