

# Bridging Innovation and Adoption: The Mediating Role of Trust in The Influence of Personal Innovativeness and Perceived Usefulness on Intention to Use

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## Artikel Info

### Riwayat Artikel:

Submit 2025-03-13  
Revision 2025-05-20  
Accept 2025-06-24

### Keyword:

Digital literacy;  
Online news exposure;  
Hoax understanding;  
Misinformation;  
University students

## ABSTRACT

Technological innovation has become an essential part of daily life, where personal innovativeness and perceived usefulness significantly influence individuals' intention to adopt new technologies. This study aims to examine the role of trust as a mediator in the relationship between personal innovativeness and perceived usefulness toward intention to use. Using a quantitative approach, data were collected from 190 users of the PLN Mobile application in East Java through a Likert-scale survey. Mediation analysis using SEM-PLS was applied to evaluate relationships. The results show that both personal innovativeness and perceived usefulness have a significant direct effect on intention to use. Trust was found to mediate these relationships, but with a low mediating effect. This indicates that in the context of well-established technologies, trust may no longer be a dominant factor, while personal innovativeness and benefit perception play a more direct and influential role in shaping usage intentions. The implications of these findings suggest that technology adoption strategies should focus more on enhancing personal innovativeness and clearly communicating the tangible benefits of technology rather than building trust. Future research is recommended to explore the mediating role of trust in the context of newer or higher-risk technologies.

## ABSTRAK

Inovasi teknologi telah menjadi bagian penting dari kehidupan sehari-hari, di mana inovasi pribadi dan kegunaan yang dirasakan secara signifikan memengaruhi niat individu untuk mengadopsi teknologi baru. Penelitian ini bertujuan untuk mengkaji peran kepercayaan sebagai mediator dalam hubungan antara inovasi pribadi dan kegunaan yang dirasakan terhadap niat untuk digunakan. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan dari 190 pengguna aplikasi PLN Mobile di Jawa Timur melalui survei skala Likert. Analisis mediasi menggunakan SEM-PLS diterapkan untuk mengevaluasi hubungan. Hasilnya menunjukkan bahwa inovasi pribadi dan kegunaan yang dirasakan memiliki efek langsung yang signifikan pada niat untuk digunakan. Kepercayaan ditemukan untuk menengahi hubungan ini, tetapi dengan efek mediasi yang rendah. Hal ini menunjukkan bahwa dalam konteks teknologi yang sudah mapan, kepercayaan mungkin tidak lagi menjadi faktor dominan, sementara inovasi pribadi dan persepsi manfaat memainkan peran yang lebih langsung dan berpengaruh dalam membentuk niat penggunaan. Implikasi dari temuan ini menunjukkan bahwa strategi adopsi teknologi harus lebih fokus pada peningkatan inovasi pribadi dan mengkomunikasikan dengan jelas manfaat nyata dari teknologi daripada membangun kepercayaan. Penelitian di masa depan direkomendasikan untuk mengeksplorasi peran mediasi kepercayaan dalam konteks teknologi yang lebih baru atau berisiko lebih tinggi.

## Kata Kunci

Literasi digital;  
Paparan berita online;  
Pemahaman hoaks;  
Informasi;  
Mahasiswa

## BACKGROUND

Technological innovations have become an integral part of everyday life changing the way individuals interact with the world around them as well as with the information systems used (Faik et al., 2020). This transformation is evident in different aspects from the way we work and learn to the way we communicate and manage our daily activities (Iivari et al., 2020). Personal innovation, which is a person's ability to adapt quickly and effectively to new technology, is the main determining factor in the decision to adopt the technology (Abubakre et al., 2022a).

The McKinsey Kumar et al. (2021) revealed that 65% of companies that implement new technologies with user trust in mind experience faster adoption than companies that do not consider trust in technology adoption strategies. A study by Chan et al. (2019) found that personal innovativeness has a positive relationship with trust in technology where 65% of individuals with high levels of personal innovativeness also show higher trust in new technologies. Based on a study by Grewal et al. (2020) Individuals with high personal innovativeness tend to adopt new technology more quickly. The study shows that 58% of early adopters of new technologies are individuals with a high level of innovation (Trenerry et al., 2021).

Individuals with a high level of personal innovation tend to take advantage of new technologies more quickly, explore the potential for innovation, and apply new tools in their lives, which in turn accelerates the spread and acceptance of technology in society (Kouhizadeh et al., 2021). This ability not only influences the adoption of technology but also determines the extent to which new technologies can be optimally accepted and used, which contributes to the evolution of the way we interact with technology as well as the ever-evolving information systems (Wu & Chen, 2017).

Personal innovativeness refers to an individual's tendency to experiment with new technologies and integrate them into daily routines that reflect a proactive and exploratory attitude towards innovation (Saarikko et al., 2020). Individuals with a high level of personal innovation are not only encouraged to try the latest technology but also tend to adopt a more flexible and adaptive approach to change (Fraihat et al., 2020). Demonstrate a strong desire to explore the potential of new technologies and assess their benefits firsthand and often be pioneers in the adoption of technology in the surrounding environment (Mabad et al., 2021).

This open attitude allows facing and overcoming challenges that may arise during the adoption process (Walrave et al., 2021). Innovative individuals can utilize technology more effectively and maximize the benefits it offers, thereby contributing to a rapid evolution in the way technology is used and accepted in society (Hanif & Lallie, 2021). It is often an agent of change that influences others around to follow in their footsteps as well as promote wider adoption of the technology (Cabiddu et al., 2022).

Perceived usefulness refers to the extent to which a person feels that the use of technology can improve performance or effectiveness in certain tasks as well as hold

an important role in the decision to adopt a new technology (Alzahrani & Daim, 2019). When individuals assess that new technology can significantly make work easier, increase productivity, or provide other tangible benefits, they are more likely to accept and integrate it into their daily routines (Singh & Sinha, 2020). This assessment is influenced by various factors such as the features of the technology, previous user experiences, and empirical evidence that shows positive results from the use of such technology. (Fadillah & Suryaningrum, 2021). Technologies that are designed to meet the specific needs of users and offer clear solutions to existing challenges have a greater chance of being considered useful thus positively influencing adoption decisions (Alalwan et al., 2018). Intention to use is the main indicator of a person's likelihood of adopting and using new technology. Factors influencing intention to use are often the focus in technology adoption research (Wang et al., 2020).

Trust plays a very important role in the process of technology adoption because it includes a person's confidence in the technology or system being used including aspects of the reliability, security, and effectiveness of that technology (Giovanis et al., 2019). This trust is formed from a variety of factors including the reputation of the technology provider, personal experience, and feedback from other users (Malik, 2013). Individuals tend to be more open to adopting new technology if they feel that it is safe to use, reliable in its performance, and able to meet the claims submitted by the (Trivedi & Yadav, 2020).

Trust can serve as a mediator in the relationship between personal innovativeness and perceived usefulness to intention to use and play an important role in determining how those factors influence an individual's intention to adopt a new technology (Cabanillas et al., 2020). Trust in technology affects the extent to which individuals who are innovative and feel that the technology is useful will be encouraged to use it (Febrianti & Hildayani, 2024). If an individual has a high level of personal innovativeness but does not believe in the reliability or security of the technology, their intention to adopt it may be low. On the other hand, if the technology is considered trustworthy, the perception of its usefulness will be more noticed, thus increasing the intention to use it (Kamal et al., 2020).

Hong et al. (2020) Research shows that personal innovation is positively related to intention to use, but this relationship is often mediated by other factors such as trust. Although individuals with high levels of personal innovation tend to have greater intentions to adopt new technologies, the decision to use them is often influenced by trust in the technology itself (Featherman et al., 2021). The Trust serves as a mediator that determines whether such innovative intentions become real by influencing how individuals assess the reliability, security, and effectiveness of the technology (Le, 2020).

Perceived usefulness plays an important role in determining a person's intention to use technology, but the magnitude of this influence can be influenced by the level of individual trust in technology (Kandoth & Shekhar, 2022). If a person feels that the technology cannot fulfil its promised

benefits or doubts its effectiveness, their perception of the usefulness of the technology can become less positive (Zhang et al., 2019a). Distrust of technology can hinder the motivation to adopt and take advantage of it, although in theory it offers significant advantages (Brell et al., 2019).

Trust is key in technology adoption because it affects how individuals assess the benefits and risks of the technology to be used. In the adoption process, individuals not only evaluate the technology's claims of benefits but also weigh the potential risks that may come with it (Sudirjo et al., 2023). Trust in technology, including confidence in its reliability, data security, and service quality, determines the extent to which individuals feel confident in the promised benefits. Without enough trust, even though technology offers significant benefits, individuals may still be reluctant to adopt it due to concerns about the risks or uncertainty of its use (Wilson et al., 2021).

This study aims to explore the role of trust as a mediator in the relationship between personal innovativeness and perceived usefulness to intention to use. A better understanding of how trust functions in this context can help in designing more effective strategies to increase technology adoption. The focus of this research is on the context of information technology and digital systems, where personal innovation, perceived usefulness, and trust play an important role in technology adoption. This study aims to provide insight into how trust can affect the relationship between these factors.

## RESEARCH METHODS

This research method uses a quantitative approach to analyze the relationship between variables in technology adoption (Sugiyono, 2022). The bound variable is the intention to use, while the input variable includes personal

innovativeness and perceived usefulness. Trust functions as a mediator, influencing how personal innovativeness and perceived usefulness affect intention to use. With statistical analysis techniques such as linear regression, this method provides insight into the role of trust in bridging the relationship between these variables (Sugiyono, 2020).

## Research Subject

The number of samples in this study was 190 respondents who used the PLN Mobile application in East Java. The sampling technique used in this study is probability sampling, which is a sampling technique by providing an equal opportunity for each member of the population to be selected as a sample member. The determination of the research sample uses a simple random sampling technique which is the taking of sample members from the population randomly without paying attention to the strata in the population (Hasanah, 2017).

## Data Collection Methods

This study uses a survey in the form of a Likert type scale as a form of research measurement tool to collect research data. In this study, there are three research measurement tools used, namely, Trust, perceived usefulness, personal innovativeness and intention to use. The Likert scale uses an item in the form of statements or questions that are systematically arranged regarding the attitude, response (opinion), and perception of the subject regarding a phenomenon in the research (Priyono, 2016).

## Data Analysis Techniques

The analysis technique in this study is mediation analysis, used to test regression equations involving several exogen and endogenous variables to allow testing of mediator variables.

## RESEARCH RESULTS

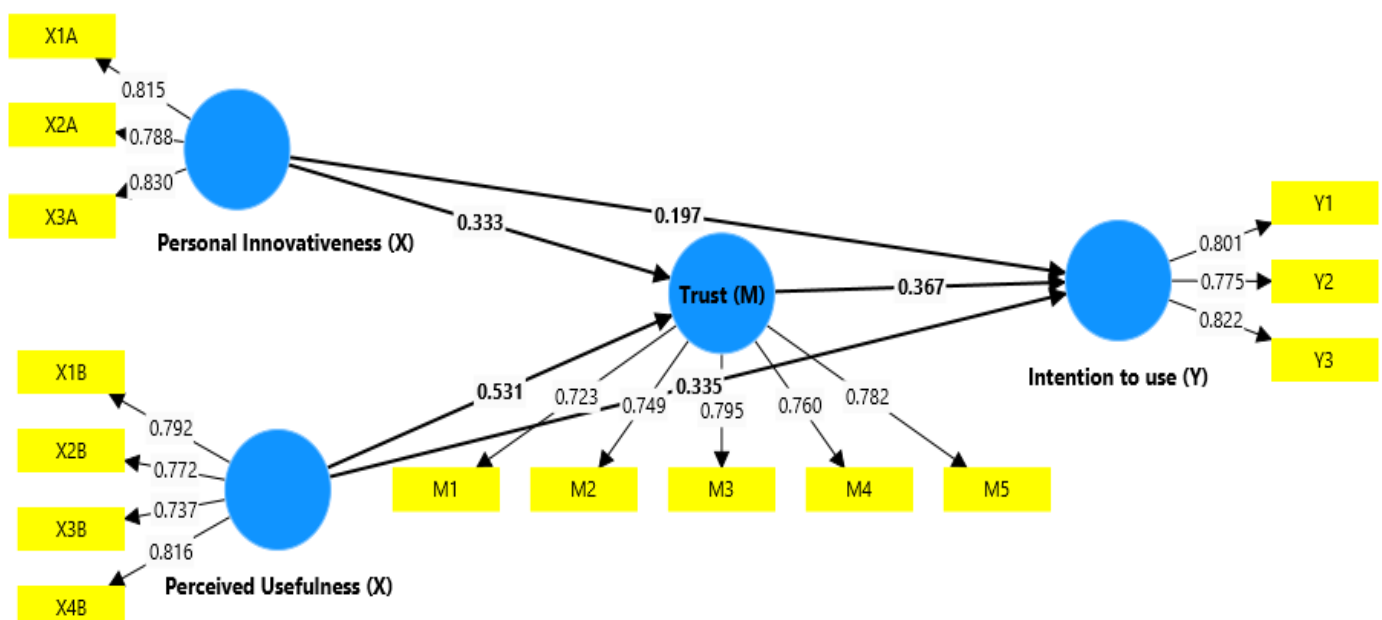


Figure 1. Measurement Model Evaluation

Analyze the measurement model by looking at the loading factors, namely:

**Table 1. Loading Factors**

Variable	Indicators	Loading factor	Composite Reliability	AVE
Personal Innovativeness	New Discoveries.	0.815	0.741	0,658
	Be the first.	0.788		
	Willing to adopt.	0.830		
Trust	Security of personal data.	0.723	0.819	0.581
	Protected from virus.	0.749		
	Compliance with personal information.	0.795		
	Trustworthy	0.760		
Perceived Usefulness	Secure	0.782	0.785	0.608
	Save Timer.	0.792		
	Make Easier.	0.772		
	Helpful.	0.737		
Intention to use	Useful	0.816	0.717	0.639
	Intention to use.	0.801		
	Plan to use.	0.775		
	Try to use.	0.822		

Based on the analysis that has been carried out, it was found that the variable of personal innovativeness was measured by two three indicators and declared valid because it had a loading factor value of  $\geq 0.70$ , the level of reliability of the variable was acceptable indicated by a CR value of  $\geq 0.70$  (0.741). The convergence validity level indicated by the value of  $AVE=0.658 \geq 0.50$  has met the requirements of good convergent validity. Overall, the variation of measurement items contained by the Personal Innovativeness variable reached 65.8%.

The trust variable was measured using five indicators and was declared valid because it had a loading factor value of  $\geq 0.70$ . The level of reliability of the variable is acceptable as indicated by a CR value of  $\geq 0.70$  (0.819). The convergent validity level indicated by the AVE value of  $0.581 \geq 0.50$  has met the requirements of good convergence validity. Overall, the variation in measurement items contained by the Trust variable reached 58.1%.

The Perceived Usefulness variable was measured using four indicators and was declared valid because it had a loading factor value of  $\geq 0.70$ . The level of reliability of the variable is acceptable as indicated by a CR value of  $\geq 0.70$  (0.785). The convergence validity level indicated by the AVE value of  $0.608 \geq 0.50$  has met the requirements of good convergence validity. Overall, the variation of measurement items contained by the Perceived Usefulness variable reached 60.8%.

The Intention to use variable was measured using three indicators and was declared valid because it had a loading factor value of  $\geq 0.70$ . The level of reliability of acceptable variables is indicated by a CR value of  $\geq 0.70$  (0.717). The convergence validity level indicated by the AVE value of  $0.639 \geq 0.50$  has met the requirements of good convergence validity. Overall, the variation of measurement items contained by the Intention to use variable reached 63.9%.

**Table 2. Validity of discrimination**

	Intention to use (Y)	Perceived Usefulness (M2)	Personal (X)	Trust (M1)
Intention to use (Y)	<b>0.800</b>			
Perceived Usefulness (M2)	0.772	<b>0.780</b>		
Personal Innovativeness (X)	0.720	0.758	<b>0.811</b>	
Trust (M1)	0.775	0.783	0.736	<b>0.762</b>

Evaluation of the validity of dissent needs to be done by looking at the fornell and lacker criteria. Dissent validity is a form of evaluation to ensure that variables are theoretically different and empirically proven/statistically tested. Based on the results, the validity of the discrimination has been fulfilled because the researcher uses the fornell-lacker criterion by saying that each pair of constructs must be more than 0.400, and it is proven that all four variables have a value of  $>0.400$ . These results show that the four variables have been fulfilled in terms of the validity of discrimination. Next, an evaluation of the structural model was carried out.

#### Evaluation of structural models

##### Multicollinearity

The evaluation examination of the structural model was carried out by checking the presence or absence of multicollinearity between variables with the size of the Inner VIF. An Inner VIF value below 5 indicates that there is no Multicollinearity between variables (Wilson et al., 2021).

**Table 3. Multicollinearity**

Variable	VIF
Perceived Usefulness (M2) -> Intention to use (Y)	3.179
Personal (X) -> Intention to use (Y)	2.346
Personal (X) -> Perceived Usefulness (M2)	2.674
Personal (X) -> Trust (M1)	2.346
Trust (M1) -> Intention to use (Y)	2.952

The results of the analysis showed that the inner value of VIF was < 5, the multi collegiate level between variables was said to be low. This result strengthens the results of parameter estimation in SEM PLS is robust, especially mediator analysis (unbiased).

#### Standard Root Mean Square Residual

SRMR can be said to be the standard root which means square residual. This value is a measure of the model fit (model fit), which is the difference between the data correlation matrix and the model estimated correlation matrix. Li dan Shang (2020) stated that if the SRMR value is between 0.08-0.10, it indicates an acceptable fit model. The results of the analysis showed that in the study had an SRMR value of 0.066, the model was said to be fit. The following are the results of the analysis of the direct influence hypothesis test without mediator variables:

**Table 4. Hypotheses directly**

Hypothesis	Path coefficient	p-value	95% path coefficient confidence interval		F Square
			Lower limit	Upper limit	
H1. Personal Innovativeness (X) → Intention to use(Y)	0.197	0.003	0.066	0.327	0.046
H2. Perceived usefulness (X) → Intention to use (Y)	0.335	0.000	0.191	0.487	0.112
H3. Personal Innovativeness (X) → Trust (M)	0.333	0.000	0.211	0.449	0.140
H4 Perceived usefulness (X) → Trust(M)	0.531	0.000	0.421	0.641	0.335
H5 Trust (M) → Intention to use (Y)	0.367	0.000	0.222	0.505	0.145

Based on the analysis that has been carried out, it is found that (H1) is accepted, namely Personal Innovativeness is able to directly affect intention to use, as evidenced by a value of  $p < 0.05$  ( $p=0.003$ ), with a path coefficient (0.197), the contribution of Personal Innovativeness is able to predict the intention to use is relatively low (f square = 0.046). Meanwhile, (H2) is accepted, namely perceived usefulness can affect intention to use, as evidenced by a value of  $p < 0.05$  ( $p=0.000$ ), with path coefficient (0.335), the contribution of perceived usefulness is able to predict intention to use has a low category (f square = 0.112). In addition, (H3) it was accepted that Personal Innovativeness behavior influenced trust, as evidenced by a p value of  $<0.05$  ( $p=0.000$ ), with a path coefficient (0.333), the contribution of Personal Innovativeness was able to predict low trust (f square = 0.140). Meanwhile, (H4) is accepted, namely perceived

usefulness can affect trust, as evidenced by a value of  $p < 0.05$  ( $p=0.000$ ), with a path coefficient (0.531), the contribution of perceived usefulness is able to predict trust has a medium category (f square = 0.335). And (H5) accepted, namely trust can affect intention to use, as evidenced by a value of  $p < 0.05$  ( $p=0.000$ ), with path coefficient (0.367), the contribution of perceived usefulness is able to predict intention to use has a low category (f square = 0.145). Hair et al. (2017) explained that to be able to see the contribution of influence in a model can be seen from F Square, which is 0.02 (low), 0.15 (moderate) and 0.35 (high).

#### Hypothesis through mediator variables

The following are the results of the analysis of the hypothesis test of the role of seeking help in mediating the influence of self-determination on emotional wellbeing.

**Table 5. hypothesis testing through mediators**

Hypothesis	Path coefficient	p-value	95% path coefficient confidence interval		Uplison (V)	Information
			Lower limit	Upper limit		
H6. Personal Innovativeness (X)→ Trust (M → Intention to use (Y)	0.195	0.000	0.113	0.280	0.02	H6. Personal Innovativeness (X)→ Trust (M → Intention to use (Y)
H6. Perceived usefulness (X)→ trust (M → Intention to use (Y)	0.112	0.000	0.061	0.194	0,04	Low influence

Based on the analysis that has been carried out, it was found that Personal Innovativeness is able to influence the intention to use through Trust, as evidenced by a value of  $p < 0.05$  (0.000). Meanwhile, the mediation effect in this study uses uplison (v) with the results of the trust mediation effect

being relatively low. Then perceived usefulness can influence the intention to use through trust, as evidenced by a value of  $p < 0.05$  (0.000). Meanwhile, the mediation effect in this study uses uplison (v) with the results of the perceived usefulness mediation effect is relatively low. The mediation effect refers

to Cohen in Ogbeibu (2020), which is 0.175 (high mediation influence), 0.075 (medium mediation influence) and 0.01 (low mediation effect).

## DISCUSSION

The results of this study show that Personal Innovativeness has a significant influence on Intention to Use, with a value of  $p < 0.05$  (0.000). This shows that the higher a person's personal level of innovation, the greater their intention to use new technologies. High personal innovation usually reflects an individual's openness to change and interest in trying new things, which ultimately encourages them to more easily accept and adopt new technologies in their daily lives or work environments (Ramos et al., 2018).

Personal Innovativeness has a significant direct influence on Intention to Use, the role of Trust as a mediator in this relationship is not so strong. The results of the mediation test showed that the effect of Trust's mediation, measured using uplison ( $v$ ), was relatively low. This means that trust in such technology does not have a significant impact in strengthening the relationship between Personal Innovativeness and Intention to Use. Although Trust still plays a role, its effect is not strong enough to be considered a determining factor in this relationship (Moslehpour et al., 2018).

The use of uplison ( $v$ ) in measuring the effects of mediation provides a deeper insight into the power of mediation. According to Cohen's criteria cited in Neupane et al. (2021) an uplison value ( $v$ ) of 0.01 or lower is categorized as a low mediation effect. In this study, the uplison value ( $v$ ) shows that the Trust makes little contribution as a mediator in the relationship between Personal Innovativeness and Intention to Use. This signifies that other factors may play a greater role in strengthening the user's intention to use the new technology, while Trust may serve more as a supporting factor than a primary factor (Baer et al., 2018).

Perceived Usefulness was also proven to have a significant influence on Intention to Use with a value of  $p < 0.05$  (0.000). This perception of benefits refers to the extent to which users believe that the use of such technology will improve their performance or efficiency (Zhang et al., 2019b). These findings are consistent with many previous studies that show that the perception of benefits is one of the main factors driving the adoption of technology. When a person feels that the technology is useful and provides significant added value, they tend to be more motivated to use it (Hossain et al., 2020).

The role of Trust as a mediator in the relationship between perceived usefulness and intention to use was also found to be low. Mediation testing using uplison ( $v$ ) shows that the effect of Trust mediation in this relationship is also relatively low (Zhao et al., 2018). Although Trust serves as a mediator, its influence is not strong enough to have a significant impact in strengthening the relationship between Perceived Usefulness and Intention to Use. This suggests that while trust is important, the perception of the benefits

of technology more directly influences the intention to use it (Hegner et al., 2019).

The finding that Trust has a low mediating effect in the relationship between Personal Innovativeness, Perceived Usefulness, and Intention to Use does open an interesting discussion space regarding the role of trust in the technology adoption process (Yew & Kamarulzaman, 2020). In many models of technology adoption, Trust is often considered a key element that can influence how quickly and widely the technology is adopted by Users (Nastjuk et al., 2020). These models often assume that Trust is a key prerequisite for technology adoption, especially in situations where risk or uncertainty is high. However, the results of this study suggest that in some contexts, the influence of Trust may not be as large as is often assumed (Alraja et al., 2019).

One possible explanation for the mediation effect of low trust is that when the technology is well established, well accepted, or already widely known by the public, trust in the technology may already be firmly established (Skirpan et al., 2018). In a situation like this, Trust becomes a kind of factor that is already considered to exist or already meets the necessary basic requirements, so that it is no longer the main determining factor in influencing the user's intention to use the technology (Nangin et al., 2020).

For example, in the case of technologies such as digital payment apps or social media platforms that have been widely used, user trust in the security, reliability, and benefits of such technology may already be at a high level (Tortorella et al., 2022). Users may no longer pay much attention to or consider Trust as a key variable in their decision to use the technology (Zhao et al., 2018). Instead, they focus more on other factors such as ease of use, the immediate benefits that can be obtained, or how technology can help them in their daily lives (Huda, 2019).

Personal innovation and benefit perception become more prominent in influencing user intentions (Pambudi et al., 2021). Personal innovation reflects the user's openness to change and willingness to try new things, while the perception of benefits is related to the belief that the technology will provide real added value (Dahlman & Westphal, 2019). These two factors, when compared to Trust, may have a more direct role in motivating technology adoption because they are directly related to user experience and expectation of outcomes from the use of technology (Zhang et al., 2020).

The low effect of trust mediation could also indicate that trust in technology is no longer considered a major barrier to technology adoption in each (Weck & Afanassieva, 2023). This can happen when users feel that the risks associated with using technology are relatively low, or when they have had a previous positive experience with similar technology (Song et al., 2018). In this situation, Trust becomes less important compared to other factors that are more directly related to the benefits or ease of use of such technology (Taherdoost, 2018).

These findings signal those strategies to increase technology adoption may need to be more focused on factors that are truly relevant in specific contexts (Firnando,



2025). While trust remains important, strategies that focus solely on increasing trust may not always be effective, especially if the technology is well-established and well accepted (Faik et al., 2020). Instead, focusing on improving personal innovation, providing features that make it easier to use, and emphasizing the direct benefits of the technology may be more effective in driving adoption (Iivari et al., 2020).

The low effect of Trust mediation can also be due to the characteristics of the research sample or the type of technology being studied. The technology being researched is well established and widely used, so trust in technology may already exist at a high level, so that the influence of Trust mediation becomes less significant (Abubakre et al., 2022a). It could also reflect that in the context of the adoption of newer or more innovative technologies, the role of the Trust as a mediator may be more significant (Kumar et al., 2021).

These findings challenge traditional assumptions about the role of Trust in technology adoption models (Abubakre et al., 2022b). Trust may still be important, but these results suggest that other factors, such as Personal Innovativeness and Perceived Usefulness, may have a stronger influence in driving technology adoption. This indicates the need for a more nuanced approach in understanding how these factors interact and influence users' decisions to adopt new technologies (Chan et al., 2019).

These findings suggest that to increase technology adoption, the focus should be on how to improve user perception of the benefits of technology and how to encourage personal innovation (Grewal et al., 2020). While Trust remains important, strategies to increase the adoption of technology may be more effective if it is focused on demonstrating the immediate benefits of the technology and encouraging users to feel comfortable and motivated to try new things (Trenerry et al., 2021).

It is important for technology developers to consider ways in which their technology can be perceived as truly beneficial to users. This could include easy-to-use features, robust customer service, and a clear improvement in performance or efficiency resulting from the use of the technology. By ensuring that technology provides significant added value, developers can more effectively drive adoption (Kouhizadeh et al., 2021).

The results of this study also have implications for technology adoption policies and strategies in organizations. Organizations may need to adjust their approach to managing technology change considering that personal innovation and benefit perception may be more important than Trust in driving technology adoption (Rachmasari & Wulandari, 2024). This could mean providing training and resources that support the development of personal innovation among employees, as well as ensuring that the benefits of the technology offered are clear and measurable (Wu & Chen, 2017).

## CONCLUSION

Personal Innovativeness and Perceived Usefulness significantly influenced the Intention to Use technology

through Trust as a mediator, although the mediation effect of Trust was relatively low. This suggests that in the context of a widely known technology, Trust may no longer be a major factor influencing users' intention to adopt such technology, while personal innovation and benefit perception have a more direct and powerful role. Therefore, strategies to increase technology adoption should be more focused on strengthening personal innovation and emphasizing on the real benefits of the technology, rather than solely focusing on increasing Trust.

## SUGGESTION

The suggestion for further research is to explore the role of the Trust as a mediator in the context of different technologies, especially those that are still new or have a higher risk in the eyes of users. The study can also expand the analysis by including additional variables such as previous user experience with the technology, digital literacy levels, or social support, to better understand how these factors affect the relationship between personal innovation, perception of benefits, and intention to adopt new technology.

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