



Determinants of Continuance Intention Toward ChatGPT Premium Among Indonesian University Students: An Information Systems Success Model Perspective for Higher Education Management

Amaninda Jihan Nabila*, Wenny Pebrianti, Giriati, Heriyadi, Harry Setiawan

Universitas Tanjungpura, Indonesia

Email : amanindajn2324@gmail.com

DOI: <https://doi.org/10.61987/jemr.v5i2.1892>

ABSTRACT

Keywords:

Generative Artificial Intelligence, Continuance Intention, Digital Learning Management

*Corresponding Author

The rapid adoption of generative artificial intelligence (GenAI) tools such as ChatGPT has significantly transformed digital learning practices in higher education; however, empirical evidence on students' continuance intention toward subscription-based GenAI services remains limited. This study aims to examine the determinants of university students' continuance intention to use ChatGPT Premium by adopting the Information Systems Success Model (ISSM) within the context of digital learning management. An online survey was conducted with 200 Indonesian university students who had used ChatGPT Premium for at least six months, and the data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that system quality, information quality, and service quality have positive and significant effects on perceived usefulness and price fairness, which subsequently enhance students' continuance intention. Mediation analysis confirms that perceived usefulness and price fairness significantly mediate the relationships between the three quality dimensions and continuance intention. These findings extend the application of the ISSM by positioning price fairness as a critical evaluative component in subscription-based GenAI services and provide managerial implications for higher education institutions in optimizing digital learning strategies through improved system performance, information reliability, and value-oriented service management to support the sustainable use of GenAI in academic settings.

Article History:

Received: November 2025; Revised: December 2025; Accepted: January 2026

Please cite this article in APA style as:

Nabila, A. J., Pebrianti, W., Giriati, Heriyadi, & Setiawan, H. (2026). Determinants of Continuance Intention Toward ChatGPT Premium Among Indonesian University Students: An Information Systems Success Model Perspective for Higher Education Management. *Journal of Educational Management Research*, 5(2), 1409-1427.

INTRODUCTION

The rapid diffusion of generative artificial intelligence (GenAI) has become one of the most influential drivers of global digital transformation, reshaping how individuals access information, make decisions, and perform cognitive tasks. Since the public release of ChatGPT by OpenAI in 2022, GenAI systems have evolved from experimental technologies into widely adopted tools across sectors, including business, healthcare, and education (Lee & Kim, 2023). This acceleration is reinforced by empirical evidence showing that organizational AI adoption increased dramatically from 55% to 78% within a single year (Stanford HAI, 2025), while PwC (2024) projects that AI-driven economic value may reach USD 15.7 trillion by 2030. These figures demonstrate that GenAI is no longer a peripheral innovation but a foundational infrastructure shaping modern societies. As higher education institutions increasingly integrate digital technologies into learning ecosystems, understanding how users engage with and sustain the use of GenAI becomes socially significant. Sustainable adoption is essential not only for maximizing technological benefits but also for ensuring that digital transformation delivers long-term educational value rather than short-lived experimentation.

Despite its transformative potential, the widespread adoption of GenAI raises critical challenges related to sustainability, equity, and effective utilization, particularly within the education sector. While advanced AI tools promise enhanced productivity and personalized learning, their long-term use often depends on users' willingness to continue engaging with paid services. Subscription-based GenAI platforms, such as ChatGPT Premium, introduce economic considerations that may limit sustained access, especially for students who typically operate under financial constraints. Previous research indicates that technological adoption frequently declines after initial enthusiasm fades, resulting in discontinuous usage patterns and underutilized digital investments (Wolf & Maier, 2024). This problem is particularly salient in higher education, where institutions increasingly encourage digital learning tools without fully understanding the determinants of students' long-term engagement. If continuance intention is not adequately addressed, GenAI risks becoming a short-term solution rather than a strategic component of digital learning management. Therefore, identifying the factors that influence sustained use is crucial for aligning technological innovation with educational effectiveness and social inclusivity.

The Indonesian context provides a compelling setting to examine this phenomenon due to its large and rapidly growing digital population. With 221 million internet users in 2024, Indonesia represents one of the largest digital markets globally (APJII, 2024), creating fertile ground for the diffusion of GenAI

services such as ChatGPT. Surveys indicate that Indonesia ranks among the top five countries worldwide in ChatGPT usage, sharing the fourth position with Argentina and Brazil, with a usage rate of 32% (CNN Indonesia, 2024). This high adoption rate is further supported by national initiatives promoting ethical AI development and international collaboration (Sekretariat Kabinet RI, 2024). However, this apparent readiness masks heterogeneous usage patterns across user groups. While professional users demonstrate high retention and stable subscription behavior—contributing to more than 12 million global ChatGPT Premium subscribers (Nerdynav, 2025)—students exhibit more sporadic and temporary usage. These contrasting patterns suggest that adoption alone does not guarantee sustained engagement, highlighting the need for deeper analysis of continuance intention among university students.

Existing studies on GenAI adoption have largely focused on initial acceptance, usability, and ethical implications, particularly within professional and organizational contexts. Many scholars employ established technology adoption frameworks such as the Technology Acceptance Model (TAM) or Unified Theory of Acceptance and Use of Technology (UTAUT) to explain users' intentions to adopt AI-based systems (Davis, 1989; Lee & Kim, 2023). While these models provide valuable insights into perceived usefulness and ease of use, they are less effective in explaining post-adoption behavior and long-term usage sustainability. More recent research has begun applying the Information Systems Success Model (ISSM) to evaluate system effectiveness by examining system quality, information quality, and service quality (DeLone & McLean, 2003). However, these studies often treat continuance intention as a direct outcome without sufficiently accounting for evaluative mechanisms such as perceived value or cost considerations. As a result, the literature remains fragmented, with limited integration between technical system quality and users' economic evaluations, particularly in subscription-based AI services.

A notable limitation of prior research is the underrepresentation of student populations and the neglect of price-related perceptions in explaining continuance intention. Studies focusing on GenAI usage among students reveal that their engagement is frequently task-oriented and short-term, driven by immediate academic needs rather than sustained learning strategies (Wahdah et al., 2025; Pratama et al., 2025). Despite this, most empirical models fail to incorporate price fairness as a core construct, even though students are highly sensitive to subscription costs. Furthermore, existing ISSM-based studies predominantly examine traditional information systems or enterprise platforms, leaving subscription-based GenAI services relatively unexplored (Ngo et al., 2025). This gap is critical because GenAI platforms differ substantially from conventional systems in terms of dynamic content generation, continuous

updates, and personalized outputs. Without integrating both cognitive evaluations (perceived usefulness) and economic judgments (price fairness), current models provide an incomplete explanation of continuance intention. Addressing this gap is essential to advance theoretical understanding and practical decision-making in digital learning environments.

This study advances the state of the art by extending the Information Systems Success Model through the integration of price fairness as a key evaluative mechanism in subscription-based GenAI services. While ISSM traditionally emphasizes system quality, information quality, and service quality, this research introduces price fairness as a critical mediator alongside perceived usefulness, particularly within the higher education context. This integration is novel because it captures the dual evaluation process undertaken by student users, who assess both functional benefits and economic justification when deciding to continue using paid AI services. By situating the model within digital learning management, this study responds to calls for more context-sensitive frameworks that reflect the realities of AI-driven educational technologies. Moreover, focusing on Indonesian university students contributes empirical evidence from an underrepresented yet highly relevant population, enhancing the generalizability and contextual richness of GenAI adoption research.

Based on these considerations, this study addresses the following research problem: what factors determine university students' continuance intention to use ChatGPT Premium within a subscription-based GenAI environment? Drawing on the Information Systems Success Model, this research argues that system quality, information quality, and service quality influence continuance intention indirectly through perceived usefulness and price fairness. The central argument is that high technical performance alone is insufficient to ensure sustained usage unless users perceive clear functional benefits and fair pricing relative to the value received. This study contributes theoretically by extending ISSM into the domain of AI-based subscription services and practically by offering insights for higher education stakeholders and service providers. Understanding these determinants can inform digital learning management strategies, pricing policies, and service design aimed at fostering sustainable GenAI usage among students, thereby maximizing the long-term educational impact of artificial intelligence.

RESEACH METHODS

This study adopts a quantitative research approach with a causal-associative survey design to examine the relationships among system quality, information quality, service quality, and students' continuance intention toward ChatGPT Premium, both directly and indirectly through perceived usefulness

and price fairness as mediating variables. A quantitative design was selected because it allows for objective measurement of latent constructs and statistical testing of hypothesized causal relationships among variables (Sugiyono, 2016). This approach is particularly appropriate for evaluating technology-related behavioral intentions, where perceptions and evaluations can be operationalized through standardized indicators. The study employs the Information Systems Success Model (ISSM) as its theoretical foundation to ensure analytical consistency and theoretical rigor in explaining continuance intention in a subscription-based GenAI context.

The study was conducted in Indonesia, focusing on university students who are active users of ChatGPT Premium. Indonesia was selected as the research setting due to its large and rapidly growing population of internet users and its position as one of the top five countries in global ChatGPT usage. This context provides a relevant and dynamic environment for examining GenAI adoption and sustainability within higher education. Furthermore, Indonesian students represent a heterogeneous group in terms of socioeconomic background, digital literacy, and access to educational technologies, making them a suitable population for investigating price-related evaluations and continuance intention in subscription-based digital learning tools.

Data were collected using an online questionnaire distributed to respondents who met the predefined criteria. The questionnaire was developed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Measurement indicators for system quality, information quality, and service quality were adapted from Kim et al. (2025); price fairness from Lee (2024) and Lai et al. (2023); perceived usefulness from Al-Abdullatif and Alsubaie (2024); and continuance intention from Bhattacharjee (2001). The target population comprised Indonesian university students who had used ChatGPT Premium for at least one month. A non-probability purposive sampling technique was employed with the following criteria: (1) active university students, (2) current users of ChatGPT Premium, and (3) users of private accounts rather than shared subscriptions. The minimum sample size was determined based on the PLS-SEM rule of ten times the largest number of structural paths directed at a single construct (Hair et al., 2021). To enhance statistical power and model stability, this study targeted 200 respondents.

Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS software. The evaluation process consisted of two main stages: assessment of the measurement model (outer model) and assessment of the structural model (inner model). Convergent validity was examined using outer loading values (≥ 0.70) and Average Variance Extracted (AVE) (≥ 0.50). Construct reliability was assessed through Composite

Reliability (CR) and Cronbach's Alpha, both of which were required to exceed 0.70. Discriminant validity was evaluated using cross-loadings and the Fornell–Larcker criterion, ensuring that the square root of each construct's AVE exceeded its correlations with other constructs. The structural model was assessed by examining R-square values to determine the predictive power of exogenous variables on endogenous constructs. Hypothesis testing was conducted through direct and indirect effect analysis using a bootstrapping procedure in SmartPLS, with relationships considered statistically significant when t-statistics exceeded 1.96 and p-values were below 0.05.

To ensure the robustness and trustworthiness of the findings, multiple procedures were applied to assess data validity and reliability. Indicator validity was confirmed through convergent and discriminant validity testing, while internal consistency reliability was ensured through Composite Reliability and Cronbach's Alpha values. Additionally, the use of established and previously validated measurement scales from prior studies strengthened content validity. The overall research model was considered acceptable when all indicators met the required validity and reliability thresholds and when the structural relationships demonstrated adequate statistical significance. These procedures ensured that the measurement instruments and analytical results were methodologically sound and suitable for explaining continuance intention toward ChatGPT Premium among university students.

RESULTS AND DISCUSSION

Respondent characteristics

The respondent profile analysis in this survey is based on the following demographics:

Table 4.1. Respondent Characteristics

Category	Items	f	%
Gender	Woman	149	74.5
	Man	51	25.5
	Total	200	100%
Domicile	Java	103	51.5
	Kalimantan	54	27
	Sumatra	22	11
	Sulawesi	12	6
	Bali & Nusa Tenggara	5	2.5
	Papua & Maluku	4	2
	Total	200	100%
Active Period of Use	Ever — active until now	121	60.5

	Ever — in the last 6 months	79	39.5
	Total	200	100%
Frequency of use	Almost every day	112	56
	Frequently (Several times a week/month)	79	39.5
	Rarely (Less than once a month)	9	4.5
	Total	200	100%

Based on respondent characteristics, the majority of users were female at 74.5 percent, while males made up 25.5 percent of the 200 respondents. Based on domicile, the majority of respondents came from Java (51.5 percent), followed by Kalimantan (27.0 percent), and Sumatra (11.0 percent), with smaller proportions in other regions.

Based on active usage period, the majority of respondents are current users (60.5 percent), while 39.5 percent have been users for the past six months. In terms of frequency of use, the majority use the service almost daily (56.0 percent) and frequently (39.5 percent). Furthermore, the respondents came from various universities across Indonesia, indicating a diverse distribution.

Measurement Models

The results of the suitability test, validity test and reliability test are as follows:

Table 4.2. Convergent Validity and Composite Reliability

Variables	Items	Loading Factor	Cronbach's Alpha	CR	AVE	Mean
<i>System Quality</i>	ChatGPT Premium is easy to use.	0.924	0.788	0.903	0.824	4,090
	I believe that the ChatGPT Premium system has good protection against data leaks or misuse.	0.891				
<i>Information Quality</i>	The information provided by ChatGPT Premium is accurate.	0.945	0.890	0.948	0.901	3,927
	ChatGPT Premium can be relied upon to provide reliable results .	0.953				

<i>Service Quality</i>	The ChatGPT Premium display structure makes it easy for me to access and use its features.	0.936	0.842	0.926	0.863	4.137
	ChatGPT Premium provides a fun interactive experience.	0.922				
<i>Perceived Usefulness</i>	ChatGPT Premium helps me get work done faster	0.903	0.937	0.952	0.800	4.121
	ChatGPT Premium improves the quality of my assignment results	0.875				
	ChatGPT Premium makes it easier for me to complete tasks and understand difficult concepts.	0.893				
	ChatGPT Premium provided significant assistance in my learning and problem-solving process.	0.905				
	ChatGPT Premium helps me improve my performance and productivity.	0.894				
<i>Price Fairness</i>	I think the ChatGPT Premium subscription price is reasonable compared to the features offered.	0.900	0.876	0.924	0.802	3,915
	I feel the price of ChatGPT Premium is still acceptable for the benefits I get.	0.893				
	ChatGPT Premium pricing feels fair compared to other similar services.	0.893				
<i>Continuance Intention</i>	I intend to continue using Chat GPT Premium.	0.896	0.884	0.928	0.812	3,885

I plan to use GPT Premium Chat regularly. 0.915

I would recommend Chat GPT Premium to others. 0.892

Source: *Processed by Researchers, 2025*

Based on Table 4.2, all indicators used in this study were selected through a screening process after passing validity and reliability tests. The test results showed that the loading factor values for all indicators were above 0.70, the Cronbach's Alpha values for each construct also exceeded 0.70, while the Composite Reliability (CR) values were consistently above the 0.70 threshold. Furthermore, the Average Variance Extracted (AVE) values for all constructs exceeded the minimum standard of 0.50, in accordance with the guidelines proposed by Hair et al. (2021). These findings indicate that all indicators adequately represent the constructs being measured and demonstrate that the research instrument has a high level of reliability and internal consistency.

Judging from the mean values, all constructs had an average value above 3.8, indicating that respondents gave a positive assessment of the ChatGPT Premium service. Service Quality had the highest mean value (4.137), followed by Perceived Usefulness (4.121) and System Quality (4.090), indicating that service quality, benefits, and system performance were perceived favorably by users. Meanwhile, Information Quality (3.927) and Price Fairness (3.915) showed relatively positive but more moderate perceptions. Continuance Intention had a mean value of 3.885, reflecting a fairly strong intention to continue using the service among respondents.

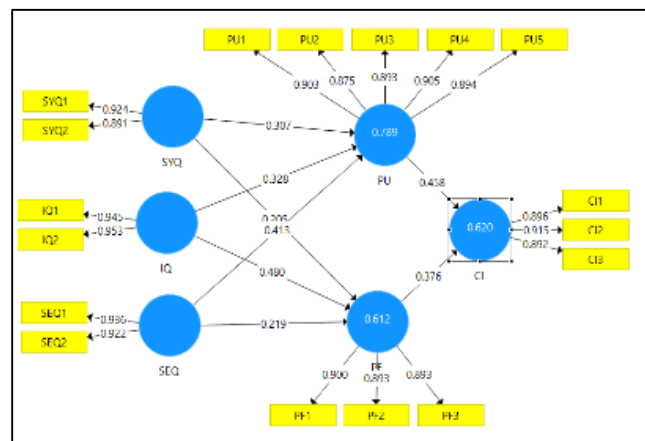


Figure 4.1 PLS-SEM Algorithm

Source: *Processed by Researchers, 2025*

Discriminant Validity

Table 4.3. Discriminant Validity – Cross Loadings

Indicator	SYQ	IQ	SEQ	Public Works	PF	C1
SYQ1	0.924	0.533	0.514	0.717	0.549	0.600
SYQ2	0.891	0.506	0.396	0.549	0.524	0.537
IQ1	0.496	0.945	0.575	0.692	0.674	0.656
IQ2	0.588	0.953	0.631	0.761	0.722	0.687
SEQ1	0.482	0.596	0.936	0.758	0.608	0.565
SEQ2	0.458	0.586	0.922	0.683	0.557	0.551
PU1	0.645	0.669	0.646	0.903	0.689	0.671
PU2	0.598	0.677	0.701	0.875	0.703	0.691
PU3	0.618	0.648	0.685	0.893	0.653	0.621
PU4	0.685	0.719	0.719	0.905	0.724	0.694
PU5	0.599	0.713	0.723	0.894	0.702	0.678
PF1	0.535	0.666	0.588	0.681	0.900	0.615
PF2	0.518	0.664	0.574	0.702	0.893	0.631
PF3	0.534	0.649	0.527	0.703	0.893	0.718
CI1	0.546	0.617	0.533	0.642	0.639	0.896
CI2	0.548	0.643	0.496	0.640	0.675	0.915
CI3	0.602	0.653	0.591	0.741	0.665	0.892

Source: *Processed by Researchers, 2025*

Table 4.3 shows the results of the cross-loading test, indicating that all indicators have the highest loading values for the constructs they measure, thus being declared valid and suitable for use in the measurement model. The System Quality indicator (SYQ1–SYQ2) has a loading value in the range of 0.891–0.924, Information Quality (IQ1–IQ2) of 0.945–0.953, Service Quality (SEQ1–SEQ2) in the range of 0.922–0.936, Perceived Usefulness (PU1–PU5) of 0.875–0.905, Price Fairness (PF1–PF3) in the range of 0.893–0.900, and Continuance Intention (CI1–CI3) with a value of 0.892–0.915. These findings confirm that each indicator has adequate discriminant ability, so that the discriminant validity in this study has been met according to the criteria proposed by Hair et al. (2021).

Table 4.4. Discriminant Validity - Fornell Lacker

	SYQ	IQ	SEQ	Public Works	PF	C1
System Quality	0.908					
Information Quality	0.573	0.949				
Service Quality	0.506	0.636	0.929			

Perceived Usefulness	0.704	0.767	0.778	0.894		
Price Fairness	0.591	0.737	0.628	0.777	0.895	
Continuance Intention	0.629	0.708	0.601	0.751	0.733	0.901

Source: *Processed by Researchers, 2025*

Table 4.4 shows that the Fornell–Larcker Criterion value for each construct is greater than the correlation between other constructs, thus meeting the discriminant validity criteria. The $\sqrt{\text{AVE}}$ values for each construct are System Quality (0.908), Information Quality (0.949), Service Quality (0.929), Perceived Usefulness (0.894), Price Fairness (0.895), and Continuance Intention (0.901). Because all $\sqrt{\text{AVE}}$ values are higher than the correlation between related constructs, it can be concluded that the discriminant validity of all variables has been met in accordance with the recommendations of Hair et al. (2021).

Table 4.5. R Square

	R-square	R-square adjusted
Perceived Usefulness	0.789	0.786
Price Fairness	0.612	0.606
Continuance Intention	0.620	0.616

Source: *Processed by Researchers, 2025*

In the structural model test (inner model), the R-Square value of Perceived Usefulness of 0.789 indicates that 78.9% of the variability of the Perceived Usefulness construct can be explained by the variables in the model, with an adjusted R-Square value of 0.786 indicating the stability of the model after considering its complexity. Furthermore, the Price Fairness construct has an R-Square value of 0.612, which means that 61.2% of the variability of Price Fairness can be explained by the model, with an adjusted R-Square of 0.606, thus reflecting a moderate to strong level of explanation.

Meanwhile, the Continuance Intention construct obtained an R-Square value of 0.620, indicating that 62.0% of the Continuance Intention variability can be predicted by the model, with an adjusted R-Square value of 0.616 indicating stable predictive ability. Referring to the criteria proposed by Hair et al. (2021), an R-Square value of 0.25 is categorized as weak, 0.50 as moderate, and 0.75 as high. Therefore, the R-Square values for the three constructs indicate that the model has moderate to strong predictive ability, making it suitable for use in explaining the relationships between variables in this study.

Examination The Inner Model or Structural Model

The direct effect test between variables in the structural model was conducted to determine the direction of the relationship and the level of significance of the influence between the exogenous and endogenous variables formulated in the research hypothesis. This analysis used the *direct effect method* through the *bootstrapping procedure* in SmartPLS 3 to obtain path coefficient estimates, *t-statistic values*, and *p-values* as a basis for decision-making regarding the research hypothesis. The complete results of the direct effect test between variables are presented in the following table.

Table 4.6. Direct Effect

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
SYQ →PU	0.307	0.308	0.063	4,838	0.000	Accepted
IQ →PU	0.328	0.324	0.068	4,801	0.000	Accepted
SEQ →PU	0.413	0.413	0.066	6,272	0.000	Accepted
SYQ →PF	0.205	0.205	0.073	2,806	0.005	Accepted
IQ →PF	0.480	0.478	0.080	6,010	0.000	Accepted
SEQ →PF	0.219	0.217	0.075	2,907	0.004	Accepted
PU →CI	0.458	0.458	0.09	5,078	0.000	Accepted
PF →CI	0.376	0.377	0.088	4,275	0.000	Accepted

Source: *Processed by Researchers, 2025*

Based on the results of the direct effect analysis in Table 4.6, all relationships between variables show a positive and significant influence, as indicated by a p-value <0.05 and a t-statistic value that exceeds the critical limit of 1.96. System Quality is proven to have a significant influence on Perceived Usefulness ($\beta = 0.307$; $t = 4.838$; $p = 0.000$) and Price Fairness ($\beta = 0.205$; $t = 2.806$; $p = 0.005$). Furthermore, Information Quality also has a positive and significant influence on Perceived Usefulness ($\beta = 0.328$; $t = 4.801$; $p = 0.000$) and Price Fairness ($\beta = 0.480$; $t = 6.010$; $p = 0.000$).

In addition, Service Quality showed a positive and significant influence on Perceived Usefulness ($\beta = 0.413$; $t = 6.272$; $p = 0.000$) and Price Fairness ($\beta = 0.219$; $t = 2.907$; $p = 0.004$). Furthermore, Perceived Usefulness was proven to have a significant influence on Continuance Intention ($\beta = 0.458$; $t = 5.078$; $p = 0.000$), as well as Price Fairness which had a positive and significant influence on Continuance Intention ($\beta = 0.376$; $t = 4.275$; $p = 0.000$). In addition to the direct

effect, this study also tested the indirect effect to assess the role of mediating variables in explaining the relationship between the independent and dependent variables. The results of the indirect effect test are presented in the next discussion.

Table 4.7 . Indirect Effect

Path	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Result
SYQ →PU →CI	0.141	0.142	0.043	3,277	0.001	Accepted
IQ →PU →CI	0.151	0.148	0.043	3,480	0.001	Accepted
SEQ →PU →CI	0.190	0.189	0.047	4,061	0.000	Accepted
SYQ →PF →CI	0.077	0.078	0.036	2,173	0.030	Accepted
IQ →PF →CI	0.18	0.181	0.053	3,429	0.001	Accepted
SEQ →PF →CI	0.082	0.082	0.034	2,425	0.015	Accepted

Source: *Processed by Researchers, 2025*

The results of the indirect effect test show that Perceived Usefulness is able to significantly mediate the influence of System Quality, Information Quality, and Service Quality on Continuance Intention. This is indicated by the mediation coefficient values of 0.141 ($t = 3.277$; $p = 0.001$), 0.151 ($t = 3.480$; $p = 0.001$), and 0.190 ($t = 4.061$; $p = 0.000$), respectively, so that hypotheses H9, H10, and H11 are declared accepted.

In addition, Price Fairness is also proven to significantly mediate the influence of System Quality, Information Quality, and Service Quality on Continuance Intention with coefficients of 0.077 ($t = 2.173$; $p = 0.030$), 0.180 ($t = 3.429$; $p = 0.001$), and 0.082 ($t = 2.425$; $p = 0.015$), respectively, so that hypotheses H12, H13, and H14 are declared accepted.

The results of the study indicate that all dimensions of information system quality, namely System Quality, Information Quality, and Service Quality, have a significant influence on Perceived Usefulness and Price Fairness. These results strengthen the relevance of the Information Systems Success Model (ISSM) in the context of subscription GenAI services, where technical quality and information quality are proven to be the foundation of user evaluations of the benefits and value of an AI-based service. The influence of System Quality on Perceived Usefulness is consistent with the findings of Davis (1989), Bhattacharjee (2001), and Kim et al. (2025), which emphasize that system reliability and ease of use contribute directly to increased perceived usefulness. However, this study

provides a new contribution by showing that System Quality also significantly influences Price Fairness, a result that has not been widely reported in previous studies on premium GenAI.

Furthermore, Information Quality was shown to have a positive influence on both mediators. This finding supports the findings of Li et al. (2021), Sari & Prasetyo (2022), and Zamir & Kim (2022), who emphasized that information accuracy and relevance improve usability evaluations. However, unlike Lee's (2024) study, which found that Information Quality does not always influence fairness in the context of dynamic pricing, this study reveals that information quality is a crucial component in assessing the fairness of ChatGPT Premium pricing. In the context of Indonesian students, accurate and credible answers are key indicators that the subscription price is worth the cost.

Service quality also significantly influences perceived usefulness and price fairness. This finding aligns with research by Wijayanti & Putra (2021), Susilowati (2025), and Syarifudin et al. (2025), which demonstrated that an intuitive, responsive, and user-friendly service experience enhances positive evaluations of an information system. In the context of ChatGPT Premium, service quality enhances perceived value while strengthening price justification, especially when users consider subscription-based services.

Furthermore, the research findings confirm that Perceived Usefulness and Price Fairness are strong predictors of Continuance Intention. These results support Bhattacharjee (2001), Jung & Jo (2025), and Fan & Jiang (2024), and are supported by research in Indonesia (Adnin, 2024; Wahdah et al., 2025) that highlights the importance of perceived usefulness in shaping the continued use of AI in education. This research adds a new perspective by showing that Price Fairness plays a slightly more dominant role than Perceived Usefulness in the student segment, a group that is highly cost-sensitive. This finding aligns with the study by Susanto et al. (2023) which showed that price sensitivity significantly influences Continuance Intention in digital services, as well as the study by Viesta Napitupulu and Napitupulu (2025) which found that price suitability contributes to customer retention in premium digital services.

Price sensitivity among college students can be explained by limited purchasing power and the character of Gen Z as highly value-oriented digital consumers. This group tends to rationally evaluate the benefits received and the costs incurred, and actively compares prices between digital services before

making a subscription decision. Gunawan (2023) shows that Gen Z has a high level of price sensitivity and is highly responsive to transparency and price fairness, especially for subscription digital services. This condition explains why the perception of price fairness is a crucial factor in shaping continuance intention for premium GenAI services, even in some cases surpassing the influence of perceived functional benefits. This finding aligns with Susanto et al. (2023) and Napitupulu and Napitupulu (2025), who emphasized that price suitability is a crucial determinant of user retention for premium digital services.

Mediation analysis shows that Perceived Usefulness and Price Fairness mediate the overall relationship between information system quality and Continuance Intention. This finding supports the research of Yu et al. (2024) and Fan & Jiang (2024), which states that the decision to continue using AI is the result of evaluating the benefits and value received by users. This double mediation provides an important theoretical contribution by confirming that the ISSM model can be extended to include Price Fairness as a primary evaluative mechanism in the context of premium AI services.

This study still has limitations, such as the use of purposive sampling, which may affect the generalizability of the results, perception bias due to the use of self-report instruments, the focus on a single platform, ChatGPT Premium, and the cross-sectional design, which does not capture the dynamics of perception changes over time. Nevertheless, the findings provide an important foundation for understanding the psychological mechanisms of users in subscription AI services and open up opportunities for broader, follow-up research.

CONCLUSION

This study provides key insights into the determinants of students' continuance intention to use subscription-based generative AI services such as ChatGPT Premium. The most important finding demonstrates that sustained use of GenAI is shaped not only by functional and technical performance but also by users' evaluative judgments regarding price fairness. System quality, information quality, and service quality consistently enhance perceived usefulness and price fairness, which in turn strengthen continuance intention. This highlights a critical lesson from the study: in student populations characterized by high cost sensitivity, long-term adoption of premium AI tools depends on the perceived balance between benefits received and financial sacrifices incurred. From a theoretical standpoint, this research contributes to the information systems literature by extending the Information Systems Success Model through the integration of price fairness as a meaningful mediating

mechanism, thereby offering a more comprehensive explanation of post-adoption behavior in subscription-based AI environments.

Despite its contributions, this study has several limitations that open avenues for future research. First, the use of non-probability purposive sampling and self-reported survey data may limit the generalizability of the findings across different educational contexts or user groups. Second, the cross-sectional design restricts the ability to capture changes in perceptions and usage behavior over time. Future studies are encouraged to employ longitudinal or mixed-method approaches to explore how continuance intention evolves as users gain more experience with GenAI services. Additionally, further research could expand the model by incorporating institutional factors, such as digital learning policies or academic support systems, as well as comparative analyses across countries or between student and professional user segments to deepen understanding of sustainable GenAI adoption in higher education.

REFERENCES

- Adnin, I. (2024). *Implications of ChatGPT implementation on students' learning outcomes*. *Jurnal Ilmu Komputer & Pendidikan*, 12(4), 211–224. <https://ejournal.upi.edu/index.php/JIK/article/view/75634>
- Al-Abdullatif, A. M., & Alsubaie, M. A. (2024). ChatGPT in learning: Assessing students' use intentions through the lens of perceived value and the influence of AI literacy. *Behavioral Sciences*, 14(9), 845. <https://doi.org/10.3390/bs14090845>
- Algoritma Editorial Team. (2025). *Efektivitas peran ChatGPT sebagai alat bantu penyelesaian tugas akademik mahasiswa*. *Algoritma: Jurnal Teknik Informatika*, 3(2), 83–94. <https://journal.arimsi.or.id/index.php/Algoritma/article/download/445/608/2424>
- Bhattacharjee, A. (2001). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly*, 25(3), 351–370. <https://doi.org/10.2307/3250921>
- Davis, F. D. (1989). *Perceived Usefulness*, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://www.jstor.org/stable/249008>
- Deci, E. L., & Ryan, R. M. (1985). *Intrinsic motivation factors and self-determination in human behavior*. Plenum. https://selfdeterminationtheory.org/SDT/documents/1985_DeciRyan_IMSD.pdf

- DeLone, W. H., & McLean, E. R. (2003). The DeLone and McLean model of information systems success: A ten-year update. *Journal of Management Information Systems*, 19(4), 9–30. <https://doi.org/10.1080/07421222.2003.11045748>
- Fan, P., & Jiang, Q. (2024). Exploring the factors influencing *Continuance Intention* to use AI drawing tools: Insights from designers. *Systems*, 12(3), 68. <https://doi.org/10.3390/systems12030068>
- Fitriati, A., Tubastuvi, N., Pratama, B. C., & Anggoro, S. (2020). Study of DeLone-McLean information system success model: The relationship between *System Quality* and *Information Quality*. *Journal of Applied Information Systems*, 12(1), 1–7.
- GoodStats. (2025, July 21). *Benarkah mahasiswa RI ketagihan AI?* <https://goodstats.id/article/benarkah-mahasiswa-ri-ketagihan-ai-Y2Mf0>
- GoodStats. (2025, July 23). *Capai 17,5 juta pengunjung, Indonesia masuk 5 besar negara pengakses ChatGPT.* <https://data.goodstats.id/statistic/capai-175-juta-pengunjung-indonesia-masuk-5-besar-negara-pengakses-chatgpt-A4q1v>
- Gunawan, A. (2023). *Generation Z and price sensitivity: Dynamic pricing strategy as key to product attractiveness.* *Jurnal Ekonomi*, 12(3), 145–158. <https://ejournal.seaninstitute.or.id/index.php/Ekonomi/article/download/7210/5470/19205>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A primer on partial least squares structural equation modeling (PLS-SEM) third edition* (3rd ed.).
- Jeyaraj, A. (2020). DeLone & McLean models of information system success: A critical meta-review and research directions. *International Journal of Information Management*, 51, 102043. <https://doi.org/10.1016/j.ijinfomgt.2019.102043>
- Jurnalistika.id. (2025, July 23). *Mahasiswa Indonesia tertinggi gunakan AI untuk belajar.* <https://www.jurnalistika.id/teknologi/mahasiswa-indonesia-tertinggi-gunakan-ai-untuk-belajar/>
- Jung, Y. M., & Jo, H. (2025). Understanding *Continuance Intention* of generative AI in education: An ECM-based study for sustainable learning engagement. *Sustainability*, 17(13), 6082. <https://doi.org/10.3390/su17136082>
- Kim, J., Jhee, W., & Han, S. (2025). The impact of ChatGPT's quality factors on *Perceived Usefulness*, perceived enjoyment, and continuous usage intention using the IS success model. *Asia Marketing Journal*, 26(1), 1–19. <https://amj.kma.re.kr/cgi/viewcontent.cgi?article=1641&context=journal>

- Lai, C. Y., Cheung, K. Y., & Chan, C. S. (2023). Exploring the role of intrinsic motivation factors in ChatGPT adoption to support active learning: An extension of the technology acceptance model. *Computers and Education: Artificial Intelligence*, 5, 100178. <https://doi.org/10.1016/j.caeai.2023.100178>
- Lee, H., & Kim, J. H. (2023). Effects of UTAUT on the digital literacy and acceptance intention of ChatGPT users. *The Society of Convergence Knowledge Transactions*, 11(2), 33–43. <https://doi.org/10.22716/sckt.2023.11.2.014>
- Li, Y., Tan, C. H., & Teo, H. H. (2021). Evaluating the impact of information System Quality on user's Continuance Intention. *Frontiers in Psychology*, 12, 713353. <https://doi.org/10.3389/fpsyg.2021.713353>
- Napitupulu, V., & Elfrida. (2025). Dampak fitur produk dan kesesuaian harga terhadap retensi pelanggan layanan digital kesehatan. *Syntax Literate: Jurnal Ilmiah Indonesia*, 10(2), 1234–1248. <https://doi.org/10.36418/syntax-literate.v10i11.62279>
- Nerdynav. (2025). *ChatGPT statistics: Growth, usage, demographics & facts*. <https://nerdynav.com/chatgpt-statistics/>
- OpenAI. (2024). *College students and ChatGPT*. OpenAI Global Affairs. <https://openai.com/global-affairs/college-students-and-chatgpt/>
- Pratama, H., Sari, D. R., & Wulandari, N. (2025). Potential risks of ChatGPT-assisted essay writing on knowledge retention among EFL learners in Indonesia. *Journal of Language Education Research*, 12(2), 101–118. <https://doi.org/10.52237/1j0f2165>
- Pratiwi, A., & Agustin, R. (2021). The influence of e-Service Quality, Price Fairness, and perceived ease of use on repurchase intention through customer satisfaction in online food delivery. *Capital: Jurnal Ekonomi dan Bisnis*, 5(1), 22–35. <https://capital.stiesemarang.ac.id/index.php/capital/article/download/208/100>
- PwC. (2024). *Global Artificial Intelligence Study: Exploiting the AI revolution*.
- PYMNTS. (2025, January 16). *Report: ChatGPT Plus has top retention rate among AI subscription services*. <https://www.pymnts.com/artificial-intelligence-2/2025/report-chatgpt-plus-has-top-retention-rate-among-ai-subscription-services/>
- Stanford HAI. (2025). *The 2025 AI index report*. <https://hai.stanford.edu/ai-index/2025-ai-index-report>
- Suarmini, N., Suryani, N., & Sudiana, N. (2024). The DeLone and McLean information system success model: Investigating user satisfaction in learning management system. *Jurnal Edutech Undiksha*, 8(1), 1–12. <https://doi.org/10.23887/jet.v8i1.71080>

- Supriyono, A., Lesmono, A. D., & Prihandono, T. (2024). Dampak dan tantangan pemanfaatan ChatGPT dalam pembelajaran pada Kurikulum Merdeka: Tinjauan literatur sistematis. *Jurnal Pendidikan dan Kebudayaan*, 9(2), 144–162.
<https://jurnaldikbud.kemdikbud.go.id/index.php/jpnk/article/download/5214/663/>
- Susanto, P., Hoque, M. E., Nisaa, V., Islam, M. A., & Kamarulzaman, Y. (2023). *Predicting m-commerce Continuance Intention and price sensitivity in Indonesia by integrating expectation-confirmation and post-acceptance model*. *SAGE Open*, 13(3). <https://doi.org/10.1177/21582440231188019>
- Susilowati, I. (2025). E-satisfaction sebagai mediasi pengaruh kualitas layanan dan kualitas sistem terhadap *Continuance Intention*. *Juremi: Jurnal Riset Ekonomi*, 4(4), 923–934.
<https://bajangjournal.com/index.php/Juremi/article/view/9442>
- Syarifudin, M., Yulianto, E., & Nugroho, A. (2025). Modeling AI-chatbot *Service Quality* and purchase intention: Mediating mechanisms and the moderating role of intrusiveness. *Journal of Digital Marketing and Halal Industry*, 6(2), 211–240. <https://doi.org/10.21580/jdmhi.2024.6.2.27893>
- Wahdah, R., Rahardjo, A., Nugroho, F., & Prasetya, D. (2025). Adoption of ChatGPT in higher education: Insights from the Unified Theory of Acceptance and Use of Technology model. *International Journal of Learning and Educational Advancement*, 7(1), 45–62.
<https://journals2.ums.ac.id/index.php/ijolae/article/view/9743>
- Wijayanti, E., & Putra, H. (2021). *Service Quality* mediates product quality and *Price Fairness* in customer satisfaction. *Solusi: Jurnal Ilmiah*, 19(3), 245–260.
<https://journals.usm.ac.id/index.php/solusi/article/view/11553>
- Wolf, V., & Maier, C. (2024). ChatGPT usage in everyday life: A motivation-theoretic mixed-methods study. *International Journal of Information Management*, 79, 102821. <https://doi.org/10.1016/j.ijinfomgt.2024.102821>
- Yu, X., Yang, Y., & Li, S. (2024). Users' *Continuance Intention* towards an AI painting application: An extended expectation confirmation model. *PLOS ONE*, 19(5), e0301821. <https://doi.org/10.1371/journal.pone.0301821>
- Zamir, Z., & Kim, D. (2022). The effect of quality dimensions of information systems on knowledge sharing and user satisfaction. *International Journal of Educational Knowledge*, 10(1), 1–10.
<https://doi.org/10.37335/ijek.v10i1.153>
- Zizka, L. (2025). “It looks good enough”: Recognizing the quality of generative AI output in academic writing tasks in higher education. *Journal of Information Technology & Education*, 34(2), 178–195.
<https://doi.org/10.1080/10963758.2025.2496663>