



EXAMINING THE INTENTION TO BUY ELECTRIC VEHICLES IN INDONESIA THROUGH TRUST, SECURITY, QUALITY, PERCEIVED USEFULNESS, AND ANTICIPATED REGRET

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ABSTRACT

The development of electric vehicles (EVs) in Indonesia is increasing, in line with the government's commitment to encouraging the transition to environmentally friendly transportation. However, the adoption rate of electric vehicles still faces various challenges that prevent people from having optimal purchase intentions. This study aims to analyze the influence of security, quality, perceived usefulness, and anticipated regret on trust and its impact on intention to buy electric vehicles in Indonesia. Trust is positioned as a mediating variable that bridges the relationship between independent variables and electric vehicle purchase intentions. This study uses a quantitative approach, employing a survey of 207 Indonesian respondents domiciled in Batam and possessing knowledge of or exposure to electric vehicles. Data were analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with SmartPLS 4. The results show that Trust has a strong positive effect on the intention to buy electric vehicles ($\beta = 0.635$) and significantly mediates the effects of all four antecedent variables on purchase intention. The findings provide a theoretical contribution to the development of consumer behavior literature and technology adoption literature and offer practical implications for electric vehicle manufacturers and the government in increasing public trust in electric vehicles.

Keywords: *anticipated regret, perceived usefulness, quality, security, trust*

INTRODUCTION

Climate change, increased carbon emissions, and dependence on fossil fuels have prompted countries to accelerate the transition to sustainable transportation. One widely developed solution is the use of electric vehicles (EVs), which are considered capable of reducing greenhouse gas emissions while improving energy efficiency. In recent years, the electric vehicle market has experienced significant growth globally. However, the adoption rate of electric vehicles still faces various challenges because consumers' purchasing decisions are influenced not only by economic factors but also by psychological, social, and technological factors. Literature review conducted by (Yeğın & Ikram, 2022) it shows that various factors, including consumer characteristics, electric vehicle characteristics, and government policy support, influence the intention to purchase electric vehicles.

Indonesia is one of the countries with great potential for electric vehicle development due to its large population and growing automotive market. The Indonesian government has issued various policies to accelerate the adoption of electric vehicles, including fiscal incentives, the development of the battery industry, and the expansion of charging infrastructure. However, the adoption rate of electric vehicles remains relatively low compared to the government's target. Research (Astuti & Susanto, 2024) shows that electric vehicle adoption in Indonesia remains below the national target, so a more comprehensive understanding of the factors influencing people's purchase intentions for electric vehicles is needed. This condition shows that the success of the electric vehicle ecosystem's development depends not only on government policies but also on consumer acceptance of the technology.

In the consumer behavior literature, purchase intent is an important indicator for predicting actual purchasing behavior (Purwianti et al., 2024). The higher a person's purchase intention for a product, the more likely that individual is to purchase in the future. In the context of electric vehicles, purchase intentions are the main concern because they are still relatively new to most Indonesians. Therefore, understanding the factors that shape purchase intent is critical for manufacturers, governments, and other stakeholders. Various studies show that consumer trust in electric vehicle technology is a key factor in increasing the intention to buy electric vehicles.

Trust is a consumer's belief that a product or technology can provide the expected benefits and be able to minimize risks that may occur during use. In the context of electric vehicles, trust is crucial because consumers often face uncertainties about battery performance, vehicle safety, charging infrastructure availability, and long-term operating costs. Research (Pradana, 2026) shows that green trust positively influences purchase intention for electric vehicles in Indonesia. Research results (Oktafiyanti et al., 2024) it was also found that trust serves as a mediating variable explaining the relationship between various technological factors and the intention to use electric vehicles. Thus, trust is a central variable that warrants further study in research on electric vehicles.

One of the factors that allegedly affects trust is security. Security refers to consumers' perception of the level of security in electric vehicles, including safety, battery, charging system, and data security integrated into the vehicle system. Consumers who feel that electric vehicles are safe to use will tend to have a higher level of trust in the technology. On the other hand, concerns about battery fires, system failures, and infrastructure

limitations can reduce consumer confidence in electric vehicles. Previous research has shown that risk and safety perceptions are one of the main factors influencing the acceptance of electric vehicle technology.

In addition to security, product quality is also an important factor in building consumer trust. The quality of electric vehicles can be seen from vehicle performance, energy efficiency, battery life, driving comfort, and the reliability of the technology used. Consumers tend to trust high-quality products because they are considered capable of providing the promised benefits in the context of electric vehicles. Product quality concerns not only technical specifications but also the overall user experience. (Eryolanda et al., 2024) found that the perceived benefits and characteristics of electric vehicle products significantly influence consumer purchase intentions in Indonesia. The findings show that product quality is an important factor that can increase purchase intention (Hasan & Siddikh, 2025).

Another factor that can affect trust is perceived usefulness. The concept of perceived usefulness comes from the Technology Acceptance Model (TAM), which posits that a person will accept a technology if it is perceived as capable of providing real benefits. In the context of electric vehicles, these benefits can take the form of operational cost savings, energy efficiency, ease of use, and a contribution to environmental sustainability. When consumers believe that electric vehicles provide greater benefits than conventional vehicles, they will have more confidence in the technology. Various studies show that perceived usefulness is one of the main determinants in shaping consumer attitudes and behaviors towards new technologies.

In addition to rational factors, the decision to purchase an electric vehicle is also influenced by emotional factors. One of the emotional factors increasingly studied in consumer behavior is anticipated regret. Anticipated regret is a feeling of regret that is expected to appear when a person does not make a certain decision in the present. In the context of electric vehicles, consumers may imagine that they will miss out on various economic and environmental benefits if they do not buy one. These feelings can further encourage individuals to consider electric vehicles as an alternative for future transportation. Research (Asmara, 2026) it shows that anticipated regret significantly influences consumers' behavioral intentions regarding electric vehicles.

The proposed research model integrates constructs from two distinct theoretical traditions. Perceived usefulness is grounded in the Technology Acceptance Model (TAM; Davis, 1989), which explains adoption as a function of a technology's perceived benefits and ease of use. Anticipated regret, by contrast, is grounded in behavioral decision theory (Zeelenberg & Pieters, 2007), which explains choice as partly driven by the anticipated emotional consequences of a decision. Security and quality are treated as perceived-risk and product-attribute antecedents of trust, consistent with the trust-based technology adoption literature. This study integrates these strands by positioning trust as the central mediating mechanism: security, quality, perceived usefulness, and anticipated regret are hypothesized to shape trust, which then determines purchase intention. This integration is the study's primary conceptual contribution — rather than testing TAM or behavioral decision theory in isolation, the model examines how a cognitive-utilitarian pathway (perceived usefulness), a risk-based pathway

(security, quality), and an affective pathway (anticipated regret) jointly converge on trust as a single downstream mechanism explaining purchase intention for a novel, high-uncertainty technology.

Based on this description, there is still a need to develop a research model that integrates the factors of security, quality, perceived usefulness, and anticipated regret to explain the formation of trust and its impact on the intention to buy an electric vehicle. This research is expected to make a theoretical contribution to the development of the consumer behavior literature and to the adoption of electric vehicle technology, while providing practical implications for electric vehicle manufacturers and the Indonesian government to increase public acceptance of electric vehicles.

LITERATURE REVIEW

Trust

Trust is a consumer's belief that a product or technology can provide expected benefits and minimize risks during use. In the context of electric vehicles, trust is an important factor because the technology is still relatively new, so consumers face greater uncertainty than with conventional vehicles. Consumers with high levels of trust are more likely to receive positive information about electric vehicles and are more willing to consider a purchase. Research (Pradana, 2026) shows that green trust positively influences purchase intention for electric vehicles in Indonesia. In addition, (Fahmi & Praswati, 2025) found that trust serves as a mediating variable explaining the relationship between technological factors and the intention to use electric vehicles. Thus, trust is seen as a key factor in explaining consumer behavior towards electric vehicles.

Intention to Buy an Electric Vehicle

Intention to buy an electric vehicle is a person's tendency to purchase one. In consumer behavior theory, purchase intent is considered the best predictor of actual purchasing behavior. The higher a person's purchase intention, the more likely that individual is to purchase the product. In the context of electric vehicles, purchase intent is influenced by various factors such as perceived benefits, risk perception, product quality, trust, and environmental factors. Literature review conducted by (Asida et al., 2025) it shows that electric vehicle purchase intention results from the interaction among consumer characteristics, electric vehicle attributes, and other external factors. Therefore, understanding the factors that influence purchase intention is crucial to supporting the successful adoption of electric vehicles.

Relationships Between Variables

The Effect of Anticipated Regret on Trust

Anticipated regret is an emotion that arises when a person imagines the possibility of regret that will be felt because of the decision taken or not taken in the present. In the context of electric vehicles, consumers may assume they will forget various benefits if they do not buy one. These feelings encourage individuals to conduct a more in-depth evaluation of the available alternatives. (Alif & Prasetyo, 2025) it found that Anticipated Regret significantly influences the behavioral intentions of electric vehicle customers. Research (Muflikhati & Gusti, 2025) it also shows that psychological and emotional factors play an important role in shaping trust and purchase intention for electric vehicles. In addition, (Yeğin & Ikram, 2022) explained that affective factors are often a complement to rational factors in explaining the decision to purchase electric vehicles. Thus,

anticipated regret is expected to positively affect electric vehicle trust.

H1: Anticipated Regret has a positive effect on Trust.

The Effect of Perceived Usefulness on Trust

Perceived usefulness is a person's level of belief that the use of a technology will provide significant benefits in increasing the effectiveness of their activities. In the context of electric vehicles, these benefits can include operational cost efficiency, reduced fuel consumption, ease of use, and environmental benefits. According to the Technology Acceptance Model, perceived usefulness is one of the main factors influencing the acceptance of new technologies. When consumers believe that electric vehicles provide greater benefits than conventional vehicles, trust in the technology will increase. (Asida et al., 2025) shows that perceived benefits positively affect trust and intention to use electric vehicles. The findings are supported by (Yeğın & Ikram, 2022; Alif & Prasetyo, 2025) which emphasizes the importance of perceived benefits in forming consumer beliefs and behavioral intentions. Therefore, perceived usefulness is estimated to have a positive effect on trust.

H2: Perceived Usefulness has a positive effect on Trust.

The Influence of Quality on Trust

Quality refers to a product's ability to meet consumer needs and expectations through performance, reliability, durability, and features. In electric vehicles, quality can be reflected in vehicle performance, energy efficiency, battery life, driving comfort, and technology used. Consumers tend to have greater trust in high-quality products because they are considered capable of delivering the promised benefits. (Eryolanda et al., 2024) found that the

benefits and attributes of electric vehicles are important factors that affect consumer purchase intention in Indonesia. (Albert & Ruslim, 2024) explain that the characteristics of electric vehicles, including product quality, are strongly related to consumer purchasing decisions. In addition, (Yeğın & Ikram, 2022) show that positive perceptions of electric vehicles' performance and quality can increase consumer confidence in the technology. Thus, quality is expected to positively influence trust in electric vehicles (Albert & Ruslim, 2024; Eryolanda et al., 2024; Yeğın & Ikram, 2022). However, given that electric vehicles remain a novel and unfamiliar technology for many Indonesian consumers, an unmet-expectations mechanism is also plausible: when consumers hold high a priori quality standards, closer evaluation of an unfamiliar product may expose gaps between expectation and experienced quality, which could weaken rather than strengthen trust. This alternative pathway is examined empirically in the Results and Discussion sections.

H3: Quality has a positive effect on Trust.

The Effect of Security on Trust

Security is the consumer's perception of a product or technology's ability to protect users from various risks. In the context of electric vehicles, security includes battery safety, charging system security, user data security, and safety during vehicle use. A high level of safety will reduce consumers' perception of risk, increasing confidence in electric vehicles. (Astuti & Susanto, 2024) found that risk perception and various barriers to adoption are important factors influencing Indonesians' interest in electric vehicles. Research (Muflikhati & Gusti, 2025) it also shows that risk perception is closely related to trust in explaining purchase intention for electric vehicles. In addition,

(Putri, 2024) explained that the safety factor is one of the characteristics of electric vehicles that consumers often consider before making a purchase. Therefore, the greater the security consumers feel, the higher their trust in electric vehicles. (Astuti & Susanto, 2024; Muflikhati & Gusti, 2025; Princess, 2024).

H4: Security has a positive effect on Trust.

The Influence of Trust on Intention to Buy an Electric Vehicle

Trust is a very important factor in explaining the intention to buy an electric vehicle because it can reduce uncertainty and risk perception felt by consumers. Consumers who believe in the safety, quality, and benefits of electric vehicles will be more confident to make a purchase. (Lashari et al., 2021) found that green trust has a positive and significant influence on the purchase intention of electric vehicles in Indonesia. Research results (Widarko & Tunjungsari, 2024) also shows that trust serves as a mediating variable that increases intention to use electric vehicles. In addition, research on electric vehicle charging services in Indonesia shows that trust is an important determinant that influences the intention to use electric vehicle-related services. Therefore, the higher consumers' trust, the higher their intention to buy electric vehicles (Lashari et al., 2021; Setiadi & Chayati, 2024; Widarko & Tunjungsari, 2024).

H5: Trust has a positive effect on the Intention to buy an Electric Vehicle.

The Role of Trust Mediation on the Relationship of Anticipated Regret to Intention to Buy an Electric Vehicle

Anticipated regret is an emotion that arises when an individual imagines regretting not making a certain decision. In the context of electric vehicles, consumers may believe they will miss out

on economic, technological, and environmental benefits if they do not buy one. This feeling encourages individuals to conduct a more in-depth evaluation of electric vehicles, thereby increasing their confidence in the technology. When consumers believe that electric vehicles are the right choice for the future, trust will increase, ultimately encouraging purchase intention. Research (Saleh et al., 2024) it shows that emotional factors significantly influence behavioral intention toward electric vehicles. Research (Utari & Yasa, 2024) it also explains that emotions can affect trust through psychological mechanisms related to risk perception and technological evaluation. In addition, (Pradana, 2026) found that trust is the primary factor linking various psychological factors to purchase intention for electric vehicles in Indonesia. Therefore, trust is estimated to mediate the relationship between anticipated regret and the intention to buy an electric vehicle.

H6: Trust mediates the influence of Anticipated Regret on Intention to Buy an Electric Vehicle.

The Role of Trust Mediation in the Relationship of Perceived Usefulness to Intention to Buy an Electric Vehicle

Perceived usefulness refers to consumers' belief that using electric vehicles will provide greater benefits than alternatives. These benefits can take the form of operational cost savings, energy efficiency, ease of use, and a contribution to environmental sustainability. When consumers feel the high benefits of electric vehicles, they will have more confidence in the technology. The trust that is formed will then increase consumer confidence to purchase electric vehicles. Recent research shows that perceived usefulness not only has a direct effect on behavioral intention, but also through trust as an intervening variable. Studies

conducted by (Alif & Prasetyo, 2025) found that perceived usefulness affects the behavioral intention of electric vehicles through perceived trust. The findings are reinforced by (Asida et al., 2025) which shows that trust mediates the relationship between utilitarian factors and intention to use electric vehicles. In addition, (Princess, 2024) explained that the benefits felt by consumers contribute to the formation of trust, which further increases the purchase intention of electric vehicles. Thus, trust is estimated to mediate the relationship between perceived usefulness and the intention to buy electric vehicles.

H7: Trust mediates the influence of Perceived Usefulness on Intention to Buy an Electric Vehicle.

The Role of Trust Mediation in Quality Relations to Intention to Buy Electric Vehicles

Product quality is one of the factors that can increase consumer confidence in electric vehicles. Consumers who consider electric vehicles to offer good performance, long battery life, and reliable technology will have greater confidence in these products. The trust that forms will then increase the likelihood that consumers will buy electric vehicles. In consumer behavior theory, product quality does not always directly affect purchase intentions, but often does so through a psychological evaluation process involving trust. (Hartono et al., 2024) it was found that perceived quality plays an important role in increasing purchase intention for electric vehicles by fostering positive perceptions of brands and products. Research (Fu, 2024) it also shows that trust can mediate the influence of various technological factors on the intention to use electric vehicles. In addition, (Junaedi et al., 2024) found that trust serves as a mediating variable that strengthens the relationship between

positive consumer perceptions and electric vehicle purchase intentions. Therefore, trust is estimated to mediate the relationship between quality and the intention to buy electric vehicles. Given the possibility of a negative direct effect of Quality on Trust discussed above, this mediation is also formulated without specifying direction.

H8: Trust mediates the influence of Quality on Intention to Buy an Electric Vehicle.

The Role of Trust Mediation in the Security Relationship to Intention to Buy an Electric Vehicle

Trust is seen as a psychological mechanism that can bridge the relationship between perceived safety and the intention to purchase an electric vehicle. Consumers who perceive electric vehicles as highly safe tend to develop trust in the technology before finally forming the intention to purchase. In the context of electric vehicles, safety aspects such as battery safety, charging system security, and driving safety are important factors that influence consumer evaluations of products. When consumers perceive the risk of using electric vehicles as manageable, their trust in electric vehicles will increase, thereby encouraging purchase intention. Research (Utari & Yasa, 2024) found that trust can mediate the relationship between risk perception and purchase intention in electric vehicles. The findings are supported by (Saleh et al., 2024) which shows that green trust acts as a mediator between perceived risk and green purchase intention of electric vehicles. In addition, (Lohawala & Rahman, 2025) explaining that the perception of risk and safety affects the purchase intention through the formation of trust in electric vehicle technology. Thus, trust is expected to mediate the relationship between

security and the intention to buy electric vehicles.

H9: Trust mediates the influence of Security on Intention to Buy an Electric Vehicle.

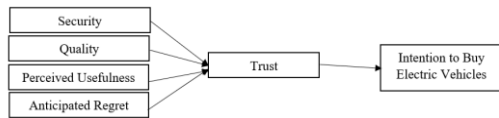


Figure 1. Research Model

METHODS

This study uses a quantitative approach, employing a survey method (Survey Research), to test the relationship among the variables of security, quality, perceived usefulness, anticipated regret, trust, and intention to buy an electric vehicle. The quantitative approach was chosen because this study tested hypotheses and analyzed the causal relationships among variables based on the conceptual model developed. The type of research used is explanatory research (Explanatory Research), which explains the influence between variables through testing previously formulated theories and hypotheses. Data collection was carried out using a Cross-Sectional Design, i.e., data were collected over a specific period by distributing questionnaires to respondents who meet the research criteria. This method is widely used in consumer behavior research and technology adoption because it provides an empirical picture of the relationship between the variables under study (Saleh et al., 2024; Setiadi & Chayati, 2024).

The population in this study is Indonesian people who know the existence of electric vehicles and have the potential to buy electric vehicles in the future. Since the population size is not known with certainty (Infinite Population), this study used non-probability *purposive sampling*. This technique was chosen because it allows

researchers to recruit respondents who align with the research objectives. The criteria for respondents included people who are at least 17 years old, are domiciled in Indonesia, know or have information about electric vehicles, and have an interest in or potential to buy electric vehicles in the future. According to (Hair et al., 2022), the recommended sample count in the SEM-PLS analysis is five to ten times the number of indicators used in the study. Therefore, with approximately 24 research indicators, this study targets a minimum of 240 respondents to ensure more accurate and representative analysis results.

The data used in this study are primary data obtained through online questionnaires distributed via Google Forms. The questionnaire is compiled based on indicators adapted from previous research and relevant to the research variables. Each statement in the questionnaire was measured using a five-point Likert scale, which consisted of a score of 1 for "strongly disagree", a score of 2 for "disagree", a score of 3 for "neutral", a score of 4 for "agree", and a score of 5 for "strongly agree". Security, quality, perceived usefulness, and trust indicators were adapted from (Butar et al., 2025). Anticipated regret was adapted from (Ampornklinkaew & Yoopetch, 2025). In contrast, intention to buy electric vehicles is measured by respondents' inclination to purchase them in the future. (Eryolanda et al., 2024; Pradana, 2026).

The data analysis in this study was carried out using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the help of SmartPLS software version 4. The SEM-PLS method was chosen because it can analyze complex relationships among latent variables, test mediation models, and does not require strict assumptions of normality. In addition, SEM-PLS is considered suitable for both predictive and

exploratory research and can accommodate research models with multiple latent constructs and mediating relationships. The data analysis stage begins with an evaluation of the external model to test the validity and reliability of the research instrument. Validity testing was carried out using convergent validity by examining the factor loadings (> 0.70) and the Average Variance Extracted (AVE > 0.50). At the same time, reliability was measured using Composite Reliability and Cronbach's Alpha, both of which must be greater than 0.70. Furthermore, an internal model evaluation was conducted to assess the model's ability to explain the relationships among variables using *R-Square* (R^2), Effect Size (f^2), and Predictive Relevance (Q^2) values.

Hypothesis testing was carried out using a bootstrapping procedure in SmartPLS at a significance level of 5%. The hypothesis is declared acceptable if the t-statistic is greater than 1.96 and the p-value is smaller than 0.05, regardless of the sign of the path coefficient; a significant negative coefficient supports the hypothesis only where the hypothesis was formulated without a specified direction (see H3 and H8), and is otherwise treated as non-support for the originally hypothesized direction. In addition to testing the direct influence between variables, this study also tested the indirect influence (Indirect effect) to determine the role of trust as a mediator in the relationship between security, quality, perceived usefulness, anticipated regret and intention to buy an electric vehicle. Mediation testing is performed by comparing the direct and indirect path coefficients generated using bootstrapping. Thus, the analysis method is expected to provide a comprehensive picture of the factors that affect purchase intention for electric vehicles in Indonesia and to explain the role of trust as a mediating variable in this research model.

(Hair et al., 2022; Pradana, 2026; Saleh et al., 2024).

RESULTS

This study involved 270 respondents with the following demographic profile. In terms of gender, respondents were predominantly male (58.5%) compared to female (41.5%). By age group, the 17–25 age bracket was the largest (36.3%), followed by 26–35 years (32.2%), 36–45 years (19.6%), and above 45 years (11.9%), reflecting the dominance of the productive age group that is relatively open to new technology. In terms of education, the majority held a bachelor's degree (46.7%), followed by senior high school/vocational school graduates (27.4%), diploma holders (15.6%), and postgraduate degree holders (10.3%). By occupation, private sector employees dominated (38.5%), followed by students (25.6%), entrepreneurs (15.6%), civil servants/military/police personnel (10.4%), and others (10.0%). Regarding monthly income, the IDR 3–5 million bracket represented the largest group (32.6%), followed by IDR 5–10 million (29.3%), below IDR 3 million (20.7%), and above IDR 10 million (17.4%), indicating that the majority of respondents came from the middle-income segment, which constitutes a potential market for EV adoption in Indonesia.

Outer Model

Table 1. Outer Model Test Results

Variable	Item	Outer Loading	Cronbach's Alpha	Composite Reliability (rho _a)	Composite Reliability (rho _c)	Average Variance Extracted (AVE)
Anticipated Regret	R1	.783	.828	.862	.882	.652
	R2	.781				

	R3	,840	,905				
	R4	,825	,613				
Intent ion to Buy an Electr ic Vehic le	BE V1	,823	,749				
	BE V2	,923	,639	,845	,865	,906	,764
	BE V3	,872	,239				
	U1	,726	,443				
Percei ved Usefu lness	U2	,885	,833	,853	,857	,902	,698
	U3	,884	,819				
	U4	,838	,022				
	1	,790	,615				
Qualit y	2	,819	,818	,821	,829	,882	,651
	3	,859	,183				
	4	,756	,782				
	1	,732	,629				
Secur ity	2	,886	,985	,860	,877	,905	,707
	3	,890	,992				
	4	,845	,165				
	1	,871	,088				
Trust	2	,838	,608	,825	,827	,895	,740
	3	,872	,204				

Source: Data Processed on Smart PLS 4

Based on Table 1, the results of the outer model test indicate that all constructs in this study meet the validity and reliability criteria required for SEM-PLS analysis. In terms of convergent validity, all indicators have outer loadings above

0.70, ranging from 0.726 (PU1) to 0.923 (IBEV2), indicating that each indicator strongly represents its latent construct. The Average Variance Extracted (AVE) value of the entire construct is above 0.50, namely: Anticipated Regret (0.652), Intention to Buy Electric Vehicle (0.764), Perceived Usefulness (0.698), Quality (0.651), Security (0.707), and Trust (0.740). This indicates that more than half of the indicator's variance is explained by its latent construct, thereby meeting the criterion for convergent validity.

In terms of reliability, Cronbach's alpha for the entire construct is above 0.70 (ranging from 0.821 to 0.860), and the Composite Reliability (rho_c) is between 0.882 and 0.906. These values indicate that the research instrument has good internal consistency and is reliable for use in hypothesis testing. Thus, all constructs are declared valid and reliable, allowing the analysis to proceed to the next stage.

Table 2. Results of the Discriminant Validity Test (HTMT)

	R	B	U	
R				
B	,631			
U	,688	,730		
	,831	,712	,796	
	,676	,838	,816	,720
	,784	,751	,700	,551 ,736

Source: Data Processed on Smart PLS 4

Table 2 presents the results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) method, which is a more rigorous approach and is suggested by (Hair et al., 2022) compared to the Fornell-Larcker criteria. An HTMT value should be below 0.90 (conservative standard: below 0.85).

Based on the results in the table above, all construct pairs show the HTMT values that meet these requirements. The highest HTMT values were found in the Quality pair with Anticipated Regret (0.831) and in Security with Intention to Buy Electric Vehicle (0.838), but both are still below the threshold of 0.90. The HTMT value of 0.831 between Quality and Anticipated Regret, while below the acceptance threshold, is nonetheless the highest in the matrix and is noted here as a possible source of shared variance between these two constructs; this is discussed further as a candidate explanation for the counter-hypothesized Quality → Trust coefficient reported below. Other construct pairs showed lower values, such as Quality with Trust (0.551) and Perceived Usefulness with Anticipated Regret (0.688). These results reinforce the findings in Table 2, which indicate that all constructs in the research model have good discriminant validity, allowing each construct to be viewed as a distinct entity, both conceptually and empirically.

Table 3. Hypothesis Test Results (Direct Effect)

X-Y	Original sample (O)	T statistics (O/S TDE V)	P values	Conclusion	Remarks
Anticipated Regret -> Trust	,537	,658	,000	Significant Positive	Accepted
Perceived Usefulness -> Trust	,225	,349	,001	Significant Positive	Accepted
Quality -> Trust	0,224	,006	,003	Significant Positive	Accepted

Security -> Trust	,300	,064	,000	Significant Positive	Accepted
Trust -> Intention to Buy Electric Vehicle	,635	2,668	,000	Significant Positive	Accepted

Source: Data Processed on Smart PLS 4

Table 3 presents the results of testing the direct-effect hypotheses. Testing was carried out using a bootstrapping procedure in SmartPLS 4 at a significance level of 5% ($t > 1.96$; $p < 0.05$). Anticipated Regret had a positive and significant effect on Trust ($\beta = 0.537$; $t = 7.658$; $p = 0.000$; $f^2 = 0.384$, a large effect size), so H1 was supported. Perceived Usefulness had a positive and significant effect on Trust ($\beta = 0.225$; $t = 3.349$; $p = 0.001$; $f^2 = 0.068$, a small effect size), so H2 was supported. Quality showed a path coefficient of -0.224 with a t-statistic of 3.006 and a p-value of 0.003 for its effect on Trust. Because H3 was formulated as a non-directional hypothesis, this statistically significant negative coefficient supports H3, but the direction runs contrary to what was anticipated based on prior literature. This negative relationship, rather than being treated as confirmatory evidence of a positive quality-trust link, is examined as a substantive and unexpected finding in the Discussion section, where possible explanations — including an unmet-expectations mechanism and shared variance with Anticipated Regret (HTMT = 0.831) — are considered. Security had a positive and significant effect on Trust ($\beta = 0.300$; $t = 4.064$; $p = 0.000$; $f^2 = 0.109$, a medium effect size), so H4 was supported. Trust had a positive and significant effect on Intention to Buy an Electric Vehicle, with the largest coefficient in the model ($\beta = 0.635$; $t = 12.668$; $p = 0.000$; $f^2 = 0.675$, a large effect size), so H5 was supported.

These results confirm that trust is the strongest predictor of electric vehicle purchase intention in this research model, and that — with the exception of the counter-hypothesized direction for Quality — the antecedents of trust behave broadly as anticipated.

Table 4. Hypothesis Test Results (Indirect Effect)

X-M-Y	O)	O /S T D E V	Va lu es	Conc lusio n	Re mar ks
Anticipated Regret -> Trust -> Intention to Buy Electric Vehicle	0,341	,805	,000	Significant Positive	6 Accepted
Perceived Usefulness -> Trust -> Intention to Buy Electric Vehicle	,143	,173	,002	Significant Positive	7 Accepted
Quality -> Trust -> Intention to Buy Electric Vehicle	0,142	,879	,004	Significant Positive	8 Accepted
Security -> Trust -> Intention to Buy Electric Vehicle	,190	,610	,000	Significant Positive	9 Accepted

Source: Data Processed on Smart PLS 4

Table 4 presents the results of testing the indirect-effect hypotheses through the Trust mediation variable. All mediation pathways were statistically significant based on the bootstrapping procedure. Anticipated Regret had an indirect effect on Intention to Buy an Electric Vehicle through Trust ($\beta = 0.341$; $t = 6.805$; $p = 0.000$), so H6 was supported. Perceived Usefulness had an indirect effect through Trust ($\beta = 0.143$; $t = 3.173$; $p = 0.002$), so H7 was supported. Quality showed a significant indirect effect through Trust (β

$= -0.142$; $t = 2.879$; $p = 0.004$). Consistent with the direct-effect finding for H3, this indirect effect is negative: higher perceived Quality was associated with lower Trust, which in turn was associated with lower purchase intention. H8 was formulated non-directionally and is therefore supported, but this negative mediation pathway runs counter to the pattern observed for the other three antecedents and is treated in the Discussion as a substantive finding requiring explanation, not as confirmation of a positive relationship. Security had a positive indirect effect through Trust ($\beta = 0.190$; $t = 3.610$; $p = 0.000$), so H9 was supported. Overall, the indirect-effect results confirm that Trust serves as a significant mediating variable linking all four antecedent variables to Intention to Buy an Electric Vehicle, though the sign of that mediation differs for Quality relative to the other three predictors. The largest positive indirect effect was exerted by Anticipated Regret (0.341), indicating that consumers' feelings of anticipated regret play a dominant role in forming the trust that ultimately drives purchase intention.

Table 5. R-square

Endogenous Construct	R ²	Adjusted R ²
Trust	0,587	0,581
Intention to Buy an Electric Vehicle	0,404	0,401

Source: Data Processed on Smart PLS 4

The R² value for Trust is 0.587 and Intention to Buy EV is 0.404, indicating the model's predictive ability is moderate to strong (Hair et al., 2022).

DISCUSSIONS AND CONCLUSIONS

DISCUSSIONS

The Effect of Anticipated Regret on Trust

The test results, H1 showed that Anticipated Regret had a positive and significant effect on Trust with a path coefficient of 0.537 (t -statistic = 7.658; p -value = 0.000). This is the strongest influence among all independent variables on trust, indicating that the greater the anticipation of consumer regret about not buying an electric vehicle, the higher their trust in the technology. These findings are in line with (Romance, 2026) which found that Anticipated Regret significantly influences consumer behavioral intentions in the electric vehicle ecosystem. (Alif & Prasetyo, 2025) it also confirms that anticipation-based emotional factors significantly affect the intentions of electric vehicle consumers. This result can be explained by a psychological mechanism in which consumers who imagine losses—whether in the form of economic, technological, or environmental benefits—if they do not buy an electric vehicle, will be encouraged to be more open and to believe positive information about electric vehicles. This more in-depth evaluation process ultimately strengthens consumers' belief that electric vehicles are the right choice, thereby forming stronger trust. The context in Indonesia, which is experiencing an energy transition and the government's incessant campaign for electric vehicles, also strengthens this psychological condition (Astuti & Susanto, 2024).

The Effect of Perceived Usefulness on Trust

H2 results showed that Perceived Usefulness had a positive and significant effect on Trust with a path coefficient of 0.225 (t -statistic = 3.349; p -value = 0.001). These findings are consistent with

(Asida et al., 2025), which proves that the perceived benefits positively affect green trust and the intention to use electric vehicles in Indonesia. (Alif & Prasetyo, 2025) also found that perceived value positively affected purchase intention through the trust channel. (Yeğın & İkram, 2022) emphasize that the benefits felt by consumers are one of the main determinants of the acceptance of electric vehicle technology. The influence of perceived usefulness on trust can be explained through the perspective of the Technology Acceptance Model (TAM): when consumers believe that electric vehicles provide real benefits such as operational cost savings, fuel efficiency, and environmental benefits, they will judge that this technology is not just a promise but a proven solution. This belief in benefits then converts positive perceptions into trust in electric vehicle technology. Its lower significance relative to Anticipated Regret indicates that the rational-utilitarian dimension plays an important role but is not as powerful as the emotional dimension for the respondents in this study.

The Influence of Quality on Trust

H3 results showed a Quality $\rightarrow$ Trust path coefficient of -0.224 ($t = 3.006$; $p = 0.003$), a statistically significant negative relationship. Because H3 was formulated non-directionally (see Methods), this result supports H3, but the direction runs counter to the positive relationship anticipated based on prior literature and is treated here as a substantive finding requiring explanation rather than as confirmatory evidence. (Eryolanda et al., 2024) found that the attributes and benefits of electric vehicles positively affect Indonesian consumers' purchase intention. (Albert & Ruslim, 2024) also noted that the characteristics of electric vehicles, including quality, are strongly related to purchasing decisions; the

present finding diverges from this pattern specifically with respect to the quality–trust link. Three non-exclusive explanations are considered for this divergence, and none of them is presented as confirmed by the current data; each represents a testable proposition for future research rather than a post-hoc rationalization. First, an unmet-expectations mechanism: Indonesian consumers may hold demanding quality standards for electric vehicles—particularly regarding battery life, driving range, and after-sales service availability—such that closer, more critical evaluation of an unfamiliar technology's actual attributes exposes a gap between expectation and experience, which in turn erodes rather than builds trust. This mechanism is consistent with expectation-disconfirmation theory in consumer behavior, though it was not directly tested here and would require a measure of expectation-experience gap to confirm. Second, a skepticism-from-unfamiliarity mechanism: in the absence of direct, extended use (e.g., ownership rather than a test drive or dealership visit—and 74% of this sample had not yet purchased an electric vehicle), high perceived quality claims may be evaluated with more, rather than less, skepticism, since consumers cannot verify those claims against lived experience. Third, shared variance between Quality and Anticipated Regret: the HTMT value between these two constructs (0.831) was the highest in the discriminant validity matrix, close to the conservative 0.85 threshold. Although this value remains within acceptable bounds, it raises the possibility that the negative Quality coefficient partly reflects the two constructs competing for shared explanatory variance once both are entered into the same model, rather than reflecting a genuine negative causal effect of quality perception on trust in isolation.

A robustness check re-estimating the model with Quality and Anticipated Regret entered separately, or a redundancy analysis of their indicators, would help distinguish between these explanations and is recommended as a direction for future research rather than resolved by the present data.

The Effect of Security on Trust

H4 results showed that Security had a positive and significant effect on the Trust with a path coefficient of 0.300 (t-statistic = 4.064; p-value = 0.000). These findings are in line with (Muflikhati & Gusti, 2025) which found that perceptions of risk and safety are closely related to green trust in explaining purchase intention for electric vehicles. (Astuti & Susanto, 2024) identify risk perception as the main barrier to the adoption of electric vehicles in Indonesia, so that when safety is considered adequate, these barriers are reduced and trust increases. (Putri, 2024) it also confirms that the safety factor is one of the characteristics of electric vehicles that consumers consider most when deciding to purchase. The significant influence of security on trust can be explained from the perspective of perceptual risk theory: consumers who encounter new technologies tend to conduct security assessments as the first step before forming trust. In the context of electric vehicles in Indonesia, lithium-ion battery safety, the risk of electric vehicle fires that have been in the news, and the perceived limitations of charging infrastructure are factors that shape consumer safety perceptions. When consumers feel that these aspects have been handled well, trust in electric vehicles increases meaningfully.

The Influence of Trust on Intention to Buy an Electric Vehicle

H5 results showed that Trust had a positive and significant effect on the

Intention to Buy an Electric Vehicle, with the largest coefficient in the model (0.635; t -statistic = 12.668; p -value = 0.000). These findings are very consistent with previous studies. (Lashari et al., 2021) found that green trust has a positive and significant influence on the purchase intention of electric vehicles. (Pradana, 2026) also confirms that green trust is a key factor in determining purchase intention for electric vehicles in Indonesia. (Widarko & Tunjungsari, 2024) found that trust serves as an important mediator between consumer perception and purchase intention of electric vehicles. The very large path coefficient (0.635) and the highest t -statistic (12.668) in the model confirm that trust is the most dominant predictor of electric vehicle purchase intention. This can be explained through the theory of consumer behavior: trust is a psychological condition that directly reduces uncertainty and reluctance to act. In the context of electric vehicles, which are still considered a new product with various technical, infrastructural and service uncertainties, trust becomes the "gateway" that determines whether consumers will continue their evaluation to the stage of purchase intent. These findings also confirm that trust is a central mediating variable in this research model (Setiadi & Chayati, 2024).

The Role of Trust Mediation in the Relationship of Anticipated Regret to Intention to Buy an Electric Vehicle

H6 results showed that Trust significantly mediated the effect of Anticipated Regret on Intention to Buy Electric Vehicle with an indirect effect coefficient of 0.341 (t -statistic = 6.805; p -value = 0.000). This was the largest mediation effect among all the mediation pathways tested. These findings are supported by (Saleh et al., 2024) which found that emotional factors significantly

influence behavioral intention toward electric vehicles. (Utari & Yasa, 2024) it also confirms that consumer emotions can affect trust through psychological mechanisms related to technology evaluation. (Pradana, 2026) concluding that trust is the primary factor linking various psychological factors to purchase intention. The reason this mediating effect is greater than that of other variables is that anticipated regret operates at a deep emotional level. When a person anticipates future regret, he or she conducts a more thorough evaluation, which builds greater confidence and ultimately results in higher purchase intent. This mediation chain reflects a complete cognitive-affective process in consumer decision-making towards technological innovation.

The Role of Trust Mediation in the Relationship of Perceived Usefulness to Intention to Buy an Electric Vehicle

H7 results showed that the Trust significantly mediated the effect of Perceived Usefulness on the Intention to Buy an Electric Vehicle with an indirect effect coefficient of 0.143 (t -statistic = 3.173; p -value = 0.002), so H7 was accepted. These findings are consistent with (Alif & Prasetyo, 2025) which found that perceived usefulness affects the behavioral intention of electric vehicles through perceived trust. (Asida et al., 2025) it shows that trust mediates the relationship between utilitarian factors and intention to use electric vehicles. (Putri, 2024) It was also found that perceived benefits contributed to the formation of trust, which in turn increased purchase intention. The theoretical explanation for this finding is that the perceived benefits do not necessarily translate into direct purchase intention but must go through a cognitive process of trust formation. Consumers who perceive the significant benefits of electric vehicles

will trust the technology more, and this trust, in turn, psychologically reduces the barriers to buying. (Fu, 2024) In the international context, it is also confirmed that hedonist-utilitarian values form intention to use through trust mediation.

The Role of Trust Mediation in Quality Relations to Intention to Buy Electric Vehicles

H8 results showed that Trust mediated the effect of Quality on Intention to Buy an Electric Vehicle, with an indirect effect coefficient of -0.142 (t-statistic = 2.879; p-value = 0.004), which was statistically significant. Consistent with the direct effect findings in H3, the negative coefficient indicates that quality's negative influence on trust towards purchase intent is mediated. (Hartono et al., 2024) it was found that perceived quality plays an important role in purchase intention by fostering positive perceptions, but this mechanism can vary by context. (Junaedi et al., 2024), in a systematic literature review, indicate that trust generally serves as a mediator between consumer perception and electric vehicle purchase intention, without specifying the direction of the quality-trust link across the studies reviewed. As discussed above, this negative mediated effect should be interpreted alongside the unmet-expectations, unfamiliarity, and shared-variance explanations proposed for H3, since the indirect effect necessarily inherits the sign and the interpretive uncertainty of the direct effect it is built from. Electric vehicle manufacturers may benefit from managing consumer quality expectations more transparently and predictably, so that the trust-formation process is not undermined by a gap between marketed and experienced quality — though this recommendation follows from the pattern observed rather than from a confirmed causal mechanism.

The Role of Trust Mediation in the Security Relationship to the Intention to Buy an Electric Vehicle

H9 results showed that the Trust significantly mediated the effect of Security on the Intention to Buy Electric Vehicle with an indirect effect coefficient of 0.190 (t-statistic = 3.610; p-value = 0.000), so H9 was accepted. These findings are in line with (Utari & Yasa, 2024), who found that trust mediates the relationship between risk perception and purchase intention for electric vehicles. (Saleh et al., 2024) confirm that risk and security factors affect the purchase intention through the formation of trust. (Lohawala & Rahman, 2025) found that in the United States, perceptions of security and risk affect purchase intention through trust in electric vehicle technology. This mediation mechanism can be understood as follows: when consumers feel safe using electric vehicles (high security), anxiety about the risks of use decreases, which in turn fosters trust in products and brands. The trust formed then directly encourages purchase intentions, as consumers feel more confident and comfortable committing to buying electric vehicles. These findings confirm that communication and education related to electric vehicle safety are an effective strategic investment to increase the purchasing intention of the Indonesian people.

CONCLUSIONS

This study aims to analyze the influence of Security, Quality, Perceived Usefulness, and Anticipated Regret on Trust and its impact on Intention to Buy an Electric Vehicle in Indonesia, with Trust as a mediating variable. Based on the results of the SEM-PLS analysis among Indonesian respondents with knowledge of electric vehicles, the following conclusions can be drawn.

First, Anticipated Regret was shown to have a positive and significant effect on Trust ($\beta = 0.537$; $p = 0.000$), making it the strongest predictor of trust in the model. This indicates that the emotional dimension, in the form of anticipated regret, plays a dominant role in shaping consumer trust in electric vehicles. Second, Perceived Usefulness had a positive and significant effect on Trust ($\beta = 0.225$; $p = 0.001$), confirming that the benefits consumers perceived from electric vehicles significantly increased their trust in this technology. Third, Quality showed a statistically significant influence on Trust, but with a negative coefficient ($\beta = -0.224$; $p = 0.003$), a direction contrary to what was anticipated based on prior literature. This finding is treated as a substantive and unresolved empirical result rather than as support for a positive quality-trust relationship and warrants further investigation using designs capable of testing the unmet-expectations, unfamiliarity, and shared-variance mechanisms discussed above. Fourth, Security has a positive and significant effect on Trust ($\beta = 0.300$; $p = 0.000$), confirming that perceptions of electric vehicle safety are an important foundation for building consumer trust. Fifth, Trust had a positive and significant effect on Intention to buy an electric vehicle ($\beta = 0.635$; $p = 0.000$), the highest coefficient in the model, confirming trust as the most powerful key variable influencing the intention to purchase electric vehicles. Sixth to ninth, Trust was shown to significantly mediate the influence of Anticipated Regret, Perceived Usefulness, Security, and Quality on Intention to Buy an Electric Vehicle — though the mediated effect of Quality was negative, mirroring its direct effect — confirming the central role of trust as a bridge between the antecedent variables and consumer purchase intentions.

Overall, these findings should be interpreted with appropriate caution given the study's cross-sectional design and reliance on self-reported purchase intention rather than observed purchasing behavior (see Limitations below). With that caveat, the results suggest that trust-building strategies emphasizing the emotional and safety dimensions of electric vehicle ownership may be more immediately impactful for the Indonesian market than strategies relying solely on rational quality or utilitarian appeals—while the unexpected quality-trust finding indicates that quality-based messaging in particular requires further empirical scrutiny before being used as a basis for marketing or policy recommendations.

Theoretical and Managerial Implications

Theoretically, this study contributes to the consumer behavior and technology adoption literature by integrating a cognitive-utilitarian pathway (perceived usefulness, grounded in TAM), a risk-based pathway (security and quality), and an affective pathway (anticipated regret, grounded in behavioral decision theory) into a single trust-mediated model. The finding that Quality relates negatively to Trust — contrary to the positive relationship generally reported in the literature — suggests that the quality-trust relationship for electric vehicles in an emerging, low-familiarity market such as Indonesia may be more complex and possibly non-linear, rather than uniformly positive as is often assumed for more mature product categories.

In terms of practical implications for electric vehicle manufacturers, marketing communication strategies could focus on two aspects that this study's results suggest are relatively influential: (1) communicating the losses consumers may face if they do not switch to electric vehicles (drawing on the anticipated regret

mechanism), such as through campaigns about the rising cost of fuel, the impact of air pollution, and time-limited government incentives; and (2) communicating electric vehicle safety standards transparently and convincingly, including battery safety certification, crash-test results, and comprehensive warranty coverage. Given the unexpected negative quality and trust findings, manufacturers and marketers should treat broad, unqualified quality claims with some caution and consider that overstated quality messaging could be counterproductive for trust-building until the mechanism behind this finding is better understood. For the Indonesian government, these findings underscore a potential need for clearer regulation and standardization of electric vehicle quality claims to help narrow any gap between consumer expectations and reality. Public education programs that emphasize the concrete benefits of electric vehicles — cost savings, ease of use, and environmental benefits — may also help strengthen perceived usefulness among the public.

LIMITATIONS

This study has several limitations that should be considered when interpreting its findings. First, the cross-sectional design captures respondents' perceptions and intentions at a single point in time and cannot establish the causal direction of the relationships tested; the negative Quality → Trust finding, in particular, could reflect reverse causation or a common underlying factor rather than a genuine causal effect of quality perception on trust, and only a longitudinal or experimental design could rule this out. Second, all constructs were measured through self-reported survey responses, which are susceptible to common method bias and social desirability effects; although discriminant validity was assessed via

HTMT, a formal common method bias test (e.g., a full collinearity VIF test) was not reported and is recommended for future replications. Third, the study measured purchase intention rather than actual purchasing behavior; the intention-behavior gap documented in the broader consumer behavior literature means these findings should not be read as direct predictions of market uptake. Fourth, the purposive, non-probability sampling technique and the sample's skew toward urban, younger respondents limit the generalizability of the findings to the broader Indonesian population, including rural residents, older consumers, and those with limited digital access to an online questionnaire. Fifth, the elevated HTMT value between Quality and Anticipated Regret (0.831) suggests these constructs may not be as empirically distinct as intended, which is a measurement limitation that future studies should address through instrument refinement or a larger, more heterogeneous sample. Finally, this study did not include potentially relevant variables — such as price sensitivity, brand image, direct product experience, or social influence identifies as additional predictors of electric vehicle purchase intention; their omission may affect the magnitude, though not necessarily the direction, of the relationships reported here.

Directions for Future Research

In terms of academic implications, this study recommends that further research explore the non-linear or conditional relationship between product quality and consumer trust, particularly for new technological products in emerging markets. The use of moderating variables such as direct experience with electric vehicles (e.g., test drives or ownership), technology literacy, or income could provide a more comprehensive understanding of the dynamics of the

quality-trust relationship. In addition, replicating this research across different consumer segments — such as current electric vehicle owners versus non-owners — could yield theoretically valuable comparisons and help clarify whether the negative quality-trust link observed here is specific to non-owners evaluating an unfamiliar product. The research could also be expanded by including variables such as green awareness, social influence, price sensitivity, and infrastructure support as additional factors affecting trust and the intention to buy electric vehicles in Indonesia. Longitudinal or experimental designs are particularly recommended to test the causal mechanisms proposed in the Discussion for the counter-hypothesized Quality finding.

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