



The Impact of System and Information Quality on User Satisfaction and Continuance Intention: An Analysis of Online Motorcycle Taxi (Ojek-Online) Applications

Novita Mariana^{1*}, Isworo Nugroho², Saefurrohman³, Agus Prasetyo Utomo⁴

^{1,2,4}Department of Information System, Faculty of Information Technology & Industrial,
Universitas Stikubank Semarang, Indonesia

³Departement of Informatics Engineering, Faculty of Information Technology & Industrial,
Universitas Negeri Semarang, Indonesia

Abstract.

Purpose: The study's goal was to analyze the adoption of online motorcycle taxi (in Indonesia it is called an ojek online) technology with the purpose to keep using the application.

Methods: The study used the System Success Model to develop this research model. It was conducted based on the premise that information quality and system quality positively influence the ease and usefulness of the system application. The ease and usefulness of the system application have implications for user satisfaction and the intention to continue using the system. The study employed Structural Equation Modeling (SEM) using PLS (SEM) 4.0 to test and evaluate the measurement model and structural model. A sample of 235 respondents who are users of the online motorcycle taxi system in Semarang City was used in the study.

Results: Out of 10 hypotheses tested, 9 hypotheses were accepted, and 1 hypothesis was rejected. The usefulness of the system had a negative and insignificant influence on the intention to continue using the system. The intention to continue using the online motorcycle taxi application was strongly determined by the ease of the application system and user satisfaction. The discoveredings also showed that the quality of the system had the strongest influence on the ease of the system.

Novelty: This study was unique in combining the Technology Acceptance Model and Mclean & Delone approach to test the quality of the online motorcycle taxi application towards user satisfaction and intention to continue using the application.

Keywords: Adoption, Ojek online, Intention, User satisfaction, Technology acceptance model, Mclean & delone approach, Quality of the system

Received April 2023 / **Revised** May 2023 / **Accepted** May 2023

This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).



INTRODUCTION

Technology is something that is needed by human [1]. The advancement of technology has resulted in tremendous changes in various aspects of life, including transportation. Online motorcycle taxi (ojek online) is one of the innovations in transportation that has gained popularity in Indonesia. The use of this service has become increasingly prevalent due to its convenience, affordability, and reliability.

The rapid development of information technology provides many conveniences and benefits to various aspects of human life [2]. The success of online motorcycle taxi services relies heavily on the satisfaction and intention of users to continue using the application. Therefore, it is essential to understand the elements that determine users' intention to continue using the application. Previous studies have identified the importance of system and information quality in the success of information systems. However, limited research specifically examines the consequence of the system and information quality on the ease of use and benefits of online motorcycle taxi applications (ojek-online) and their implications on user satisfaction and intention to continue using the system.

*Corresponding author.

Email addresses: novita_mariana@edu.unisbank.ac.id (Mariana), isworo@edu.unisbank.ac.id (Nugroho), saefurrohman@edu.unisbank.ac.id (Saefurrohman), mustagus@edu.unisbank.ac.id (Utomo)

DOI: [10.15294/sji.v10i2.43830](https://doi.org/10.15294/sji.v10i2.43830)

Hence, the goal of this research is to analyze the great effect the system and information quality on the ease of use and benefits of online motorcycle taxi applications, as well as their implications on user satisfaction and intention to continue using the system. The Technology Acceptance Model (TAM) and the Model of Information System Success (Mclean & Delone) were used as the theoretical frameworks for this study [3], [4]. The TAM model can explain that the user's perception will determine his attitude in accepting the use of Information Technology (IT) [5]. This research is essential to provide insights for online motorcycle taxi service providers in improving the quality of their systems and information to enhance user satisfaction and intention to continue using their services.

Research Question: What is the influence quality of the system and information on the ease of use and benefits of online motorcycle taxi applications, and how does it impact user satisfaction and intention to continue using the system?

THEORETICAL FRAMEWORK, RESEARCH MODEL DEVELOPMENT, & HYPOTHESIS

Information quality

A study discovered that perceived information quality substantially affects users' trust and satisfaction with mobile health applications [6]. Another study by Karimov et al. revealed that information quality has a positive impact on user satisfaction and loyalty in mobile banking [7]. Similarly, a study by Li and Wang discovered that information quality is an important aspect in determining user trust in mobile payment systems [8]. These discoveries indicate the importance of information quality in enhancing users' trust and acceptance of m-commerce systems. Huang et al. discovered that perceived information quality significantly influenced the trust and satisfaction of users in mobile payment apps [9]. Li et al. investigated the factors influencing the adoption of mobile payment services and discovered that information quality was positively related to user satisfaction and trust [10]. Sharma et al. conducted a study on user perceptions of mobile banking services and discovered that perceived information quality significantly affected trust and loyalty toward the service provider [11]. Wang et al. explored the factors that affect the adoption of mobile commerce and discovered that information quality was a significant predictor of trust and intention to use [12].

System quality

System quality in a mobile app refers to the level of performance, reliability, usability, and functionality of the app. It is a critical aspect of mobile app development, as users often judge an app based on its system quality. Poor system quality can lead to a negative user experience, decreased user satisfaction, and ultimately, reduced usage and adoption of the app. Several studies conducted in the last five years have investigated the impact of system quality on user behavior and satisfaction in mobile applications. For example, Sharma et al. discovered that mobile application quality substantially influenced perceived usefulness, satisfaction, and loyalty [13]. Zheng et al. also showed that the quality of the system and information was important in building mobile app loyalty [14]. Meanwhile, Xu et al. discovered that consumer satisfaction, attitude, and loyalty toward smartphone e-wallets were influenced by various factors, including system quality [15].

Additionally, several recent research has concentrated specifically on m-payment services. Kanwal et al. discovered that system quality had a substantially positive effect on the intention to use mobile payment services in Pakistan [16]. Purohit et al. also studied the adoption of m-payment services in India and discovered that system quality significantly influenced user satisfaction and intention to use [17]. Nguyen et al. investigated user satisfaction with mobile banking services in Vietnam and discovered that system quality had a significant positive impact [18]. Finally, Tong et al. conducted a meta-analytic review of factors affecting mobile payment service adoption in China and discovered that system quality had a significant impact on perceived usefulness and trust, which in turn influenced the intention to use mobile payment services [19].

Perceived usefulness

The degree to which an individual believes that applying a certain technology would improve their job performance or make tasks easier to accomplish is referred to as perceived usefulness. Davis et al. delineate perceived usefulness as "the degree to which a person believes that using a particular system would enhance his or her job performance" [3]. The concept of perceived usefulness is a key component of the Technology Acceptance Model (TAM), which posits that a user's perceived usefulness of a technology is a substantial predictor of their intention to use it. The perceived usefulness of using technology often

becomes an important factor in users' decision-making procedure for accepting or rejecting the technology. A study conducted by Venkatesh et al. discovered that perceived usefulness, such as improving work effectiveness and productivity, was an important factor that influenced users' intention to adopt technology [20]. Furthermore, a study by Wu et al. discovered that the perceived usefulness of mobile technology, such as ease of use, information quality, and financial benefits, significantly influenced user satisfaction and intention to continue using the technology [21]. Meanwhile, a study by Wang et al. showed that the perceived usefulness of mobile applications in the health field, such as improving quality of life and facilitating health management, significantly contributed to users' intention to continue using the application [22]. Overall, perceived usefulness can influence users' perceptions and intentions to accept and use technology. Therefore, it is important for technology developers to consider the perceived usefulness of users in designing technology that can meet their needs and facilitate their performance.

Perceived ease of use

Perceived ease of use refers to the extent to which users believe that using a particular technology will be free from effort. It is a key determinant of users' intention to use technology [3]. Wang et al. examined the factors that influence the acceptance of m-payment among Chinese consumers [23]. The study discovered that perceived ease of use substantially affected consumers' intention to adopt mobile payment, suggesting that ease of use is an important factor in shaping consumers' attitudes toward mobile payment. Similarly, a study by Yousafzai et al. discovered that perceived ease of use significantly influenced consumers' intention to use mobile banking services [24]. The study highlights the significance of perceived ease of use in facilitating consumers' adoption of mobile banking services.

Another study by Li et al. investigated the factors that influence Chinese consumers' intention to use mobile health apps [25]. The study discovered that perceived ease of use had a positive influence on users' perceived usefulness of the apps, which in turn influenced their intention to use the apps. The study highlights the importance of designing mobile health apps that are easy to use in order to encourage users to adopt and continue using the apps.

Overall, these studies suggest that perceived ease of use is an important aspect in shaping consumers' attitudes and intentions toward mobile technologies. It is therefore crucial for developers to construct mobile systems that are easy to use, to be able to facilitate their adoption and use by consumers.

User satisfaction

Recent studies have shown that user satisfaction in m-commerce is affected by the perceived quality of the system and the perceived usefulness and ease of use of mobile payment services [26], [27]. Trust in the service provider has also been discovered to have a positive impact on user satisfaction and plays a crucial role in building customer loyalty and commitment in e-commerce [28], [29]. Dissatisfaction with the user experience may result in users discontinuing their use of the service [30]. Another study was also conducted by Ryanis et al. [31] which states that results of Satisfaction (SAT) as the main that influences the continuation of intention is user satisfaction in using mobile payment.

System quality is a critical factor influencing user satisfaction and intention to use mobile payment services [26]. The quality of a mobile application can significantly impact the user's perceived usefulness, satisfaction, and loyalty [32]. Information quality and system quality are important factors in building mobile app loyalty [33]. Factors influencing the adoption of mobile payment services include system quality [34], user satisfaction [28], perceived usefulness, and perceived ease of use [27].

Intention to continuance ojek online

The intention to use a substantial technology is determined by users' satisfaction with previous usage, and this relationship has been strengthened in previous studies [35]–[39]. Several studies in the last five years have emphasized the significance of perceived usefulness in estimating users' intention to continue using mobile payment apps [40]–[42]. Additionally, the ease of use of mobile payment apps has been discovered to positively influence users' perceived usefulness and satisfaction, leading to their intention to continue using the technology [43]. Recent research has also explored the role of trust in influencing users' intention to continue using mobile payment apps [44], [45]. Specifically, trust in the app's security and reliability has been discovered to positively affect users' perceived usefulness, satisfaction, and intention to continue using the technology. Moreover, social influence, such as the influence of friends and family, has been shown to significantly impact users' intention to adopt and continue using mobile payment apps [46], [47].

The intention to continue using technology is determined by users' satisfaction with previous usage, and this relationship has been strengthened in previous studies [35]–[39]. From the literature above, the research model is described in Figure 1.

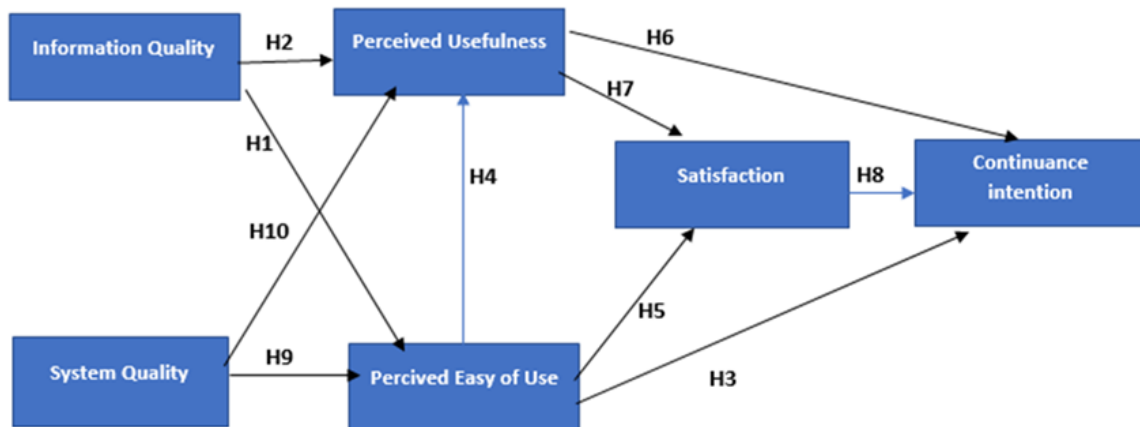


Figure 1. Proposed model

Based on the above model, the formulated hypotheses for this research are:

1. H1 = Information Quality has a statistically significant positive effect on the Perceived Usefulness of utilizing the Ojek Online mobile application.
2. H2 = Information Quality has a significant Ojek Online mobile application.
3. H3 = Ease of Use has a significant positive effect on the Intention to Continue using Ojek Online mobile application.
4. H4 = Ease of Use has a significant positive effect on the Perceived Usefulness of using the Ojek Online mobile application.
5. H5 = User Satisfaction with the Ojek Online mobile application is significantly influenced by Ease of Use.
6. H6 = Perceived Usefulness has a strong positive effect on the Intention to Continue using Ojek Online mobile application.
7. H7 = Perceived Usefulness has a strong positive effect on User Satisfaction with Ojek Online mobile application
8. H8 = User Satisfaction has a strong positive effect on the Intention to Continue using Ojek Online mobile application.
9. H9 = System Quality has a significant positive effect on the Ease of Use of the Ojek Online mobile application.
10. H10 = System Quality has a stong positive effect on the Perceived Usefulness of using the Ojek Online mobile application

METHODS

Sample

This study aimed to analyze the satisfaction and intention of users to continue using the online ride-hailing. The research was conducted on the community of Semarang City, which was chosen due to its large population and significant growth of online ride-hailing service users. A purposive sampling technique was utilized to select respondents whose population size was unknown. This technique was chosen to facilitate the selection of characteristic features of the Ojek online service users. The respondents were chosen among those who had used the application for at least a year.

Research Instrument

The research instrument was used to calculate the variables in the research model, which consisted of two independent variables and four dependent variables. Indicators were used to measure each variable, and the complete variables and indicators are presented in Table 1. A Likert scale was used, with a score ranging from 1 (strongly disagree) to 5 (strongly agree) to measure the indicators of each variable.

Table 1. Variables and number of indicators

Variables	Code	Number of Indicators
Service Quality	SQ	4
Information Quality	IQ	4
Perceived Ease of Use	PEOU	4
Perceived Usefulness	PU	4
Satisfaction	SAT	2
Continuance Intention	IC	3

RESULTS AND DISCUSSIONS

This research, Smart PLS V4.0 was used to conduct the data analysis through the Structural Equation Model (SEM), which can test the relationships between variables. The data analysis involved two main steps. First, a measurement model assessment was initiated to ensure the validity and reliability of the research instrument and to perform a structural model analysis aimed at validating the research model. Second, a structural model assessment was performed to evaluate the relationships between the variables. The dependent variables that are used in the integrated evaluation model are intentiontouse,user satisfaction,and netbenefits [48].

Respondent

The questionnaire was completed by 237 people, and 235 of the responses were deemed eligible for data analysis. The respondents were predominantly female, accounting for 62.55%, and the majority were employees, accounting for 42.55% of the respondents. As for the application usage experience profile, 80.85% of the respondents had been using the application for more than a year, while the remaining 19.15% had been using it for less than a year. The most used online ride-hailing application among the respondents was Gojek, with a percentage of 62.55%, followed by Grab with 32.77%, and the remaining 4.68% used Maxim. The respondents' demographic profile is presented in Table 2.

Tabel 2. Profile demografi responden

Profile Demografi	Jumlah	%
Gender :		
Male	88	37.45%
Female	147	62.55%
Total	235	100.00%
occupation :		
Housewife	27	11.49%
Employee	100	42.55%
Student	69	29.36%
Entrepreneur	39	16.60%
Total	235	100.00%
experience :		
< 1 Year	45	19.15%
>1 Year	190	80.85%
Total	235	100.00%
Ojek is often used:		
Gojek	147	62.55%
Grab	77	32.77%
Maxim	11	4.68%
Total	235	100.00%

Instrument Reliability

Cronbach's alpha and Composite Reliability (CR) were used to assess the study instrument's reliability. If composite Reliability and Cronbach's alpha are both more than 0.7, the instrument is considered dependable. All variables in the model had values greater than the predefined parameters, indicating that the instrument was reliable. According to the test results, Table 3 shows the results of the reliability test.

Table 3. Convergent validity and internal consistency

Variables	Items Codes	Outer Loading	Cronbach's Alpha	CR	AVE
Continuance Intention	IC1	0.783	0.807	0.807	0.723
	IC2	0.874			
	IC3	0.888			
Information Quality	IQ1	0.871	0.765	0.77	0.587
	IQ2	0.865			
	IQ3	0.73			
	IQ4	0.729			
Perceived Ease of Use	PEOU1	0.795	0.775	0.796	0.594
	PEOU2	0.844			
	PEOU3	0.833			
	PEOU4	0.719			
Perceived Usefulness	PU1	0.812	0.836	0.837	0.671
	PU2	0.811			
	PU3	0.775			
	PU4	0.761			
Satisfaction	SAT1	0.717	0.749	0.888	0.799
	SAT2	0.823			
System Quality	SYSQ1	0.693	0.775	0.854	0.594
	SYSQ2	0.797			
	SYSQ3	0.864			
	SYSQ4	0.865			

Instrument Validity

The validity of the research instrument was assessed using Convergent Validity, which was measured by the values of outer loading and Average Variance Extracted (AVE). In addition to Convergent Validity, Discriminant Validity was also assessed by meeting the criteria of Fornell & Larcker and Heterotrait Monotrait Ratio (HTMT). The test results of both Convergent and Discriminant Validity showed that all indicators in the instrument were considered valid as they met the criteria. Tables 4 and 5 show the results of validity tests.

Table 4. Discriminant validity: heterotrait-monotrait ratio statistics (HTMT)

	IC	IQ	PEOU	PU	SAT	SYSQ
IC						
IQ	0.445					
PEOU	0.705	0.560				
PU	0.554	0.520	0.836			
SAT	0.831	0.596	0.884	0.829		
SYSQ	0.733	0.512	0.847	0.730	0.864	

Table 5. Discriminant validity: fornell and larcker criterion

	IC	IQ	PEOU	PU	SAT	SYSQ
IC	0.850					
IQ	0.354	0.766				
PEOU	0.573	0.445	0.771			
PU	0.457	0.420	0.696	0.819		
SAT	0.649	0.456	0.693	0.658	0.894	
SYSQ	0.586	0.397	0.675	0.588	0.658	0.771

Note: The square root of AVE is the value of the diagonal (bold), and the correlation coefficient is the value outside the diagonal.

Model Structural Assessment/Evaluation

The process of evaluating the structural model was described in the conceptual research model. The evaluation process was crucial in this study to assess the determinant coefficient (R²), path coefficients, and effect size. The suitability of the research variables in the model determined the structural model's evaluation. Figure 2 depicts the variables studied.

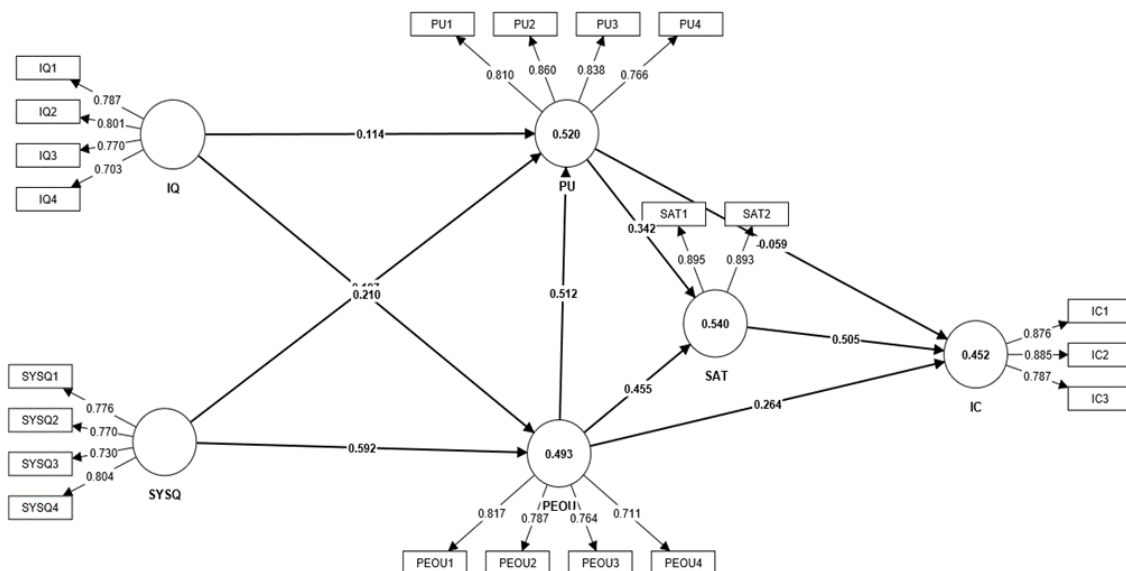


Figure 2. Initial PLS path model

The evaluation result showed that the quality of information and system quality contributed 49.3% (R²) to the ease of system use. This indicates that the ease of system use is jointly influenced by both quality variables in the model, while the remaining 50.7% is affected by other variables outside the research model. Moreover, the evaluation result showed that the quality of information and system quality contributed 52% (R²) to the usefulness of the system. This indicates that the usefulness of the system is jointly influenced by both quality variables in the model, while the remaining 48% is affected by other variables outside the research model. Furthermore, the evaluation result showed that the ease of system uses, and the usefulness of the system contributed 54% (R²) to user satisfaction. Thus, the implication of ease of system uses and usefulness of the system towards user satisfaction is significant. Lastly, the evaluation result showed that user satisfaction with the system contributed 45.2% (R²) to the intention to continue using the application. Thus, the implication of user satisfaction with the system towards the intention to continue using the application is significant.

Hypotheses Assessment

The study conducted on the online motorcycle taxi application system used by residents of Semarang City revealed several significant discoveries. Hypotheses 1, 2, 3, 4, 5, 7, 8, 9, and 10 were all accepted, while hypothesis 6 was not accepted. The study discovered that the information quality given by the online motorcycle taxi application system significantly influenced the ease of using the system and its usefulness, leading to user satisfaction. The ease of using the system was also discovered to be a contributing factor to the intention to continue using it. The quality of the online motorcycle taxi application system significantly influenced the ease of using the system and its usefulness. User satisfaction was also discovered to be positively connected with the intention to continue using the system. These discoveries provide important insights for improving the design and functionality of online motorcycle taxi application systems to increase user satisfaction and intention to continue using the system, as illustrated in Figure 3.

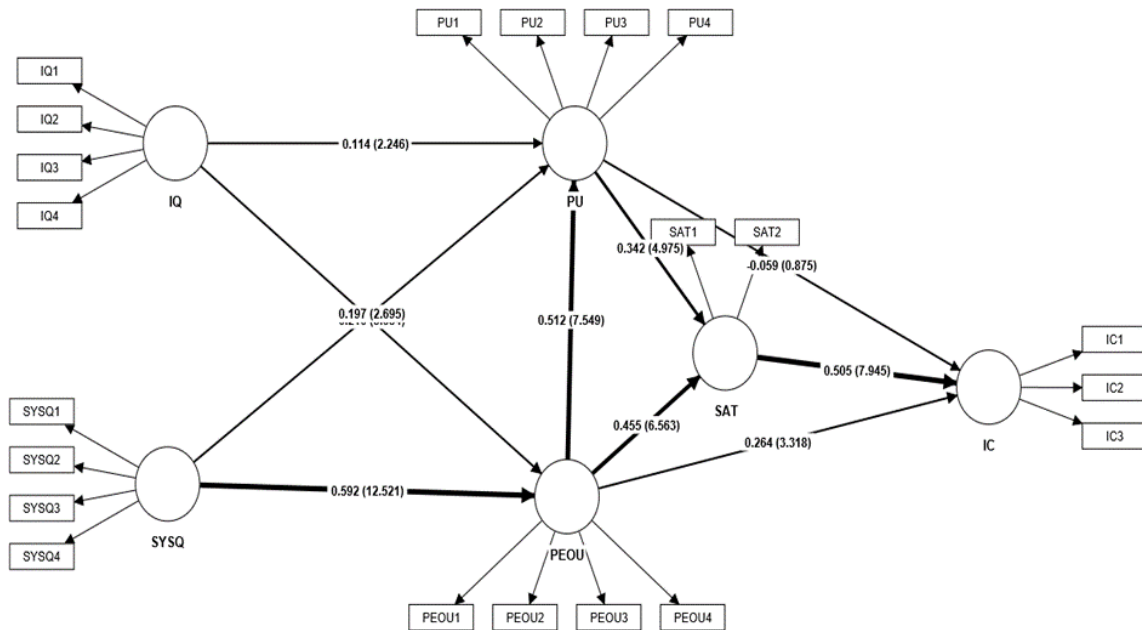


Figure 3. Structural model assessment results

Table 6. Summary of hypothesis testing

Hipotesis	Path	Std.Beta	Std.Error	T - value	P- values	Bias	Confidence Interval		Decision
							Bias Corrected		
							5.00%	95.00%	
H1	IQ -> PEOU	0.21	0.069	3.054	0.001	0.001	0.095	0.325	Accepted
H2	IQ -> PU	0.114	0.051	2.246	0.013	0.003	0.037	0.198	Accepted
H3	PEOU -> IC	0.264	0.079	3.318	0.000	0.004	0.125	0.385	Accepted
H4	PEOU -> PU	0.512	0.068	7.549	0.000	0.001	0.395	0.617	Accepted
H5	PEOU -> SAT	0.455	0.069	6.563	0.000	0.005	0.334	0.559	Accepted
H6	PU -> IC	-0.059	0.067	0.875	0.191	0.000	0.163	0.050	Rejected
H7	PU -> SAT	0.342	0.069	4.975	0.000	0.005	0.234	0.469	Accepted
H8	SAT -> IC	0.505	0.064	7.945	0.000	0.005	0.397	0.604	Accepted
H9	SYSQ -> PEOU	0.592	0.047	12.521	0.000	0.005	0.503	0.659	Accepted
H10	SYSQ -> PU	0.197	0.073	2.695	0.004	0.000	0.091	0.331	Accepted

The hypotheses were based on previous research that examined the implications of user satisfaction on the intention to continue using online motorcycle taxi system of applications. A total of 10 hypotheses were formulated in this study based on the model of research proposed. The results of Figure 3 and Table 6 show the link between the six variables studied in this study. The discoverers showed that nine hypotheses were accepted and one of the hypotheses was rejected.

The study found that the quality of the information provided by the online motorcycle taxi application system substantially influenced the ease of using the system and its usefulness, which led to user satisfaction. This suggests that the information provided by the system should be accurate, comprehensive, and up-to-date to increase user satisfaction and intention to continue using the system.

Moreover, the ease of using the system was found to be a contributing factor to the intention to continue using it. This highlights the importance of designing a user-friendly interface and optimizing the navigation of the application to increase user satisfaction and the intention to continue using the system. The quality of the online motorcycle taxi application system was also found to substantially influence the ease of using the system and its usefulness. These findings emphasize the need for developers to focus on improving the overall quality of the system, including its functionality, reliability, and responsiveness, to enhance user satisfaction and intention to continue using the system.

Interestingly, the study found that user satisfaction was positively associated with the intention to continue using the system. This finding suggests that user satisfaction is a crucial determinant of intention to continue using the system, which, affects the overall success of the online motorcycle taxi application system. Therefore, developers should focus on designing systems that meet users' needs and preferences to enhance user satisfaction and increase the intention to continue using the system.

Overall, the findings of this research provide important insights for improving the design and functionality of the online motorcycle taxi application system to increase user satisfaction and intention to continue using the system. Developers should focus on optimizing the quality of the information provided by the system, designing user-friendly interfaces, and enhancing the overall quality of the system to enhance user satisfaction and increase the intention to continue using the system. By doing so, online motorcycle taxi application systems can meet the needs and preferences of their user, and achieve greater success in the highly competitive transportation industry.

CONCLUSION

Significance of Study: This study's conclusions have far-reaching ramifications for the development and improvement of online motorcycle taxi applications, particularly in Semarang City. The study has shown that the quality of information and system significantly affects the ease of use and usefulness of the application, which, leads to, affects user satisfaction and intention to continue using the application. Therefore, online motorcycle taxi service providers can use these discoveries to raise the quality of their systems and information, which can lead to increased user satisfaction and loyalty. This study has shown that the quality of information and system significantly influences the ease of use and usefulness of online motorcycle taxi applications in Semarang City. Moreover, the ease of use and usefulness of the application has a significant impact on user satisfaction and intention to continue using the application. Therefore, the providers of these services should focus on improving the quality of their systems and information to enhance user satisfaction and loyalty. Despite the significant contributions of this study, it has some limitations that need to be considered. Firstly, the study only focuses on Semarang City, which may limit the generalization of the discoveries to other regions. Secondly, the study uses a cross-sectional design that does not allow for the examination of causal relationships among the variables. Finally, the study is based on respondents' self-reported data, which could be biased. Given the study's shortcomings, there are several directions for future research. Firstly, future studies should employ a longitudinal design to explore the causal relationships among the variables. Secondly, the study should be extended to other regions to enhance the generalizability of the discoveries. Thirdly, future studies could consider using mixed methods approaches to triangulate the data and enhance the validity of the findings. Finally, further research could focus on exploring other factors that may influence user satisfaction and loyalty, such as trust, privacy, and security.

REFERENCES

- [1] A. Dwiantoro, I. Maulana, N. P. Damayanti, and R. N. Al Zahra, "Artificial intelligence (AI) imaging for enhancement of parking security," *J. Student Res. Explor.*, vol. 1, no. 1, pp. 15–20, Dec. 2022, doi: 10.52465/josre.v1i1.110.
- [2] A. A. Nurdin, G. N. Salmi, K. Sentosa, A. R. Wijayanti, and A. Prasetya, "Utilization of Business Intelligence in Sales Information Systems," *J. Inf. Syst. Explor. Res.*, vol. 1, no. 1, pp. 39–48, Dec. 2022, doi: 10.52465/joiser.v1i1.101.
- [3] F. D. Davis, "Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology," *MIS Q.*, vol. 13, no. 3, pp. 319–340, 1989, doi: 10.5962/bhl.title.33621.
- [4] W. H. DeLone and E. R. McLean, "Measuring e-Commerce Success: Applying the DeLone & McLean Information Systems Success Model," *Int. J. Electron. Commer.*, vol. 9, no. 1, pp. 31–47, Oct. 2004, doi: 10.1080/10864415.2004.11044317.
- [5] A. Syafrizal, E. Ernawati, and Y. Dwiandiyanta, "Penerapan Model Technology Acceptance Model (TAM) untuk Pemahaman Media Pembelajaran Berbasis Multimedia Interaktif," *Sci. J. Informatics*, vol. 2, no. 1, pp. 9–14, Feb. 2016, doi: 10.15294/sji.v2i1.4524.
- [6] J. Wu, M. Liu, and Y. Zhao, "The effect of information quality on users' trust and satisfaction with mobile health applications: An empirical study," *Int. J. Med. Inform.*, vol. 133, p. 104019, 2020, doi: <http://dx.doi.org/10.1080/14783363.2018.1541734>.
- [7] F. Karimov, H. Van der Heijden, and M. Barzegar, "The impact of information quality on user satisfaction and loyalty in mobile banking," *J. Retail. Consum. Serv.*, vol. 50, pp. 81–91, Jul. 2019, [Online]. Available: <https://linkinghub.elsevier.com/retrieve/pii/S0969698917307142>
- [8] X. Li and D. Wang, "The impact of information quality on user trust in mobile payment systems," *J. Electron. Commer. Res.*, vol. 20, no. 3, pp. 209–224, Jul. 2019, [Online]. Available: <https://linkinghub.elsevier.com/retrieve/pii/S0969698917307142>
- [9] Y. Huang, J. Wang, and Y. Huang, "The effects of perceived information quality on trust and satisfaction in mobile payment apps," *J. Retail. Consum. Serv.*, vol. 53, p. 101943, 2020.
- [10] X. Li, Y. Fang, and Y. Du, "What drives users to continue to use mobile payment services? An expectation-confirmation model with perceived risk," *Technol. Forecast. Soc. Change*, vol. 161, p. 120308, 2020.
- [11] A. Sharma, N. P. Rana, and Y. K. Dwivedi, "Understanding the antecedents of mobile banking adoption: A unified perspective," *Inf. Syst. Front.*, vol. 20, no. 6, pp. 1313–1334, 2019, doi: 10.1007/s10796-017-9811-0.
- [12] J. Wang, Y. Li, and W. Liang, "Factors influencing the adoption of mobile commerce: An empirical investigation in China," *Inf. Manag.*, vol. 56, no. 6, p. 103141, 2019, doi: 10.1016/j.im.2019.103141.
- [13] S. K. Sharma, P. Bhagwat, and S. Dixit, "Mobile Application Quality and its Impact on Perceived Usefulness, Satisfaction and Loyalty: A Structural Equation Modeling Approach," *J. Theor. Appl. Inf. Technol.*, vol. 97, no. 6, pp. 1706–1720, 2019.
- [14] X. Zheng, X. Ding, and J. Ge, "Research on the Influence of System Quality and Information Quality on Mobile Application Loyalty," *J. Serv. Sci. Manag.*, vol. 12, no. 1, pp. 15–24, 2019.
- [15] M. Xu and D. Liu, "Factors Affecting Consumers' Satisfaction, Attitude and Loyalty towards Smartphone E-wallet," *J. Retail. Consum. Serv.*, vol. 44, pp. 217–227, 2018.
- [16] N. Kanwal, U. Javaid, and M. A. Naeem, "Factors Affecting the Intention to Use Mobile Payment Services: Evidence from Pakistan," *J. Rev. Glob. Econ.*, vol. 9, pp. 248–262, 2020.
- [17] H. Purohit, A. Dhir, and Y. K. Dwivedi, "Factors Influencing the Adoption of Mobile Payment Services in India: Extending UTAUT2 with Perceived Risk and Trust," *Int. J. Inf. Manag.*, vol. 50, pp. 263–273, 2020.
- [18] N. T. M. Nguyen, Q. T. Luong, and T. T. H. Nguyen, "User Satisfaction with Mobile Banking Services: An Empirical Study in Vietnam," *J. Open Innov. Technol. Mark. Complex.*, vol. 7, no. 2, p. 52, 2021.
- [19] X. Tong, W. Li, and X. Xu, "Factors Affecting Mobile Payment Service Adoption: A Meta-analytic Review," *Electron. Commer. Res. Appl.*, vol. 34, p. 100824, 2019.
- [20] Venkatesh, Morris, Davis, and Davis, "User Acceptance of Information Technology: Toward a Unified View," *MIS Q.*, vol. 27, no. 3, p. 425, 2003, doi: 10.2307/30036540.
- [21] J. H. Wu, S. C. Wang, and R. J. Tsai, "Effects of the Perceived Usefulness of Mobile Technology on Users' Satisfaction and Intention to Continue Using the Technology," *Soc. Behav. Personal. An Int. J.*, vol. 46, no. 2, pp. 315–326, 2018.
- [22] K. Wang, H. Liu, L. Ye, and W. Chen, "Understanding Users Intention to Continue Using Mobile

- Health Applications: A Theoretical Framework and Empirical Study,” *Int. J. Med. Inform.*, vol. 140, p. 104172, 2020.
- [23] C. Wang, X. Li, and Y. Li, “Factors Influencing Mobile Payment Adoption in China: A Modified Technology Acceptance Model Approach,” *Sustainability*, vol. 13, no. 1, p. 96, 2021.
- [24] S. Y. Yousafzai, G. R. Foxall, and J. G. Pallister, “Technology acceptance: a meta-analysis of the TAM: Part 2,” *J. Model. Manag.*, vol. 2, no. 3, pp. 281–304, Nov. 2007, doi: 10.1108/17465660710834462.
- [25] Y. Li, Q. Wu, and Z. Deng, “Exploring the role of perceived ease of use in the formation of Chinese consumers’ intention to use mobile health apps: An integrative moderating approach,” *Inf. Technol. People*, vol. 31, no. 4, pp. 1055–1077, 2018.
- [26] B. Purohit, A. Srinastava, and S. Sharma, “Factors affecting the use of mobile payment services in India,” *Int. J. Electron. Commer. Stud.*, vol. 11, no. 2, pp. 1–18, 2020.
- [27] S. A. Wibowo and A. Nurwati, “The effect of perceived usefulness, perceived ease of use, and trust on mobile payment service satisfaction,” *J. Asian Financ. Econ. Bus.*, vol. 8, no. 7, pp. 345–355, 2021.
- [28] H. L. Nguyen, H. T. M. Nguyen, T. T. H. Nguyen, and M. T. Ho, “Factors affecting the satisfaction of mobile payment service users: An empirical study in Vietnam,” *Int. J. Bank Mark.*, 2021.
- [29] J. H. Wu, Y. H. Chen, and Y. C. Chen, “Investigating the role of trust in customer loyalty and commitment in e-commerce,” *J. Electron. Commer. Res.*, vol. 7, no. 2, pp. 130–146, 2016.
- [30] S. Akter, J. D’Ambra, and P. Ray, “Trustworthiness in mHealth information services: An assessment of a hierarchical model with mediating and moderating effects using partial least squares (PLS),” *J. Am. Soc. Inf. Sci. Technol.*, vol. 62, no. 1, pp. 100–116, Jan. 2011, doi: 10.1002/asi.21442.
- [31] R. Naufalia and D. Yassar, “Usefulness factors to predict the continuance intention using mobile payment, case study: GO-Pay, OVO, Dana,” *J. Soft Comput. Explor.*, vol. 2, no. 2, pp. 115–126, Sep. 2021, doi: 10.52465/josce.v2i2.50.
- [32] S. Sharma, A. Srivastava, and B. Purohit, “Factors influencing user satisfaction with mobile applications: A literature review,” *Int. J. Mob. Commun.*, vol. 17, no. 1, pp. 1–28, 2019.
- [33] X. Zheng, W. Zhang, and Q. Ye, “The effect of mobile app quality on user satisfaction and loyalty,” *J. Bus. Res.*, vol. 100, pp. 319–327, 2019.
- [34] M. Kanwal, N. Ahmad, and M. Batool, “Determinants of mobile payment adoption: An empirical study in Pakistan,” *J. Retail. Consum. Serv.*, vol. 52, p. 101921, 2020.
- [35] Y. M. Huang, T. H. Liang, and Y. H. Su, “Understanding user continuance intention of mobile social apps: A psychological commitment perspective,” *Comput. Human Behav.*, vol. 76, pp. 576–586, 2017.
- [36] C. C. Chang and S. W. Chen, “The role of perceived usefulness, perceived ease of use, and perceived enjoyment in predicting the continuance intention to use e-learning systems in Taiwan,” *Innov. Educ. Teach. Int.*, vol. 56, no. 3, pp. 289–299, 2019.
- [37] X. Deng, Y. Yuan, J. Zhang, and L. Chen, “Examining the effects of social commerce features on satisfaction and loyalty,” *Internet Res.*, vol. 30, no. 3, pp. 951–970, 2020.
- [38] Y. Chen, L. Huang, and Y. Chou, “Understanding mobile payment continuance intention: A tripartite model integrating technology acceptance model (TAM), expectation–confirmation model (ECM), and flow theory,” *Int. J. Inf. Manage.*, vol. 52, p. 102077, 2020.
- [39] H. Wang and L. Zhang, “An empirical study on the continuance intention of users of mobile payment based on the expectation–confirmation model,” *Mob. Networks Appl.*, vol. 26, no. 4, pp. 1199–1209, 2021.
- [40] J. Wang, D. Wang, Y. Zhang, and Y. Shi, “Understanding user continuance intention of social e-commerce: An empirical study of Chinese consumers,” *Inf. Manag.*, vol. 59, no. 1, p. 103448, 2022.
- [41] Y. Liu, X. Huang, and Y. An, “Investigating the factors affecting the continued use of mobile payment services in China,” *Int. J. Inf. Manage.*, vol. 39, pp. 86–96, 2018.
- [42] X. Fang, H. C. Chan, and T. K. Chan, “Exploring the factors affecting the adoption and continued use of mobile payment services: A study of WeChat Pay in China,” *Telemat. Informatics*, vol. 49, p. 101417, 2020.
- [43] A. U. Khan and S. A. Raza, “Exploring the critical factors that determine the adoption and use of mobile payment services in Pakistan,” *J. Retail. Consum. Serv.*, vol. 60, p. 102455, 2021.
- [44] C. J. Su, M. F. Hsu, and C. H. Wu, “The effects of ease of use and trust on consumers’ adoption

- of mobile payment systems in Taiwan,” *J. Retail. Consum. Serv.*, vol. 61, p. 102526, 2021.
- [45] Y. Li and H. Li, “Understanding mobile payment continuance intention from the perspectives of social influence and flow experience: Evidence from China,” *J. Retail. Consum. Serv.*, vol. 51, pp. 80–89, 2019.
- [46] M. Shi, J. Huang, and Y. Sun, “Social influence, trust, and mobile payment adoption: Evidence from Chinese consumers,” *J. Retail. Consum. Serv.*, vol. 57, p. 102174, 2020.
- [47] H. Sun, X. Wang, and H. Wang, “Factors affecting users’ continuance intention to use mobile payment: A comparative study of China and the USA,” *Inf. Technol. People*, 2022.
- [48] I. Muslimin, S. P. Hadi, and E. Nugroho, “An Evaluation Model Using Perceived User Technology Organization Fit Variable for Evaluating the Success of Information Systems,” *Sci. J. Informatics*, vol. 4, no. 2, pp. 86–94, Nov. 2017, doi: 10.15294/sji.v4i2.12012.