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Perceived Usefulness, Perceived Ease Of Use, And User Loyalty Of The Kallafriends Application: The Moderating Role Of Islamic-Based Attitude And Satisfaction

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Abstract

His study looks at how Perceived Usefulness and Perceived Ease of Use influence User Loyalty towards the Kallafriends application.It also explores the influence of Islamic Value-Based Attitude and Islamic Value-Based Satisfaction as factors that can modify the relationship between these variables. The study uses a quantitative explanatory method grounded in the Technology Acceptance Model (TAM), Theory of Reasoned Action (TRA), and Expectation Confirmation Theory (ECT). Data were gathered via an online survey from 210 Kallafriends users, who were selected using purposive sampling, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results show that Perceived Usefulness has a positive and significant impact on User Loyalty, with a beta coefficient of 0.359 and a p-value less than 0.001. Additionally, Perceived Ease of Use also has a positive and significant effect on User Loyalty, with a beta coefficient of 0.178 and a p-value of 0.030. However, Islamic value-based attitude and Islamic value-based satisfaction do not significantly influence the relationships between technology acceptance factors and user loyalty. Implications: The results indicate that users tend to stay loyal to an application mainly because of its practical advantages and how

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simple it is to use, rather than due to factors related to its value or ethical considerations. The study adds to the field of technology acceptance research by incorporating Islamic values as factors that influence the effectiveness of digital loyalty applications, and it offers useful guidance for organizations on how to enhance customer loyalty by consistently improving the features, ease of use, and quality of their services.

Keywords: perceiveds usefulnes; perceived ease of use; user loyalty; Islamic values; Kallafriends

INTRODUCTION

The digital era, characterized by the widespread adoption of the Internet and rapid advancements in digital technology, has revolutionized the way people communicate, conduct business, access information, and interact with the world. The rapid development of information and communication technology has brought significant changes to various aspects of life, including the way individuals interact and fulfill their daily needs. (Budi Harto et al., 2023). One tangible manifestation of this digital revolution is the proliferation of mobile applications. Mobile applications have evolved beyond being mere supporting tools and have become an integral part of modern lifestyles by providing convenient access to information, communication, and a wide range of services (Rifky & Jannatin, 2025).

According to the 2024 survey by the Indonesian Internet Service Providers Association (APJII), internet penetration in Indonesia reached 221.56 million users, representing 79.5% of the population, reflecting continued growth from the previous year. Data from Statistics Indonesia (BPS) further indicate that the Internet is widely used for social networking, online shopping, and searching for information on goods and services. These trends highlight the rapid expansion of digital activities and the significant opportunities they create for businesses to provide accessible and innovative services (Fatmawati & Yunarti, 2025).

The rapid expansion of the digital economy has intensified competition among e-commerce startups. In this highly competitive environment, customer loyalty reflects a consumer's commitment to continuously use a company's products or services despite changes in marketing strategies or competitive offerings (Risky Amelia & Tata Sutabri, 2024). This has become a key concern for companies to continuously innovate in order to attract and retain users. Rather than relying solely on price competition, firms must develop effective strategies based on consumer behavior to encourage continued usage and repeat purchases through their applications (Rahmayanti et al., 2024).

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As digital technologies continue to evolve, theories explaining technology adoption have also developed. One of the most widely used frameworks is the Technology Acceptance Model (TAM) proposed by Davis, which suggests that technology acceptance is primarily influenced by two factors: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which a technology enhances users' performance, while perceived ease of use reflects the degree to which a technology is perceived as effortless to use (Davis, 1989).

Customer loyalty encourages repeated purchases and continued use of a product or service, ultimately enhancing a company's reputation, sales, and profitability (Chauhan, 2023). Factors such as perceived usefulness, perceived benefits, and overall customer satisfaction play a significant role in shaping customer loyalty (Setyani et al., 2024). In addition to perceived usefulness, customer loyalty is also influenced by perceived ease of use, which refers to the degree to which individuals believe that using a particular technology requires minimal effort (Wilson et al., 2021).

Perceived ease of use refers to the extent to which individuals believe that using a technology requires little effort (Ashghar et al., 2020). Furthermore, Nugraha found that higher perceived ease of use leads to greater user satisfaction and loyalty, indicating that user loyalty increases as an application becomes easier to use (Nugraha et al., 2021). Customer loyalty encourages repeated purchases and continued use of a product or brand, ultimately enhancing a company's reputation, sales, and profitability (Nurhikmah et al., 2022).

Furthermore, (Rudini Faina Dewi et al., 2023) the study found that higher perceived ease of use leads to greater user satisfaction and loyalty. Therefore, user loyalty is expected to increase as an application becomes easier to use. Perceived usefulness refers to the extent to which individuals believe that using a particular product or service enhances their performance or fulfills their needs (D. I. Saputra, 2022). According to (Nikmah et al., 2023) perceived usefulness refers to the extent to which individuals believe that using a particular technology enables them to perform tasks more efficiently and effectively. Therefore, perceived usefulness is a critical factor in the development and adoption of applications. In addition to perceived usefulness and perceived ease of use, user behavior is also strongly influenced by users' attitudes and satisfaction (Ali et al., 2022).

Similar to perceived usefulness and perceived ease of use, user behavior is also strongly influenced by users' attitudes and satisfaction. The study demonstrated that customer satisfaction moderates the relationship between service quality, information quality, and users' intention to reuse the ShopeePay digital wallet application. In the context of mobile applications, customer

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satisfaction is influenced not only by intrinsic factors, such as application features and performance, but also by extrinsic factors, including Technology Acceptance Model (TAM) factors and system reliability (Zaato et al., 2023). Therefore, understanding how customer satisfaction mediates the relationship between these factors and users' attitudes toward continued application use provides a more comprehensive understanding of the dynamics underlying user behavior in the context of mobile applications (A. Saputra et al., 2024).

Customer satisfaction is proposed as a moderating variable based on the assumption that it strengthens the relationship between the key factors influencing continued application use and the desired outcome, namely users' attitudes toward using the Kallafriends application. Satisfaction represents an individual's subjective evaluation of their experience and reflects the extent to which prior expectations have been fulfilled (Wandarman Lombu & I Made Wardana, 2024).

Beyond technological factors and user perceptions, spiritual values have also become increasingly important in business practices and consumer behavior, particularly in Muslim-majority countries such as Indonesia. From the perspective of *Maqasid Shariah*, commercial transactions *muamalah* are guided by Islamic values and viewed as acts of worship devoted to Allah SWT (Armi & Pradesyah, 2022). In Islam, business activities emphasize value maximization by promoting *maslahah* (public welfare) in both this world and the hereafter, in line with the objectives of *Shariah*, rather than solely pursuing profit maximization. This perspective encourages marketers to act with honesty and fairness, fostering ethical behavior that protects customers and other stakeholders while strengthening customer loyalty (Nasuka, 2017)

Customer satisfaction is a crucial factor in sustaining business performance, as satisfied customers are more likely to repurchase and continue using the same products or services in the future (Krishnakumar, 2024). A decline in users' intention to continue using the Kallafriends application suggests that its products or services may not fully meet customer expectations. Therefore, the application should not rely solely on offering comprehensive features but also prioritize ease of use and high-quality service to enhance user satisfaction (Yuni Dharta et al., 2024).

According to *radioalmarkaz.co.id*, the Kallafriends application recorded more than 50,000 new downloads throughout 2023, bringing the cumulative number of downloads to approximately 119,000, representing a 28% increase compared to 2022. Furthermore, based on information published by *makassar.tribunnews.com* in 2025, Diah Zaddiah Rustham, Customer Experience Department Head of Kalla, stated that the number of Kallafriends users had reached 193,000. One

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of the key factors contributing to this substantial increase in users was the implementation of various reward programs. Although these figures indicate significant user growth, they do not necessarily reflect sustained user loyalty. Therefore, it is important to investigate the factors that influence users' continued loyalty toward the Kallafriends application. Specifically, this study addresses the following research questions: (1) whether perceived usefulness influences user loyalty toward the Kallafriends application; (2) whether perceived ease of use influences user loyalty toward the Kallafriends application; and (3) whether Islamic value-based attitudes moderate the relationship between perceived usefulness and user loyalty toward the Kallafriends application.

RESEARCH METHODS

Through the use of a quantitative method and explanatory design, the study sought to investigate both affect and influence moderators. Framework established based on leading development research hypotheses. The population included users of the Kallafriends application in Makassar, Indonesia. Because the exact number of people in the population was not known, purposive sampling was used based on these criteria: participants had to be at least 17 years old, registered as Kallafriends users, and have used the application at least once. A total of 178 valid responses were gathered via an online survey, which used a five-point Likert scale where participants could select from 1 (strongly disagree) to 5 (strongly agree). The items used to measure each construct were based on previously validated studies.

Statistical analysis using software. A measurement model was used to assess reliability based on the indicator's reliability, which was then evaluated using a convergent and discriminant validity construct. The structural model was evaluated through a bootstrapping method to examine the significance of the path coefficients and the moderating effects. Hypotheses were considered valid if the p-value was below 0.05.

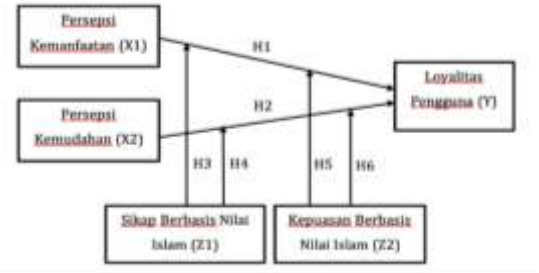


Figure 1. Conceptual Framework

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RESULTS AND DISCUSSION

RESULTS

Tabel 1. Measurement Model Assessment Results

Construct	Loading Range	AVE	Cronbach's Alpha	Composite Reliability	Inter-pretation
Perceived Usefulness (X1)	0.700–0.848	0.628	0.892	0.918	Valid & Reliable
Perceived Ease of Use (X2)	0.713–0.823	0.598	0.901	0.922	Valid & Reliable
User Loyalty (Y)	0.709–0.807	0.584	0.939	0.947	Valid & Reliable
Islamic Value-Based Attitude (Z1)	0.738–0.817	0.623	0.929	0.941	Valid & Reliable
Islamic Value-Based Satisfaction (Z2)	0.738–0.811	0.620	0.918	0.933	Valid & Reliable

Source: SmartPLS 4.1.1.2

Based on the measurement model assessment, all constructs have fulfilled the requirements for convergent validity and reliability. The outer loading values are above 0.70, indicating that all indicators adequately measure their respective latent constructs. Additionally, the AVE values exceed 0.50, confirming good convergent validity. The Cronbach's Alpha and Composite Reliability values are also above 0.70 for all constructs, demonstrating high internal consistency. Therefore, the measurement model is considered valid and reliable, and the structural model analysis can be conducted.

Evaluation of Structural Models (Inner Model)

Tabel 2. R-Square Value

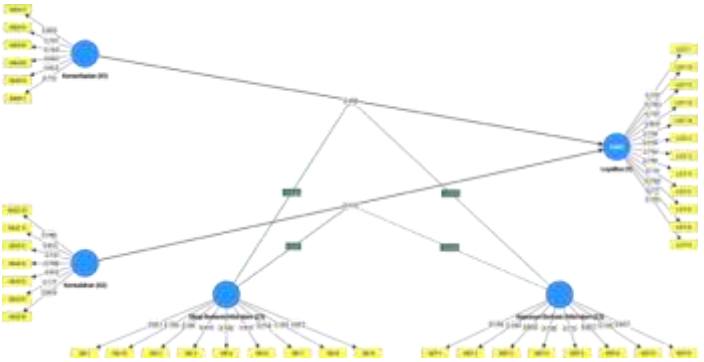
	R-*square*	R-*square adjusted*
Loyalitas (Y)	0.890	0.885

Source: SmartPLS 4.1.1.2

Table 3 shows that the R^2 value for User Loyalty is 0.890, indicating that 89.0% of the variance in User Loyalty can be explained by the variables included in the model, while the remaining 11.0% is influenced by other factors not examined in this study. The adjusted R^2 value of 0.885 further confirms the model's strong explanatory power.

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Figure 2 Output Model (PLS Algorithm)



Source: SmarPLS 4.1.1.2

Figure 2 presents the PLS structural model, showing the relationships among the research constructs and their standardized path coefficients. The model demonstrates a strong explanatory power, with an R^2 value of 0.890 for User Loyalty, indicating that the proposed model explains 89.0% of the variance in the endogenous construct. The significance of these relationships is discussed in the hypothesis testing section.

Table 3. Effect Zise (F2)

Relationship	f^2	Effect
X1 → Y	0.113	Small
X2 → Y	0.025	Small
Z2 → Y	0.107	Small
Z1×X1 → Y	0.011	Small
Z1×X2 → Y	0.008	Small
Z2×X1 → Y	0.003	Negligible
Z2×X2 → Y	0.004	Negligible

Source: SmartPLS 4.1.1.2

Table 3 shows that most relationships have small effect sizes, with Perceived Usefulness (X1) and Islamic Value-Based Satisfaction (Z2) demonstrating the largest effects on User Loyalty. In contrast, the moderating effects of Islamic Value-Based Satisfaction (Z2) are negligible, indicating that these interaction terms contribute very little to explaining User Loyalty.

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Hypothesis Testing

Hypothesis testing was carried out through bootstrapping techniques to obtain path coefficient, t-statistic, and p-value values. The results of the direct influence and moderation tests are presented in the following table.

Tabel 4. Hypothesis Test Results

Hypothesis	Relationship	Coefficient	T statistics	P values	Decision
(H1)	Kemanfaatan (X1) -> Loyalitas (Y)	0.359	4.051	0.000	Accepted
(H2)	Kemudahan (X2) -> Loyalitas (Y)	0.178	1.882	0.030	Accepted
(H3)	Sikap Berbasis Nilai Islam (Z1) x Kemanfaatan (X1) -> Loyalitas (Y)	-0.043	0.194	0.423	Rejected
(H4)	Sikap Berbasis Nilai Islam (Z1) x Kemudahan (X2) -> Loyalitas (Y)	0.037	0.142	0.444	Rejected
(H5)	Kepuasan Berbasis Nilai Islam (Z2) x Kemanfaatan (X1) -> Loyalitas (Y)	-0.003	0.015	0.494	Rejected
(H6)	Kepuasan Berbasis Nilai Islam (Z2) x Kemudahan (X2) -> Loyalitas (Y)	-0.040	0.172	0.432	Rejected

Source:SmartPLS 4.1.1.2

Table 4 presents the results of the hypothesis testing. The findings indicate that Perceived Usefulness (X1) has a positive and significant effect on User Loyalty ($\beta = 0.359$, $p < 0.001$), supporting H1. Similarly, Perceived Ease of Use (X2) positively influences User Loyalty ($\beta = 0.178$, $p = 0.030$), supporting H2. In contrast, the moderating effects of Islamic Value-Based Attitude (Z1) and Islamic Value-Based Satisfaction (Z2) on the relationships between Perceived Usefulness, Perceived Ease of Use, and User Loyalty are not significant ($p > 0.05$). Therefore, H3, H4, H5, and H6 are rejected.

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DISCUSSION

Effect of Perceived Usefulness and Perceived Ease of Use on User Loyalty

The findings indicate that perceived usefulness and perceived ease of use have a positive and significant influence on user loyalty toward the Kallafriends application. These results suggest that users who perceive the application as beneficial and easy to use are more likely to continue using the application and recommend it to others. Practical benefits such as access to integrated services, promotional information, and loyalty program features, together with a user-friendly interface, contribute to a positive user experience and strengthen long-term loyalty.

These findings support the Technology Acceptance Model (TAM), which states that perceived usefulness and perceived ease of use are key determinants of technology acceptance and continued usage. According to TAM, users are more willing to adopt and continuously use a technology when they believe that it improves their performance and can be operated with minimal effort. In the context of Kallafriends, the functional value of the application and the simplicity of its operation become important drivers in building user loyalty.

The results are consistent with previous studies by (Makbul et al., 2025;Suryatenggara & Dahlan, 2022; Lintang et al., 2025), which reported that perceived usefulness and perceived ease of use positively influence customer loyalty in digital services. However, the findings differ from (Hapsariningsih & Fitri, 2023) and (Kenyta, 2022), who found that these technological perceptions did not directly influence loyalty in other digital platforms. These differences may be explained by the characteristics of the research object. Unlike e-commerce or digital payment applications, Kallafriends operates as an integrated digital ecosystem where users obtain direct functional benefits from multiple services within a single platform. Consequently, users tend to evaluate the application primarily based on its usefulness and ease of use.

These findings imply that improving application functionality, enhancing usability, and continuously developing features that provide tangible benefits are essential strategies for strengthening user loyalty. Therefore, developers should prioritize both functional value and user experience to maintain sustainable user engagement.

The Moderating Role of Islamic Value-Based Attitude

The study reveals that Islamic value-based attitude does not significantly moderate the relationships between perceived usefulness and user loyalty, nor between perceived ease of use and user loyalty. This finding indicates that users' evaluations of the usefulness and ease of use of the Kallafriends application remain relatively consistent regardless of their level of Islamic value-

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based attitude. In other words, users appear to prioritize the application's functional performance rather than religious values when deciding to continue using the application.

This finding partially supports the Technology Acceptance Model (TAM), which emphasizes that technological factors, particularly perceived usefulness and perceived ease of use, are the primary drivers of technology acceptance. However, the finding is not fully consistent with the Theory of Reasoned Action (TRA), which suggests that individual attitudes influence behavioural intentions. In this study, Islamic value-based attitude did not strengthen the6999ffectts of technological perceptions on user loyalty, indicating that functional considerations remain more influential than religious attitudes in the context of a general digital ecosystem application.

The results are in line with studies reporting that religiosity does not always strengthen technology adoption or continuance intention, particularly when users focus primarily on the practical benefits of a digital service. In contrast, studies conducted in Islamic digital banking have shown significant moderating effects because users directly evaluate compliance with Islamic principles in financial transactions. This contextual difference may explain why Islamic value-based attitude was not a significant moderator in the present study.

These findings suggest that, for digital ecosystem applications such as Kallafriends, strengthening functional quality and user experience is likely to be more effective in enhancing user loyalty than relying on users' Islamic value-based attitudes as a moderating factor.

The Moderating Role of Islamic Value-Based Satisfaction

The findings further demonstrate that Islamic value-based satisfaction does not significantly moderate the relationships between perceived usefulness and user loyalty or between perceived ease of use and user loyalty. Although users may experience satisfaction that aligns with Islamic values, such satisfaction does not strengthen or weaken the influence of technological perceptions on loyalty. Instead, users appear to evaluate the application primarily based on its practical benefits and ease of use.

This result is consistent with the Technology Acceptance Model (TAM), which emphasizes the importance of perceived usefulness and perceived ease of use in technology acceptance. However, the findings do not fully support the expectation derived from the Expectation Confirmation Theory (ECT) that satisfaction strengthens continued usage behaviour. In the context of Kallafriends, user loyalty appears to depend more on the application's functional value than on satisfaction based on Islamic values.

Compared with previous studies on Islamic digital banking, the present findings highlight

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the importance of contextual differences. Islamic banking services inherently involve compliance with Sharia principles, making Islamic value-based satisfaction more salient in shaping user behaviour. By contrast, Kallafriends functions as a digital ecosystem application that integrates various non-financial services. Consequently, users are more likely to prioritize application performance, convenience, and usefulness than value-based satisfaction when deciding to remain loyal.

Overall, these findings indicate that technological attributes remain the dominant determinants of user loyalty in the Kallafriends application. Therefore, future application development should continue to focus on improving system quality, usability, and functional benefits while considering Islamic values as complementary rather than primary drivers of user loyalty.

CONCLUSION

This study examined the effects of perceived usefulness and perceived ease of use on user loyalty toward the Kallafriends application, with Islamic value-based attitude and Islamic value-based satisfaction as moderating variables. The findings demonstrate that perceived usefulness and perceived ease of use have positive and significant effects on user loyalty. These results indicate that users are more likely to remain loyal when they perceive the application as beneficial, easy to understand, and convenient to use. Conversely, Islamic value-based attitude and Islamic value-based satisfaction do not significantly moderate the relationships between perceived usefulness, perceived ease of use, and user loyalty.

The study contributes to the Technology Acceptance Model (TAM) literature by confirming that technological factors remain the primary determinants of user loyalty within a digital ecosystem application. Although Islamic values are conceptually relevant, they were not found to strengthen the effects of perceived usefulness and perceived ease of use on user loyalty in the context of Kallafriends. These findings suggest that users place greater emphasis on the functional value and usability of the application than on value-based considerations when deciding to continue using the platform.

From a practical perspective, Kalla should prioritize improving application functionality, usability, and service quality to strengthen user loyalty. Future studies are encouraged to investigate additional determinants of user loyalty, such as trust, perceived value, service quality, or user experience, and to examine different digital platforms or broader respondent groups to enhance the generalizability of the findings.

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