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Technology Acceptance Framework for Reuse Intention in Digital Financial Services: Integrating Security, Value, and Trust

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Abstract

Digital financial services have expanded opportunities for convenient and efficient transactions while increasing concerns regarding security, value, and trust. This study aims to develop an integrated conceptual and methodological framework for explaining reuse intention by extending the Technology Acceptance Model (TAM) with perceived security, perceived value, and trust. The study employed a theory-guided conceptual research design through thematic synthesis of established theories and relevant peer-reviewed literature. The proposed framework positions perceived ease of use, perceived usefulness, perceived security, and perceived value as complementary antecedents of reuse intention, while trust functions as a relational mechanism linking users' evaluations of digital financial services with continued engagement. The framework also incorporates theoretically grounded relationships among antecedent constructs, including the relationship between perceived ease of use and perceived usefulness. Rather than presenting empirical estimates, the study identifies direct and indirect relationships that future empirical research should validate. The framework contributes by extending TAM beyond utilitarian evaluations and integrating technological, security, value, and relational dimensions. Methodologically, it guides construct operationalization, measurement, sampling, and future PLS-SEM testing. Practically, it offers digital financial service providers dimensions to consider in continuance-oriented service development.

Keywords

Digital Financial Services, Perceived Security, Reuse Intention, Technology Acceptance Model, Trust.

1. Introduction

The digital transformation of commerce, services, and social interaction has created unprecedented opportunities for businesses to engage with consumers through technology-mediated platforms (Ferdiansyah & Sudarso, 2024; Paul et al., 2024; Schmeisser et al., 2026). From e-commerce websites and mobile applications to digital payment and healthcare platforms, the expanding digital ecosystem offers convenience, efficiency, and new forms of value creation (Kilay et al., 2022; Putrevu & Mertzanis, 2024). At the same time, the proliferation of digital alternatives has intensified competition, making customer retention increasingly important for sustainable business performance (Pereira et al., 2025; Thandayuthapani et al., 2026). In this context, reuse intention, defined as an individual's conscious intention to continue using a particular digital service or platform, represents an important dimension of digital consumer behavior (Fei et al., 2025). Unlike initial adoption, reuse intention reflects post-use evaluation, experience, and commitment. Bhattacharjee (2001) conceptualized continuance of information systems as analogous to repurchase behavior, emphasizing the role of users' prior experiences and post-use evaluations in shaping continued use.

The theoretical foundation for understanding technology adoption and continuance is strongly associated with the Technology Acceptance Model (TAM), one of the most influential frameworks in information systems research (Ishengoma, 2024; Jiang et al., 2025). Originally developed by Davis (1989), TAM proposes that perceived usefulness and perceived ease of use are central determinants of technology acceptance. Perceived usefulness refers to the extent to which an individual believes that using a technology enhances performance, whereas perceived ease of use concerns the extent to which using the technology is perceived as effortless (Davis, 1993). Although TAM provides a robust foundation for explaining technology acceptance, its original formulation has been criticized for providing limited consideration of contextual factors that increasingly shape digital decision-making, particularly security, value, and trust (Asif & Sarwar, 2025).

The increasing complexity of digital environments further highlights these considerations. Data privacy concerns, cybersecurity threats, and uncertainty regarding service providers have strengthened the importance of perceived security and trust in digital interactions (Quach et al., 2022; Alhitmi et al., 2024). Perceived security reflects users' beliefs that a technology can protect their information and transactions from potential threats, while perceived value represents an overall assessment of the benefits obtained relative to the costs incurred. Trust is particularly relevant because digital interactions often involve uncertainty and limited direct interaction between users and service providers. It functions as a psychological mechanism for reducing perceived risk and uncertainty and has consequently received substantial attention in research on digital continuance behavior (Alejandro & Güemes-Castorena, 2024).

Although Bergmann et al. (2023) examined individual determinants of reuse intention, the literature remains fragmented across technology acceptance, security, value, and trust perspectives. This fragmentation indicates a need for an integrated framework that brings these complementary perceptual factors together within a coherent theoretical structure. Therefore, this article proposes a methodological framework integrating perceived ease of use, perceived usefulness, perceived security, perceived value, and trust as theoretically relevant constructs associated with reuse intention. Rather than reporting empirical findings, the framework provides a structured basis for examining the proposed relationships and for guiding future empirical validation.

This research has three objectives: to synthesize TAM with security, value, and trust perspectives in explaining reuse intention, to develop a methodological

framework that specifies the theoretical relationships among the proposed constructs, and to provide methodological guidance for future empirical research, including measurement, sampling, and analytical considerations. Through this framework, the article seeks to contribute a more integrated conceptual foundation for understanding reuse intention in contemporary digital environments and to facilitate systematic empirical investigation in future studies.

2. Literature Review

2.1. Theoretical Foundation: Technology Acceptance and Continuance

The Technology Acceptance Model (TAM), originally developed by Davis (1993), is one of the most influential frameworks for explaining technology acceptance and use, according to Musa et al. (2024). Grounded in the Theory of Reasoned Action and related behavioral perspectives, TAM explains technology-related intention through two fundamental beliefs: perceived usefulness and perceived ease of use (Hsiao & Yang, 2011). Perceived usefulness refers to the extent to which individuals believe that using a technology enhances their performance or effectiveness, whereas perceived ease of use concerns the extent to which using the technology is perceived as requiring minimal effort (Hussain et al., 2025; Wei et al., 2025).

The relevance of TAM extends beyond initial adoption because continued technology use involves users' evaluations of technological benefits and the effort required for ongoing interaction. Perceived ease of use may contribute to perceived usefulness because technologies that require less cognitive and operational effort make functional benefits more accessible to users (Dequanter et al., 2022; Yao et al., 2024). Sohn (2017) and Nuralam et al. (2024) show that these constructs have remained relevant across e-commerce, mobile applications, and digital services. However, TAM's emphasis on utilitarian beliefs may not fully represent contemporary digital environments in which security, value, and trust also shape user evaluations (Kelly et al., 2023). Subsequent research has extended TAM by incorporating contextual and psychological constructs to provide a broader explanation of digital behavior (Förster, 2024).

2.2. Core Constructs in an Extended Technology Acceptance Perspective

Perceived ease of use and perceived usefulness represent the core cognitive dimensions of the proposed framework. Perceived ease of use encompasses users' perceptions of simplicity, clarity, navigability, and the effort required to operate a digital platform (Liang & Wang, 2026). Platform design, feature intuitiveness, learning requirements, and previous technology experience can shape this perception (De Angelis et al., 2025; Chen et al., 2025). Its conceptual relevance to continued engagement has been examined across digital healthcare, e-wallet, mobile payment, and other digital-service contexts (Kelly & Palaniappan, 2023; Matar & Aloqaily, 2025).

Perceived usefulness concerns the functional benefits users associate with a technology, including improved efficiency, effectiveness, convenience, and decision-making (Yeh & Teng, 2012; Alsyoud et al., 2023; Azhar et al., 2025). This construct is also compatible with the Expectation-Confirmation Model, which emphasizes post-use evaluation in continuance behavior (Zhou et al., 2018; Li & Fang, 2019; Tam et al., 2020). Beyond these TAM constructs, perceived security addresses users' beliefs that personal information, transactions, privacy, and system integrity are adequately protected (Zhang et al., 2019; Nguyen et al., 2024; AlHassan et al., 2025). Perceived value represents an overall assessment of benefits relative to monetary, temporal, and effort-related costs (Ampadu et al., 2023; Monfort et al., 2025). Together, these constructs broaden TAM by incorporating functional, security-related, and evaluative dimensions of digital-service use.

2.3. Trust as a Relational Mechanism in Digital Continuance

Trust introduces a relational dimension that complements the cognitive and evaluative constructs of an extended TAM. It refers to a willingness to accept vulnerability based on positive expectations regarding another party's reliability, competence, integrity, and behavior (Svare et al., 2020). This dimension is particularly relevant in digital environments because users interact with service providers without the direct physical interaction common in conventional transactions. Trust can therefore reduce uncertainty and perceived risk and facilitate continued engagement with digital services (Arruda Filho et al., 2026; Dahiya et al., 2026). It may develop through perceptions of platform performance, provider reputation, and previous user experience (Pelgander et al., 2022).

Within the proposed framework, trust is positioned as a relational mechanism connecting users' evaluations of digital platforms with reuse intention. Saoula et al. (2023) and Kumar et al. (2026) suggest that perceptions of usefulness, ease of use, security, and value may contribute to confidence in a platform and its provider, while trust provides a basis for accepting uncertainty associated with future interactions. This conceptual positioning is consistent with literature examining trust alongside technology-related perceptions in digital services. Research has considered trust in relation to usefulness, ease of use, security, and behavioral intention, including in app-based shopping and other technology-mediated contexts (Su et al., 2022). Trust has also been discussed as an important component of continued digital engagement across e-wallets, mobile payments, and digital healthcare services (Abdul-Halim et al., 2022; Bergmann et al., 2023; Gupta et al., 2025). Thus, trust complements the utilitarian and evaluative dimensions of the framework by addressing confidence and uncertainty in digital relationships.

2.4. Synthesis of Theoretical Relationships and Framework Development

The reviewed perspectives indicate that reuse intention can be conceptualized through complementary dimensions rather than a single technology-acceptance perspective. TAM provides the foundational explanation through perceived ease of use and perceived usefulness, while perceived security introduces protection and risk considerations. Perceived value broadens the framework toward users' benefit–cost evaluations, and trust incorporates the relational dimension associated with uncertainty and vulnerability in digital interactions (Liao et al., 2022; Dang & Li, 2026; Wang et al., 2026). This integration reflects the increasingly multidimensional nature of digital-service evaluation and addresses the limitation of relying exclusively on utilitarian technology beliefs.

The proposed framework consequently positions perceived ease of use, perceived usefulness, perceived security, and perceived value as complementary antecedent constructs, with trust serving as a relational mechanism and reuse intention representing the focal post-use behavioral construct. The positioning of perceived ease of use in relation to perceived usefulness follows the foundational logic of TAM, whereby reduced effort can facilitate recognition of technological utility (Karahanna & Straub, 1999). Perceived security is incorporated because perceptions of protection can reduce uncertainty and support confidence in digital interactions, whereas trust represents users' relational confidence in the platform and provider (Leschanowsky et al., 2024; Qatawneh et al., 2025). Perceived value captures the broader assessment of whether the benefits obtained justify the resources expended (Zhang et al., 2021; Chu, 2025). These relationships are treated as proposed theoretical relationships, rather than empirically established causal effects. The resulting framework provides a structured conceptual and methodological basis for future research to operationalize the constructs, determine appropriate measurements and samples, and empirically examine the proposed relationships across different digital-service contexts (Zhong & Chen, 2023).

3. Methods

This study employs a qualitative, theory-guided conceptual design to develop an integrative methodological framework for explaining reuse intention in contemporary digital environments. Rather than collecting and analyzing primary data, the study synthesizes established theories, conceptual perspectives, and relevant previous research to identify constructs and formulate theoretically grounded relationships among them. This approach is consistent with the objective of conceptual research, which emphasizes the development, integration, and refinement of theoretical arguments rather than empirical hypothesis testing. The framework is primarily grounded in the TAM, which provides a theoretical basis for understanding technology-related perceptions through perceived ease of use and perceived usefulness (Davis, 1989; Davis, 1993). Because reuse intention represents post-adoption behavior, the framework also draws on continuance perspectives that emphasize users' prior experiences and post-use evaluations in shaping continued technology use (Bhattacharjee, 2001). To address contextual dimensions that are less explicit in the original TAM, perceived security, perceived value, and trust are incorporated based on the literature concerning digital services, perceived risk, user value, and relational uncertainty.

The framework development draws on secondary literature, primarily of peer-reviewed journal articles and established theoretical publications on technology acceptance, continuance behavior, security, value, trust, and digital consumer behavior. Foundational studies are retained to establish the conceptual definitions and theoretical origins of the constructs, while recent studies are considered to reflect developments in contemporary digital environments. The literature is synthesized thematically and theory-guidedly rather than through statistical aggregation. Particular attention is given to recurring conceptual dimensions, theoretical explanations, and complementary perspectives that can be integrated into a coherent account of reuse intention. This process also distinguishes between initial technology adoption and continued use, positioning reuse intention as a post-use behavioral construct rather than simply an extension of initial acceptance.

The proposed framework is constructed through a sequential process of theoretical identification, construct specification, relationship synthesis, and framework integration. TAM serves as the primary theoretical foundation, while perceived security, perceived value, and trust extend the framework to the contextual and relational aspects of digital use. The relationships among constructs are formulated as theoretical or conceptual propositions derived from established theoretical logic and recurring arguments in the literature, rather than as empirically verified causal effects. In particular, the framework integrates the relationship between perceived ease of use and perceived usefulness established within TAM, while positioning security, value, and trust as complementary dimensions for understanding users' continued engagement with digital platforms. Trust is further conceptualized as a relational mechanism through which users interpret uncertainty and confidence in digital service providers. The resulting framework provides a structured methodological basis for future empirical research, including construct operationalization, measurement development, sampling considerations, and appropriate analytical techniques. Since no primary data are collected in this study, the framework does not present empirical estimates, statistical tests, or claims of hypothesis confirmation.

4. Results

4.1. Proposed Framework Relationships

Based on the theoretical framework and empirical evidence reviewed, this study develops an integrated framework linking perceived ease of use, perceived

usefulness, perceived security, perceived value, and trust with reuse intention in digital financial services. Consistent with the TAM and its extensions, perceived ease of use and perceived usefulness constitute the core technology-acceptance dimensions, while perceived security, perceived value, and trust extend the framework by incorporating security, value, and relational considerations. Reuse intention is the focal post-use behavioral construct, representing users' intention to continue using a digital platform after prior experience. The framework retains the proposed relationship of perceived ease of use and perceived usefulness with reuse intention. Previous research has associated both constructs with continued digital engagement, although their relative roles may vary across contexts. Some studies have emphasized perceived usefulness, whereas others have reported a stronger role for perceived ease of use (Schepers & Wetzels, 2007; Yang et al., 2017; Tan & Yoon, 2025). The framework therefore incorporates both constructs without assuming that one consistently exerts a stronger influence than the other. This positioning maintains the foundational logic of TAM while allowing the relative contribution of each construct to be examined through future empirical validation.

Perceived security refers to the protection of personal information and financial transactions in digital environments. Previous literature identifies security as an important consideration in digital engagement and continuance behavior (Majjate et al., 2025). At the same time, evidence from previous research indicates that security can also operate through trust rather than solely through a direct relationship with behavioral intention. Trivedi and Yadav (2020), for example, demonstrate the relevance of trust as an intermediary mechanism between security perceptions and behavioral intention. Accordingly, the proposed framework accommodates both the direct relationship between perceived security and reuse intention and the indirect relationship through trust. Perceived value is likewise incorporated as a broader evaluation of the benefits obtained relative to the costs or sacrifices associated with using a digital service (Prodanova et al., 2019). Its inclusion allows the framework to distinguish users' overall value evaluations from the primarily functional orientation of perceived usefulness.

Trust is positioned as a relational component of the framework because digital financial services involve uncertainty concerning service providers, transaction security, data protection, and service performance. Confidence in the provider is consequently relevant to continued digital engagement, and trust is conceptually connected with reuse intention as well as with the other perceptual dimensions of the framework (Mirkovski et al., 2024). Previous research by Chawla and Joshi (2019) and Tian et al. (2023) on e-wallet services has also demonstrated the relevance of trust and perceived ease of use in explaining behavioral intention, with one study reporting coefficients of 0.463 for trust and 0.451 for perceived ease of use. These coefficients provide empirical evidence from previous research and are not treated as estimates of the framework developed in this study.

4.2. Integration of Relationships Among Constructs

The proposed framework integrates indirect relationships through trust by connecting perceived ease of use, perceived usefulness, perceived security, and perceived value with trust, which is subsequently connected with reuse intention. This structure reflects the theoretical argument that users' evaluations of platform characteristics may contribute to confidence in the service provider and that such confidence can become part of the process underlying continued behavioral intention (Almaiah et al., 2022). Trust therefore provides a conceptual mechanism through which perceptions of platform quality may be related to continuance intentions (Wang et al., 2025).

The synthesis also distinguishes the conceptual roles of the antecedents in relation to trust. Perceived security and perceived value are particularly relevant to trust formation because safety and the overall benefits obtained from a service

constitute important considerations in users' confidence toward digital services (Kenesei et al., 2022). Perceived ease of use and perceived usefulness, in contrast, primarily represent utilitarian evaluations of technological performance and therefore provide a different conceptual basis from relational confidence (Maria Correia Loureiro et al., 2014). The framework treats these dimensions as complementary rather than interchangeable. Their relationships are therefore formulated as theoretical relationships without assigning predetermined effect magnitudes or statistical significance.

Relationships among the antecedent constructs are also incorporated. Consistent with the original TAM, perceived ease of use is conceptually associated with perceived usefulness because technologies requiring less effort may facilitate users' recognition of their functional benefits (Tan et al., 2024). Perceived security is likewise connected with perceived usefulness because confidence in transaction safety can enable users to recognize and utilize the functional benefits of digital technology (Featherman et al., 2010). Trust is also related conceptually to perceived usefulness because confidence in a service provider can shape users' evaluations of the benefits and utility associated with the platform (Harrigan et al., 2021). These relationships position technological, security, value, and relational perceptions as interconnected dimensions of digital-service evaluation rather than isolated determinants.

The integration of these constructs extends the explanatory scope of TAM by incorporating technological, psychological, security, and value-related considerations into the conceptualization of reuse intention. The original TAM provides the foundation through perceived ease of use and perceived usefulness (Davis, 1989), whereas perceived security, perceived value, and trust address contextual dimensions that are less explicit in the original formulation. This integration is consistent with previous efforts to extend TAM in digital continuance contexts. Trust is particularly relevant because it can reduce uncertainty and perceived risk in digital interactions, while perceived security and perceived value represent users' assessments of protection and overall benefit (Almaiah et al., 2022). Distinguishing perceived value from perceived usefulness further broadens the framework because value reflects the perceived trade-off between benefits and costs, not functional usefulness alone.

4.3. Methodological Implications of the Proposed Framework

The integrated framework provides a methodological basis for future empirical investigation of reuse intention in digital financial services. Previous studies by Ramos et al. (2026) applying extended TAM frameworks have reported substantial explanatory power for reuse intention, including R^2 values as high as 0.819. Such evidence provides a reference point for future researchers when evaluating the explanatory capability of the proposed framework, but it does not constitute an expected or predetermined R^2 value for the present study. Similarly, Q^2 and SRMR may be employed in future PLS-SEM applications to assess predictive relevance and model fit, respectively. These indicators are therefore presented as methodological considerations for subsequent empirical testing rather than as results generated by the current conceptual study.

The framework also provides a basis for future operationalization of the proposed constructs. Perceived ease of use may be operationalized through users' perceptions of the ease of learning, understanding, and operating the platform; perceived usefulness through the benefits, productivity, and effectiveness obtained from its use; perceived security through protection of personal information and transaction security; perceived value through users' assessment of benefits relative to costs; trust through confidence in the reliability and integrity of the platform and service provider; and reuse intention through users' intention to continue using the platform. These dimensions provide a basis for measurement development while

maintaining a distinction between conceptual specification and empirical measurement (Ampadu et al., 2023).

The implementation of the framework in future empirical studies should also consider methodological issues associated with research design, measurement, sampling, and model specification. A cross-sectional design may restrict the interpretation of temporal relationships, particularly when the framework is used to examine post-use behavior. Longitudinal designs could provide stronger evidence concerning changes in users' perceptions and continuance behavior over time, although they require greater resources. The use of self-reported measures may also introduce common method bias when the same respondents provide information for all constructs. Researchers may therefore consider procedural approaches, such as separating the measurement of predictor and criterion variables, as well as appropriate statistical remedies where necessary. In addition, the framework may be expanded with constructs such as social influence, habit, and satisfaction when theoretically justified, while sampling strategies should be selected carefully to support the intended population and scope of generalization (Bhattacharjee, 2001).

The proposed relationships should also be considered in light of contextual differences reported in previous research. Research by Almaiah et al. (2022) reported that trust did not significantly predict reuse intention, while research involving non-shoppers found that perceived security did not significantly influence behavioral intention. These differences indicate that the relationships incorporated into the framework should not be treated as universally established effects. Instead, they are theoretical relationships that require empirical validation across different populations, technologies, and digital-service contexts.

The principal contribution of this study is the development of an integrated conceptual and methodological framework in which reuse intention is connected with technological perceptions, security, value, and trust through direct and indirect theoretical relationships. The framework preserves the core logic of TAM while extending it to account for the characteristics of contemporary digital financial services. It provides a structured basis for future research to operationalize the constructs, select appropriate samples and research designs, examine the proposed relationships, and assess explanatory and predictive performance across different digital-service contexts.

5. Discussion

The proposed framework conceptualizes reuse intention in digital financial services as a multidimensional construct shaped by technological, psychological, security, and value-related considerations. Drawing on TAM and its extensions, it integrates perceived ease of use, perceived usefulness, perceived security, perceived value, and trust within a unified structure. These interconnected dimensions provide a broader explanation of continuance behavior than the original TAM. Perceived ease of use and perceived usefulness retain TAM's core logic by addressing user effort and functional benefits. In digital banking, Yang et al. (2017) found that the ease of interaction can reduce cognitive effort and facilitate independent transactions, while usefulness encompasses effectiveness, efficiency, convenience, financial management, and decision-making. However, their relative roles may vary with users' technological experience and digital service maturity (Schepers & Wetzels, 2007). Retaining both constructs therefore accommodates differences in user evaluations without assuming a universally dominant technological perception.

The framework extends these utilitarian dimensions through perceived security and perceived value. Perceived security is particularly relevant to digital financial services because users manage sensitive information and monetary transactions through technology-mediated interactions. Majjate et al. (2025) found that the perceptions that personal data, financial information, and transactions are adequately

protected represent an important dimension of digital engagement. However, security may build trust rather than directly influence reuse intention by providing psychological confidence in the service provider (Trivedi & Yadav, 2020). Perceived value complements usefulness by evaluating whether convenience, functionality, service quality, and financial benefits justify users' time, effort, costs, and risks (Prodanova et al., 2019).

Trust provides the relational dimension of the framework, connecting technological and evaluative perceptions with reuse intention. Digital financial services involve limited physical interaction and uncertainty regarding provider integrity, competence, reliability, transaction security, and data protection. Trust can reduce perceived uncertainty and risk by strengthening confidence in providers and future interactions. Previous research by Chawla and Joshi (2019), Tian et al. (2023), and Mirkovski et al. (2024) across digital payment and e-wallet contexts identifies trust as important to continued usage. Accordingly, trust is positioned not only as a construct associated with reuse intention but also as a conceptual mechanism linking perceived ease of use, usefulness, security, and value to continued engagement. This mechanism aligns with research examining trust as an intermediary between platform perceptions and behavioral intention (Wang et al., 2025). Security and value address protection and benefits, while ease of use and usefulness reflect functional evaluations; trust formation also involves relational and affective considerations (Maria Correia Loureiro et al., 2014; Kenesei et al., 2022).

The framework also integrates relationships among the antecedent constructs. Consistent with TAM, perceived ease of use is conceptually connected with perceived usefulness because reduced operational effort can facilitate users' recognition of technological utility (Tan et al., 2024). Perceived security is likewise related to perceived usefulness because confidence in transaction safety can support users' recognition of the functional benefits offered by digital technology (Featherman et al., 2010). Trust is also conceptually connected with perceived usefulness because confidence in the service provider may shape users' evaluations of platform benefits (Harrigan et al., 2021). Collectively, these relationships position digital-service evaluation as an interconnected cognitive, security, value, and relational process rather than a set of independent perceptions. The distinction between perceived usefulness and perceived value further extends the traditional TAM perspective by separating functional utility from broader benefit-cost evaluation.

The framework's theoretical contribution lies in integrating complementary perspectives to explain reuse intention under cybersecurity concerns and competition. Prior studies by Bhattacharjee (2001) and Abdul-Halim et al. (2022) show that technology acceptance, trust, security, and value considerations shape continuance intention. Its methodological contribution is providing a basis for operationalization and validation. Extended TAM studies have reported R^2 values exceeding 0.80 for reuse intention, offering a reference for assessing explanatory capability, while Q^2 and SRMR can support evaluation of predictive relevance and model fit in PLS-SEM. These indicators should be empirically assessed rather than assumed. Future studies should address cross-sectional designs, self-report measures, common method bias, sampling representativeness, and constructs such as satisfaction, habit, and social influence. Contextual differences suggest that trust and security require validation across populations and digital services. Practically, the framework highlights usability, functional benefits, security, value, and trust as areas for continuance-oriented strategies.

6. Conclusion

This study develops a methodological framework for explaining reuse intention in digital financial services by extending TAM with perceived security, perceived

value, and trust. The framework identifies perceived ease of use, perceived usefulness, perceived security, and perceived value as constructs associated with reuse intention, while trust is positioned as a relational mechanism connecting users' evaluations with continued engagement. It incorporates relationships among antecedents, particularly perceived ease of use and perceived usefulness, while distinguishing perceived value through its benefit–cost perspective. These relationships constitute theoretical propositions rather than empirically established effects. This implies that reuse intention can be conceptualized beyond TAM's utilitarian logic by integrating technological, security, value, and relational dimensions. The framework provides a basis for future operationalization, measurement, sampling, and empirical testing.

The framework offers implications for digital financial service providers by identifying usability, benefits, security, value, and trust as dimensions for service development. However, the study is limited by its conceptual design and reliance on secondary literature; no primary data were collected, so the proposed relationships and statistical significance cannot be established. The framework may also omit contextual factors that influence reuse intention across technologies and populations. Future research should empirically validate the framework using samples and measurement instruments, including PLS-SEM to examine direct and indirect relationships. Longitudinal and comparative studies could examine changes across platforms and user groups, while future models may incorporate satisfaction, habit, or social influence when theoretically justified.

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