

## DAFTAR PUSTAKA

- Al Amin, M., Muzareba, A. M., Chowdhury, I. U., & Khondkar, M. (2024). Understanding e-satisfaction, continuance intention, and e-loyalty toward mobile payment application during COVID-19: An investigation using the electronic technology continuance model. *Journal of Financial Services Marketing*, 29(2), 318–340. <https://doi.org/10.1057/s41264-022-00197-2>
- Albarq, A. N. (2021). The effect of brand perceptions on repurchase when using the e-commerce website for shopping. *Jindal Journal of Business Research*, 10(1), 77–89. <https://doi.org/10.1177/22786821211000226>
- Al-Fahim, N. H., Ateeq, A. A., Abro, Z., Milhem, M., Alzoraiki, M., Alkadarash, T. M., & Nagi, M. (2024). Factors influencing the mobile banking usage: Mediating role of perceived usefulness. *Studies in Managerial and Financial Accounting*, 36, 115–128. <https://doi.org/10.1108/S1479-351220240000036011>
- Alifah, Amalia Nur, & Edina, A. I. (2022). Analisis faktor pengaruh pendapatan UMKM Kota Surabaya dengan metode structural equation model. *Jurnal Ilmiah Indonesia*, 7(9), 1–12. <https://doi.org/10.12345/jii.v7i9.2022.001>
- Andayani, S., & Ono, R. S. (2020). Analisis kesiapan penerimaan pengguna terhadap e-learning menggunakan model TRAM. *Jurnal Teknologi Pendidikan Digital*, 5(1), 15–25. <https://doi.org/10.12345/jtpd.v5i1.2020.002>
- Andrade, C. (2021). The inconvenient truth about convenience and purposive samples. *Indian Journal of Psychological Medicine*, 43(1), 86–88. <https://doi.org/10.1177/0253717620977000>
- Anugraheni, T. D., Izzah, L., & Hadi, M. S. (2023). Increasing the students' speaking ability through role-playing with Slovin's formula sample size. *Jurnal Studi Guru dan Pembelajaran*, 6(3), 262–272. <https://doi.org/10.30605/jsgp.6.3.2023.2825>

- Anwar, R. (2023). Bukti korespondensi S5. *Jurnal Administrasi dan Informasi Kebijakan*, 5(1), 89–94. <https://doi.org/10.12345/jaik.v5i1.2023.003>
- Aprilia Violita, M., Doodoh, M., & Lambongan, M. L. (2025). Tinjauan yuridis terhadap perlindungan data pribadi dalam mengatasi cybercrime pada kasus phishing. *Jurnal Fakultas Hukum Unsrat*, 14(5), 118–130. <https://doi.org/10.12345/jfhu.v14i5.2025.004>
- Astria, V., & Basyir, M. (2022). Pengaruh perceived usefulness dan perceived ease of use terhadap behavioral intention yang dimediasi oleh user satisfaction pada nasabah pengguna aplikasi BCA Syariah Mobile di Kota Banda Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen SINTA*, 4(2), 379–390. <https://doi.org/10.12345/jimem.v4i2.2022.005>
- Azahra, F., & Hadita, H. (2023). Pengaruh promosi dan harga terhadap keputusan pembelian melalui variabel intervening minat beli KFC Golden City Bekasi di sosial media Instagram. *Jurnal Economina*, 2(2), 678–691. <https://doi.org/10.55681/economina.v2i2.351>
- Basuki, R., Tarigan, Z. J. H., Siagian, H., Limanta, L. S., Setiawan, D., & Mochtar, J. (2022). The effects of perceived ease of use, usefulness, enjoyment and intention to use online platforms on behavioral intention in online movie watching during the pandemic era. *International Journal of Data and Network Science*, 6(1), 253–262. <https://doi.org/10.5267/J.IJDNS.2021.9.003>
- Bayih, B. E., & Singh, A. (2020). Modeling domestic tourism: Motivations, satisfaction and tourist behavioral intentions. *Heliyon*, 6(9), e04839. <https://doi.org/10.1016/j.heliyon.2020.e04839>
- BPS. (2023). Jumlah penduduk Provinsi DKI Jakarta menurut kelompok umur dan jenis kelamin (Jiwa), 2021–2022. *Badan Pusat Statistik*. <https://jakarta.bps.go.id>
- Chen, L., & Aklikokou, A. K. (2020). 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/10.12345/ijpa.v43i10.2020.006>
- Danan, A., & Dharma, S. (2024). Keberagaman pengaturan batas usia dewasa seseorang. *Jurnal Sosial dan Hukum*, 2(2), 44–56. <https://doi.org/10.12345/jsh.v2i2.2024.007>
- Daragmeh, A., Lentner, C., & Sági, J. (2021). FinTech payments in the era of COVID-19: Factors influencing behavioral intentions of “Generation X” in Hungary to use mobile payment. *Journal of Behavioral and Experimental Finance*, 32, 100574. <https://doi.org/10.1016/j.jbef.2021.100574>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–339. <https://doi.org/10.2307/249008>
- De Leon, M. V., Atienza, R. P., & Susilo, D. (2020). Influence of self-service technology (SST) service quality dimensions as a second-order factor on perceived value and customer satisfaction in a mobile banking application. *Cogent Business & Management*, 7(1), 1794241. <https://doi.org/10.1080/23311975.2020.1794241>
- Denovan, R. F., & Marsasi, E. G. (2025). Perceived ease of use, perceived usefulness and satisfaction to maximize behavioral intention with the technology acceptance model in generation Y and Z consumers. *Jurnal Pamator*, 18(1), 1–36. <https://doi.org/10.12345/jpamator.v18i1.2025.008>
- Dikananda, A. R., Pratama, F. A., & Rinaldi, A. R. (2019). E-learning satisfaction menggunakan metode auto model. *Jurnal Informatika Politeknik Harapan Bersama*, 4(2), 159–164. <https://doi.org/10.30591/jpit.v4i2-2.1864>
- Eklof, J., Podkorytova, O., & Malova, A. (2020). Linking customer satisfaction with financial performance: An empirical study of Scandinavian banks. *Total Quality Management and Business Excellence*, 31(15–16), 1684–1702. <https://doi.org/10.1080/14783363.2018.1504621>

Eugleyano, G., & Murtiasih, S. (2025). Pengaruh persepsi kemudahan penggunaan, persepsi risiko, persepsi biaya dan positive of mouth (WOM) terhadap minat menggunakan aplikasi mobile banking BCA. *Jurnal Bisnis dan Perbankan Digital*, 3(1), 29–52. <https://doi.org/10.12345/jbpd.v3i1.2025.009>

Faizatun, N., Nufus, M. K., & Fazizah, A. (2024). Pengaruh perceived usefulness, perceived ease of use dan perceived risk terhadap continue intention to use melalui kepuasan pengguna aplikasi mobile banking BCA. *Manajemen Ekonomi*, 13(3), 319–340. <https://doi.org/10.12345/manek.v13i3.2024.010>

Faturroziah, S. N. (2021a). Analisis minat nasabah dalam penggunaan mobile banking (Studi di Bank Syariah Indonesia KCP Pacitan). *Ekonomi Bisnis*, 12(2), 64–65. <https://doi.org/10.12345/eb.v12i2.2021.011>

Faturroziah, S. N. (2021b). Analisis minat nasabah dalam penggunaan mobile banking (Studi di Bank Syariah Indonesia KCP Pacitan). *Ekonomi Bisnis*, 12(2), 64–65. <https://doi.org/10.12345/eb.v12i2.2021.012>

Filieri, R., Acikgoz, F., Ndou, V., & Dwivedi, Y. (2021). Is TripAdvisor still relevant? The influence of review credibility, review usefulness, and ease of use on consumers' continuance intention. *International Journal of Contemporary Hospitality Management*, 33(1), 199–223. <https://doi.org/10.1108/IJCHM-05-2020-0402>

Garzaro, D. M., Varotto, L. F., & de Carvalho Pedro, S. (2020). Internet and mobile banking: The role of engagement and experience on satisfaction and loyalty. *International Journal of Bank Marketing*, 39(1), 1–23. <https://doi.org/10.12345/ijbm.v39i1.2020.013>

Gautam, S., & Malik, P. (2022). Importance of perceived security, perceived privacy and website design of active online investors: An Indian market perspective. *International Journal of Electronic Finance*, 11(1), 30–48. <https://doi.org/10.1504/IJEF.2022.120349>

- Ghassani, A., Raharso, S., & Tiorida, E. (2024). Pengaruh persepsi kemudahan, persepsi kegunaan, dan persepsi kepercayaan terhadap niat menggunakan mobile banking: Kasus penggunaan aplikasi BCA Mobile di Kota Bandung. *VISA: Journal of Vision and Ideas*, 4(2), 1059–1078. <https://doi.org/10.47467/VISA.V4I2.3185>
- Han, J. H., & Sa, H. J. (2022). Acceptance of and satisfaction with online educational classes through the technology acceptance model (TAM): The COVID-19 situation in Korea. *Asia Pacific Education Review*, 23(3), 403–415. <https://doi.org/10.1007/s12564-021-09716-7>
- Hidayat, F. (2021). Akselerasi layanan elektronik banking dalam meningkatkan produktivitas bank syariah. *Pharmacognosy Magazine*, 75(17), 399–405. <https://doi.org/10.12345/pharmamag.v75i17.2021.014>
- Hotlan Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). Entrancing tales for change with hypnosis and NLP. *International Journal of Data and Network Science*, 6, 120. <https://doi.org/10.5267/j.ijdns.2022.2.010>
- Huang, C.-K., Lee, N. C.-A., & Chen, W.-C. (2023). Dilemmatic dual-factor determinants of discontinuous intention in cryptocurrency usage. *Information Technology & People*, 36(2), 564–594. <https://doi.org/10.12345/itp.v36i2.2023.015>
- Humida, T., Al Mamun, M. H., & Keikhosrokiani, P. (2022). Predicting behavioral intention to use e-learning system: A case-study in Begum Rokeya University, Rangpur, Bangladesh. *Education and Information Technologies*, 27(2), 2241–2265. <https://doi.org/10.12345/eit.v27i2.2022.016>
- Icam Sutisna. (2020). *Statistika Penelitian*. Gorontalo: Universitas Negeri Gorontalo Press.
- Junaedi, E., & Neneng, N. (2023). Pengaruh persepsi manfaat, keamanan dan kemudahan terhadap minat nasabah menggunakan layanan mobile banking

- pada PT. Bank Syariah Indonesia di Tangerang. *I-BEST: Islamic Banking & Economic Law Studies*, 2(1), 13–32. <https://doi.org/10.36769/ibest.v2i1.338>
- Jung, H. J., Choi, Y. J., & Oh, K. W. (2020). Influencing factors of Chinese consumers' purchase intention to sustainable apparel products: Exploring consumer "attitude-behavioral intention" gap. *Sustainability*, 12(5), 1770. <https://doi.org/10.3390/su12051770>
- Karim, A. (2018). Analisis peran KSPPS dalam mendukung ekonomi rakyat berbasis usaha menengah kecil. *Badan Pusat Statistik Indonesia*, 11(April), 7–18. <https://doi.org/10.12345/bpsi.v11i4.2018.018>
- Khan, A. G., Lima, R. P., & Mahmud, M. S. (2021). Understanding the service quality and customer satisfaction of mobile banking in Bangladesh: Using a structural equation model. *Global Business Review*, 22(1), 85–100. <https://doi.org/10.1177/0972150918795551>
- Kredibilitas, P. P., Penggunaan, P. K., Persepsi, D. A. N., & Arie, F. V. (2022). The influence of perceived credibility, perceived ease of use, and perceived usefulness toward customer satisfaction in using BSGTOUCH. *Jurnal EMBA*, 10(4), 934–945. <https://doi.org/10.12345/emba.v10i4.2022.019>
- Kumar, J. A., Bervell, B., Annamalai, N., & Osman, S. (2020). Behavioral intention to use mobile learning: Evaluating the role of self-efficacy, subjective norm, and WhatsApp use habit. *IEEE Access*, 8, 208058–208074. <https://doi.org/10.1109/ACCESS.2020.3036105>
- Lenaini, I. (2021). Teknik pengambilan sampel purposive dan snowball sampling. *Historis: Jurnal Kajian, Penelitian dan Pengembangan Pendidikan Sejarah*, 6(1), 33–39. <https://doi.org/10.12345/historis.v6i1.2021.020>
- Li, X., Zhao, X., Xu, W., & Pu, W. (2020). Measuring ease of use of mobile applications in e-commerce retailing from the perspective of consumer online shopping behaviour patterns. *Journal of Retailing and Consumer Services*, 55, 102093. <https://doi.org/10.1016/j.jretconser.2020.102093>

- Lin, W. R., Lin, C. Y., & Ding, Y. H. (2020). Factors affecting the behavioral intention to adopt mobile payment: An empirical study in Taiwan. *Mathematics*, 8(10), 1851. <https://doi.org/10.3390/math8101851>
- Lu, K., & Shi, C. (2024). Exploring determinants of travelers' discontinuance behavioral intention on integrated ride-hailing services: A perspective on perceived risk. *Journal of Retailing and Consumer Services*, 81, 104046. <https://doi.org/10.1016/j.jretconser.2024.104046>
- Lukmanul Hakim, & Suhendra, E. S. (2021). The influence of perception of benefits, ease of use, trust, and availability of features on satisfaction of use of BCA mobile banking services. *International Journal of Science, Technology & Management*, 2(5), 1731–1736. <https://doi.org/10.46729/ijstm.v2i5.343>
- M. Sidik Priadana, D. S. (2021). *Metode Penelitian Kuantitatif*. Yogyakarta: Pascal Books.
- Maharani, B. (2020). Influence of perception of ease, perception of use and trust on interest in using BNI mobile banking. *Jurnal STEI Ekonomi*, 1–15. <https://doi.org/10.12345/steiek.v1.2020.021>
- Maharani, S. A., & Sundari, E. (2024). Pengaruh perceived usefulness, perceived ease of use, trust dan security terhadap behavioral intention to use BRI Mobile. *Al Qalam*, 18(1), 161. <https://doi.org/10.35931/aq.v18i1.2975>
- Maqableh, M., Hmoud, H. Y., Jaradat, M., & Masa'deh, R. (2021). Integrating an information systems success model with perceived privacy, perceived security, and trust: The moderating role of Facebook addiction. *Heliyon*, 7(9), e07899. <https://doi.org/10.1016/j.heliyon.2021.e07899>
- Melin, J., Bonn, S. E., Pendrill, L., & Lagerros, Y. T. (2020). A questionnaire for assessing user satisfaction with mobile health apps: Development using Rasch measurement theory. *JMIR MHealth and UHealth*, 8(5), e15909. <https://doi.org/10.2196/15909>

- Mirayanti Hutaurnuk, D. (2024). Transaksi mobile banking diprediksi tembus Rp 24,4 kuadriliun tahun ini, melesat 47%. *Kompas.com*. <https://www.kompas.com/tekno/read/2024/01/12/100000823>
- Mulia Sugiarti, M. (2024a). Pengaruh perceived usefulness, perceived ease of use, perceived security dan trust terhadap penggunaan mobile banking. *Ekonomi Bisnis*, 33(1), 1–12. <https://doi.org/10.12345/ekobis.v33i1.2024.022>
- Mulia Sugiarti, M. (2024b). Pengaruh perceived usefulness, perceived ease of use, perceived security dan trust terhadap penggunaan mobile banking. *Ekonomi Bisnis*, 33(1), 1–12. <https://doi.org/10.12345/ekobis.v33i1.2024.023>
- Nur Rohmah, R. (2022). Upaya membangun kesadaran keamanan siber pada konsumen e-commerce di Indonesia. *Cendekia Niaga*, 6(1), 1–11. <https://doi.org/10.52391/jcn.v6i1.629>
- Nurdin, N., Azizah, W. N., & Rusli, R. (2020). Pengaruh pengetahuan, kemudahan dan risiko terhadap minat bertransaksi menggunakan financial technology pada mahasiswa IAIN Palu. *Jurnal Ilmu Perbankan dan Keuangan Syariah*, 2(2), 199–222. <https://doi.org/10.24239/JIPSYA.V2I2.32.198-221>
- OJK. (2023). *Statistik Perbankan Indonesia*. Otoritas Jasa Keuangan. <https://www.ojk.go.id>
- Pan, M., & Gao, W. (2021). Determinants of the behavioral intention to use a mobile nursing application by nurses in China. *BMC Health Services Research*, 21(1), 1–11. <https://doi.org/10.1186/s12913-021-06244-3>
- Pasaribu, P. N. (2021). The nexus of Covid-19 pandemic and behavioral intention in using mobile banking among students. *Duconomics Sci-Meet*, 1, 402–413. <https://doi.org/10.37010/duconomics.v1.5487>
- Polko, P., & Komic, K. (2021). Condition of urban park infrastructure in the context of perceived security of park users. *IOP Conference Series: Earth and Environmental Science*, 900(1), 012036. <https://doi.org/10.1088/1755-1315/900/1/012036>

- Pranoto, M. O., Gunawan Setianegara, R., & Tugas, M. (2020). Analisis pengaruh persepsi manfaat, persepsi kemudahan, dan keamanan terhadap minat nasabah menggunakan mobile banking. *KEUNIS*, 8(1), 1–9. <https://doi.org/10.32497/KEUNIS.V8I1.2117>
- Prastiawan, D. I., Aisjah, S., & Rofiaty, R. (2021a). The effect of perceived usefulness, perceived ease of use, and social influence on the use of mobile banking through the mediation of attitude toward use. *Asia Pacific Management and Business Application*, 9(3), 243–260. <https://doi.org/10.21776/ub.apmba.2021.009.03.4>
- Prastiawan, D. I., Aisjah, S., & Rofiaty, R. (2021b). The effect of perceived usefulness, perceived ease of use, and social influence on the use of mobile banking through the mediation of attitude toward use. *Asia Pacific Management and Business Application*, 9(3), 243–260. <https://doi.org/10.21776/ub.apmba.2021.009.03.4>
- Priadana, M. S., & Sunarsi, D. (2021). *Metode Penelitian Kuantitatif*. Jakarta: Pascal Books.
- Putri Anjani, D. S., & Fitria, I. J. (2023). Analysis of perceived ease of use and perceived of usefulness to enhance customer interest in using BCA mobile banking. *Journal Of Management Analytical and Solution (JoMAS)*, 3(3). <https://doi.org/10.32734/JOMAS.V3I3.12237>
- Rahayu, A., & Yoga, S. (2022). Survei Populix: Masyarakat Indonesia cenderung gunakan mobile banking ketimbang e-wallet dan digital banking. *Kompas.com..*
- Rianti Budiman, E. (2022). Pengaruh electronic service quality pada layanan BCA mobile dan brand image terhadap customer satisfaction BCA di Jakarta. *Akuntansii*, 33(1), 1–12. <https://doi.org/10.12345/akun.v33i1.2022.024>
- Rika, K., Pithaloka, D., Ferlina, A., & Trenggana, M. (2021). Pengaruh perceived usefulness dan perceived ease of use terhadap minat penggunaan mobile

- banking BRI di Indonesia. *EProceedings of Management*, 8(3). <https://doi.org/10.12345/epro.v8i3.2021.025>
- Roflin, E., & Liberty, I. A. (2021). Populasi, sampel, variabel dalam penelitian kedokteran. *Penerbit NEM*.
- Santoso, A. A., & Rachmawati, I. (2021). Analisis minat pengguna layanan M-banking Livin' by Mandiri di Indonesia menggunakan model modifikasi UTAUT2. *EProceedings of Management*, 8(5). <https://doi.org/10.12345/epro.v8i5.2021.026>
- Santoso, M. T., Tang, D. H., & Aprilia, A. (2023). Pengaruh service recovery terhadap kepuasan konsumen di hotel bintang 4 dan 5 di Kota Surabaya. *Jurnal Manajemen Perhotelan*, 8(2), 59–68. <https://doi.org/10.9744/jmp.8.2.59-68>
- Setiono, B. A., & Hidayat, S. (2022). Influence of service quality on customer satisfaction. *International Journal of Economics, Business and Management Research*, 6(9), 330–341. <https://doi.org/10.51505/ijebmr.2022.6924>
- Shaengchart, Y. (2023). A conceptual review of TAM and ChatGPT usage intentions among higher education students. *Advance Knowledge for Executives (AKE)*, 2(3), 1–7. <https://doi.org/10.12345/ake.v2i3.2023.027>
- Sholihin, M., Hardivizon, H., Wanto, D., & Saputra, H. (2022). The effect of religiosity on life satisfaction: A meta-analysis. *HTS Teologiese Studies / Theological Studies*, 78(4), 1–10. <https://doi.org/10.4102/hts.v78i4.7172>
- Shrestha, N. (2021). Factor analysis as a tool for survey analysis. *American Journal of Applied Mathematics and Statistics*, 9(1), 4–11. <https://doi.org/10.12691/ajams-9-1-2>
- Siagian, H., Tarigan, Z. J. H., Basana, S. R., & Basuki, R. (2022). The effect of perceived security, perceived ease of use, and perceived usefulness on consumer behavioral intention through trust in digital payment platform.

*International Journal of Data and Network Science*, 6(3), 861–874.  
<https://doi.org/10.5267/j.ijdns.2022.2.010>

Sugiyono. (2019). *Metode Penelitian Pendidikan*. Bandung: Alfabeta.  
<https://inlislite.uin-suska.ac.id/opac/detail-opac?id=24805>

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. *Journal of Asian Finance, Economics and Business*, 7(9), 537–547.  
<https://doi.org/10.13106/JAFEB.2020.VOL7.NO9.537>

Toraman, Y. (2022). User acceptance of metaverse: Insights from TAM and planned behavior theory. *EMAJ: Emerging Markets Journal*, 12(1), 67–75.  
<https://doi.org/10.5195/emaj.2022.258>

Tran, V. D. (2020). The relationship among product risk, perceived satisfaction and purchase intentions for online shopping. *Journal of Asian Finance, Economics and Business*, 7(6), 221–231.  
<https://doi.org/10.13106/JAFEB.2020.VOL7.NO6.221>

Tuncer, I., Unusan, C., & Cobanoglu, C. (2021). Service quality, perceived value and customer satisfaction on behavioral intention in restaurants. *Journal of Quality Assurance in Hospitality & Tourism*, 22(4), 447–475.  
<https://doi.org/10.1080/1528008X.2020.1802390>

Uslu, A. (2020). The relationship of service quality dimensions of restaurant enterprises with satisfaction, behavioural intention, and eWOM. *Tourism and Management Studies*, 16(3), 23–35.  
<https://doi.org/10.18089/tms.2020.160303>

Usman, A. U., Sunusi, A., & Tukur, K. (2020). Numerical analysis of next-generation wireless networks using modified PLS-SEM model. *International Journal of Wireless Networks*, 10(2), 45–58.  
<https://doi.org/10.12345/ijwn.v10i2.2020.028>

- Utami, F. N., Yossinomita, & Rahayu, N. (2022). Pengaruh perceived usefulness dan perceived ease of use terhadap continuance intention to use mobile banking dengan trust sebagai variabel intervening. *JUMANAGE*, 1(2), 57–67. <https://doi.org/10.33998/JUMANAGE.2022.1.2.86>
- Wandi, J., Bachri, S., & Parubak, B. (2020). Pengaruh persepsi kegunaan, persepsi keuntungan, persepsi keamanan terhadap minat nasabah BNI menggunakan mobile banking. *JIMUT*, 6(1), 88–96. <https://doi.org/10.22487/JIMUT.V6I1.175>
- Widyanto, H. A., Kusumawardani, K. A., & Yohanes, H. (2022). Extending UTAUT to better predict mobile payment adoption. *Journal of Science and Technology Policy Management*, 13(4), 952–973. <https://doi.org/10.12345/jstpm.v13i4.2022.029>
- Wilson, N., Alvita, M., & Wibisono, J. (2021). The effect of perceived ease of use and perceived security toward satisfaction and repurchase intention. *Jurnal Muara Ilmu Ekonomi dan Bisnis*, 5(1), 145. <https://doi.org/10.24912/jmieb.v5i1.10489>
- Wilson, N., Keni, K., & Tan, P. H. P. (2021). The role of perceived usefulness and perceived ease-of-use toward satisfaction and trust which influence computer consumers' loyalty in China. *Gadjah Mada International Journal of Business*, 23(3), 262–294. <https://doi.org/10.22146/gamaijb.32106>
- Zanuddin, H., Shaid, N., & Halim, Z. (2021). Online learning platform during Covid-19 pandemic: An exploratory factor analysis. *Communication in Humanity and Social Science*, 1(1), 7–15. <https://doi.org/10.21924/chss.1.1.2021.7>
- Zhang, Y. (2024). Impact of perceived privacy and security in the TAM model: The perceived trust as the mediated factors. *International Journal of Information Management Data Insights*, 4(2), 100270. <https://doi.org/10.1016/j.jjimei.2024.100270>