Analysis of the Effect of Perceived Usefulness, Perceived Ease of Use, and Trust of Security on Customer Loyalty through Customer Satisfaction on the OVO Application

Claudia Kenyta
Bank Central Asia
Claudiakenyta009@gmail.com
https://doi.org/10.37715/rmbe.v2i2.3347

***Abstract*-Currently, mobile payment services in Indonesia are developing. One of the mobile payment services that have the most users is OVO. This research was conducted to know the effect of perceived ease of use, perceived usefulness and trust of consumers on customer satisfaction and loyalty The data in this study were obtained from distributing questionnaires to OVO users in the Surabaya area with the criteria of having used OVO for more than three months. Questionnaires were distributed to 262 respondents, and there were 202 respondents who met the criteria for further testing. The result data were processed using the CB-SEM method with SPSS and AMOS programs. The results of this study show that in the OVO application, perceived ease of use has no significant effect on perceived usefulness, perceived ease of use and perceived usefulness have no significant effect on user satisfaction, trust of security has a significant effect on customer satisfaction and customer satisfaction has a significant effect on customer loyalty.**

Keywords*: Perceived Ease of Use, Perceived Usefulness, Trust of Security, Customer Satisfaction, Customer Loyalty*

1. Introduction

The development of information technology is increasing, which is one fintech service. Indonesian Internet Services (APJII) in 2020 showed that 6.5% used the OVO application and 5.9% used the Gopay application from 19.8% of electronic money internet users. Snapcart Indonesia in 2019 showed that 58% of respondents used OVO and Go-Pay as much as 23%. OVO is a digital payment application from Lippo Group in collaboration with Grab Indonesia and Tokopedia. Strict competition between a financial application, demanding feedback from users in order to feel satisfied and loyal. The Theory of Technology Acceptance Model (TAM) can be used as an indicator of such assessment. In addition, the trust of the financial application security system is important to ensure that the system is secure. The phenomenon forms research on the influence of perceived usefulness, perceived ease of use and trust of security against customer loyalty through customer satisfaction on OVO application.

2. Literature Review

2.1 Previous Research

Research by Tahar et al. (2020) showed that PEOU and *perceived security* affect the use of e-Filling, while PU has no effect on the use of e-Filling. In addition, *technology readiness* does not mediate the relationship

between PEOU, PU and *perceived security* to the use of e-Filling. Research by Ramesh et al. (2019) showed that *reliability, secured transactions, efficiency, responsiveness* and *communication* affect *customer satisfaction* and *e-loyalty* for *e-banking*. Research by Xu & Du (2018) showed that *System Quality* and *Service Quality* have a significant effect on PEOU, *Affinity* and PU. PEOU and *affinity* have a significant effect on PU. PU and *affinity* have a significant effect on *satisfaction*, and *satisfaction* has a significant effect on *loyalty*.

2.2 Theoretical Foundations

2.2.1 Perceived Ease of Use (PEOU)

PEOU is one of the assessment indicators used in TAM (Chen & Aklikokou, 2019). PEOU in technology is defined as a person's perception of believing that computers can be understood and used easily (Purnamasari et al., 2020). To measure PEOU there are several indicators used (Pibriana & Mayjeksen, 2020):

1. Easy to learn and understand
2. Easy to use transactions
3. Easy to get the app
4. Flexibility of transacting through the app
5. Quick skilled use of the app
6. Overall, the app is easy to use

2.2.2 Perceived Usefulness (PU)

PU is a person's level of trust if the system used can improve performance in work (Mutahar et al., 2018). To measure PU there are several indicators that can be used (Maryanto & Kaihatu, 2021):

1. Speed up the work
2. Increase productivity
3. Simplify the transaction process
4. Increase transaction effectiveness
5. Overall, the app is useful

2.2.3 Trust of Security

Trust of security is one of the important variables in internet-based applications to see the level of trust from users in the security of applications, both customer data storage and transaction activities on user accounts (Yadav & Mahara, 2019). Measurements are carried out using several indicators (Budiastuti & Muid, 2020):

1. Trust in transaction security
2. Confidence in the application in safeguarding personal information
3. Trust save money on the app
4. Overall, believe in application security

2.2.4 Customer Satisfaction

Satisfaction is an attitude or emotional reaction between what is expected and what the customer receives from the company or service provider (Oktaviani et al., 2019). some of the indicators used (Maryanto & Kaihatu, 2021):

1. Satisfied with the features of the application

2. Satisfied with the appearance of the application
3. Satisfied with app performance

In addition to the three indicators above, indicators from the study were also added (Daud et al., 2018):

1. Feel like you have the right app
2. Overall, happy with the experience of using the app

2.2.5 Customer Loyalty

Customer loyalty can be interpreted as a feeling of being attached to people, products or services from a company (Masadah et al., 2020). Indicator of *customer loyalty* such as (David et al., 2018):

1. Keep using the app in the future
2. Get colleagues to use the app
3. Keep using the app compared to other alternative apps

3. Research Framework

3.1 Analytical Model

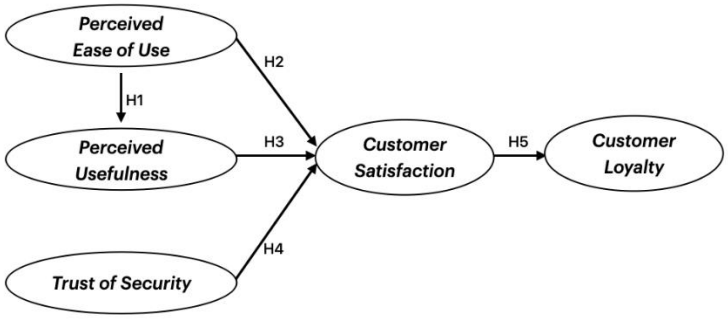

Figure 3.1 Research Model

3.2 Hypothesis

H1: PEOU affects PU on OVO applications.

H2: PEOU affects customer satisfaction in the OVO application.

H3: PU affects customer satisfaction in the OVO application.

H4: Trust of Security affects customer satisfaction in the OVO application.

H5: Customer satisfaction affects customer loyalty on the OVO application.

4. Research Methods

4.1 Types of Research, Samples, and Data Collection

This research uses quantitative research methodology. The population of this study is users of the OVO application in the city of Surabaya. The sample method with non-probability sampling and purposive sampling techniques is the users of the OVO application in the city of Surabaya witha use of more than 3 months. Sampling is carried out using a size of 5 to 10 multiplied by the question item (Hidayatullah et al., 2020). The number of question items is 23, then (10 x 23 = 230) respondents. Metode data collection through online distribution of questionnaires with Likert scale measurements 1-4.

4.2 Variables and Operational Definitions

Table 4.1 Operational Definitions and Indicators of Perceived Ease of Use Variables

Perceived Ease of Use (PEOU) Measures the rate at which users believe that the OVO application is easy to use.		
Reference	**Label**	**Indicators**
Pibriana & Mayjeksen (2020)	PEOU1	The application is easy to learn and understand
	PEOU2	Easy to use application transacting
	PEOU3	Easy to get the app
	PEOU4	Flexibility of transacting through the app
	PEOU5	Quick skilled use of the app
	PEOU6	Overall, the app is easy to use

Table 4.2 Operational Definitions and Indicators of Perceived Usefulness Variables

Perceived Usefulness (PU) Measures the degree to which users believe that the OVO application is useful.		
Reference	**Label**	**Indicators**
Maryanto & Kaihatu (2021)	PU1	Applications can speed up work
	PU2	Apps can increase productivity
	PU3	The application simplifies the transaction process
	PU4	The application increases the effectiveness of transactions
	PU5	Overall, the app is useful

Table 4.3 Operational Definitions and Variable Indicators of the Trust of Security

Trust of Security (TOS) Measuring the level of user trust that the OVO application is secure in terms of storing user data		
Reference	**Label**	**Indicators**
Budiastuti & Muid (2020)	TOS1	Trust in the security of transactions through the application
	TOS2	Confidence in the application in safeguarding personal information
	TOS3	Trust save money on the app
	TOS4	Overall, believe in application security

Table 4.4 Operational Definitions and Customer Satisfaction Variable Indicators

Customer Satisfaction (SF) Measuring the level of user satisfaction when using the OVO application		
Reference	**Label**	**Indicators**
Maryanto & Kaihatu (2021); David et al. (2018)	SF1	Satisfied with the features of the application
	SF2	Satisfied with the appearance of the application
	SF3	Satisfied with app performance
	SF4	Feel like you have the right app
	SF5	Overall, happy with the experience of using the app

Table 4.5 Operational Definitions and Customer Loyalty Variable Indicators

Customer Loyalty (LYT) Measuring how high the user's intention is to keep using the OVO application		
Reference	**Label**	**Indicators**
David et al. (2018)	LYT1	Keep using the app in the future
	LYT2	Get colleagues to use the app
	LYT3	Keep using the app compared to other alternative apps

This study was conducted covariance based structural equation modelling (CB-SEM) analysis. Evaluation Measurement (Outer) Model consists of validity and reliability tests. Structural (Inner) Evaluation Model consists of outlier, normality, GoF, and hypothesis tests. Analyze and test using AMOS software.

5. Results and Discussion

5.1 Analysis

5.1.1 Characteristics of Respondents

In its implementation, a sample of 262 respondents was obtained, but there were 60 respondents who did not meet the criteria so that it became 202 samples. Female respondents dominated by 128 or 63%. Ages from 20-29 years and less than 20 years old have the same percentage of 47%. The area of residence of the most respondents in West Surabaya was 66 or 33%.

5.1.2 Description of Research Variables

Respondents' answers regarding PEOU averaged 3.60 tends to be 4 on the interval scale. Respondents' answers regarding PU are an average of 3.57 tends to number 4 on the interval scale. Respondents' answers regarding trust in security averaged 3.35 tends to be 3 on the interval scale. Respondents' answers regarding customer satisfaction average 3.5 tends to number 4 on the interval scale. Respondents' answers regarding PU are an average of 3.57 tends to number 4 on the interval scale.

5.1.3 CB-SEM Analysis

1. **Outlier Test**

Table 5.1 Outlier Test Results

Observation number	Mahalanobis d-squared	Border	p1	p2	Information
26	50,266	49,728	,001	,158	Outlier
53	50,199	49,728	,001	,014	Outlier
37	46,917	49,728	,002	,012	
82	45,455	49,728	,003	,006	
131	44,399	49,728	,005	,003	
:	:	49,728	:	:	
:	:	49,728	:	:	
96	22,731	49,728	,477	,543	
39	22,697	49,728	,479	,509	
16	22,662	49,728	,481	,477	
94	22,619	49,728	,483	,450	
69	22,460	49,728	,493	,501	

Test results found there were two samples that had an expensive value exceeding the chi *square* limit of 49,728. The sampels are numbered 26 and 53. Thus, for further data processing, 200 samples were used.

2. **Normality Test**

Table 5. 2 Normality Test Results

Variable	Indicators	Skew	Kurtosis
PEOU	PEOU1	-1,497	1,309
	PEOU2	-0,623	-0,578
	PEOU3	-1,084	0,050
	PEOU4	-0,688	-0,489
	PEOU5	-0,991	-0,022
	PEOU6	-1,133	-0,303
Pu	PU1	-1,156	0,339
	PU2	-0,620	-0,637
	PU3	-0,852	-0,289
	PU4	-0,386	-0,892

	PU5	-0,899	-1,192
Tos	TOS1	-0,457	-0,713
	TOS2	-0,467	-0,128
	TOS3	-0,408	-0,767
	TOS4	-0,385	-0,667
Sf	SF1	-1,008	0,001
	SF2	-0,422	-0,732
	SF3	-0,799	-0,590
	SF4	-0,500	-0,716
	SF5	-0,741	-0,648
LYT	LYT1	-0,496	-0,881
	LYT2	-0,170	-0,829
	LYT3	-0,166	-1,301

The test skewness of all indicators is between -2 to 2 and the kurtosis is between -5 to 5. This means that there are no indicators for each variable that has *skewness* and kurtosis values beyond normal limits and it is concluded that the assumption of normality is met.

3. Validity Test

Table 5.3 Validity Test Results

Variable	Indicators	Pearson Correlation	Table R	Information
PEOU	PEOU1	0,752	0,1388	Valid
	PEOU2	0,686	0,1388	Valid
	PEOU3	0,600	0,1388	Valid
	PEOU4	0,701	0,1388	Valid
	PEOU5	0,751	0,1388	Valid
	PEOU6	0,749	0,1388	Valid
Pu	PU1	0,724	0,1388	Valid
	PU2	0,641	0,1388	Valid
	PU3	0,718	0,1388	Valid
	PU4	0,731	0,1388	Valid
	PU5	0,823	0,1388	Valid
Tos	TOS1	0,848	0,1388	Valid
	TOS2	0,809	0,1388	Valid
	TOS3	0,831	0,1388	Valid
	TOS4	0,872	0,1388	Valid
Sf	SF1	0,718	0,1388	Valid
	SF2	0,660	0,1388	Valid
	SF3	0,827	0,1388	Valid
	SF4	0,747	0,1388	Valid
	SF5	0,797	0,1388	Valid
LYT	LYT1	0,804	0,1388	Valid
	LYT2	0,870	0,1388	Valid
	LYT3	0,821	0,1388	Valid

Validitas is calculated via *Pearson Correlation* > table R for n = 200 (df = n-2 = 198). Based on the test results all indicators of this study are valid.

4. Reliability Test

Table 5. 4 Reliability Test Results

Variable	Cronbach's alpha	Border	Information
PEOU	0,796	0,7	Reliable
Pu	0,768	0,7	Reliable

Tos	0,859	0,7	Reliable
Sf	0,804	0,7	Reliable
LYT	0,774	0,7	Reliable

Reliableility is calculated through the value of *cronbach's alpha* > 0.7. Based on the test results, all research variables are said to be reliable.

5.1.4 Diagram Path Analysis

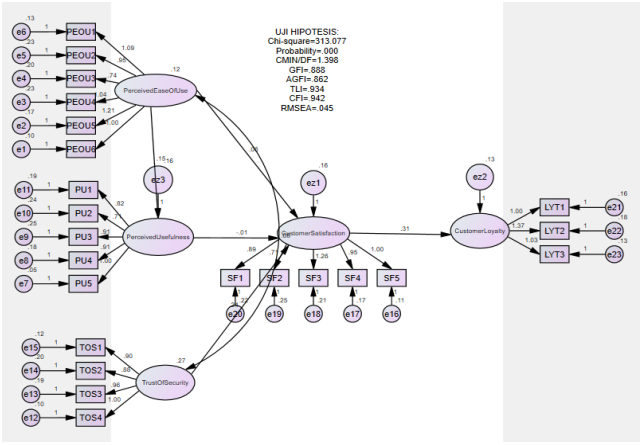

Figure 5.1 Diagram Path Model

The model created in the AMOS program is in accordance with the research model but an error value is added for each indicator and endogenous variable as a comparison value, so that the following significance results are obtained:

Table 5. 5 Significance Test Results

Variable			Estimate	P-value	Border	Information
Perceived Ease of Use	→	Perceived Usefulness	0,150	0,138	0,05	Insignificant
Perceived Ease of Use	→	Customer Satisfaction	0,056	0,635	0,05	Insignificant
Perceived Usefulness	→	Customer Satisfaction	-0,009	0,918	0,05	Insignificant
Trust of Security	→	Customer Satisfaction	0,244	0,002	0,05	Significant
Customer Satisfaction	→	Customer Loyalty	0,310	0,000	0,05	Significant

Based on the test results, there is an insignificant influence of variables because the p-value is greater than 0.05. These variables are PEOU against PU, PEOU against customer satisfaction, and PU against customer satisfaction.

1. **Goodness of Fit (GoF) Test**

Table 5. 6 Goodness of Fit Test Results

Goodness of Fit Index	Cut Off Value	Result	Information
Chi-square	expected small	313,077	-
Probability	> 0.05	0,000	Not Good Enough
RMSEA	≤ 0.08	0,045	Good
GFI	≥ 0.90	0,888	Not Good Enough
AGFI	≥ 0.90	0,862	Not Good Enough
Cfi	≥ 0.90	0,942	Not Good Enough
TLI	≥ 0.90	0,934	Good

CMIN/DF	≤ 2.00	1,398	Good

Based on the test results, there is a fit model index that does not meet the specified requirements, namely probability, GFI, AGFI, and CFI. Therefore, there is a suggestion to modify the model by adding a relationship between *errors*.

2. Model Modifications

Table 5. 7 Modifications Based on AMOS Modification Indices

Model Modifications	Added effects			Basic Modifications
Addition of indirect influences	ez3	↔	TrustOfSecurity	View *recommended modification indices* in the AMOS program
	ez2	↔	TrustOfSecurity	
	ez2	↔	ez1	
	e23	↔	TrustOfSecurity	
	e21	↔	TrustOfSecurity	
	:	:	:	
	:	:	:	
	e3	↔	e17	
	e2	↔	e22	
	e2	↔	e15	
	e1	↔	e22	
	e1	↔	e20	

So that the modified diagram path model is obtained as follows:

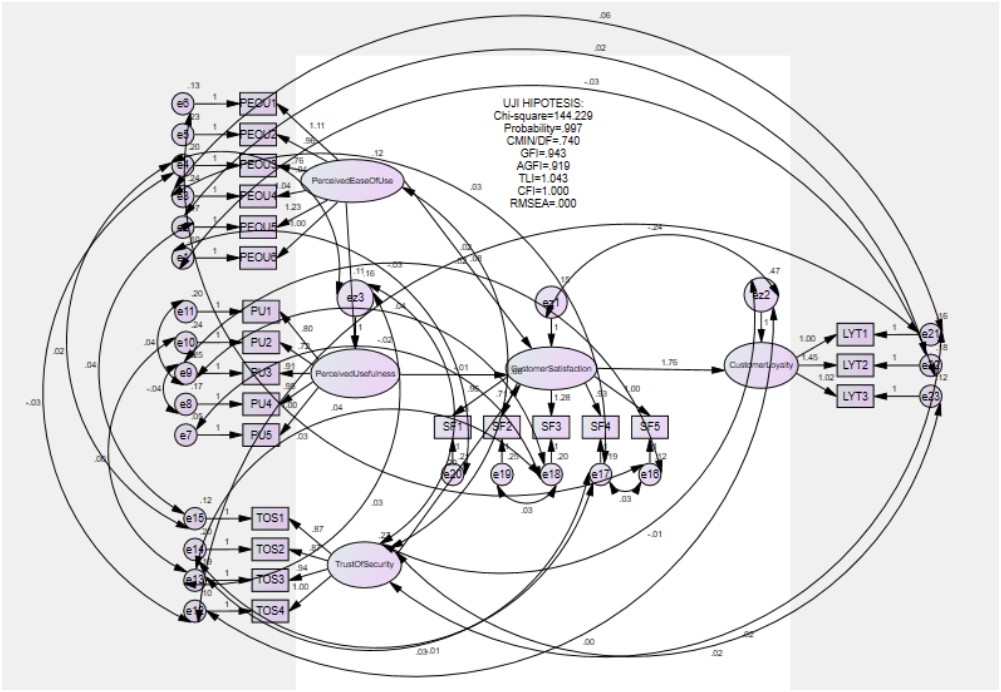

Figure 5. 2 Model Path Diagram After Modification

Furthermore, the results of the new significance are known as follows:

Table 5. 8 Significance Test Results After Modification

Variable			Estimate	P-value	Border	Information
Perceived Ease of Use	→	Perceived Usefulness	0,113	0,260	0,05	Insignificant
Perceived Ease of Use	→	Customer Satisfaction	0,078	0,456	0,05	Insignificant
Perceived Usefulness	→	Customer Satisfaction	-0,008	0,856	0,05	Insignificant

Trust of Security	→	Customer Satisfaction	0,201	0,007	0,05	Significant
Customer Satisfaction	→	Customer Loyalty	1,762	0,031	0,05	Significant

The new significance test showed the same results as before, namely that there was an insignificant relationship between PEOU and PU, PEOU to customer satisfaction, and PU to customer satisfaction. The next test goodness of fit returns as follows:

Table 5. 9 Goodness of Fit Test Results After Modification

Goodness of Fit Index	**Cut Off Value**	**Result**	**Information**
Chi-square	expected small	114,229	-
Probability	> 0.05	0,997	Good
RMSEA	≤ 0.08	0,000	Good
GFI	≥ 0.90	0,943	Good
AGFI	≥ 0.90	0,919	Good
Cfi	≥ 0.90	1,000	Good
TLI	≥ 0.90	1,043	Good
CMIN/DF	≤ 2.00	0,740	Good

Uji goodness of fit model modification shows the entire index of the fit model is fulfilled or good.

5.2 Discussion

5.2.1 Effect of PEOU on PU

The results of the study stated that the level of PEOU in the OVO application had an insignificant effect on PU. The results on this study do not correspond to the proposed hypothesis. This means that OVO electronic money is useful for its users, even if the application is difficult to use and the presence of similar features from other applications.

5.2.2 The Effect of PEOU on Customer Satisfaction

The result of the study stated that PEOU has an insignificant effect on *customer satisfaction* in the OVO application. The study does not support the hypothesis. The ease of the OVO application felt by its users does not have a big impact on the satisfaction felt. If the OVO application is difficult to use, users will still be able to feel satisfied using OVO because of the features provided.

5.2.3 The Effect of PU on Customer Satisfaction

The test results showed that PU had an insignificant effect on *customer satisfaction* using the OVO application. The usability function of the OVO application does not have a big impact on user satisfaction because the results of collaboration with other parties also provide features that have similar use values.

5.2.4 The Effect of Trust of Security on Customer Satisfaction

The results showed that *trust of security* has a significant effect on *customer satisfaction*. For users of electronic money, the level of security is very important. If the electronic money provider does not have a trustworthy security system, then the user will feel dissatisfied or regret choosing to use the service.

5.2.5 The Effect of Customer Satisfaction on Customer Loyalty

Based on testing shows that, *customer satisfaction* affects *the customer loyalty of* the OVO application significantly. This means that users who are satisfied with the services or products of OVO, will continue to use the service even if there are many digital money competitors such as Gopay or Dana.

5.3 Manjerial Implications

Table 5. 10 Managerial Implications

Variable	Before Research	After Research
Perceived Ease of Use	The OVO application has been good in terms of its ease of use from the beginning of getting the application to learning and the transaction process, this is evidenced by the lowest value on the PEOU variable still shows a positive value and is included in the category of agreeing	1. Even though the results of this study show that PEOU does not have a significant effect on PU and customer satisfaction, the OVO application or other fintechs must still pay attention to the ease of use factor. 2. The OVO application can do benchmarking with similar products or with applications that have collaborated with products (OVO applications) so that the OVO application can continue to improve the quality of its ease of use by users.
Perceived Usefulness	The OVO application is already good in terms of usability by improving the performance of its users, this is evidenced by the lowest value on the PU variable still shows a positive value and is included in the category of agreeing	1. Although the PU in this study shows that the OVO Application does not affect the satisfaction of its users, the OVO application still has to pay attention to the PU factor. 2. In digital money applications, working with other parties can be an advantage because it expands the features and facilities of digital money, but it is also a weakness because it can reduce the number of transactions that occur in the digital money application because its users use other applications that cooperate and use the digital money only as a means of payment. The OVO application collaborates with the Tokopedia application where the uses in the OVO application can be done everything in the Tokopedia application, even Tokopedia is more complete. 3. The OVO application can improve features to have more use value, such as providing detailed expenditure and income reports every month like those of its competitors, namely Gopay.
Trust of Security	The security of the OVO application is good where it is shown by users who give a positive response to trust in using the OVO application both in saving money, personal data to transactions.	1. Based on research indicators, it is known that the level of security of the OVO application is assessed by users based on the ability to safeguard users' personal data, security in storing money and the security of the transaction process. 2. Instilling in users that the company's system has a good level of security is an important factor that will have an impact on user satisfaction, which can be done by socializing to users about the level of security of the application used
Customer Satisfaction	The satisfaction felt by users of the OVO application can currently be considered good, which is supported by the lowest respondent data results on the customer satisfaction variable showing a positive value and agreeing. Users as a whole are satisfied with the features, appearance and performance of the OVO application.	1. The application development carried out is expected to increase the feeling of satisfaction and pleasure of users in using the OVO application. Based on the results of this study, satisfaction is significantly influenced by the user's trust in the security of the application. 2. Manufacturers are expected to improve the quality of the security of the application system, so that the level of satisfaction of OVO application users will increase.
Customer Loyalty	Users of the OVO application can be said to be loyal when viewed from the results of the questionnaire which shows	1. Currently, competition between the fintech industry and electronic money providers is very rampant, it can be a threat because of the increasingly terrible competition. Therefore, to

	positive values and tends to agree to continue using the OVO application in the future. Although to invite colleagues to use the OVO application is the lowest value obtained on this variable, the value still tends to agree.	win the hearts of users to remain loyal, the right way of socialization needs to be considered. 2. To determine the right strategy so that users are more loyal, they can use a marketing mix strategy, so that companies can face competitors and get loyalty from their users because the strategy applied is right and users will feel satisfaction and become loyal to fintech products that have been used such as OVO.

6. Conclusions and Suggestions

6.1 Conclusion

Basedon the results of the data processing in this study, several conclusions were found, including:

1. The easy perception does not affect the usability perception of the OVO application.
2. Perceived ease of use and perceived usefulness have no significant effect on the customer satisfaction of the OVO application.
3. The security trust factor has a significant effect on the satisfaction of OVO application users.
4. The level of user satisfaction has a significant effect on the loyalty of users of the OVO application.

6.2 Suggestion

Based on the results of the study, several suggestions for future research can be proposed, including the following:

1. Conduct further research on other factors that affect user satisfaction and loyalty to fintech applications .
2. Expanding the scope of research from a different or broader population than this or other research.
3. Deepen the characteristics of the respondents being studied in order to get more specific and accurate results, for example, by increasing the age range or occupation of the respondents.

7. Reference

Budiastuti, A. D. P., & Muid, D. (2020). Analisis Faktor-Faktor Pengaruh Minat Penggunaan Pada Aplikasi Shopee Dengan Menggunakan Technology Acceptance Model (TAM). *Diponegoro Journal of Accounting*, (*9*), 1–10.

Chen, L., & Aklikokou, A. K. (2019). Determinants of E-government Adoption: Testing the Mediating Effects of Perceived Usefulness and Perceived Ease of Use. *International Journal of Public Administration*, *43*(10), 850–865. https://doi.org/10.1080/01900692.2019.1660989

Maryanto, R. H., & Kaihatu, T. S. (2021). Customer Loyalty as an Impact of Perceived Usefulness to Grab Users, Mediated by Customer Satisfaction and Moderated by Perceived Ease of Use. *Binus Business Review*, *12*(1), 31–39. https://doi.org/10.21512/bbr.v12i1.6293

Masadah, Asngadi, & Triono Singgih, C. (2020). Pengaruh Kualitas Layanan Terhadap Loyalitas Nasabah Tabungan Bank Syariah Di Kabupaten Jombang Yang Dimediasi Variabel Kepuasan. *Jurnal Tabarru': Islamic Banking and Finance*, *3*(2), 197–208. https://doi.org/10.25299/jtb.2020.vol3(2).5808

Mutahar, A. M., Daud, N. M., Thurasamy, R., Isaac, O., & Abdulsalam, R. (2018). The Mediating of Perceived Usefulness and Perceived Ease of Use. *International Journal of Technology Diffusion*, *9*(2), 21–40. https://doi.org/10.4018/ijtd.2018040102

Oktaviani, N., Astuti, W., & Firdiansjah, A. (2019). Pengaruh Kepuasan Konsumen Terhadap Pembentukan Komitmen Pelanggan Dan E-Wom Pada Pengguna Aplikasi E-Money "OVO." *Jurnal Manajemen Dan Pemasaran Jasa*, *12*(1), 93. https://doi.org/10.25105/jmpj.v12i1.3757

Pibriana, D., & Mayjeksen, A. (2020). Technology Acceptance Model (TAM) untuk Menganalisis Penerimaan Pengguna Terhadap Penggunaan Aplikasi Belanja Online XYZ. *JATISI (Jurnal Teknik Informatika Dan Sistem Informasi)*, *7*(3), 580–592. https://doi.org/10.35957/jatisi.v7i3.382

Purnamasari, P., Pramono, I. P., Haryatiningsih, R., Ismail, S. A., & Shafie, R. (2020). Technology Acceptance Model of Financial Technology in Micro, Small, and Medium Enterprises (MSME) in Indonesia. *The Journal of Asian Finance, Economics and Business*, *7*(10), 981–988. https://doi.org/10.13106/jafeb.2020.vol7.no10.981

Ramesh, V., Jaunky, V. C., Roopchund, R., & Oodit, H. S. (2019). Customer Satisfaction, Loyalty and Adoption of E-Banking Technology in Mauritius. *Advances in Intelligent Systems and Computing*, *1076*, 861–873.

Tahar, A., Riyadh, H. A., Sofyani, H., & Purnomo, W. E. (2020). Perceived ease of use, perceived usefulness, perceived security and intention to use e-filing: The role of technology readiness. *Journal of Asian Finance, Economics and Business*, *7*(9), 537–547.https://doi.org/10.13106/JAFEB.

Xu, F., & Du, J. T. (2018). Factors influencing users' satisfaction and loyalty to digital libraries in Chinese universities. *Computers in Human Behavior*, *83*, 64–72. https://doi.org/10.1016/j.chb.2018.01.029

Yadav, R., & Mahara, T. (2019). An Empirical Study of Consumers Intention to Purchase Wooden Handicraft Items Online: Using Extended Technology Acceptance Model. *Global Business Review*, *20*(2), 479–497. https://doi.org/10.1177/0972150917713899