The Role of Affective Trust in Mediating the Effect of Digital Experience Quality on Continuance Usage Beyond Basic Features Livin' by Mandiri

Hambali, Muhammad Dharma Tuah Putra, Dewi Nurmasari Pane

Abstract

The development of mobile banking in Indonesia has encouraged banks to provide digital services that not only focus on basic features, but also advanced features such as investment, financial product purchases, e-wallet top-ups, and lifestyle services in a single application. Livin' by Mandiri is one of the apps with the highest user adoption rates, but various studies have found that the use of advanced features is not yet optimal due to usability issues and inconsistent digital experiences. This study aims to analyze the influence of Digital Experience Quality on Continuance Usage Beyond Basic Features, as well as to examine the role of Affective Trust as a mediating variable among Livin' by Mandiri users. Theoretical studies show that good digital experience quality increases users' perceptions of ease, emotional comfort, and positive sentiments (Hashem, 2024; Garcia et al., 2024). On the other hand, affective trust has been proven to be an important psychological factor that mediates the relationship between user experience and post-adoption behavior (Nguyen et al., 2024; Habib, 2025). However, previous studies have rarely examined affective trust as a mediator in the context of advanced mobile banking feature usage in Indonesia, creating a research gap that this study aims to address. This study uses a quantitative method with an explanatory research approach and Structural Equation Modeling (SEM-PLS) technique on 400 respondents who are active users of Livin' by Mandiri in Medan City. The research instruments were adapted from the models of DeLone & McLean (Digital Experience Quality), Johnson & Grayson (Affective Trust), and Bhattacherjee (Continuance Usage). The validity and reliability test results show that all indicators are valid and reliable. The R^2 value shows that Digital Experience Quality is able to explain 29.3% of the variation in Affective Trust, and together with Affective Trust explains 55.5% of the Continuance Usage Beyond variable. The hypothesis testing results show that: (1) Digital Experience Quality has a positive and significant effect on Continuance Usage Beyond ($\beta = 0.302$; $p < 0.001$); (2) Digital Experience Quality has a positive and significant effect on Affective Trust ($\beta = 0.541$; $p < 0.001$); (3) Affective Trust has a positive and significant effect on Continuance Usage Beyond ($\beta = 0.537$; $p < 0.001$); and (4) Affective Trust significantly mediates the effect of Digital Experience Quality on Continuance Usage Beyond ($\beta = 0.291$; $p < 0.001$). This mediation indicates that a good digital experience results in a stronger emotional connection, which in turn encourages users to continue utilizing the application's advanced features.

Keywords: Digital Experience Quality, Affective Trust, Continuance Usage Beyond

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Introduction

The development of mobile banking services in Indonesia has encouraged banks to not only provide basic features (balance checks, transfers, bill payments), but also to develop advanced features such as investments, digital account opening, e-wallet top-ups, and even lifestyle ecosystems in a single application. Bank Mandiri, through its Livin' by Mandiri app, has become one of the major players; this app has been downloaded tens of millions of times and is positioned as a banking "super app" to meet the daily transaction needs of customers. However, several studies and reports show that despite high initial adoption, user ratings and utilization of features beyond basic services are not yet fully optimal. For example, recent research has found that there are still complaints regarding usability, interface consistency, and overall user experience on Livin' by Mandiri.

In the context of digital services, the quality of user experience can no longer be measured solely by functional dimensions such as ease and speed. The concept of digital experience quality emphasizes a combination of rational aspects (ease, reliability, security) and emotional aspects (comfort, enjoyment, sense of connection) that arise when users interact with digital services. Hashem (2024) explains that digital experience quality is influenced by elements of product, service, interactivity, design, reassurance, ease of use, relevance, and performance, which collectively shape brand perception and user behavior. Recent research in the context of digital platforms also shows that digital experience quality has a significant effect on revisit intent and user behavior, as positive experiences trigger better consumer emotions and sentiments toward digital services.

However, a good digital experience does not automatically guarantee that users will continue to use the application, especially for features beyond basic transactions. This is where trust, particularly affective trust, plays a crucial role. Affective trust refers to trust based on emotional closeness, comfort, and the belief that the service provider cares about the interests of users as opposed to cognitive trust, which relies more on rational calculations of risks and benefits. The latest research in the mobile banking and digital payment sector shows that trust (which includes cognitive and affective dimensions) plays a significant role in driving continuance intention; stronger trust fosters a sense of security, closeness, and loyalty so that users are willing to continue using the service. In fact, several studies have found that trust can act as a mediator between perceptions of experience quality or ease of use and the intention to continue using digital and mobile banking services.

On the other hand, the literature on continuance usage emphasizes that the main challenge for mobile banking services is no longer initial adoption, but how to encourage users to continue using (continuance usage) and expand the use of features. Recent studies examining continuance intention in mobile banking have found that expectation confirmation, perceived usefulness, customer experience, satisfaction, and security have a significant effect on continuance intention. However, these studies generally still focus on mobile banking services in general, and do not specifically look at continuous usage beyond basic features (e.g., investment features, paylater, financial product purchases, and other digital ecosystems) on a particular application.

Specifically for Livin' by Mandiri, several studies in Indonesia have examined the factors that influence continuance intention and user assessment, such as ease of use, trust, satisfaction, and digital service quality. Recent UI/UX research using the UEQ and Lean UX methods also shows that improvements to the interface and user experience on Livin' by Mandiri can increase user experience scores to the "good" to "excellent" categories, indicating the importance of improving the quality of digital experience in the context of this application. However, these studies emphasize usability and UX in general, without explicitly testing the role of affective trust as a psychological mechanism that explains how the quality of digital experience can encourage continuance usage, especially beyond basic features.

From a theoretical perspective, recent research in the field of mobile banking and digital services has begun to highlight that the relationship between user experience and continuance

usage intention is not entirely linear, but is mediated by psychological variables such as trust, habit, and sentiment. Nguyen (2024) and Habib (2025) show that trust and satisfaction built from positive experiences play an important role in bridging the influence of confirmation and usefulness on continuance intention in mobile banking. However, the dimension of affective trust which emphasizes the emotional aspects, sense of closeness, and affective comfort of users towards the application is still relatively rarely tested explicitly as a mediating variable in the context of digital experience quality and continuance usage in the Indonesian digital banking sector, particularly in Livin' by Mandiri.

Based on this description, there is a research gap in that: (1) empirical studies on Livin' by Mandiri in Indonesia have mostly focused on usability, satisfaction, or technical and cognitive factors; (2) the role of digital experience quality, which encompasses rational and emotional aspects, on continuance usage beyond basic features has not been widely explored; and (3) affective trust has not been widely studied as a mediator that explains how good digital experience quality can be transformed into broader continuance usage of various Livin' by Mandiri features. Therefore, research entitled "The Role of Affective Trust in Mediating the Influence of Digital Experience Quality on Continuance Usage Beyond Basic Features of Livin' by Mandiri" is important to conduct, both to enrich the knowledge of information systems management and digital marketing, as well as to provide strategic recommendations for Bank Mandiri in increasing customer loyalty and utilization of advanced features.

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 that significantly influence perceived ease of use and perceived usefulness (Chen et al., 2023).

The Expectation Confirmation Model has evolved into the main theoretical framework for explaining continuance usage behavior in information systems. The ECM model, extended with 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 reveals that trust moderates the relationship between adaptation and continuance intention, indicating the complexity of psychological mechanisms in post-adoption behavior.

Hypothesis Development

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 high digital experience quality when using basic features, this will create confidence and motivation to explore the advanced features available. Positive experiences will reduce perceived risk and increase willingness to use more complex services.
H1: Digital Experience Quality has a positive effect on Continuance Usage Beyond Basic Features

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). Superior digital experience quality will shape positive impressions and emotional attachment.

Factors such as perceived ease of use, privacy assurance, security features, and organization reputation have a positive effect on continuous trust in mobile banking (Zhang et al., 2023). Based on this argument, the hypothesis formulated is:
H2: 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 advanced features offered by the platform.

Trust plays an important role in post-adoption mobile payment and can maintain long-term relationships (Yang et al., 2018). When users have high affective trust, they will be more willing to try features beyond basic ones that involve higher risks, such as investment and insurance.
H3: Affective Trust has a positive effect 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 form affective trust, which in turn becomes a driving force for continuance usage beyond basic features. This mediation explains the psychological mechanism of how quality experience is transformed into behavioral intention.
H4: Affective Trust mediates the influence of Digital Experience Quality on Continuance Usage Beyond Basic Features

Conceptual Framework

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

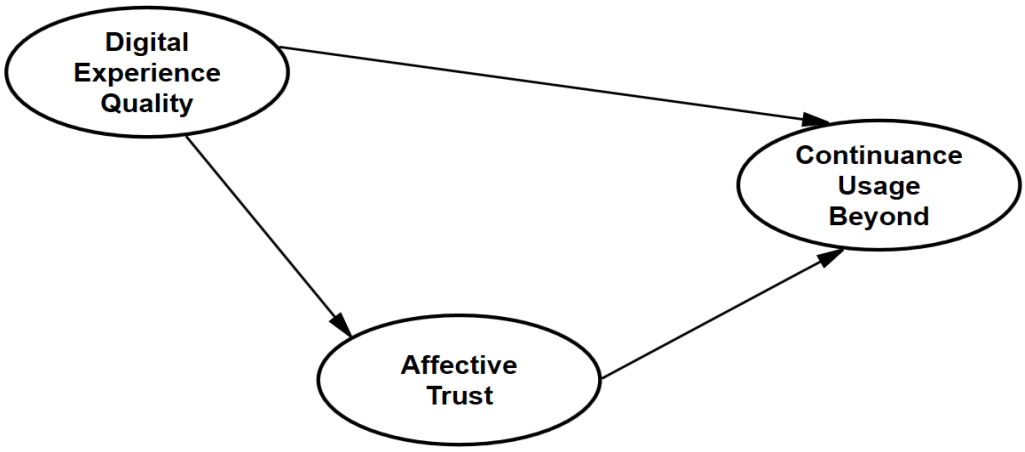

Figure 1. Conceptual Framework

Research Method

Type and Approach of Research

This study uses a quantitative approach with an explanatory research type. The research design is cross-sectional to test the causal relationship between variables through structural equation modeling (SEM).

Research Location and Time

The research was conducted in Medan City, North Sumatra, focusing on active users of the Livin' by Mandiri application. The location was chosen based on the high penetration of digital banking in urban areas and the diversity of user demographic profiles. The research period was planned for 6 months, from May to August 2025.

Population and Sample

The research population consists of Bank Mandiri customers in Medan who have actively used the Livin' by Mandiri application for at least the last six months and have used beyond basic features. The sampling technique used was purposive sampling with the criteria of being an active Livin' by Mandiri user for at least six months, having used at least two beyond basic features, being aged 18-65 years, and residing in Medan.

For quantitative research using SEM-PLS, the minimum sample size is determined based on the formula by 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 stronger and more generalizable results, this study set a target of 400 respondents to ensure optimal SEM model accuracy and anticipate non-response and outlier data.

Research Instruments

The research instruments were adapted from previous studies with adjustments to the Livin' by Mandiri context. All constructs were measured using multiple indicators with a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Perceived Convenience 4.0 (X1) was measured using 9 indicators adapted from Shankar & Jebarajakirthy (2020), which included 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 DeLone & McLean's IS Success Model, which has been adapted for the context of mobile banking, 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 six indicators adapted from Johnson & Grayson (2005) and adjusted for the digital banking context, covering emotional attachment (feelings of comfort, emotional connection, positive feelings), care and concern (the bank's concern for customers, attention to needs), and benevolence (good intentions, trust in the bank's motivations).

Continuance Usage Beyond Basic Features (Y) is measured using eight indicators adapted from Bhattacherjee (2001) and adjusted for Livin' by Mandiri's advanced features, including 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 Techniques

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 was performed using Partial Least Squares Structural Equation Modeling with SmartPLS 4.0 software. The analysis stages included descriptive analysis of respondent characteristics and response distribution, measurement model evaluation for convergent

validity, discriminant validity, and internal consistency reliability, structural model assessment for path coefficients and significance testing, and mediation analysis through a bootstrapping procedure to test indirect effects. The selection of PLS-SEM was based on the predictive and exploratory nature of the research objectives, as well as its ability to handle complex models with multiple mediating relationships.

Results and Discussion

Outer Model

Outer Model analysis using the PLS Algorithm yielded the following results:

Table 1. Validity Test

	Affective Trust	Continuance Usage Beyond	Digital Experience Quality
AT1	0.783		
AT2	0.770		
AT3	0.858		
AT4	0.847		
AT5	0.886		
AT6	0.804		
CUBF1		0.709	
CUBF2		0.848	
CUBF3		0.742	
CUBF4		0.826	
CUBF5		0.821	
CUBF6		0.867	
CUBF7		0.797	
CUBF8		0.729	
DEQ1			0.796
DEQ10			0.789
DEQ11			0.718
DEQ12			0.810
DEQ2			0.862
DEQ3			0.758
DEQ4			0.839
DEQ5			0.797
DEQ6			0.727
DEQ7			0.812
DEQ8			0.807
DEQ9			0.716

Source: Smart PLS Output, 2025

Based on the values in Table 1 above, which show the results of outer model testing through loading factor/outer loadings values, all indicators in each variable have a loading value ≥ 0.70. This indicates that each indicator is measured validly and strongly. Therefore, it can be concluded that all items in the questionnaire have met the validity criteria, as shown in the following figure.

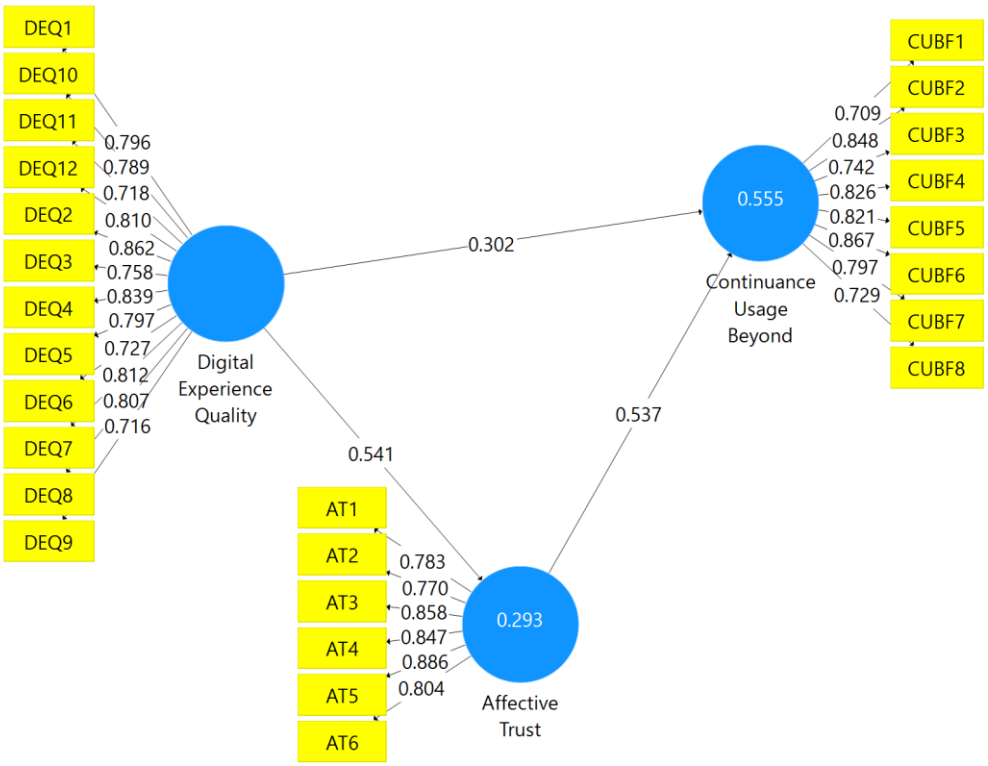

Figure 2. PLS-SEM Algorithm

Table 2. Reliability Test

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Affective Trust	0.906	0.928	0.682
Continuance Usage Beyond	0.916	0.932	0.631
Digital Experience Quality	0.944	0.951	0.619

Source: Smart PLS Output, 2025

According to Table 2 above, the reliability test results indicate that the Cronbach's Alpha and Composite Reliability values for all constructs exceed 0.70. This indicates that all indicators have high internal consistency and are reliable in measuring their respective constructs. Thus, the research instrument is declared reliable and suitable for use in structural model testing.

Coefficient of Determination (R^2)

In assessing the model with PLS, we begin by looking at the R-square for each dependent latent variable. The table below shows the Rsquare estimation results using SmartPLS.

Table 3. R Square Results

	R Square	Adjusted R-Square
Affective Trust	0.293	0.291
Continuance Usage Beyond	0.555	0.552

Source: Smart PLS, 2025

Table 3 shows the R square values for both dependent variables. For the Affective Trust variable, the R square value is 0.293, meaning that the influence of Digital Experience Quality is 0.293 or 29.3%, with the remainder attributable to other variables outside the model. The R square value for Continuance Usage Beyond is 0.555, meaning that Digital Experience Quality

and Affective Trust account for 0.555 or 55.5%, with the remainder attributable to other variables outside the model.

Structural Model Testing (Inner Model)
Hypothesis Testing
Direct Influence Between Variables

The direct effect between variables can be seen in the path coefficients. The data analysis results show the direct effect values in the following table.

Table 4. Path Coefficients (Direct Effects)

	Original Sample	T Statistics	P Values	Conclusion
Digital Experience Quality -> Continuance Usage Beyond	0.302	7.475	0.000	Accepted
Digital Experience Quality -> Affective Trust	0.541	13,430	0.000	Accepted
Affective Trust -> Continuance Usage Beyond	0.537	13,057	0.000	Accepted

Source: Smart PLS Output, 2025

Table 4 shows the following direct effect values:

1. Digital experience quality has a positive and significant effect on Continuance Usage Beyond with a t-statistic value of 7.475 above 1.96 and a significance of 0.000 below 0.05, meaning that digital experience quality has a real effect on continuance usage beyond because the significance value is below 0.05.
2. Digital experience quality has a positive and significant effect on affective trust with a t-statistic value of 13.430 above 1.96 and a significance of 0.000 below 0.05, meaning that digital experience quality has a significant effect on affective trust because the significance value is below 0.05.
3. Affective trust has a positive and significant effect on Continuance Usage Beyond with a t-statistic value of 13.057 above 1.96 and a significance of 0.000 below 0.05, meaning that affective trust has a significant effect on continuance usage beyond because the significance value is below 0.05.

Indirect Influence Between Variables

The indirect effect between variables can be seen in the specific indirect effects values. The data analysis results show the indirect effect values in Table 5 below.

Table 5. Specific Indirect Effects

	Original Sample	T Statistics	P Values	Conclusion
Digital Experience Quality -> Affective Trust -> Continuance Usage Beyond	0.291	9.643	0.000	Accepted

Source: Smart PLS, 2025

Table 5 shows the indirect effect between variables, namely digital experience quality , which has a positive and significant effect on continuance usage beyond through affective trust with a t-statistic value of 9.643 above 1.96 and a significance value of 0.000 below 0.05, meaning that affective trust acts as an intervening variable between digital experience quality and continuance usage beyond.

Conclusion

1. Digital experience quality has a positive and significant effect on continuance usage beyond for Bank Mandiri customers.
2. Digital experience quality has a positive and significant effect on affective trust among Bank Mandiri customers.
3. Affective trust has a positive and significant effect on continuance usage beyond for Bank Mandiri customers.
4. Digital experience quality has a positive and significant effect on continuance usage beyond through affective trust for Bank Mandiri customers.

Recommendations

1. Digital Experience Quality is more recommended to prioritize improving navigation ease and access speed on the Livin' app so that users can complete transactions faster without obstacles, because a smooth digital experience directly increases satisfaction, affective trust, and continued use of advanced app features.
2. Affective Trust is more recommended to build consistent emotional relationships through service empathy for example, by strengthening quick responses, personalization, and reassuring communication so that users feel valued and emotionally secure when using Livin' by Mandiri.
3. Continuance Usage Beyond is recommended to expand value-added features (beyond basic) that are truly relevant to customers' daily needs such as automatic micro-investment integration, one-click recurring payments, and AI-based financial recommendations so that users have a compelling reason to continue using advanced features on an ongoing basis.

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